

**Appendix 1: Introduction Letter to the Community based organization:**

Mr. Nkinda Lukali Mayenga,  
Open University of Tanzania,  
P. O. Box 23409,  
**Dar-es-Salaam**  
Mobile # 0741 435 959  
Email: [nkindamayenga@hotmail.com](mailto:nkindamayenga@hotmail.com)  
September 12, 2003

Chairperson,  
Tandale Market Traders SACCOS,  
P. O. Box 67519,  
Kinondoni District,  
**Dar-es-Salaam.**  
Dear Madam or Sir

**RE: Request to Involve In Your Community based organization as Part of Training**

The heading above refers.

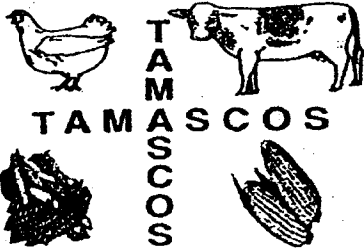
First I'm taking this opportunity to introduce myself to you that I'm a student of CED program which is undertaken by the Southern New Hampshire University in collaboration with Open University of Dar-es-Salaam undergoing the Masters of Science in (International Community Economic Development (ICED)). I have adequate experience in managing Savings and Credit Co-operative Societies (SACCOs). Kindly I request to involve in your SACCO'S activities by giving advice on how to manage a SACCOS and achieve sustainable results without any charges.

I decided to select your SACCOS after knowing that your objective in the SACCOS is to give good services of financial intermediation to the members who can be individuals or groups or institutions in-order to improve their economic conditions. Such an objective tallies with the objective of the studies taken.

I wish you good collaboration.

Nkinda Lukali Mayenga  
**Student**

## **Appendix 2: A letter from Tandale Market Traders SACCOS**



**TANDALE MARKET TRADERS SAVINGS AND  
CREDIT CO-OP SOCIETY LTD**

Ref. No TSACCOS/ CG /2003/

15/09/2003

MR. NKINDA LUKALI MAYENGA,  
OPEN UNIVERSITY OF TANZANIA,  
P.O. BOX 23409,  
DAR ES SALAAM,  
TANZANIA.

Ndugu Mr. Mayenga,

**YAH: OMBI LA KUSHIRIKI KATIKA SHUGHULI ZA SACCOS YETU KAMA  
SEHEMU YA MAFUNZO.**

Tafadhali rejea barua yako ya tarehe 12/09/03 uliyotuandikia kuhusu somo la hapo juu.

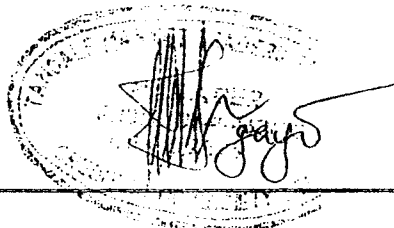
Kwanza tunakushukuru kwa yote uliyotujulisha kimuhtasari kwa para ya pili ya barua yako kwetu. Kitendo hiki pekee kinaashiria upevu wa fikra njema ulizonazo za ushirikiano uliojengeka kati yako na Saccos yetu kabla hujajiunga na masomo ya shahada ya juu katika chuo kikuu huria cha Dar-es-salaam. Katika msimamo wako huo uliojengeka mapema, hatuoni sababu ya msingi ya kuelezea kinyume chake ila ni kwa Saccos yetu kukudhihilishia kukubali ombi lako la kutaka kushiriki katika Saccos yetu kwa kutoa ushauri na pia katika shughuli kama sehemu ya mafunzo yako.

Pili umetujulisha kuwa ushauri wa ujuzi utakaokuwa unautoa kwetu kwa njia ya elimu na mafunzo hauna gharama yoyote. Kwa ujulisho huu, Saccos pia inauridhia na kukushukuru na mapema.

Sisi viongozi wa Tandale Saccos tumefurahishwa sana na barua yako, na kwa niaba ya wanachama 534 wa Tandale Saccos tunakutakia kila la kheri na ufanisi mkubwa kwa malengo yako yote ya kujipatia elimu ya juu ikizingatiwa kuwa elimu haina mwisho.

Tunakuomba tudumishe ushirikiano mwema katika siku za usoni. Tunakutakia masomo mema na ushindi.

Selemani A. S. Ng'anzo,  
Katibu Mkuu.



Khalfani Mwimbe,  
Mwenyekiti.

### Appendix 3: Plan of Action

#	Activity	When	Facilities/ Services	Done/ not done
1	Introduction: Went with Tandale SACCOS Credit Officer (Ms. Mary Kisaka)	August 15 <sup>th</sup> 2003	Transport	Done
2	Presenting a letter of request to ask the SACCOS to collaborate with its groups	August 18 <sup>th</sup> 2003	Transport, Secretarial services	Done
3	Planning together what to do in the CBOs	August 30 <sup>th</sup> 2003	Transport, secretarial services and stationeries	Done
4	Formulation of the group by-laws – Mzumbe group as a case study	September 1-15, 2003	Transport, secretarial services and stationeries	Done
5	Communicating with the supervisor	September 16-30, 2003		
6	Presentation of the draft group by-laws – Mzumbe group as a case study	October 1-3 2003	Transport	Done
7	Presentation of the final group by-laws – Mzumbe group as a case study	October 8-10 2003	In the group	
8	Facilitation of election of leaders in the Community based organizations: Chairperson, Secretary, Treasury and Discipline Master.- Mzumbe group as a case study	October 22-24	Secretarial services and stationeries	Done
9	Designing questionnaires and a working document	November 3-10, 2003	Secretarial services and stationeries	Done
10	Communicating with the supervisor	November 11-15	Working document including questionnaire	
12	Final questionnaires	December 1-5	Secretarial services and	Done

