Appendix 1

INTERVIEW GUIDE FOR SACCOS MEMBERS

1.0  **Background Data:**

   Respondents Number:  (  )

2.0  **Sex:**

   1. Male  (  )
   2. Female (  )

3.0  **Age of respondent**

   1.  (  )
   2.  (  )
   3.  (  )
   4.  (  )
   5.  (  )
   6.  (  )
   7.  (  )
   8.  (  )
   9.  (  )
  10.  (  )
4.0 **Marital status**

1. Married (  )
2. Not Married (  )
3. Divorced (  )

5.0 **Level of Education**

1. (  )
2. (  )
3. (  )

6.0 **The need for SACCOS**

Why did you join the SACCOS?

1. Security purposes (  )
2. Future use (socio-economic need) (  )
3. Investment and expanding the business (  )

7.0 **Why other community members are not joining?**

- Poor SACCOS' performance (  )
- Limitation of production offered (  )
- Mismanagement fraud & fund appropriations (  )
8.0 Does your SACCOS managed to provide service you needed?
   1. Yes ( )
   2. No ( )

9.0 If not why?
   1. Less capital ( )
   2. Poor loan repayment ( )
   3. Policy and regulation ( )

10. How is the members participation, involvement/and commitment?
    1. Poor ( )
    2. Fair ( )
    3. Good ( )

11. How can community be motivated to be committed and gain?
    Confidence?
    1. Openness & Transparency ( )
    2. More awareness and sensitization ( )
    3. Quality services of the MFI ( )
    4. Legal action against looters of the MFIs members. ( )
    5. Auditing of MFIs books of accounts ( )
    6. Government support at each level ( )
12. Different services offered by your MFIs
   1. Saving (  )
   2. Credit (  )
   3. Money Transfer (  )
   4. ATM services (  )

13. What is your comment on the participation of the key stakeholder? Of the MFIs
   1. Poor (  )
   2. Fair (  )
   3. Good (  )

14. What is to be done so that community confidence is re build?
   o More training on the role and obligation of the members
     Provide satisfactory and quality services
   o Transparency
   o Participation and involvement of members on decision making

15. What can you say on the performance of your MFI since it's Inception?
   1. Poor (  )
   2. Fair (  )
   3. Good (  )
16. What are the main sources of your capital for SACCOS?
   i. Self-contribution ( )
   ii. Loan from credit Organization ( )
   iii. Grants from NGOs ( )
   iv. Credits from the Government ( )
   v. Other sources (specify) ( )

17. Do you have any monitoring and evaluation system?
   1. Yes ( )
   2. No ( )

18. What are the main tools used in Monitoring and evaluation on your SACCOS Performance?
   1. Monthly Financial reports ( )
   2. Field Visit report ( )
   3. Monthly reports ( )

19. Is the financial performance of your SACCOS audited?
   1. Yes ( )
   2. No ( )
# Appendix 2

## The project Budget

<table>
<thead>
<tr>
<th>SN</th>
<th>Activity planned</th>
<th>Budget</th>
<th>Source of Fund</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>To Conduct awareness and sensitisation meeting</td>
<td>1,400,000</td>
<td>RFSP</td>
<td>RFSP contribution will base on material and transport</td>
</tr>
<tr>
<td>2.</td>
<td>Conduct mobilization meeting to rise level of share,savings and</td>
<td>1,400,000</td>
<td>RFSP</td>
<td>&quot;</td>
</tr>
<tr>
<td>3.</td>
<td>To Conduct training on product development and promotion</td>
<td>900,000</td>
<td>RFSP</td>
<td>&quot;</td>
</tr>
<tr>
<td>4.</td>
<td>To Conduct training on members rights and obligation</td>
<td>900,00</td>
<td>RFSP</td>
<td>&quot;</td>
</tr>
<tr>
<td>5.</td>
<td>To Conduct training on Good governance and transparency</td>
<td>500,000</td>
<td>Members</td>
<td>Materials and Food</td>
</tr>
<tr>
<td>6.</td>
<td>To Conduct training on policies and guidelines for credit savings and deposits</td>
<td>200,000</td>
<td>Members</td>
<td>&quot;</td>
</tr>
<tr>
<td>7.</td>
<td>Conduct Meeting for stakeholders</td>
<td>800,000</td>
<td>MFI</td>
<td>&quot;</td>
</tr>
<tr>
<td>8.</td>
<td>Train the members on Interpretation on financial accounting</td>
<td>1,200,000</td>
<td>District Council</td>
<td>&quot;</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>15,400,000</strong></td>
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<td></td>
</tr>
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</table>
# Appendix 3

