## APPENDIX I

### SACCOS PROFILE AS AT 31ST MAY, 2005

<table>
<thead>
<tr>
<th>SN</th>
<th>Region</th>
<th>No. of SACCOS</th>
<th>No. of Members</th>
<th>Shares (Tshs)</th>
<th>Deposits (Tshs)</th>
<th>Savings (Tshs)</th>
<th>Loan Issues (Tshs)</th>
<th>Loan Outstanding (Tshs)</th>
<th>Cash &amp; Bank Balances (Tshs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ARUSHA</td>
<td>87</td>
<td>3,962 M, 3,715 F</td>
<td>7,677</td>
<td>1,293,200,000</td>
<td>370,100,000</td>
<td>1,280,800,000</td>
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<td>2</td>
<td>DSM</td>
<td>237</td>
<td>21,989 M, 14,648 F</td>
<td>36,637</td>
<td>3,662,550,605</td>
<td>318,437,564</td>
<td>18,842,187,689</td>
<td>25,236,426,764</td>
<td>16,624,206,080</td>
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<td>3</td>
<td>DODOMA</td>
<td>99</td>
<td>8,367 M, 5,525 F</td>
<td>13,892</td>
<td>1,639,546,240</td>
<td>210,704,000</td>
<td>254,874,560</td>
<td>3,363,935,000</td>
<td>1,537,935,000</td>
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<td>4</td>
<td>IRINGA</td>
<td>116</td>
<td>7,828 M, 5,306 F</td>
<td>13,134</td>
<td>850,604,000</td>
<td>232,270,000</td>
<td>757,134,000</td>
<td>2,149,550,000</td>
<td>1,097,272,000</td>
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<td>5</td>
<td>KAGERA</td>
<td>151</td>
<td>9,237 M, 4,112 F</td>
<td>13,349</td>
<td>196,442,344</td>
<td>195,500</td>
<td>61,237,222</td>
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<td>KIGOMA</td>
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<td>KILIMANJARO</td>
<td>134</td>
<td>52,991 M, 10,056 F</td>
<td>63,047</td>
<td>657,503,056</td>
<td>521,404,304</td>
<td>320,193,776</td>
<td>1,196,386,886</td>
<td>504,249,964</td>
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<td>8</td>
<td>LINDI</td>
<td>24</td>
<td>1,673 M, 615 F</td>
<td>2,288</td>
<td>242,269,874</td>
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<td>184,538,201</td>
<td>567,183,420</td>
<td>364,674,863</td>
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<td>9</td>
<td>MANYARA</td>
<td>47</td>
<td>3,383 M, 1,678 F</td>
<td>5,061</td>
<td>32,500,772</td>
<td>90,993,811</td>
<td>293,388,972</td>
<td>584,178,828</td>
<td>450,147,022</td>
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<td>MBeya</td>
<td>159</td>
<td>11,643 M, 9,018 F</td>
<td>20,661</td>
<td>1,172,974,528</td>
<td>551,430,817</td>
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<td>2,417,713,113</td>
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<td>12</td>
<td>MOROGORO</td>
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<td>9,310 M, 3,910 F</td>
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<td>858,789,992</td>
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<td>2,885,006,722</td>
<td>1,173,784,062</td>
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<td>13</td>
<td>MTWARA</td>
<td>41</td>
<td>3,445 M, 1,161 F</td>
<td>4,606</td>
<td>421,841,452</td>
<td>61,520,402</td>
<td>116,616,271</td>
<td>604,821,377</td>
<td>323,434,243</td>
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<td>14</td>
<td>MWANZA</td>
<td>217</td>
<td>10,063 M, 5,926 F</td>
<td>15,989</td>
<td>621,592,612</td>
<td></td>
<td>122,983,209</td>
<td>1,129,468,550</td>
<td>269,484,120</td>
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<td>15</td>
<td>PWANI</td>
<td>47</td>
<td>1,870 M, 1,251 F</td>
<td>3,121</td>
<td>199,980,880</td>
<td>32,368,136</td>
<td>693,757,858</td>
<td>5,773,325,960</td>
<td>817,670,300</td>
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<td>16</td>
<td>RUKWA</td>
<td>23</td>
<td>1,122 M, 352 F</td>
<td>1,474</td>
<td>39,231,100</td>
<td>2,570,354</td>
<td>53,580,925</td>
<td>209,668,800</td>
<td>73,451,210</td>
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<td>17</td>
<td>RUVUMA</td>
<td>38</td>
<td>4,110 M, 8,999 F</td>
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<td>245,197,527</td>
<td>237,468,712</td>
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<td>789,972,420</td>
<td>277,506,789</td>
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<td>18</td>
<td>SHINANGA</td>
<td>66</td>
<td>3,782 M, 1,606 F</td>
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<td>13,474,871</td>
<td>249,788,395</td>
<td>649,057,775</td>
<td>292,296,594</td>
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<td>19</td>
<td>SINGIDA</td>
<td>40</td>
<td>2,293 M, 1,158 F</td>
<td>3,451</td>
<td>175,617,630</td>
<td>13,000,000</td>
<td>147,256,106</td>
<td>545,473,724</td>
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<tr>
<td>20</td>
<td>TABORA</td>
<td>64</td>
<td>2,390 M, 574 F</td>
<td>3,564</td>
<td>75,681,500</td>
<td>82,745,607</td>
<td>5,342,965</td>
<td>277,999,837</td>
<td>132,277,046</td>
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<tr>
<td>21</td>
<td>TANGA</td>
<td>51</td>
<td>2,962 M, 2,100 F</td>
<td>5,062</td>
<td>360,072,537</td>
<td>8,959,188</td>
<td>748,321,319</td>
<td>2,065,743,535</td>
<td>711,595,925</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,875</strong></td>
<td><strong>169,195 M, 85,456 F</strong></td>
<td><strong>254,651</strong></td>
<td><strong>13,169,502,709</strong></td>
<td><strong>2,864,360,501</strong></td>
<td><strong>28,529,439,054</strong></td>
<td><strong>54,140,056,528</strong></td>
<td><strong>27,231,087,502</strong></td>
<td><strong>4,728,955,596</strong></td>
</tr>
</tbody>
</table>