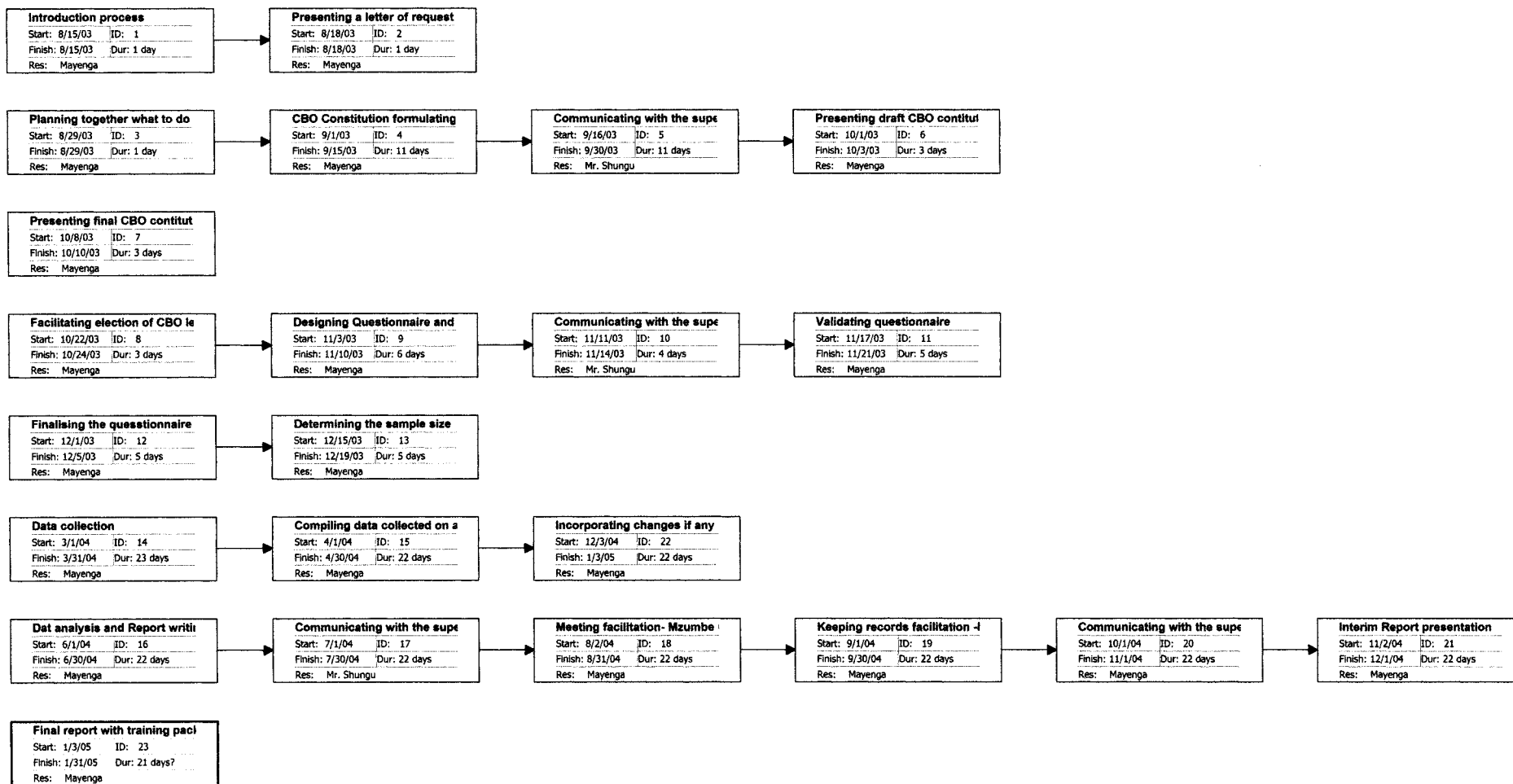
		2003	stationeries	
13	Designing Document and Survey tools	December 26-28, 2003	Secretarial services and stationeries	Done
14	Determining the sample size	January 2004	Secretarial services and stationeries	Done
15	Field work – Data collection and Compilation on a spreadsheet.	March - May 2004	Secretarial services and stationeries	Done
16	Data analysis and report writing	June 2004	Secretarial services and stationeries	
17	Communicating with the supervisor	July 2004	Analysis tools: calculator and computer.	
18	Facilitation of organization of the meeting in the selected community based org.	August 2004	Secretarial services and stationeries	
19	Facilitation of keeping records in the Community based organization	September 2004	Secretarial services	
20	Communicating with the supervisor	October 2004	Draft of the project paper	
21	Presentation of Interim Report	November 2004	Interim report	
22	Incorporate changes / additions	December 2004	Secretarial services	
23	Submission of final report with the training package	January 2005	Secretarial services and stationeries	

