1.0: OBJECTIVE (S)

It has been the policy of Tanzania government to bring all cooperative sectors into a modern commercial sector. To fulfil this requirement the government passed an act of parliament known as Cooperative Societies Act No. 20 of 2003.

This Act provide the formation, constitution, registration and functioning of cooperative societies as an instrument for the smooth implementation of proper financial planning and record keeping.

Financial affairs practiced in cooperative societies as per cooperative Act of 2003 includes:

- Income and expenditure or an account of the same nature acceptable to the registrar.
- Balance sheet

This module will enable the members to understand and maintain the proper books of accounts in order to show the results of their financial operations and the position of the society at any particular period of time.
Generally, for the cooperative to maintain accounting enables cooperative members to plan conduct and control their own activities and in another hand it encourages the outsiders to have faith when engaging in business contracts with cooperatives. Thus planning cooperative accounting is a useful tool in planning cooperative economic activities.

2.0 ELABORATION OF STEPS/TOPICS AND MATERIALS:

2.1 THE ASPECTS OF BOOK KEEPING AND RECORD KEEPING

**Definition:**

Book keeping is a science and art of correctly recording in books all those business transactions that result in a transfer of money or monies worth within or between entities.

Specific books required by the cooperative societies are as follows:

(a) Receipts book.

(b) Payment voucher

(c) Cash book

(d) Ledger book

(e) Invoice book
2.2 PROCEDURE

2.2.1 RECORDING OF TRANSACTIONS:

Business Transaction

Recording of transaction should aim at disclosing complete and accurate information to the proprietor or to any other person or group of persons as desired from time to time. Generally, transactions are recorded either as they occur in a master book on the various documents or vouchers are filed in the order in which transactions occur.

Cash Book

The cash book is both a book or original entry and a principal book. In fact it is part of the ledger bound separately your convenience as all transactions have to resolve into cash and therefore cash transactions must necessarily outnumber all other transaction. It is divided into two sides – one the left hand side for receipts of cash to the left hand side (debit side) and all payments or outgoing cash to the right hand side (credit side). It is customary to put the word “TO” before all entries on the debit entry and word “BY” before all transactions (entries) on the credit entry. The opening balance of cash in hand or at bank is written first as “To Balance Brought Down” or simply “TO BAL.- B/D”. At the end of the period the two sides are totalized and generally the debit side will be bigger the credit side as incoming cash should be or more than outgoing cash although in some cases where an overdraft has been advanced or secured the credit side might be bigger. The balance to whatever side it might occur is carried to the shorter side for the sake of “balancing” and this is written “To Balance Carried Down” or Simple “to Balance c/d. If then debit side is bigger it is called a debit “balance” and if the credit side is bigger it is a
“credit balance” The balance whether Debit or credit (is closing balance) is brought down on whatever side it occur and this will be opening balance of the next period.

*A SPECIMEN CASH BOOK:*

<table>
<thead>
<tr>
<th>DR</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Particulars</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Ledger:**

This id the main book of account. It has pages which are numbered and each page is collected “an account” the numbers are written in the top right hand corner and are called ‘folio’ numbers.

**Points to note:**

1. The page is divided down the middle.
2. The left-hand side is called the debit side or debtor side and often has the abbreviation of “DR” printed at the top.
3. The right-hand side is called the credit or creditors side and often has the abbreviation of “CR” printed at the top.
4. Columns are drawn on each side for the dates details, folio number and amount.
A SPECIMEN LEDGER PAGE

Trial balance

One of the build-in checks of double entry system is that a trial balance can be prepared and the failure of the trial balance to balance indicates that there are errors in the accounts. Since to every debit in the ledger there is a credit corresponding to it, then it follows that total debit and credit balance must also be equal.

Balance sheet:

Balance sheet is a statement showing the cooperative owns and what it owes at a particular period. In principle the Balance sheet does not relate to a period but sets out the book value of the assets, liabilities and capital as at a particular period.

Items to be listed on the Balance Sheet are either assets on one side and liabilities on the other side.
Assets are grouped into fixed current assets. Fixed assets are characterized as an asset acquired by the cooperative for use in the operations and that their influence will extend over a number of years. e.g Buildings, equipment machines furniture's etc.

In other hand current assets are assets which are held into cash in the ordinary course business eg. Cash stocks debtors etc.

Liabilities on the other hand can be classified into three groups namely:

(i) Current liabilities.
(ii) Long –term liabilities
(iii) Capital and reserves.

Current liabilities includes short-term obligations which are payable within a period not exceeding one year. Long-term liabilities are liabilities to outsiders which are not to be paid all in one accounting period but a number of years.

Capital reserves includes part of the cash or other belongings which they have invested in the business either originally (capital) or by retaining part of the surplus accumulated in the business (reserves or undistributed surplus).
MODULE TWO:

SIMPLE BUSINESS PLAN

“RUNNING A BUSINESS WITHOUT A BUSINESS PLAN IS LIKE A SHIP WITHOUT A RADDER”

1.0: OBJECTIVE:

A business plan is a tool that can guide an entrepreneur towards the maximum chances of success, effectively plots a course of action and therefore a blue print of a business. Therefore this module will enable the members of a cooperative to understand the following aspects.

- Focus for the ideas of the business.
- Highlights the existing opportunities.
- Setting the potential of investment.
- Convincing potential investors the sound growth of the business.
- Convincing the potential investors about the existing expertise.
- Shows individual activating special aspects like resource availability timing, Copt intended output quality, value and available markets.
2.0: MAIN COMPONENTS/PROCEDURE OF PREPARING A BUSINESS PLAN

2.1: EXECUTIVE SUMMARY:

The Executive summary should as brief as possible. It should be taken as a stand-alone document. All highlights of business plan should be contained in it. The executive summary will cover:-

- Purpose of the plan.
- How much finance is needed and what purpose.
- Brief description of business and its market.
- Highlights of the financial projections.

2.2 DESCRIPTION OF THE BUSINESS

This includes:

- Purpose of the business.
- Brief historical background of the business.
- Records of the past performance.
- Long and short term objectives.

2.3: DESCRIPTION OF THE PRODUCTS/SERVICES

This part of the business plan should describe the products or services so be offered, the following will be included in this part:-

- Description of a product and its application.
• Uniqueness of the products/services.
• Technologies and skills required for the business.
• Future potentials.

2.4: MARKET OF THE PRODUCT/SERVICE

A market can be defined as a place or a means by which buyers and sellers are brought into contact with each other. Main focus has to be on the following:-

• The prospective customers.
• Competitive strength and weakness.
• Market segments.
• Estimated market share
• Competitors’ responses.

2.5: MARKETING

Marketing refers to combination of activities that an entrepreneur does to make his/her product or services accepted and bought by potential customers.

The factors upon which through analysis be made involve:-

• Market positioning.
• Quality products will give your customers reason to buy from you.
• Prices that are easily acceptable.
• Advertising and promotion
2.6: **PRODUCTION/OPERATION:**

This part describes the physical identification of the business and process. This will include among other things:-

- Description of the location of a premise.
- Capacity of production.
- Sources and supply of inputs
- Whether there is a need of engaging expertise’s
- Appropriate Technology to be applied.

2.7: **MANAGEMENT:**

The Management section will provide information regarding:-

- Owners and key management personnel
- Expertise and experiences (CVs).
- Planned staff and recruitment Program
- Advisors.

2.8: **FINANCIAL REQUIREMENTS:**

This section provides details on finances needed to undertake the business and financial projection contained in the plan.

- Capital at starting.
- Sources of such funds including the associated conditions and costs.
- Projection of sales, profit and cash flow
• Risks and uncertainties and how these can be sustained.

2.9: APPENDICES

This among others will include:

• Location maps (sketch).
• Organization charts
• CV’s of key managers.
Module Three

Feasibility Study:

1.0: Objective:

After selecting the enterprise/opportunity the activity that follows is the feasibility study for the purpose of:

- Helping an entrepreneur decide on the visibility and profitability of the project.
- Generating knowledge base for entrepreneur with regards to market, technology and inputs.
- Preparing the ground for project implementation i.e.: requirements
- Being a basis upon which financial institutions can be approached for support/loan.
- All significant factors have to be analyzed.