Source: MCM July, 2005
APPENDIX II

INTERNATIONAL COOPERATIVE ALLIANCE

STATEMENT ON THE CO-OPERATIVE IDENTITY

Definition
A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values
Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles
The co-operative principles are guidelines by which co-operatives put their values into practice.
1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.
4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.
SURVEY ON THE ACADEMIC AND ECONOMIC STATUS OF REGENCY RESIDENTS

SURVEY QUESTIONS

1.0 Educational and Cooperative membership status (Please put a tick against the appropriate answer(s) in the box provided on the right hand side)

1.1 Are you already a member of Regent SACCOS?

(Please tick one)

i. Yes [ ]

ii. No, but I intend to join [ ]

iii. No, I have no intention to join [ ]

1.2 Are you a member of any other Cooperative society?

(Please tick one)

i. Yes [ ]

ii. No [ ]
1.3 What is the highest level of education that you achieved?

(Please tick one)

i. Primary level [ ]

ii. Secondary level [ ]

iii. Diploma level [ ]

iv. Undergraduate degree level [ ]

v. Postgraduate degree level [ ]

1.4 Have you attended any training in Cooperatives?

(Please tick one)

i. Yes [ ]

ii. No [ ]

1.5 If your answer on 1.4 above is yes, what type of training?

(You may tick one or more)

i. Cooperative principles/procedures [ ]

ii. Cooperative leadership [ ]

iii. Cooperative management/development [ ]
2.0 Social and Economic characteristics *(Please put a tick against the appropriate answer(s) in the box provided on the right hand side)*

*(Please tick one)*

2.1 What is your age group?

i. Between 1 and 20 years [ ]

ii. Between 21 and 40 years [ ]

iii. Between 41 and 60 years [ ]

iv. Above 60 years [ ]

2.2 Are you a Male or Female?

*(Please tick one)*

i. Male [ ]

ii. Female [ ]

2.3 What is your marital status?

*(Please tick one)*

i. Single [ ]

ii. Married [ ]

iii. Widow(er) [ ]

iv. Divorced [ ]

v. Separated [ ]

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2.4 What are your present major economic activities?

(You may tick one or more)

i. Permanent employment [  ]

ii. Temporary employment [  ]

iii. Running an own large business/company [  ]

iv. Conducting small business [  ]

v. Un-employed [  ]

vi. Retired (Pensioner) [  ]

2.5 If you are employed, what is your position?

(Please tick one)

i. Clerical/Junior level [  ]

ii. Middle level [  ]

iii. Senior level [  ]

iv. Top/Executive level [  ]

2.6 If you are conducting small business, what type of business?

(You may tick one or more)

i. Livestock keeping [  ]

ii. Farming [  ]

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iii. Secretarial/communication services [ ]
iv. Transport (Mini-bus/Taxi) services [ ]
v. Tailoring mart [ ]
vi. Beauty/Saloon services [ ]
vii. Consultancy services [ ]
viii. Shop/Trading (Buying and selling of goods) [ ]
ix. Small industry/processing [ ]
x. Food vending/catering [ ]
xi. Entertainment [ ]
xii. Other business [ ]

*Please specify(other business) ...............................................................*