#### **Appendix 4: Presentation of Plan of Action using Pert Chart<sup>11</sup>**

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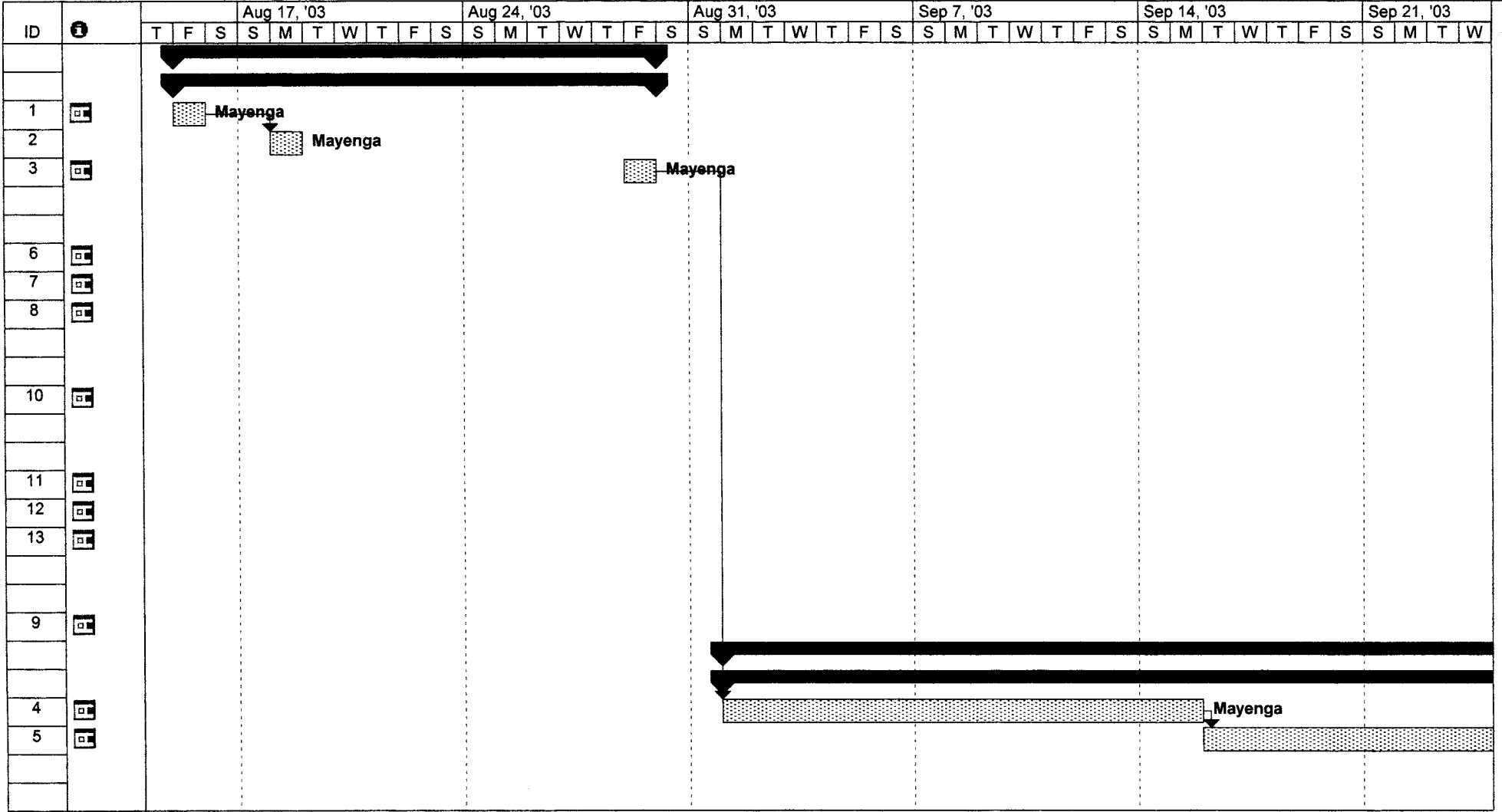
<sup>11</sup> Microsoft Project 2000 used to prepare PERT CHART

Tandale SACCOS Community Based Organisations (CBOs): Plan of Action PERT Chart from August 2003 to December 2004