The feasibility study normally focuses on three major areas:

- Market feasibility study.
- Technical feasibility study.
- Financial feasibility study.
2.0: MAJOR AREAS OF THE FEASIBILITY STUDY

Market Feasibility Study: This includes

2.1.1 Product Description:

- Understand in detail the product (s) you wish to produce. Is it really marketable? Does it satisfy the need? Is it realistic to offer it?
- Potential customers: including age, gender, race, hobbies, occupation, social class, income level and family life circle.
- Standards that’s product should fulfill.
- Production capacity of the enter price.
- Identify gross market demand – that is volume of a product that will be brought by a defined group of customer, in a defined geographical area in a defined time period in a defined business environment.
- Competitors: Their output, size, prices, quality, innovations, market share, marketing strategies in terms of advertisement and sales promotion.

2.1.2 Information Input:

Determine the required information and proper method(s) of gathering and analysis of information.

The entrepreneur has to be aware of government policy on trade such as:

- **Brand policy**: although brand names to micro enterprises owners are not very popular at the moment they can hold magic for consumers. Most consumers
are attracted not only by product but also by their brand names. However licensing brand names is compulsory

- **Product mix:** A product mix (Product assessment) is the set of all product lines and items that particular seller offers for sale to buyers.

- An entrepreneur who is keeping animals like cows, pigs and poultry can also run a farm. Animal will provide manure and animal power while they can feed on crop residue.

- **Packaging:** Packaging involves activities of designing and producing a container or wrapper for a product. Recently, packaging has become a potential marketing tool. Packaging should be according to standards offered by Tanzania Bureau of Standards.

- **Pricing:** At this era of free market in SSEs “the follow others pricing method is popular.

- After sales services and promotion.

- Channels of distribution – trade linkages and impacts of channels of distributions.

- Sales – force decisions – to employ full time sales persons or commission agents.

- Advertising – consider its importance and magnitude.

- **Insurance:** Due to some uncertainties and risks an entrepreneur has to decide to pay a fixed amount of money to the insurance company as one of the business survival strategy
2.1.3: Export Market:

The entrepreneur should be aware of the environment prevailing on the international scene with regards to the following:-

- The Legal framework (laws regulating trade)
- International relationships
- Culture
- Administrative and Commercial Infrastructure.
- Political military situation.

2.2: Technical Feasibility Study:

Denotes adequacy of the manufacturing process and plant and machinery to produce a given product, largely within the frame work of predetermined quality specifications, raw materials and utility consumption levels and output quality per given time period (usually 8 hrs) without long or expensive breakdown problems. This includes:-

2.2.1: Size of Enterprise

In determining the size of the enterprise considers:

- The minimum economically viable cost.
- Degree of risk in commensurate with such project cost.
- The size of the market and outlook for its growth.
2.2.2: Layout of the production/manufacturing process.

- Establish and map the various operations in the production/manufacturing process ie: land preparation to harvesting.

2.2.3: Working out production requirement:

- Identify the complete range of inputs required.
- Consult input supplier, present users and technicians for advice on what should be bought.

2.2.4: Selecting a location/site consider:

- Government policy on enterprise location.
- Physical infrastructures (ie: water, land, power, and roads).
- Social infrastructure (education, health, housing).
- Commercial Infrastructure (banking, postal services), price, financial incentives ie subsides, tax).
- Manpower availability (skilled, semi and unskilled).
- Law and order position in the area (overall industrial position of the area).

2.2.5: Raw Materials and Utility requirements:

- Identify all the inputs required.
- Find out homes and addresses of major suppliers.
- Ascertain the prevailing prices; the credit facilities suppliers normally grant.
- Secure trade information of regulations on distribution of agricultural inputs, licensing and clearance of imported agricultural inputs.
• Find out how utilities i.e.: water, fuel, electricity or steam can be secured.
• Ascertain the utility consumption costs.

2.2.6: **Ascertain manpower requirements:**

i.e. people or personnel to operate an enterprise at all stage. Thus; an entrepreneur has to do the following:

• Determine job specifications (skilled, semi and unskilled).
• Determine job responsibilities (duties).
• Work out enterprise total manpower need and their categories, i.e permanent, semi-permanent and casual-workers.
• Determine recruitment procedure, worker development and remuneration/salary scale incentives.
• Observe the worker safety and labour laws.

2.2.7: **Copying with environment protection laws:**

The entrepreneur is required to take a number of important steps to protect the environment. In particular the entrepreneur has to develop programs/devices to fight.

• Air pollution i.e: Throwing garbage and chemicals into the water-find the safer way to dispose of harmful materials.
• Nose pollution – reduce noise pollution by providing noise proof devices around the parts that make the most noise.
• Land degradation – adopt practices which will leave the surroundings lock of natural as possible.
2.3: **Financial Feasibility Study:**

Reveals how attractive or hopeless financial angle the project is. It is divided into six major components. These include:-

**2.3.1: Projected cost:**

Entails working out the total cost of the project. Fixed capital, ie: building, land, machinery, equipment etc. Working capital ie: agricultural inputs and other production expenses (utilities and salaries).

**2.3.2: Means of Finance:**

There should be some investment by the owner (owner’s equity). State additional capital requirements. Prepare cash flow budget.

**2.3.3: Capacity Utilization and Income Estimates:**

Consider the degree of competition on determining capacity. Income is the function of estimated quantity and price per unit (Y1xP1y).
2.3.4: *Annual Expenditure Estimates:*

Involves the financing of day to day operation activities such as purchase of physical stock ie: (raw materials, stores) and finding of other overhead expenses ie: administration expenses, selling expenses, repair and maintenance, rent, taxes, insurance etc.

2.3.5: *Profitability Estimates:*

Work out the profit/loss of the business by preparing the profit and loss account. Work out various financial ratios useful for judging the viability of the project.

2.3.6: *Risk and Uncertainties Analysis:*

There are important operational risks to be carried. It is essential for the entrepreneur to determine their risks and estimate their degree of impact to the business. Risks considered include drought, diseases, theft etc.
MODULE FOUR:

ANIMAL HUSBANDRY

1.0 INTRODUCTION:

Animal Husbandry includes all activities of animal management ranging from Health condition towards maintaining animals welfare with an intention of increasing production milk and milk products.

2.0: PURPOSE:

This module will enable the participants to understand and gain knowledge on the following aspects;

- Animal shed.
- Feeds and feeding.
- Diseases control.
- Routine Management.
- Records Keeping.

3.0: ELABORATION OF MAIN ASPECTS:

3.1 ANIMAL SHED

This is shed that constructed for the purpose of preventing the animals from bad weather. Animals shed should not compromise the animal’s welfare.
Selection of the sites:

- A little far from the resident house,
- Area should be slope, for easy cleaning and drainage.
- Accessible throughout the year.
- Market for the milk produced.
- Availability of water throughout.
- Not far from the source of pasture to minimize the time and cost for labor.
- One should consider the wind direction.

Material for animal shed:

This depends very much on the financial position of the owner, one should choose on those materials:

- Corrugating iron.
- Cement
- Iron bar
- Steel pipe
- Stone
- Poles from forest.
- Makuti from coconut trees.
Partition of animal House:

- Walking/resting place
- Sleeping place
- Feeding trough.
- Water trough
- Store
- Handing facility (crush)

3.2: FEED

Quality:

- Protein source
- Carbohydrates
- Minerals
- Vitamins
- Water

Quality depends on the body weight and animal types e.g. lactating animals, breeding bulls, bull calves and in calf heifers.

Protein Sources are:

- Cotton seedcake
- Sunflower cake
- Copra (Coconuts
• Nitrogenous plants e.g Lucina, Leguminous plants

Carbohydrates Sources are:

• Maize bran
• Grasses/hays
• Wheat bran
• Molasses used for improve quality of crops residue like maize straws.