2.7 What is your approximate level of income per month?

(Please tick one)

i. Between Shs. 1 and 100,000 per month [ ]

ii. Between Shs. 100,001 and 500,000 per month [ ]

iii. Between Shs. 500,001 and 1,000,000 per month [ ]

iv. Above Shs. 1,000,000 per month [ ]
JAMHURI YA MUUNGANO WA TANZANIA

HATI YA KUANDIKISHWA

Na. D S R 895

Mimi. JOHN BOSCO NJAU

ninathibitisha kuwa Chama cha Ushirika kiitwacho

U. R. S. I. N. O. A N D R. E. G. N. T.

SAVINGS..AND..CREDIT..CO-OPERATIVE..SOCIETY..LIMITED

kimeandikishwa hivi leo kwa mujibu wa Sheria ya Vyama vya Ushirika Na
26 ya 2003 kifungu cha 27.

Hati hii imetolewa kwa masharti maalum yafuatayo:-

Imetolewa na kutiwa saini yangu leo tarehe... 25 Mwezi

JULIAT... 20.06

J. R. N.

K. N. Y. Mraji wa Vyama vya Ushirika
PROJECT REPORT

REGENT HOUSEHOLD EMPOWERMENT (RHE)

Presented by Charles K. Bupamba

COMMUNITY CONTEXT

- Regent neighbourhood, located in Mikocheni A area.
- Has an estimated population of 800 people
- UWA, is the host organization

COMMUNITY NEEDS ASSESSMENT

- Research Methods -
  - Interviews and discussions
  - Observation
  - Secondary Data

- Need - a credit facility to cater for the community’s economic needs

PROBLEM STATEMENT

Lack of entrepreneurial skills and access to credit facilities to raise the capital to finance income generating activities

Causes of the Problem

- Lack of organizational and leadership skills for the CBO’s and community leadership
- Reliance on aid funding, without exploring internal human and financial resources

Host Organization

- Ursino Women Association (UWA), which is a local CBO
- Registered in 2003, operating as a social networking organization
- Has 20 members, all women
Project Goal

To contribute to the empowerment of Regent Residents socially and economically, to enable them attain their own economic development

Project Objectives

- To enhance the capacity of Regent residents with skills on coop principles, entrepreneurship and leadership
- To facilitate Regent residents establish their own cooperative society
- To facilitate Regent residents access resources from within the community

LITERATURE REVIEW

Cooperative defined

A Cooperative Society is “a voluntary association of free individuals who agree to pool their resources to address commonly felt needs economically and socially”.

By S.A. Chambo (1994)

SACCOs’ Position in Tanzania

- By May 2005, there were 1875 SACCOS with 254,651 members, about 0.7% of the population.
- SACCOs share was 33% of all Cooperative Societies, being 2nd after Agricultural Marketing Coops which accounted for 46%
Output

- Profitable and efficient savings and credit services
- Improved livelihood
- More leadership and entrepreneurial skills

Implementation Plan

Commence in March 06, by:
- Sensitization & Capacity building,
- Registering members & electing interim leadership,
- Preparing Constitution & registration,
- End up in Dec. 06, by commissioning the SACCOs' operations

Actual Implementation

Everything went as planned except:
- Opening of Bank Account done in August instead of May 06
- Employment of staff, done in December, instead of October 06.
- Election of permanent leadership was yet to be conducted

Actual Implementation Continued...

- Seminar on entrepreneurship was yet to take place
- Registration process was completed in July, instead of September 06. (CR No. DSR 895 of 25/7/06)
- Mobilization of Internal resource potentials was continuing gradually,

MONITORING, EVALUATION AND SUSTAINABILITY

Monitoring Goals:
- To measure the progress
- To review the strategies and timelines
- To create a common understanding for all stakeholders

Monitoring Info Gathering Methods

- Community meetings
- Observation by viewing and participating
- Interviews
- Secondary data
Evaluation Goals

- To Analyze the successes & challenges
- To assess the impact of the Project
- To develop recommendations for improvement

Evaluation Info Gathering Methods

- Community meetings
- Observation, including participation and viewing
- Secondary data
- Interviews - informal and conversational

Evaluation Results

Except for the impact of project, including its cost-effectiveness, the rest of the evaluation was done showing the objectives to have been accomplished by about 75%, 85% and 70% for objectives No. 1, 2, and 3 respectively.

Project Sustainability

Based on the premise that the project has been initiated and will be fully owned and controlled by the community through its members.

CONCLUSIONS AND RECOMMENDATIONS

- The delays in accomplishing some of the activities can be attributed to the members' reluctance in taking up leadership roles
- Usually in CED every project has its own different features. Thus, efforts should be made to resolve internally, the problems being encountered. Otherwise experience from similar projects, may be adopted.

Thank you