**Appendix 5 – 10: Presentation of Plan of Action Using Tracking Gantt:**





Project Summary  
Date: Tue 6/28/05

Task

Split

Progress

Milestone

Summary

Rolled Up Task

Rolled Up Split

Rolled Up Milestone

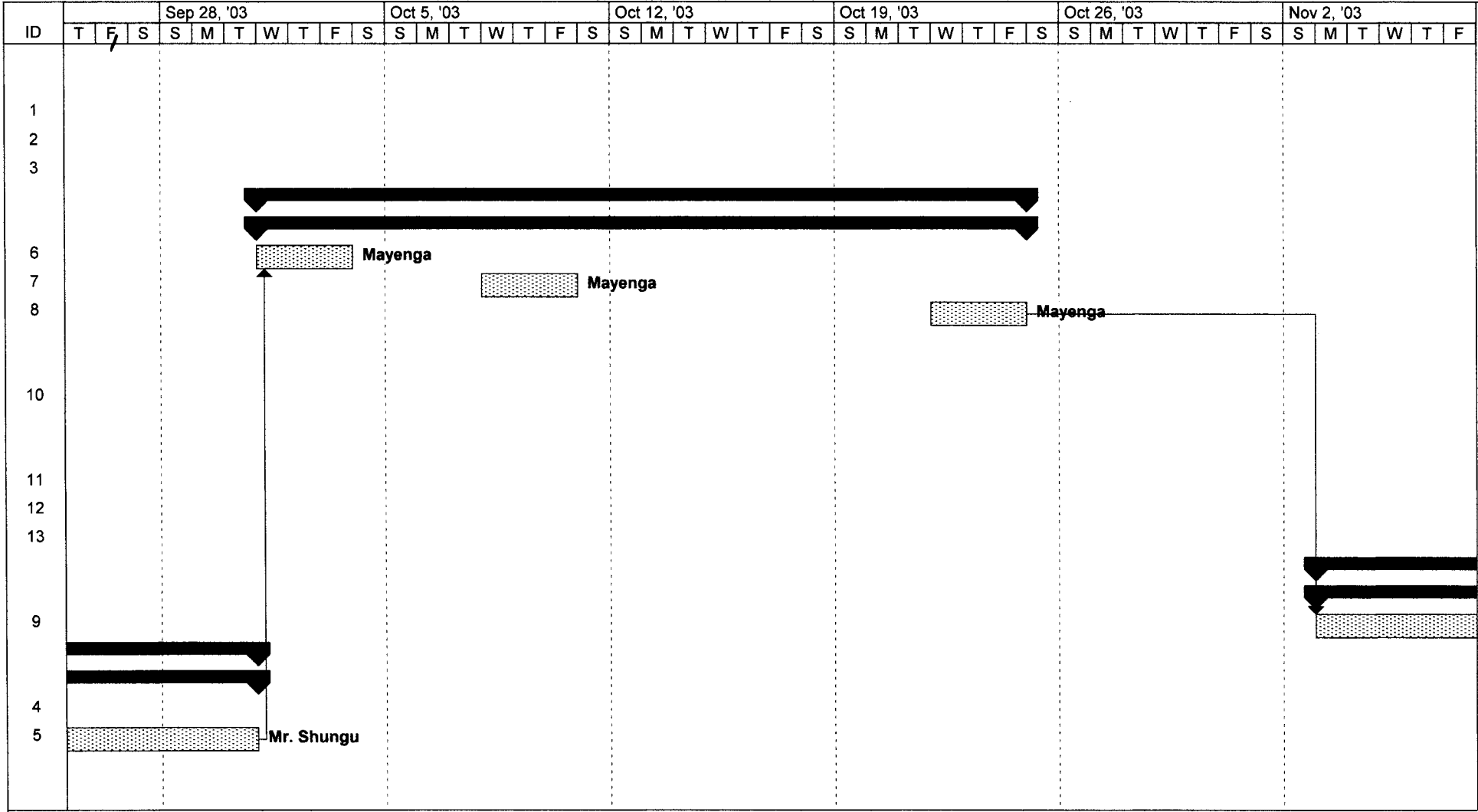
Rolled Up Progress

External Tasks

Project Summary

External Milestone

Deadline



Project Summary  
Date: Tue 6/28/05

Task

Split

Progress

Milestone

Summary

Rolled Up Task

Rolled Up Split

Rolled Up Milestone

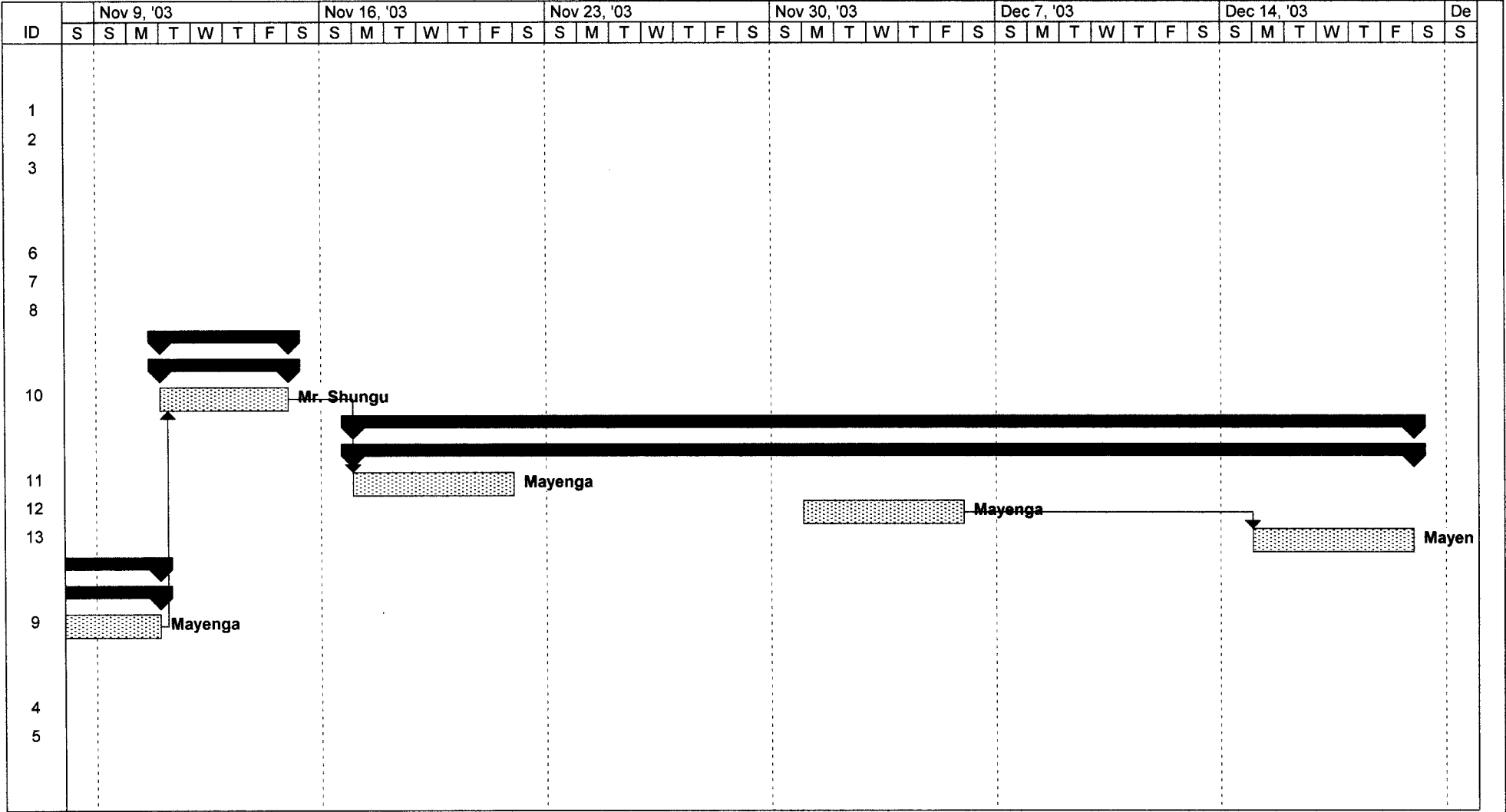
Rolled Up Progress

External Tasks

Project Summary

External Milestone

Deadline



Project Summary

Project Start Date: 2003 to December 2004