## Tujikomboe SACCOS board of director

<table>
<thead>
<tr>
<th>NO</th>
<th>NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MRS. EVAREST .R. MOSHI</td>
<td>Chairperson</td>
</tr>
<tr>
<td>2</td>
<td>MR. LAURENCE .A. KIMAMBO</td>
<td>Vice chairperson</td>
</tr>
<tr>
<td>3</td>
<td>MR. ERASTO .C. MARUWA</td>
<td>Member</td>
</tr>
<tr>
<td>4</td>
<td>MR. DONALD .M. MREMA</td>
<td>Member</td>
</tr>
<tr>
<td>5</td>
<td>GOLDLISTERS .I . KISANGA</td>
<td>Member</td>
</tr>
<tr>
<td>6</td>
<td>MR. OZENIEL FOYA</td>
<td>Member</td>
</tr>
<tr>
<td>7</td>
<td>MRS. FLORAH .F. KISANGA</td>
<td>Member</td>
</tr>
<tr>
<td>8</td>
<td>MRS. ELIASARIA .F. KISANGA</td>
<td>Member</td>
</tr>
<tr>
<td>9</td>
<td>MR. ADORIAME .O. MCHARO</td>
<td>Member</td>
</tr>
</tbody>
</table>
Appendix 4

Tujikomboe SACCOSs employed staff

<table>
<thead>
<tr>
<th>No</th>
<th>NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ERASTO .C. MARUWA</td>
<td>Credit Officer</td>
</tr>
<tr>
<td>2</td>
<td>ISRAEL. I .KISANGA</td>
<td>Treasurer</td>
</tr>
</tbody>
</table>
Appendix 5

Tujikomboe Organisational status

Members General Meeting

Supervisory Committee

Board members (5 - 9)

Credit Committee

Management
- Manager/Secretary
- Treasurers
- Credit Officer
Mwenyekiti
Tujikomboe Saccos Ltd
Mbokumu
Moshi Rural
Kilimanjaro Region

UFS Zonal Coordinator
Rural Financial Services Programme
Box 7334
Moshi

Ndugu, Mwenyekiti.

Yahusu: Ombi la Kibali Kufanya Utafiti Katika Asasi Yako

Ninayo heshima kubwa kutuma ombi lango kwako, ili niweze kuruhusiwa kufanya utafiti katika asasi yako.

Mimi ni mwanafunzi ninayesoma mafunzo ya digree ya pili katika Chuo Kikuu Huria cha Tanzania kwa kushirikiana na Chuo Kikuu cha Marekani kinachojulikana kama (New Southern Hampshire University). Nachukua mafunzo yanayohusu maendeleo ya kiuchumi ya kijamii (Community Economic Development).

Katika muda wote wa mafunzo nishirikiana na wanachama, bodi ya asasi na wafanyakazi wa asasi katika kubinaa mantize yanayoikabili asasi namna ya kutuma na kuliana mipango shirikishi ya maendeleo ya asasi itakayoboresha maendeleo ya asasi pamoja na wanachama. Hayo yaliyoanza septemba 2005 yataendelea hadi Jan 2007.

Ni mategemeo yangu kwamba ombi lango lutafsikiliwa

Wewe

Benjamin Evance Nkomoli

Nakala: Mkurugenzi
Hilmashauri ya wilaya
TUJIKOMBOE SACCOS LTD

P.O.BOX 1076
KATA YA MBOKCMU
MOSHI
13/10/2005

BENJAMIN EVANCE NKOMOLLA
BOX 7334
MOSHI

Ndugu,

YAHUSU: RUHUSA YA KUFANYA SHUGHULI ZA MASOMO NA UTAFITI KATIKA ASASI YA TUJIKOMBOE

Rejea burua yako ya tarehe 05/10/2005 kuhusu somo la hapo juu,
Ninayo furaha kukujulisha kwamba, bodi ya asasi imekaa na kutoa ruhusa ya kukubali kufanya masomo yako pamoja na utafiti katika asasi yatu

Napenda kuchukua nafasi hii kwa niaba ya bodi kukukaribisha katika asasi yetu na ni mategemeo yetu kuwa utafiti wako na yale yote yatakayotokana na masomo yako yetatusaidia pia sisi katika kuboresha na kuendesha vizuri asasi yetu.

Viongozi, watendaji pamoja na wanachama wa Tujikomboe watakupa ushirikiano wote katika kukamilisha shughuli za masomo yako na endapo kutakuwa na tatizo unashauriwa kumwona Mwenyekiti kwa msanidi zaidi.

Karibu sana Tujikomboe na tunakutakia masomo mema

Pamoja na salama za wanajumbe

[Signature]

EVARISTA R' MOSHI

MWENYEKITI WA ASASI

NAKALA: MKURUGENZI MTENDAJI
MOSHI RURAL

MRATIBU WA RFSP
MOSHI RURAL