Minerals and Vitamins:

• Calcium
• Phosphorous
• Sodium
• Copper
• Iodine
• Chlorides
• Cobalt etc.

Those minerals available at market as a multi-mineral blocks and/or powder form.
**DISEASES CONTROL**

Hygiene

- Vaccination
- Deworming
- Inoculation
- Spraying/dipping/pour on
- Isolation of sick animals.

**Hygiene** this involve the general cleanliness of the environment at the area where animals are kept since dirt can be source of disease causing organisms which are threat to the animals and income.

**Vaccination** is the preventive measure for the infectious disease that could cause threat to the animals, diseases that are commonly having vaccine in our country involves the following:-

- Foot and mouth disease (FMD)
- Lumpy skin disease (LSD)
- Brucelosis
- Contragious Bovine Pleurophemonia (CBPP)
- Anthras
- East Coast Fever (ECF)
- Black Quarter (BQ).
De-worming: is an act of control internal parasites, which use the available nutrient in the body of the animals. Animals should be given an anti-worms drugs every three months for their health achievement.

Inoculation: is an act of injecting drugs in the animal’s body and allowing it to disseminate slowly to the blood circulation, hence provided protection against infection cause organism for at least three month e.g. Smorine injection.

Control of External Parasites:

This is the method of controlling external parasites like ticks and tsetse flies which are the source of diseases such as East Coast Fever (ECF). Anaplasmosis, Bebesiosis and Trypanosomis. The commonly used accaricide are Dominex, Steladone, Bayticol and Ectopor. Method of applying that accariside includes:

- Spraying by use of spray race or hand sprayer.
- Dipping by use of dip tank.
- Pour on by use pour on preparation e.g. Baytical.

Isolation: This is the method used to control the spread of infectious diseases in the given area, where by the diseased animals is isolated away from the health animals.

3.4: Routine Management:

- Identification
- Record keeping
- Breeding
- Milking
- Dehoning/hoof trimming

**Identification** is the method of given number or identity for safety of animals and record keeping, in cattle there are two types of identification, which are commonly used ear tags and ear notching.

**3.5: Recording Keeping:**

This is very important for the farmers to know the status of the project. Type of records:

- Feeds records, mineral blocks given and its cost.
- Production, milk produce/day/month/year/milk
- Treatment records, disease that encountered and treated and cost used, cost for vaccines, cost for anti worms, cost of accricides.
- Breeding records, date of certain animals to show heat, date of animals to be served, date of calving, sex of the calves.
MODULE FIVE:

MARKETING MIX INTERACTIVE PROCESS

1.0 INTRODUCTION:

To be a successful businessperson you must design a set of strategic appropriate for the chosen target market. After conducting market research and identifying a target market the next phase involves creating a successful marketing mix. The marketing mix is the set of marketing strategies chosen to reach and influence the target market. For simplicity we refer to this mix as the 4 P's of marketing and these are:

- Product
- Price
- Place
- Promotion

According to G.A Cole, Management theory and practice 3rd edition he has sited that a marketing mix is follows “A marketing mix is a vital element in every marketing strategy. Professor Neil Borden of Harvard University first expanded the concept in the 1940's when identified twelve key variables in the typical marketing Program. Later writers have subsequently reduced these twelve variables to four main headings. The mix may now be defined as a particular group of variables offered to the market at a particular point in time” as mentioned above.
PURPOSE:

This model will enable participants to understand and gain knowledge on the 4 PC as elaborated hereunder:

3.0 Main Aspects of Marketing Mix interactive Process:

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>PLACE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The required quality of the product.</td>
<td>• By what method will the product be distributed to the purchaser.</td>
</tr>
<tr>
<td>• How long the product is expected to last.</td>
<td>• How large an arch will be covered by the distribution?</td>
</tr>
<tr>
<td>• The brand name of the product.</td>
<td>• What method of transport will be used?</td>
</tr>
<tr>
<td>• How the product will be packaged.</td>
<td>• Where will the sales outlet be located?</td>
</tr>
<tr>
<td>• What type and how many other products will be offered.</td>
<td>• How the sales areas will be arranged.</td>
</tr>
<tr>
<td>• What of the sale service is expected</td>
<td>• What level of stock will be required to meet customer purchase</td>
</tr>
<tr>
<td>• What guarantees will be given</td>
<td>• Where Warehouses will be located?</td>
</tr>
</tbody>
</table>

TARGET MARKET

PRICE
• What will be the price of the product.
• Will the product be offered of a different prices in other markets.
• What terms of payment or credit will be expected and offered?
• Will any discount or allowances be given?

PROMOTION
• What use will be made of advertising, personal, selling, publicity, public relation and sales promotion techniques.
PRODUCT:

A product is something that is capable of satisfying need or want.

3.1.1 STAGES IN THE PRODUCT CYCLE

There are four main stages in the product life cycle namely:

- Introduction stage.
- Growth
- Maternity
- Decline

These stages are well illustrated in the following figure:

<table>
<thead>
<tr>
<th>Sales Revenue</th>
<th>Introduction Stage</th>
<th>Growth Stage</th>
<th>Maternity Stage</th>
<th>Decline Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

INTRODUCTION STAGE:

This stage is dominated by the need to establish the product in the market by building, buyer and distributor awareness of the product and its benefits. Promotion is important in this initial process.

THE GROWTH STAGE:

One successfully established the new product may begin to enjoy rapid sales growth that along with the relative lack of competition. This stage may be the most profitable one of the life cycle of the product.
The growth stage should be managed so that:

- A full customer demand base is built in the market at the expense of existing or substitute product.
- There is selective building of customers' demand at the expense of existing or substitute product types marketed by competitors.
- There is the beginning of search for other target market segments into which the product can be modified or further differentiated.

### 3.1.1.1 THE MATURITY STAGE

It is essential to the maintenance of company/cooperative profitability and cash flow that this stage be prolonged for as long as possible. For well-established products and brands this should be a time for consolidation critical marketing activities need to be managed at this stage.

- To maintain product distribution and customer access to product.
- To maintain customer loyalty to the brand or product.

### 3.1.1.2 THE DECLINE STAGE:

Whether for reasons of technical obsolescence, changes in customer or trade attitude toward the product, over familiarity with it, or the emergence of a better of product elsewhere in the market, a stage may be reached when sales and profitability start a consistent and perhaps irreversible decline. Once management has recognized and accepted the inevitable, it has a number of choices:
• Withdrawing all expenditure on the product above its variable cost of production.

• Eliminating the product or services once demand for the product his dropped below a pre-determined this hold,

• Maintaining production and sale of product on a restricted basis.

3.2 PRICE:

A Price is a value, or sum of money, at which a supplier of a product or service and a buyer agree to carry out an exchange transaction. The prices at which such exchange transactions take place may either be:-

• Fixed to buyer – the customer either agrees to the price, or does not under take the purchase.

• Negotiable – in which case the supplier and customer bargain together to arrive at mutually agreed price at which the transaction can take place.

Prices are charged between sellers and buyers at various points in the chain of distribution.

Prices are charged between

• The original supplier and the final customer.

• The original supplier and a wholesaler

• The original supplier and a retailer.

• A whole sailor and a retailer.

• A retailer and the final customer.
Pricing determinants:

- Level of market demand.
- Nature of market competition.
- Customer types and market segments.
- Customer behavior and perceptions.
- Impact of channels of distribution
- Research and development costs.
- Cost of production.
- Macro-economic trends.

Cost-Price Relationship:

Selling a product involves determining an accurate price. A price that is neither too high nor too low in relation to the cost of production and market conditions. Remember to add in all production costs correctly. Selling + product gives determining an accurate price-one which is neither too high nor too low in relation to the cost of production and market conditions.

3.3 PLACE

This refers to the distribution strategy that includes business location how the product and service will be distributed.