Date: Tue 6/28/05

Task

Split

Progress

Milestone

Summary

Rolled Up Task

Rolled Up Split

Rolled Up Milestone

Rolled Up Progress

External Tasks

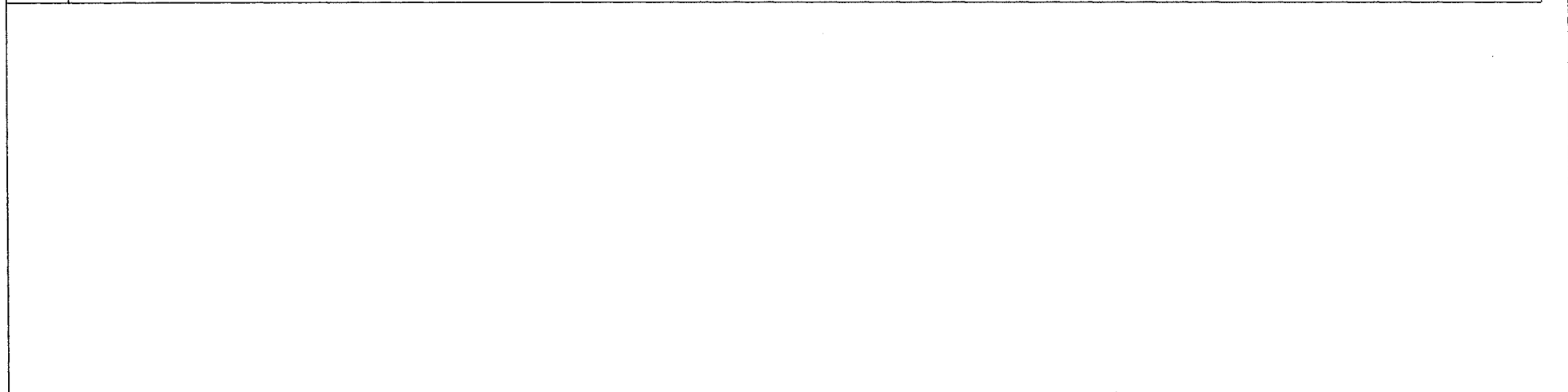
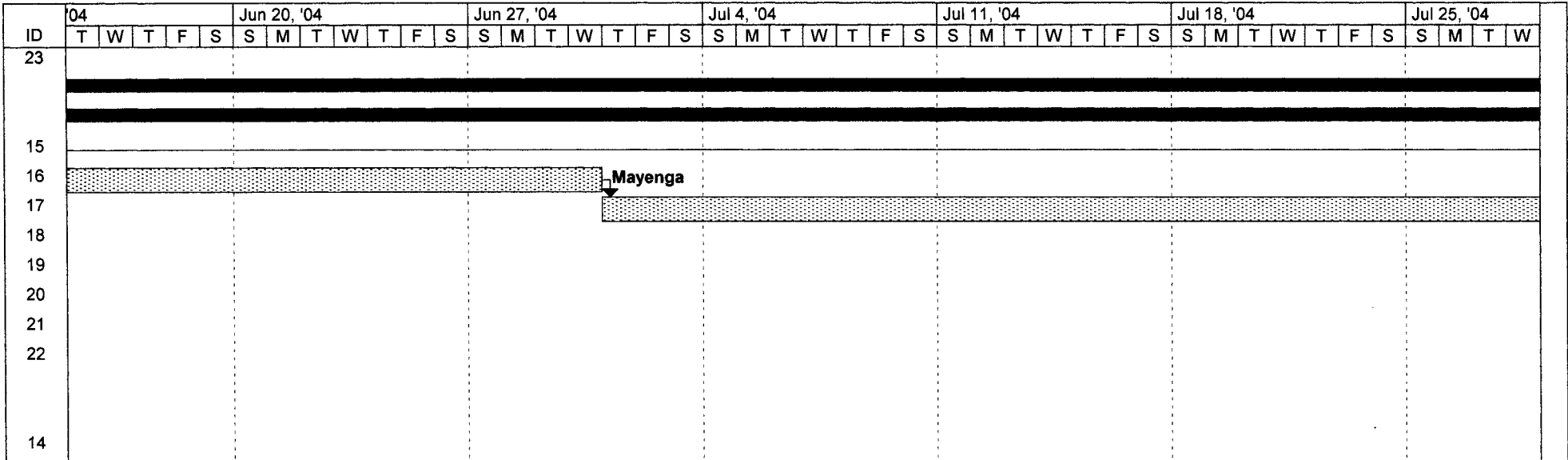
Project Summary

External Milestone

Deadline

4

Prepared by Mayenga Nkinda Lukali  
Student of MSc CED

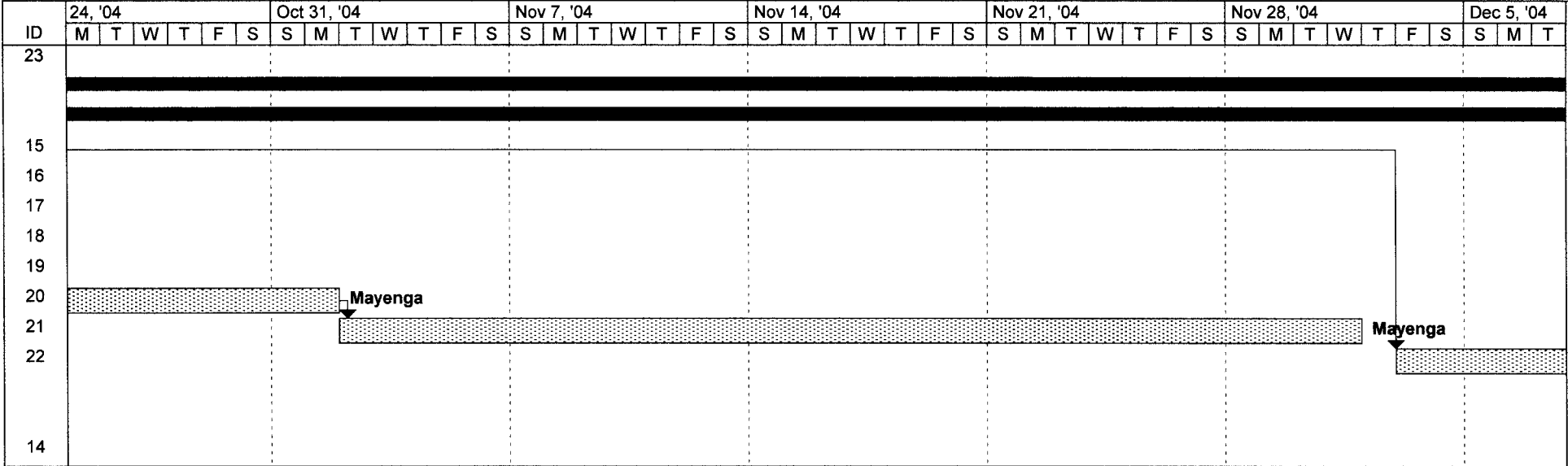


**Project Summary**

Project: June 2003 to December 2004

Date: Tue 6/28/05

Task		Rolled Up Task		Project Summary	
Split		Rolled Up Split		External Milestone	
Progress		Rolled Up Milestone		Deadline	
Milestone		Rolled Up Progress			
Summary		External Tasks			



