

APPENDICES

- Work plan
- Background information about the host organization
- Survey Questionnaires and Survey Results
- Amani & Upendo Group Constitution

WORKPLAN FOR PROJECT IMPLEMENTATION

[illegible]

1. INTRODUCTION

vi. What is your household monthly income? *(Circle the appropriate)*

1. Below Tsh. 50,000
2. TSH. 51,000-100,000
3. TSH. 101,000-150,000
4. TSH. 151,000-200,000
5. Above TSH. 200,000

B. GROUP MOBILIZATION

1. When was your group formed? (year)
2. What were the objectives of forming the group *(Circle the appropriate)*
 - (i) TO CURB LABOUR SHORTAGE
 - (ii) TO CURB SCARCITY OF CAPITAL
 - (iii) TO GENERATE INCOME
 - (iv) TO OBTAIN CREDIT
 - (v) TO OBTAIN EXTENSION SERVICES
 - (vi) ANY OTHER (MENTION)
3. What are the major activities performed by individual members of the group?
 - (i) AGRICULTURE AND LIVESTOCK
 - (ii) SMALL SCALE BUSINESSES
 - (iii) BOTH
 - (iv) OTHER (MENTION)
4. If small scale businesses, mention type of project
5. Where did the idea of forming a group come from?
 - (i) OWN INITIATIVES
 - (ii) COMMUNITY DEVELOPMENT OFFICER
 - (iii) NON GOVERNMENTAL ORGANIZATION (NGO)
 - (iv) MASS MEDIA
 - (v) POLITICIANS
 - (vi) ANY OTHER (MENTION)
6. Are you receiving advice on how to manage your activities?
 - (i) YES
 - (ii) NO
7. If yes, who gives you the advice?
 - (i) COMMUNITY DEVELOPMENT OFFICER
 - (ii) LOCAL GOVERNMENT LEADERS
 - (iii) NON GOVERNMENTAL ORGANIZATIONS
 - (iv) ANY OTHER (MENTION)

8. Have you attended any training programme organized on group development and activities?

- (i) YES
- (ii) NO

9. If yes, what was the training about?

- (i) GROUP DYNAMICS
- (ii) BOOK/RECORD KEEPING
- (iii) LEADERSHIP
- (iv) SAVINGS MOBILIZATION
- (v) LOAN REPAYMENT
- (vi) GENDER AND DEVELOPMENT
- (vii) ANY OTHER (MENTION)

10. How do you view the leadership of the group?

- (i) EXCEPTIONAL
- (ii) SATISFACTORY
- (iii) NOT SATISFACTORY (GIVE REASONS)

12. How do you evaluate procedures of electing the group leadership?

- (i) EXCEPTIONAL
- (ii) SATISFACTORY
- (iii) NOT SATISFACTORY (GIVE REASONS)

13. Why do you think other women have not joined your group?

C. SAVINGS AND CREDIT

1. How does the group utilize income obtained from group activities?

- (i) EXPANSION IN THE VOLUME OF BUSINESS
- (ii) DEPOSITS IN BANK
- (iii) PURCHASING ASSETS (MENTION)
- (iv) DIVIDENDS TO MEMBERS
- (v) CREDIT TO MEMBERS

2. If the proceeds are made as dividends to members, how do you utilize your share?

- (i) CONSUMPTION
- (ii) SCHOOL FEES
- (iii) IMPROVING HOUSING
- (iv) DEPOSITS IN BANK
- (v) MEDICAL EXPENSES
- (vi) ANY OTHER (MENTION)

3. Have obtained loan from the group?

- 1. YES
- 2. NO

4. If yes, why did you take loan for?

- (i) TO INCREASE CAPITAL
- (ii) HOME CONSUMPTION
- (iii) INFLUENCED BY OTHER
- (iv) TO IMPROVE BUSINESS
- (v) OTHER (MENTION)

4. Did you managed to repay fully the loan?

- (i) YES
- (ii) NO (GIVE REASONS)