Channel of distribution provides the link between production or supply, and consumption. They are used to make products or services accessible and available to consumers or buyers. As a product or services passes through its channel of distribution it gains added
value (or value enhancement) because it becomes available to the consumer when and where it is wanted.

3.3.1 TYPES OF CHANNELS OF DISTRIBUTION:

There are four main channels of distribution namely:

- Direct supply.
- Merchant supply.
- Short Channel
- Long channel.

DIRECT SUPPLY:

The supplier or manufacturer supplies the customer through a merchant who acts as the retailer. This is widely used because it is cost effective for the manufacturer.

MERCHANT SUPPLY: (Manufacturer → Merchant → Customer)

The supplier/manufacturers supplies the customer through a merchant who acts as the retailer. This is widely used because it is cost effective for the manufacturer/supplier. Merchants will buy bulk quantities of products and break them down into smaller unit sizes for resale to the customer.

SHORT CHANNEL: (Manufacturer → Retailer → Customer)

The supplier or Manufacturers supply the customer in a consumer goods market through a retailer who acts as the reseller or intermediary. This channel type minimizes the loss of
contact. Whilst at the same time it maximizes the supplier influence and control over the retail intermediary or agent.

**LONG CHANNEL** (Manufacturer → wholesaler → Retailer → Customer)

The supplier or Manufacturer supplies the customer in the consumer goods market through a set of two intermediaries (wholesale & retailer). The suppliers sell his/her merchandise on a bulk basis to the wholesaler who in turn breaks these bulk orders down and supplier smaller quantities to retail outlets.

**PROMOTION:**

Promotion is an element of marketing strategy where communication to target markets is done to make them aware of the product or service an offer. Organisations make use of a variety of promotional methods such as advertising personal selling, publicity or exhibitions. Promotional activities are undertaken by commercial companies, trade association, government bodies educational institutions etc. The marketing promotion mix consists of four major tools namely:-

- Advertising.
- Sales Promotion.
- Public Relation.
- Personnel selling.
ADVERTISING:

Advertising is the process of communicating persuasive information about a product to target markets by means of the written and spoken word. The principle media of advertising are such as mails, telephone, television, newspapers and other non-personal contact tools to communicate with or solicit a response from specific customers.

SALES PROMOTIONS:

Sales promotion is that business activity that provides incentives to encourage purchase or sale of a product or service. A businessperson must communicate with his/her customers to promote sales. This can be done using the following methods namely:

- Window display.
- Selling goods or credit.
- Offering cash discounts.
- Giving donations.
- Organising competitions or games.
- After sales services.

PUBLIC RELATION AND PUBLICITY:

A variety of Programs are designed to promote and/or protect a company’s image or its individual products. For example public relations and publicity can be done through invitation of high-ranking officials to officiate or close your activities.
PERSONAL SELLING:

This is a face to face interaction and persuasion with one or more prospective customer for the purpose of making sales.
MODULES SIX:

BASIC MARKETING RESEARCH PRINCIPLES

1.0 INTRODUCTION:

Marketing research is fundamentally about the acquisition and analysis of information required for the making of marketing decisions.

2.0 PURPOSE:

Kotler (OP.Cit) sees an increasing need for marketing information, because of three important trends in marketing. These are:-

- The shift from purely local to wider markets.
- The changing emphasis from buyer needs to buyer wants.
- The trend towards competition based on non-price weapon.

The implications of these points are that wider markets are not as familiar to suppliers as local markets, and they must therefore seek out sources of information about distant markets.

The trend towards non-price competition requires firms to evaluate their own methods of assembling the marketing mix for their markets out a better after – sales service be offered to hold off competitors? How effective are our advertising campaigns compared with our competitors? Should we put more effort into sales promotions? These are examples of the kind of questions which firms have to face. In order to answer them they need marketing research.
Therefore this module will make participants/members to understand market research in order to expand their business volume.

3.0: 
**ASPECTS OF MARKETING RESEARCH**

The data which forms the raw materials of market research, can be placed under two categories: Namely Primary and Secondary. **Primary data** is gathered directly from the person concerned, be customers, whole sellers, or even competitors. Primary data is usually collected by means of surveys and other formalised methods. **Secondary data** is information available from published sources externally and from company records.

4.0 
**STEPS ON MARKETING RESEARCH:**

A marketing research study usually includes the following steps:

- Definition of problem and specification of information to be sought.

- Design of study/project, with particular reference to data collection methods (surveys etc) implementation (questionnaires etc) and simple design (of target population).

- Field work (utilizing questionnaires, structured interviews, consumer panels).

- Data analysis (using statistical and operational research (OR) techniques).

- Presentation of report.
MODULE SEVEN:

PROJECT PLANNING AND MANAGEMENT:

1.0 INTRODUCTION:

Development can generally be defined as the process of people to change a negative (unsatisfactory) situation to an improved one (in which some pressing problems do not persist). It is always linked to norms and values.

Intervention is development, in other words: A project or program is confronted with the danger of transferring external norms and models. But the people concerned must determine the objective and the strategy to reach it.

Therefore, a pragmatic orientation for development interventions only involves three dimensions:

- “What” the object of development interventions are the material living conditions of people and their improvement, ie: in a wide sense the alleviation of poverty.
- “Time” the effects of development interventions must be sustainable, which includes the capacities of people and their societies to maintain the targeted living conditions under given (and possibly changing) natural and economic condition.
- “How far” in view of the pressing and growing problems of people in developing countries, the degree of attaining development objectives for interventions is determined by the satisfaction of basic needs.
Summarizing: Development interventions aim at improving the sustained capabilities of people and their societal institutions to (at least) satisfy their material basic needs by using available natural resources (without endangering their reservation) and under changing frame conditions, which entails that especially the poor people more and more can solve their prevailing problem themselves.

A project is a package of measures, which is limited in terms of issues tackled ie: time, area, target groups, subject matter specialization in order to reach planned objectives, which are solution to identified problems. Further the achievement of these objectives must be verifiable. If problem solutions can not be identified and realised easily, project may get external support; then they are implemented (or to be implemented) or behalf of financing agencies, through executing agencies (eg, internal and/or external implementing agency) in close co-operation with ultimate beneficiaries and implementing organizations. Projects deal with complex and innovative tasks which require the cooperation between a numbers of specialists/disciplines, they require team approaches. If a project is defined as a joint undertaking between partner agencies, it needs to be stressed that it must not be identified with one contribution only e.g.: the external support. A project as the solution-finder usually is a component of a larger or comprehensive or area Program, which is responsible for providing required supplies and services in order to sustain the solution find.
2.0 MAIN STEPS OF PARTICIPATORY PLANNING

2.1 ANATYLICAL STAGE:

2.1.1 PARTICIPANTS' ANALYSIS:

It is an analysis of the problems, fears, interests, expectations, restrictions, and potential of all, important groups, organisations/institutions, implementing agencies, other projects and individuals who may have an influence on a situation/project.

2.1.1 How to Conduct a Participant's Analysis:

The procedure is fairly open. Generally there are two phases while conducting a participant's analysis.

- Collection of participants and their characteristics.
- Analysis of each individual to identify those in crucial state.

Therefore, the following is done:

**STEP: 1**

- Identify all groups, organisations, persons related to and affected by situation under consideration.

**STEP: 2**

- Characterize them (e.g. Beneficiaries, functional groups etc.)
**STEP: 3-ANALYSE:**

- Their problems, needs and expectations or interests (from the point of view of participants with respect to a potential project).
- Their weaknesses, constraints and potentials (from the point of view of potential project with participants).
- Find what they have already tried or what do they actually do to overcome the constraints.

**STEP 4:**

- Identify consequences of a potential project i.e: Specific approaches required confluent area.

2.1.2 **Problem analysis:**

Problem analysis visually organise cause and effect relationships of the existing problems.