**Project Summary**  
Project: 2003 to December 2004  
Date: Tue 6/28/05

Task		Rolled Up Task		Project Summary	
Split		Rolled Up Split		External Milestone	
Progress		Rolled Up Milestone		Deadline	
Milestone		Rolled Up Progress			
Summary		External Tasks			

## **Appendix 11: Questionnaire**

## Community based organization Survey

GROUP NAME (CBO) \_\_\_\_\_

Questionnaire # \_\_\_\_\_

Name of the member interviewed: \_\_\_\_\_ Designation \_\_\_\_\_

### 1. History of the organisation:

i Location: \_\_\_\_\_

ii When started: \_\_\_\_\_ Date of

Registration: \_\_\_\_\_

iii Geographical boundaries: \_\_\_\_\_

iv Do you have a Postal Address? Circle the right answer.

a) Yes

b) No, If this is the answer what do you do to communicate with other entities through mails?

v How many members are in your CBO? \_\_\_\_\_ Males: \_\_\_\_\_ Female

vi Briefly explain how the CBO started: \_\_\_\_\_

\_\_\_\_\_

### 2. Structure and functioning:

Do you have by-laws?

i). Yes

ii).No

**3. Membership of COB;**

- a) Is membership open to all people? a). Yes \_\_\_\_\_ b). No:  
\_\_\_\_\_
- b) To be a member you will be required to pay an entrance fee of TSH \_\_\_\_

**4. Objectives of forming the CBO:**

Circle the right answer

- i Make the best use of skills and resources;
- ii To help members to save their money;
- iii To get loan to start or to improve a business;
- iv To learn to cooperate and achieve other goals;

**5 Do you have a loan with any Micro finance institution?**

- a Yes. If yes how much? \_\_\_\_\_ (TZH)
- b No

**6 Meetings:**

- i How often do you meet each month? Circle the appropriate answer.
- a) Once
  - b) Twice
  - c) Three times
  - d) Four times
  - e) When needed, explain how?
  - f) Do not meet



ii For a member who comes late to the CBO meeting has to pay a fine determined by members.

- a) Yes
- b) No

iii If the group does not have a loan, what do you do with a member who will not attend the meeting without any reasons for two meetings consecutively?

- a) Forgive him / her
- b) Nothing will be done
- c) The membership will cease

iv If the group has a loan, what do you do with a member who will not attend two meetings consecutively without any reasons?

- a) Forgive him / her
- b) Nothing will be done
- c) The membership will cease after repaid the loan

**7 Human Resources:**

How many employees are there in the CBO? \_\_; Males; \_\_\_\_ Females. \_\_\_\_

**8 Material Resources:**

i Do you have an office? \_\_\_\_\_ Yes/No. If yes is it a permanent office?

\_\_\_\_\_

ii Is the office rented? \_\_\_\_\_. If yes at what price per month? TZS

iii List all the equipment and furniture in the CBO and the values: \_\_\_\_\_

\_\_\_\_\_

**9** Your CBO is a member of which SACCOS? \_\_\_\_\_

**10** What is the composition of your leaders in the CBO? \_\_\_\_\_

\_\_\_\_\_

**11 Contributing to CBO Savings Account:**

Contribution to CBO savings account done by members on:

- a Daily
- b Weekly
- c Monthly
- d Yearly on a lump sum

**12** The amount of money which has to be contributed by each member to CBO Savings Account is TZH \_\_\_\_\_

**13** Who are signatories of the CBO account? \_\_\_\_\_

**14** Do you keep records in your CBO?

Circle which appropriate.

- a Yes
- b No, if no why you don't keep records in your CBO? \_\_\_\_\_

\_\_\_\_\_

**15** If yes you keep records what type of information do you record?, Bellow  
**circle** the type of information you record in your CBO:

- a The way the CBO is organized;
- b Activities run by the CBO;
- c CBO meetings;
- d CBO decisions;
- e Everything bought and the quantity;
- f Everything sold and the quantity;
- g Savings
- h Debts;
- i Loans;
- j Repayments;
- k Income;
- l Expenditure;

**16** Who is responsible with record keeping in your CBO? \_\_\_\_\_

**17** Did you receive any training on good records keeping in you CBO? Circle  
the answer:

- a Yes;
- b No;

**Statistical Information: Table 1 - 6**

**Table 1: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Gender intems of groups			Year Started	Year Regi stere d
		F	M	Mixed		
Mbezi Women Group	1	F			2004	0
Kimasota Group	2		M		2002	2002
Tandale Vegetable Coop. Society	3			Mixed	1989	1989
Tandale Porters Coop. Society	4		M		1988	1988
Tandale Market Grain Sellers Assoc. & Inv.	5			Mixed	2003	0
Tushikamane Women Group	6	F			2003	0
Amani Women Group	7	F			2003	0
Tumaini Women Group	8	F			2003	0
Imarisha Women Group	9	F			2003	0
Tugeme Women Group	10	F			2003	0
Qurter Women Group	11	F			2004	0
Udugu Kufaana Women Group	12	F			2003	0
Tujitegemee Women Group	13	F			2003	0
Mshikamano Women Group	14	F			2003	0
Vigaeni Women Group	15	F			2003	0
Kinvulini Women Group	16	F			2004	0
Nacet Women Group	17	F			2003	0
Mzumbe Women Group	18	F			2003	0

