CHAPTER SIX

6.0 APPENDICES

APPENDIX 1: LETTER OF INTRODUCTION TO AIDRO

Esther J. Kamalo
Small Enterprise Development Agency
Arusha

30th 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 affect 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
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 30th 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

<table>
<thead>
<tr>
<th>DATE</th>
<th>ACTIVITY</th>
<th>REMARKS</th>
</tr>
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<tbody>
<tr>
<td><strong>TERM I</strong></td>
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</table>
| 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 |
| **TERM II**|                                                                          |         |
| February 2004 – June 2004 | Information collection (Informal surveys, key informants)  
- Designing questionnaire  
- Administering questionnaire | Accomplished |
| **TERM III**|                                                                          |         |
| 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 PROJECT.

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) Wenyewe 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 kwenyoteaasi........................................

   (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 kwene taasisi, ulipatiwa elimu yoyote kuhusiana na ukopaji na usimamizi wa mkopo? NDIYO/HAPANA........

(ii) Kama jibu ni ndiyo eleza ulichojifunza ......................................................

(iii) Je, uko kwende 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 linalojihishina 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 nyingine.................................................................
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 kutohana 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, Nduma, 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) 1st Degree Level ......................................................
   (d) Postgraduate Level ...................................................

3. Name any other training courses you have attended
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 AIDRO's communities Season

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

<table>
<thead>
<tr>
<th>Mon</th>
<th>Week</th>
<th>Session(s)</th>
<th>Main Lesson</th>
<th>Sub-Lesson</th>
<th>Trainer activities</th>
<th>Learner activities</th>
<th>T/Aid</th>
<th>Reference</th>
<th>Remarks</th>
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APPENDIX 8: LESSON PLAN

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<th>Date</th>
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<th>Class/Place</th>
<th>Time/Duration</th>
<th>Period/Number of Session</th>
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Lesson:

Sub lesson:

General objectives:

Specific Objectives:

Teaching aids/ Materials:

References:

**Lesson development**

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<th>Time</th>
<th>Stages/Steps</th>
<th>Teachers activities</th>
<th>Learners activities</th>
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<td>Closure</td>
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</table>

- Remarks:
- Evaluation:
REFERENCES


http://www.enterprise-impact.org.uk/word-files/SEDA.doc


Mutesasira, L; Sempangi, H; Mugwanga, H; Kashangaki, J; Florence Maximambali, F; Lwoga, C; Hulme, D; Wright, G; and Rutherford, S. 1999. Client drop-outs from East African micro-finance institutions, MicroSave-Africa, Kampala, Uganda, pp 47.