How to do it:

- Facilitate participants/members to list existing problems in the project area.
- Identify main problems of the sector from all problem areas identified.
- Determine core problem (starter) by analysing the main sector problem identified.
- Use the main sector problem identified as a “starter” problem to analyse causes.
- Analyse the effects of the starter problem.
2.1.3: **Objective analysis:**

Objective analysis describes the future situation that will be achieved by solving the problems identified during problem analysis.

2.1.4: **Alternative analysis:**

It identifies the project components and feasibility and selects concrete project strategies bases on the information attached in the objective analysis.

How to do it:

**STEP: 1**

- Identify possible alternative project strategies or project components.

**STEP: 2**

- Assess and select which alternative represents an optional project strategy by using criteria such as availability of resources, cost benefit ratio, social risks etc.

**PLANNING STAGE:**

The second stage is planning which will provide a plan of operation before entering into implementation. Normally plan has to answer a set of questions as follows:

- Why the project is carried out (who/what will benefit?)
- What the project is expected to achieve (utilisation of services)
- How the project is going to achieve its outputs/results (measures executed).
• Which external factors are crucial for the success of the project (risks and frame conditions).
• How we can assess the success (indicators)
• Where we will find the data required to assess the success (means of verification).

This stage requires constructing a plan of operation, which gives way to the implementation of a particular activity. In short is the detailed plan of implementation of a project. The project team and the implementation committee establish it. Therefore:

• It describes the major activities and sub activities.
• Fixes the periods in which the activities and sub activities are to be carried out.
• Indicates comprehensively the resource required for activities/sub-activities and responsibilities.
• Indicates the intermediate targets (milestones) to be reached by activities/sub-activities.
A Form of Project Plan of Operation:

<table>
<thead>
<tr>
<th>Activity/Sub Activity</th>
<th>Milestone</th>
<th>Responsible</th>
<th>Time/Months</th>
<th>Required resources</th>
</tr>
</thead>
</table>

3.0: **Main aspects for project establishment:**

3.1: **Project description:**

3.1.1 **Objective of the Project:**

eg: To improve the supply of water to the community throughout the year.

**Target:**

eg To enable 2,500 Hamlet/Sub village members to have clean and safe water supply by 2010.

**Type of the Project:**

e.g. Construction of 2 shallow wells fitted with hand pump.

3.1.4: **Project/Activity area:**

Shows the specific area/place where the project will be carried out.

3.1.5: **Time:**

Time duration of project implementation should be known by implementations/stakeholders:

e.g. Long term which is 10 years or medium term 2-5 years or short term 1-2 years
3.1.6: *Project Income and Expenditure:*

If it is an economic project, income and expenditure statements should be produced to stakeholders; if it is a service delivery project, the situation before and after should be measured e.g. how many people are benefiting from the project.

3.1.7: *Market:*

Observe availability of market.

3.1.8: *Production:*

Projection of the production should done accordingly e.g. Daily production, monthly production and annual production.

3.1.9: *Sales:*

Sales projection should be done accordingly this will involve price per item, per day, month and per year.

3.1.10: *Costing*

List and elaborate all costs involved in production.

3.1.11: *Ability of the Stakeholder/Implementer in terms of resources.*

Make Assessment of available resources in project implementation.

3.1.12: *Statement of Affairs:*

These will show assets and liabilities.
3.1.13: *Income and Expenditure:*

This will reflect/itemize income of the project on one side and expenditure on the other side and later surplus or deficit.

3.1.14: *Cash Flow:*

This is a statement which shows inflows and outflows of cash monthly in a year.

3.1.15: *Evaluation:*

Evaluation should be conducted in a specified period of time e.g Quarterly, semi annual or annually.
4.0: OPERATIONAL PLAN REVIEW:

4.1 Objective:
The objective is to assess the project performance for a specified period of time agreed by the stakeholders/implementers.

4.2: Steps to be follows:

**STEP I**
Assessment of accomplishments of the project plan for the previous period, say one year. The aim is to assess how far the planned targets for the given period had been achieved in order to get the remaining targets i.e. not achieved or partly done and assess the situation.

Format Output......

<table>
<thead>
<tr>
<th>Major/Activity Activity</th>
<th>Plan Target Jan-Dec</th>
<th>Achievement/ Fully achieved/Partly achieved</th>
<th>Reasons for deviation</th>
<th>Remaining from the planning target.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STEP II**

Format Output:...........

<table>
<thead>
<tr>
<th>Major/Activity Activity</th>
<th>Remaining from the Planned target</th>
<th>Target Jan-Dec</th>
<th>Target for 2005 remaining target (1+2)</th>
<th>Realistic achievable target for Jan-Dec 2005.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STEP III**

Plan of Operation:

Assess by using the realistic target and plan for year 2005

Output:...........

<table>
<thead>
<tr>
<th>Activity/Sub Activity</th>
<th>Inputs</th>
<th>Costs</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Quality</td>
<td>Rate</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
APPENDIX 2: REQUEST LETTER TO CBO

Ephrem William Kalimalwendo,
C/o Halmashauri ya Wilaya,
S.I.P. 20,
MUHEZA

9/11/2003

Mwenyekiti,
Chama cha Wafugaji Ng'ombe wa Maziwa,
MUHEZA

OMBI LA KUFANYA KAZI YA UTAFITI NA KUANDAA
MRADI CHAWAMU

Tofadhali husika na kichwa cha habari cha hapa juu.

Naomba kujitambulisha kwako kwamba mimi ni Mwanafunzi nasomei somo la Maendeleo ya Uchumi wa Jamii Chuo Kikuu cha Southern New Hamsphire cha Marekani na Chuo Kikuu Huria cha Tanzania.

Kama mwanafunzi ili kufuzu masemo na hitaji kuandika Mradi wa anayoyote kupitia kikundi chochote cha kimamii ambacho kwa kushirikiano namu tufanyo utafiti kitu gani kinowezeka kufanywa kulingana na na hitaji ya kikundi cha jamii ambacho rdicho tutaandikia mradi.

Kwa maelezo naomba kufanya kazi na kikundi chako ambacho ni Ushirika wa Wafugaji Ng'ombe wa Maziwa Muheza (CHAWAMU).

Mimi ni mkazi wa wilaya ya Muheza, naishi Muheza na ni mtumishi katika Halmashauri ya Wilaya ya Muheza. Mambo muhimu yatakazingatiwa ni pamoja na:

(i) Hakutakwa na madai ya malipo kufika pande zote mbili - tutajitolea
(ii) Tutachambaa kwa pamoja maeneo ya kufanya kazi.
(iii) Utafiti utafanyika kwa kujadiliwa na wancushirika na wakati mwingine kuja kudodosa kutumia madodoso ambayo yatashambazwa kwa wahuisha na tatizo lolote litakalajitokeza litashughulikiwa kwa pamoja kupata ufumbuzi.
(iv) Nitaomba kama nitakubaliwa nipewe mtu wa kufanya naye kazi kwa muda wote mpaka nitakapokamilisha kazi hii mwezi Machi 2005.
(v) Tutaandaa ratiba ya kazi kwa pamoja ambapo baada ya kukamilisha utafiti wangu na mapendekezo ya Mradi nitawapa taarifa.

Nitashukuru iwapo ombi langu litafikirwa na kubaliwa.