14

2

2

**Table 2: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Total Members	Gender		Bylaws present	
			F	M	Yes	No
Mbezi Women Group	1	3	3	0		No
Kimasota Group	2	9		9	Yes	
Tandale Vegetable Coop. Society	3	200	3	197	Yes	
Tandale Porters Coop. Society	4	200		200	Yes	
Tandale Market Grain Sellers Assoc. & Inv.	5	102	2	100	Yes	
Tushikamane Women Group	6	5	5	0		No
Amani Women Group	7	5	5	0		No
Tumaini Women Group	8	3	3	0		No
Imarisha Women Group	9	3	3	0		No
Tugeme Women Group	10	4	4	0	Yes	
Quarter Women Group	11	3	3	0		No
Udugu Kufaana Women Group	12	5	5	0		No
Tujitegemee Women Group	13	5	5	0	Yes	
Mshikamano Women Group	14	5	5	0	Yes	
Vigaeni Women Group	15	3	3	0		No
Kinvulini Women Group	16	5	5	0		No
Nacet Women Group	17	5	5	0		No
Mzumbe Women Group	18	5	5	0	Yes	

**Table 3: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Open membership		Entranc e fees  TZH	Objective for forming group				Meetings Done  Times
		Yes	No		i	ii	iii	v	
Mbezi Women Group	1		No				x		weekly
Kimasota Group	2		No	12,000			x		Monthly
Tandale Vegetable Coop. Society	3		No	5,100			x		Yearly
Tandale Porters Coop. Society	4	Yes		15,000			x		Yearly
Tandale Market Grain Sellers Assoc.& Inv.	5		No	0		x	x		Yearly
Tushikamane Women Group	6		No	0			x		None
Amani Women Group	7		No	0			x		Monthly
Tumaini Women Group	8		No	0			x		Needed
Imarisha Women Group	9		No	0			x		weekly
Tugeme Women Group	10		No	0			x		weekly
Quarter Women Group	11	Yes		0			x		Needed
Udugu Kufaana Women Group	12		No	0			x		None
Tujitegemee Women Group	13		No	0			x		Monthly
Mshikamano Women Group	14		No	0		x	x	x	Monthly
Vigaeni Women Group	15		No	0			x		None
Kinvulini Women Group	16		No	0			x		Monthly
Nacet Women Group	17		No	0			x		Monthly
Mzumbe Women Group	18		No	0	x	x	x	x	weekly

**Table 4: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Fines for late in meetings		# Of employees	Member of SACCO	
		Yes	No		Yes	No
Mbezi Women Group	1	Yes		0	Yes	
Kimasota Group	2			3	Yes	
Tandale Vegetable Coop. Society	3		No	7	Yes	
Tandale Porters Coop. Society	4			0	Yes	
Tandale Market Grain Sellers Assoc. & Inv.	5		No	0	Yes	
Tushikamane Women Group	6		No	0	Yes	
Amani Women Group	7		No	0	Yes	
Tumaini Women Group	8	Yes		0	Yes	
Imarisha Women Group	9			0	Yes	
Tugeme Women Group	10		No	0	Yes	
Quarter Women Group	11			0	Yes	
Udugu Kufaana Women Group	12		No	0	Yes	
Tujitegemee Women Group	13			0	Yes	
Mshikamano Women Group	14	Yes		0	Yes	
Vigaeni Women Group	15		No	0	Yes	
Kinvulini Women Group	16			0	Yes	
Nacet Women Group	17			0	Yes	
Mzumbe Women Group	18	Yes		0	Yes	

**Table 5: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Savings contributions			Amount Saved TZH	Keeping Records	
		Daily	Weekly	Monthly		Yes	No
Mbezi Women Group	1		Weekly		3,000		No
Kimasota Group	2			Monthly	4,500	Yes	
Tandale Vegetable Coop. Society	3	Daily			10,000	Yes	
Tandale Porters Coop. Society	4	Daily			12,000		No
Tandale Market Grain Sellers Assoc.& Inv.	5	Daily			25,000	Yes	
Tushikamane Women Group	6			Monthly	70,000		No
Amani Women Group	7		Weekly		10,000		No
Tumaini Women Group	8		Weekly		2,000	Yes	
Imarisha Women Group	9			Monthly	6,000		No
Tugeme Women Group	10			Monthly	1,000	Yes	
Qurter Women Group	11		Weekly		4,000		No
Udugu Kufaana Women Group	12				0		No
Tujitegemee Women Group	13			Monthly	5,000	Yes	No
Mshikamano Women Group	14				0	Yes	
Vigaeni Women Group	15		Weekly		3,000		No
Kinvulini Women Group	16		Weekly		5,000		No
Nacet Women Group	17			Monthly	3,000		No
Mzumbe Women Group	18		Weekly		2,500		No



**Table 6: DATA COLLECTION AND ANALYSIS**

Community based organization Name	ID #	Received Training		Amount of Loans given (Tsh.)		
		Yes	No	First	Second	Third
Mbezi Women Group	1		No	0	0	0
Kimasota Group	2	Yes		0	0	0
Tandale Vegetable Coop. Society	3	Yes		0	0	0
Tandale Porters Coop. Society	4		No	0	0	0
Tandale Market Grain Sellers Assoc. & Inv.	5		No	0	0	0
Tushikamane Women Group	6		No	375,000	0	0
Amani Women Group	7		No	375,000	400,000	0
Tumaini Women Group	8	Yes		375,000	300,000	0
Imarisha Women Group	9		No	300,000	300,000	0
Tugeme Women Group	10	Yes		300,000	3,000,000	0
Qurter Women Group	11		No	225,000	0	0
Udugu Kufaana Women Group	12		No	375,000	0	0
Tujitegemee Women Group	13		No	375,000	500,000	0
Mshikamano Women Group	14		No	375,000	500,000	0
Vigaeni Women Group	15		No	300,000	300,000	0
Kinvulini Women Group	16		No	375,000	0	0
Nacet Women Group	17		No	375,000	0	0
Mzumbe Women Group	18	Yes		375,000	0	0