Ephrem W. Kalimalwendo
Mawasiliano Simu No: 0744-307567
027-2647303
027-2641104
**Appendix 3: Questionnaire Sample**

**HOJAJI KWA WANACHAMA WA CHAWAMU**

1. Jina kamili la Mwanachama: [Redacted]
2. Jinsia: [Redacted]
4. Tarehe ya kujiunga na Chama: [Redacted]
5. Nambari ya Uanachama: [31AGI/LA]
6. Je, kuna faida yote unapata kutokana na wewe kuwa mwanachama?  
   Ndiyo [✓] Hapana [ ]
7. Kama jibu ni hapana taja sababu: [Redacted]
8. Kama jibu ni ndiyo, taja faida unayopata: [Redacted]
9. Je, unafahamu katiba ya chama chako cha ushirika?  
   Ndiyo [✓] Hapana [ ]
10. Kama ni hapana, elezea sababu: [Redacted]
11. Je, umekuwa ukihudhuria mkutano mkuu wa mwaka?  
   Ndiyo [✓] Hapana [ ]
12. Kama hujawahi kuhudhuria mkutano mkuu wa mwaka, taja sababu za kutohudhuria  
   [Redacted]
13. Je, ulishiriki kutunga katiba ya Chama cha Ushirika?  
   Ndiyo [✓] Hapana [ ]
14. Kama jibu ni hapana, taja sababu zake: [Redacted]
15. Je, Katiba iliwa hi kufanyiwa marekebisho na wanachama katika Mkutano Mkuu?  
   Ndiyo [ ] Hapana [✓]
16. Kama katiba hajawahi kufanyiwa marekebisho, taja sababu: 

17. Toa maoni yako kuhusiana na Katiba ya Chama

18. Je, umewahi kushiriki kuchagua viongozi?
   Ndiyo ☑  Hapana □

19. Kama hujawahi kushiriki kuchagua viongozi wa chama, toa sababu:

20. Taja kama unazifahamu kikamilifu shughuli zinazofanywa na chama chako cha ushirika.
   Ndiyo ☑  Hapana □

21. Kama huzifahamu shughuli zinazofanywa na chama chako cha ushirika, toa maelezo:

22. Je, Ushirika unayo miongozo na sera (policies)?
   Ndiyo □  Hapana □

23. Je, unafahamu miongozo na sera za ushirika?
   Ndiyo □  Hapana □

24. Taja kama unazijua
   -
   -
   -

25. Kama hakuna miongozo na sera (policies) ni kwa nini (elezea):

26. Je, umewahi kushiriki kuanda rasimu za maendeleo ya ushirika wako?
   Ndiyo □  Hapana □
27. Je, mkuu husomewa malengo ya chama cha ushirika kila mwaka?

Ndiyo [✓] Hapana [ ]

28. Kama jibu ni ndiyo, eleza ni mambo gani huwa mnajadili (toa maelezo):

29. Kama ni hapana, toa maelezo:

30. Kama mnasomewa, wanachama huchukua maamuzi au hushiriki vilipatikia kufikia maamuzi?

31. Je, wanachama hujulishwa mapato na matumizi kwa kila mwaka?

Ndiyo [✓] Hapana [ ]

32. Kama jibu ni hapana toa maelezo:

33. Je, kumbukumbu za mahesabu hutunzwa ipasavyo na kutolewa taarifa?

Ndiyo [✓] Hapana [ ]

34. Kama hapana, taja sababu:

35. Je, hesabu za ushirika hukaguliwa na kutolewa kwa wanachama?

Ndiyo [✓] Hapana [ ]

36. Kama jibu ni hapana, eleza sababu:
37. Hatua zipi mnachukua baada ya kusomewa taarifa ya ukaguzi:

38. Makisio ya Mapato na Matumizi hufanyika kila mwaka na wanakujulisha?

Ndio  [ ] Hapana  [ ]

39. Kama jibu ni hapana, elezea sababu:

40. Je, uliwahi kupewa gawio la faida itokanayo na chama?

Ndio  [ ] Hapana  [ ]

41. Toa maelezo na kiasi kama uliwahi kupewa gawio:

ONGEZEKO LA SH. IS. KILA LITA

42. Je, umewahi kupewa mkopo kutoka kwenye chama?

Ndio  [ ] Hapana  [ ]
Na kama uliwahi kupewa mkopo taja na ulihusu nini:

43. Toa maelezo kuhusiana na taratibu za mkopo:

44. Utaratibu wa ulipaji mkopo na ufuatiliaji ukoje?

45. Unao ng’ombe wangapi wa maziwa (taja idadi)  

Je, uliwapata kwa njia gani (eleza)

46. Je, hupata kiasi gani cha maziwa kwa siku (liita)

47. Kiasi gani cha maziwa huuza CHAWAMU na kwa bei gani

48. Bei ya maziwa unaridhiwa nayo, nani anapanga bei (eleza)

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49. Je unaridhika na huduma zinazolewa na CHAWAMU?

Ndiyo [✓] Hapana [ ]

50. Kama ibu ni hapana/ au ndiyo taja sababu unaridhika nazo vipi?

MAUWA YA NAPIKELEWA KIK NIAKASI

20.10

51. Je, huwa unauza maziwa kwa wafanya biashara binafsi?

Ndiyo [ ] Hapana [✓]

52. Kama huuza kwa wafanya biashara binafsi binafsi ni kwa kiasi gani (Tls)

............................................ na kwa bei gani .........................

53. Ni kwa nini huuza kwa watu binafsi badala ya CHAWAMU? Eleza

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

54. Taja wastani wa mapato kwa mwezi kutokana na mauzo ya maziwa
    (Tshs) ....................................

55. Kiasi gani cha gharama unatumia kwa shughuli ya uzalishaji maziwa kwa
    mwezi (taja kiasi Tshs) .......................... 91,500

56. Je uliwaahi kupata mafunzo yo yote kuhusiana na ufugani?

Ndiyo [✓] Hapana [ ]

57. Eleza aina ya mafunzo uliyopata:

UKA-MUAJI ULISHA SJ

UTUNZASHI WA NAMAJ MAJANI

58. Je uliwaahi kupata mafunzo ya uendeshaji na ujasilamali biashara?

Ndiyo [✓] Hapana [ ]

59. Taja aina ya mafunzo:

UTUNZASHI WA MATHESA IGU DI STEPHANO

60. Je, uliwaahi kukopeshwa ng’ombe chini ya mpango wa kopa ng’ombe lipa
    ng’ombe?

Ndiyo [✓] Hapana [ ]

61. Taja thamani ya mkopo (Tshs) ..................................... 25,000

62. Je, umerejesha mkopo?

Ndiyo [✓] Hapana [ ]
63. Kama ni hapana ni kwa sababu zipi hujalipa? (Eleza)

64. Je, huwa unaweka kumbukumbu za uzalishaji na mauzo ya maziwa kila siku?

65. Na iwapo jibu ni hapana na kwa sababu zipi huweki kumbukumbu (eleza)

66. Una maoni gani kuhusiana na soko huria? maziwa na mazao yatokanayo na maziwa (toa maelezo)

SOKU HUJA HULETA
USHINDANI WA ISA SHAKA
Appendix 4: Questionnaire Sample II

**HOJAJI KWA WANACHAMA WA CHAWAMU**

1. Jina kamili la Mwanachama: .................................................................
2. Jinsia: .................................................................
3. Umri (miaka): .................................................................
4. Tarehe ya kujiunga na Chama: .................................................................
   Nambari ya Uanachama: .................................................................
5. Mahali unapoishi/kufugia (kijji): .................................................................
6. Je, kuna faida yo yote unapata kutokana na wewe kuwa mwanachama?
   Ndiyo ☑  Hapana ☐
7. Kama jibu ni hapana taja sababu: .................................................................
8. Kama jibu ni ndiyo, taja faida unayopata: .................................................................
9. Je, unafahamu katiba ya chama chako cha ushirika?
   Ndiyo ☑  Hapana ☐
10. Kama ni hapana, elezea sababu: .................................................................
11. Je, umekuwa ukihudhuria mkutano mkuu wa mwaka?
   Ndiyo ☑  Hapana ☐
12. Kama hujawahi kuhudhuria mkutano mkuu wa mwaka, taja sababu za kutohudhuria .................................................................
13. Je, ulishiriki kutungaa katiba ya Chama cha Ushirika?
   Ndiyo ☑  Hapana ☐
14. Kama jibu ni hapana, taja sababu zake: .................................................................
15. Je, Katiba iliwahi kufanyiwa marekebisho na wanachama katika Mkutano Mkuu?
   Ndiyo ☑  Hapana ☐
16. Kama katiba āhijawahi kufanyiwa marekebisho, taja sababu:

17. Toa maoni yako kuhusiana na Katiba ya Chama

18. Je, umewahi kushiriki kuchagua viongozi?

Ndioyo  
Hapana  

19. Kama hujawahi kushiriki kuchagua viongozi wa chama, toa sababu:

20. Taja kama unazifahamu kikamilifu shughuli zinazofanywa na chama chako cha ushirika.

Ndioyo  
Hapana  

21. Kama huzifahamu shughuli zinazofanywa na chama chako cha ushirika, toa maelezo:

22. Je, Ushirika unayo miongozo na sera (policies)?

Ndioyo  
Hapana  

23. Je, unafahamu miongozo na sera za ushirika?

Ndioyo  
Hapana  

24. Taja kama unaziju

- Kujenga hatari
- Kuleta hatari
- Kusisiza hatari
- Kuchukua hatari

25. Kama hakuna miongozo na sera (policies) ni kwa nini (elezea):

26. Je, umewahi kushiriki kuandaa rasimu za maendeleo ya ushirika wako?

Ndioyo  
Hapana  

Nikiwa miu mweza kama ni utengene na nikuwa mweza na nikiwa.
27. Je, mkutano mikuu husomewa malengo ya chama cha ushirika kila mwaka?