## **Appendix 12: MZUMBE WOMEN GROUP BYLAWS**

### **PART ONE**

1. Name of the group: Mzumbe Women Group
2. Address: C/O Box 790, Dar-es –Salaam
3. Registration Date \_\_\_\_\_Registration  
Number: \_\_\_\_\_
4. Total number of members 5 (five)
5. Operational Area: Magomeni, Kinondoni District

### **PART TWO**

Group's Objectives:

1. To assess loans and improve group members' economy
2. Business counselling
3. To contribute to group's savings account
4. To help each other in social problems.

### **PART THREE:**

#### **MEETINGS**

1. Group meeting will be done two (2) times in a month at the middle and at the end. Date for the following meeting will be set in the current meeting done. All meetings will be done starting 2.30 pm up to 3.30 pm in the afternoon. The major objective of the meetings is to discuss development and problems of the group.

2. Group meetings will be done no more than one (1) hour to save time for other individual activities.
3. A group member who will fail to attend two meetings consecutively without any proper reasons will terminate herself from the group. For a group member who will be late to attend the meeting will be fined Tsh. 1,000; this fine will be charged when the group does not have any loan.
4. When the group has a loan, for the group member who will fail to attend two meetings consecutively without any proper reasons will be required to reimburse the whole loan taken and then will terminate herself from the group. For a group member who will be late to attend the meeting will be charged fine of Tsh. 1,500.

#### ENTRANCE FEES:

1. For group founder members the entrance fees is Tsh. 1,000/=, and for the group member who will fail to pay this amount automatically will terminate from the group.
2. The entrance fees will not be returned for group members will leave the group.

#### **CONTRIBUTING TO GROUP ACCOUNT OPENED IN TANDALE SACCOS:**

1. Every group member is required to contribute to the group account not less than Tsh. 1,200/= every week and this money will be deposited in group account in the Savings and Credit Cooperative Society (SACCOS). The contribution will be done every week for not less than three months in order for the group to qualify to get loan from the SACCOS.
2. Who will fail to contribute to the group savings account in SACCOS, the group will incur the cost of contributing on behalf and then the group will make follow up on the debt and charge the fine of Tsh. 500.

#### **SIGNATORIES:**

The group has decided that those who will be signatories for the group account will be the following:

- i. Chairperson
- ii. Secretary
- iii. Treasurer and
- iv. Discipline master

#### LOAN REIMBURSEMENTS:

1. The second date of the second month after the group has received the loan; the group member will be obligated to start loan reimbursement. The the group member will be required to make loan repayment at the beginning of each month according to repayment schedule until loan repayment is completely done.
2. A group member who will fail to reimburse the loan, the group will pay and the guarantor will be forced to pay two times of the money paid by the group.
3. The group member who will fail completely to repay the loan, the group will follow procedures to take all her wealth or assets she has in collaboration with the local government and Ward.

#### TERMINATION OF GROUP MEMBERSHIP:

The group member will be terminated her membership basing on the following reasons:

1. Failure to contribute to group account before getting loan as agreed.
2. Giving incorrect information on the business operated by her.
3. To do anything bad will disturb the peace of the group.
4. To delay to reimburse the loan as scheduled; here the group member will be terminated from the group after she has reimbursed the whole loan.

### **ENDING THE MEMBERSHIP OF THE GROUP MEMBER:**

1. Death; 2. Living away from the area of the operation of the group; 3. Travel; 4. In scene confirmed by the doctor; 5. Voluntary resignation after the group member verified that she has no debt with the group;

### **ELECTION OF LEADERS:**

All leaders will be elected by votes. The election will be done after every one year. The leaders can be re-elected during election if group members will confirm that they are good leaders.

### **LEADERSHIP:**

The group will be having the following leaders:

1. Chairperson;
2. Secretary;
3. Treasurer;
4. Discipline leader

### **DUTIES AND RESPONSIBILITIES OF LEADERS:**

*Chairperson;*

- To organize meetings;
- To chair meetings
- To encourage participation by all members in discussion, decision making and work;
- To ensure the group constitution is followed;
- To ensure that the secretary and treasurer do their jobs;

- To ensure members pay their contributions as agreed;
- To delegate work and assignments;
- To represent the group at meetings with others;

*Secretary;*

- To write the agenda and minutes, and keep a record of attendance at meetings;
- To maintain all group records;
- To read aloud the minutes of the meetings;
- To deal with letters to and from the group;
- To assist the chairperson;

*Treasurer;*

- To keep the financial records of the group;
- To safeguard and manage the money;
- To report to the members about expenditures and receipts and the balance available in cash or at the bank;
- To give receipts for money received;
- To count the money kept by the group, in the presence of the members;
- To keep the cashbook and the receipts of purchases, sales and received money to manage the use of the group fund.

*Discipline leader;*

- Her main responsibility is to make sure that group members the procedures of the group. Also she is responsible to maintain harmony in the group;

#### **PART FOUR: LOANS**

Every group member is obliged to pay loans expenses as determined and arranged by SACCOS such as loans application fees, interest on loans, development fund, compulsory savings in order to access loans, buying SACCOS shares, bonus savings and others.

#### **NOTE BAND:**

These expenses can change anytime according to the value of money.

#### **GROUP MEMBERS' NAMES:**

#	Name	Position	Signature	Date
1	Mrs. Violet Charles	Chairperson		
2	Mrs. Teresia Godfrey	Secretary		
3	Miss. Janeth Karibu	Treasurer		
4	Miss. Mwanaid Chuwa	Discipline master		
5	Mrs. Fatma Ally	Member		