Ndioyo [ ] Hapana [ ]

28. Kama jibu ni ndiyo, eleza ni mambo gani huwa mnajadili (toa maelezo):

29. Kama ni hapana, toa maelezo:

30. Kama mnasomewa, wanachama huchukua maamuzi au hushiriki vipi katika kufikia maamuzi?

31. Je, wanachama hujulisha mapato na matumizi kwa kila mwaka?

Ndioyo [ ] Hapana [ ]

32. Kama jibu ni hapana toa maelezo:

33. Je, kumbukumbu za maheسابu hatunzwa ipasavyo na kutolewa taani?

Ndioyo [ KILA MWEU ] Hapana [ ]

34. Kama hapana, taja sababu:

35. Je, hesabu za ushirika hukaguliwa na kutolewa kwa wanachama?

Ndioyo [ ] Hapana [ ]

36. Kama jibu ni hapana, elezea sababu:

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37. Hatua zipo mnachukua baada ya kusomewa taarifa ya ukaguzi:

Ndiko [V] Hapana [ ]

39. Kama jibu ni hapana, elezea sabebu:

Ndiko [V] Hapana [ ]

40. Je, uliwahi kupewa gawio la faida itokanayo na chama?

Ndiko [V] Hapana [ ]

41. Toa maelezo na kiasi kama uliwahi kupewa gawio:

Ndiko [V] Hapana [ ]

42. Je, umewahi kupewa mkopo kutoka kwenye chama?

Ndiko [V] Hapana [ ]

Na kama uliwahi kupewa mkopo taja na ulihusu nini:

Ndiko [V] Hapana [ ]

43. Toa maelezo kuhusiana na taratibu za mkopo:

Ndiko [V] Hapana [ ]

44. Utaratibu wa ulipaji mkopo na ufuatiliajaji ukoje?

Ndiko [V] Hapana [ ]

45. Unao ng’ombe wangapi wa maziwa (taja idadi)?

Je, uliwapata kwa njia gani (eleza)

Ndiko [V] Hapana [ ]

46. Je, hupata kiasi gani cha maziwa kwa siku (lita)

Ndiko [V] Hapana [ ]

47. Kiasi gani cha maziwa huu zwa CHAWAMU na kwa bei gani

Ndiko [V] Hapana [ ]

48. Bei ya maziwa unaridhiaka nayo, nani anapanga bei (eleza)

Ndiko [V] Hapana [ ]
49. Je unaridhika na huduma zinazotolewa na CHAWAMU?

   Ndiyo [V]   Hapana [ ]

50. Kama jibu ni hapana/ au ndiyo taja sababu unaridhika nazo vipi?

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

51. Je, huwa unauza maziwa kwa wafanya biashara binafsi?

   Ndiyo [ ]   Hapana [V]

52. Kama huuza kwa wafanya biashara binafsi binafsi ni kwa kiasi gani (Lts)

   ........................................ na kwa bei gani ..............................

53. Ni kwa nini huuza kwa watu binafsi badala ya CHAWAMU? Eleza

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

54. Taja wastani wa mapato kwá mwezi kutokana na mauzo ya maziwa (Tshs) $C\cdot C\cdot C$

55. Kiasi gani cha'gharama unatumia kwa shughuli ya uzaalishaji maziwa kwa mwezi (taja kiasi Tshs) $C\cdot C\cdot C$

56. Je uliwaahi kupata mafunzo yo yote kuhusiana na ufugani?

   Ndiyo [V]   Hapana [ ]

57. Eleza aina ya mafunzo uliypata:

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

58. Je uliwaahi kupata mafunzo ya uendeshaji na ujasilamali biashara?

   Ndiyo [ ]   Hapana [V]

59. Taja aina ya mafunzo:

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

60. Je, uliwaahi kukopesha ng’ombe chini ya mpango wa kopa ng’ombe lipa ng’ombe?

   Ndiyo [ ]   Hapana [V]

61. Taja thamani ya mkopo (Tshs)

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

62. Je, umerejesha mkopo?

   Ndiyo [ ]   Hapana [ ]
63. Kama ni hapana ni kwa sababu zipi hujalipa? (Eleza)

64. Jé, huwa unaweka kumbukumbu za uzalishaji na mauzo ya maziwa kila siku?

65. Na iwapo jibu ni hapana na kwa sababu zipi huweki kumbukumbu (eleza)

66. Una maoni gani kuhusiana na soko huria? maziwa na mazao yatokanayo na maziwa (toa maelezo)
## WORK PLAN FOR PROJECT PROPOSAL IN WEAKNESSES IN FINANCIAL CHAWAMU BUDGETTING FOR COOPERATIVE SOCIETY ENTERPRISE

<table>
<thead>
<tr>
<th>TIME</th>
<th>ACTIVITY</th>
<th>RESPONSIBLE PERSON</th>
<th>REMARKS</th>
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<tbody>
<tr>
<td>1-9/11/03</td>
<td>Looking for CBO</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<td>8/11/03</td>
<td>Identifying the CBO</td>
<td>Kalimalwendo E.W</td>
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<td>9/11/03</td>
<td>Sending application to the CBO</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>17-25/11/03</td>
<td>Attend session in Arusha</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>26/12/03-5/1/04</td>
<td>Annual Leave</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>6/01/04</td>
<td>Introduction myself to the CBO leadership</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<td>1/1/04 - 8/01/04</td>
<td>To meet management of the CBO</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
</tr>
<tr>
<td>9/1/04</td>
<td>To meet District Cooperative Officer</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>12/01/04</td>
<td>To meet District Agricultural and Livestock Officer</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>13/01/04</td>
<td>To meet Regional Secretariat Cooperative Officer</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>14/01/04</td>
<td>To meet Tanga Dairy Cooperative Union Manager (TDCU)</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>15/01/04</td>
<td>To meet the Tanga Fresh Manager</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>16/01/04</td>
<td>Literature review on existing documents in CBO and other sources</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>2/02/04</td>
<td>Focal group formation</td>
<td>Chairperson of CBO</td>
<td>Task Completed</td>
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<tr>
<td>3/02/04</td>
<td>To call first meeting (Focal Group)</td>
<td>Hamisi Mzee (Focal Person)</td>
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<tr>
<td>4/02/04</td>
<td>Preparations for meeting</td>
<td>Hamisi Mzee/CBO Manager</td>
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<tr>
<td>5/02/04</td>
<td>First Focal meeting to agree on what to do</td>
<td>Hamisi Mzee/CBO Manager</td>
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<tr>
<td>14/2-23/2/04</td>
<td>Attend Classes in Arusha</td>
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<tr>
<td>24/2-29/2/04</td>
<td>Selection of the Supervisor</td>
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<td>1/03-2/3/04</td>
<td>To Meet the Supervisor</td>
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<tr>
<td>3/3/04-12/3/04</td>
<td>Designing the structure Questionnaire</td>
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<td>To meet the Supervisor</td>
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<td>14-20/3/04</td>
<td>Pre-testing the Questionnaire to the community</td>
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<tr>
<td>21/3-28/3/04</td>
<td>To Attend Classes in Arusha</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>29/3-30/3/04</td>
<td>Analysis of pre-tested Questionnaire</td>
<td>Kalimalwendo E.W/Focal Person</td>
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<td>31/3/04</td>
<td>To meet the Supervisor</td>
<td>Kalimalwendo E.W</td>
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<td>1/8/04</td>
<td>Constructing final structure questionnaire</td>
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<td>9/4/04</td>
<td>To meet the Supervisor</td>
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<td>Task Completed</td>
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<td>Date</td>
<td>Task Description</td>
<td>Responsible Party</td>
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<td>10/4-17/04</td>
<td>Preparation for conducting interview.</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>18/4-25/4/04</td>
<td>To attend classes in Arusha</td>
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<tr>
<td>26/4-10/5/04</td>
<td>Conduct the Interview</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>11/5/04</td>
<td>To collect Questionnaire from respondents</td>
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<td>12/5/04</td>
<td>To meet the Supervisor</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>13/5/04</td>
<td>Organizing data</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>14/5/04 - 15/5/04</td>
<td>To go through the questionnaires from Respondents</td>
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<td>14/5/04</td>
<td>To meet the Supervisor</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>24/5-8/6/04</td>
<td>Data analysis and interpretation</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<td>9-10/6/04</td>
<td>To meet the Supervisor</td>
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<td>11/6/04</td>
<td>Identifying participants for workshop.</td>
<td>CBO Chairperson</td>
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<tr>
<td>12-14/6/04</td>
<td>Preparation for Workshop Session</td>
<td>CBO Chairperson/CBO Manager</td>
<td>Task Completed</td>
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<tr>
<td>15/6/04</td>
<td>Calling for Workshop</td>
<td>CBO Manager</td>
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<td>16-18/6/04</td>
<td>To meet the Supervisor for consultation</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>19-20/6/04</td>
<td>Appointing team from members</td>
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<td>To meet the Supervisor for consultation</td>
<td>Kalimalwendo E.W</td>
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<td>22-25/6/04</td>
<td>Conduct four days workshop</td>
<td>CBO Chair Person</td>
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<td>26/6/04</td>
<td>To meet the Supervisor</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>27/6/04 - 9/8/04</td>
<td>Writing the strategic plan/Attend Classes in Arusha</td>
<td>CBO</td>
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<td>10-11/8/04</td>
<td>To meet the Supervisor</td>
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<tr>
<td>12-13/9/04</td>
<td>To meet Management of CBO</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>14 - 16/8/04</td>
<td>To meet the Supervisor</td>
<td>Kalimalwendo E.W</td>
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<tr>
<td>27-31/8/04</td>
<td>Continue Writing the proposal</td>
<td>CBO</td>
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<td>1-2/9/04</td>
<td>Meeting the Leadership of the CBO</td>
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<tr>
<td>3-13/9/04</td>
<td>To Continue Writing the project</td>
<td>CBO</td>
<td>Task Completed</td>
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<td>14/9/04</td>
<td>To issue first of the project</td>
<td>CBO</td>
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<td>15-30/9/04</td>
<td>Discussion with the Supervisor/Attend Classes in Arusha</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>1/10-10/11/04</td>
<td>Writing Final Report</td>
<td>CBO</td>
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<tr>
<td>11-30/11/04</td>
<td>Typing of the Final Report/Attend classes in Arusha</td>
<td>CBO</td>
<td>Task Completed</td>
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<tr>
<td>1/12/04 - 4/1/05</td>
<td>Annual Leave</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>5/1/05</td>
<td>Final Report Issued</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<td>RESPONSIBLE PERSON</td>
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<tr>
<td>6/1/2005</td>
<td>Meeting CBO Management to discuss final report project</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>7/1/2005</td>
<td>Meet the CBO Leadership to discuss final report (project)</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<td>14/1/2005</td>
<td>General meeting of the Cooperative Society to discuss and adopt final report (project)</td>
<td>CBO Chairperson/Kalimalwendo</td>
<td>Task Completed</td>
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<tr>
<td>16/1/2005</td>
<td>To attend classes in Arusha</td>
<td>Kalimalwendo E.W</td>
<td>Task Completed</td>
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<tr>
<td>30/1/2005</td>
<td>Final Presentation</td>
<td>Kalimalwendo E.W</td>
<td>Final Reporting</td>
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### Mahudhurio ya Warsha Wanachama wa CHAWAMU

**Tarehe 11/05/2004**

<table>
<thead>
<tr>
<th>Jina</th>
<th>Wadhifa</th>
<th>Anakotoka</th>
<th>Sahihi</th>
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This list includes participants of the workshop held on 11/05/2004. Each participant's name is listed alongside their role and position within the CHAWAMU organization.
<table>
<thead>
<tr>
<th>Jina</th>
<th>Wadhiga</th>
<th>Arvako Toka</th>
<th>Simah</th>
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## Mahudhirio ya Warsha Wanachama wa CHAWAMU
Tarehe 12/05/2004

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<tr>
<th>Jina</th>
<th>Wadhifa</th>
<th>Anakotoka</th>
<th>Sahihi</th>
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</thead>
</table>
| 1    | M-Kiti CHAWAMU | MUHERA   | 'Udal 
| 2    | MEUGA SI | MAGILA   | Jili   |
| 3    | - 11 -    | MICHUNGA NI | Mwadzal 
| 4    | - 11 -    | MANGA CHI NI | Mbeda 
| 5    | - MUNA AE | MICHUNGA NI | Saiti pili |
| 6    | - 11 -    | MICHUNGA NI | Blammy 
| 7    | HAILASHAVI | - 11 -    |       |
| 8    | MEUGA SI | KUBUZE | Wadani |
| 9    | MEUGA SI | MAZUGHI | Kupindo |
| 10   | MUMBE | KITHEBA | SEEMPEY |
| 11   | MEUGA SI | MICH. MUHERA |       |
| 12   | MALEMBRA | AMULI | WHEARJ |
| 13   | MAULI | TULU | WHEARJ |
| 14   | MEUGA SI | MUHERA | MUHERA |
| 15   | MEUGA SI | MBARANO | MUHERA |
| 16   | STREBAII | MBARANO | MUHERA |
| 17   | MUUGAII | MAZUGI | KINARI |
| 18   | MUKINJI | MBARANO | KINARI |
| 19   | HAILASHAVI | MBARANO | WHEARJ |
| 20   | MEUGA SI | R. STATION | MAPINGO |
| 21   | MEUGA SI | MBARANO | GWESDI |
| 22   | MUUGAII | R. STATION | MUHERA |
| 23   | 11 PPI | MAGILA | PERWA |
| 24   | MEUGA SI | MAGILA | CHAWEYI |
| 25   | MEUGA SI | MICHUNGA NI | DMEARK |
| 26   | MEUGA SI | MAJENDO | M. NGOYA |
| 27   | MUUGAII | KIBUGA | N. NGILI |
| 28   | MEUGA SI | KIBUGA | KIBUGA |
| 29   | MEUGA SI | KIBUGA | KIBUGA |
| 30   | MEUGA SI | MAZUGHI | KIBUGA |
| 31   | MEUGA SI | MUHERA | MUHERA |
| 32   | MEUGA SI | MBARANO | MUHERA |
| 33   | MEUGA SI | MUHERA | MUHERA |
| 34   | MEUGA SI | MUHERA | MUHERA |
| 35   | MEUGA SI | MUHERA | MUHERA |
| 36   | MEUGA SI | MAZUGHI | MUHERA |
| 37   | MEUGA SI | MAZUGHI | MUHERA |
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132
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**Notes:**
- There are handwritten notes and signatures throughout the page.
- The table contains personal names and possibly financial information.