5. Are you going to apply for credit again?

- (i) YES
- (ii) NO

6. Have you ever applied and obtain loan from other sources?

- 1. YES
- 2. NO

7. Are there any other groups that provides credits to women inn your area?

- 1. YES
- 2. NO
- 3. DON'T KNOW

8. If the group access loan from external sources or other organizations, how much would you like to borrow?

- (i) BELOW TSH. 50,000
- (ii) TSH. 51,000 – 100,000
- (iii) TSH. 101,000 – 500,000
- (iv) TSH. 500,000 – 1,000,000
- (v) MORE THAN 1,000,000

9. What activity/project would you perform to enable you to get profit and repay the loan: *(You can circle more than one)*

- (i) DAIRY COWS
- (ii) BROILERS
- (iii) LAYERS
- (iv) FOOD VENDING (MAMA LISHE)
- (v) SMALL RESTAURANT
- (vi) TAILORING AND WEAVING

- (vii) RETAIL SHOP
- (viii) CROP VENDING
- (ix) HAIR SALON
- (x) OTHER(MENTION)

Survey Results: Output Tables

Age of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-35	6	24.0	24.0	24.0
	36-50	13	52.0	52.0	76.0
	>50	6	24.0	24.0	100.0
	Total	25	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	19	76.0	76.0	76.0
	Single	2	8.0	8.0	84.0
	Widow	2	8.0	8.0	92.0
	Divorced	1	4.0	4.0	96.0
	Separated	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Education level attained

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	4	16.0	16.0	16.0
	Form Four	12	48.0	48.0	64.0
	Form Six	3	12.0	12.0	76.0
	Vocational Training	1	4.0	4.0	80.0
	Higher Education	5	20.0	20.0	100.0
	Total	25	100.0	100.0	

Number of people living in a house

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	12.0	12.0	12.0
	3	1	4.0	4.0	16.0
	4	7	28.0	28.0	44.0
	5	5	20.0	20.0	64.0
	6	5	20.0	20.0	84.0
	7	3	12.0	12.0	96.0
	8 or More	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Main income earner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farther	14	56.0	56.0	56.0
	Mother	10	40.0	40.0	96.0
	Child	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Where Income earner is employs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self Employment	10	40.0	40.0	40.0
	Employed	14	56.0	56.0	96.0
	Both employed and has side businesses	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Where the main breaderner is employed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	1	4.0	5.9	5.9
	Finance/accounts	1	4.0	5.9	11.8
	Government	4	16.0	23.5	35.3
	Construction	1	4.0	5.9	41.2
	Services	2	8.0	11.8	52.9
	Industry	1	4.0	5.9	58.8
	Business	6	24.0	35.3	94.1
	Other	1	4.0	5.9	100.0
	Total	17	68.0	100.0	
Missing	System	8	32.0		
Total		25	100.0		

Monthly household income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below Tsh. 50,000	3	12.0	12.0	12.0
	Tsh. 51,000-100,000	8	32.0	32.0	44.0
	Tsh. 101,000-150,000	3	12.0	12.0	56.0
	Tsh. 151,000-200,000	4	16.0	16.0	72.0
	Above Tsh. 200,000	7	28.0	28.0	100.0
	Total	25	100.0	100.0	

Objectives of forming the group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To curb labour shortage	4	16.0	16.0	16.0
	To curb scarcity of capital	6	24.0	24.0	40.0
	To generate income	7	28.0	28.0	68.0
	To obtain credit	2	8.0	8.0	76.0
	To obtain services/advices	4	16.0	16.0	92.0
	Other	2	8.0	8.0	100.0
	Total	25	100.0	100.0	

Group activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture/livestock	3	12.0	12.0	12.0
	Small scale businesses	2	8.0	8.0	20.0
	Both	20	80.0	80.0	100.0
	Total	25	100.0	100.0	

Type of business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25	100.0	100.0	100.0

Where the idea of forming a group originated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Own initiatives	19	76.0	76.0	76.0
	Community Development Officer	2	8.0	8.0	84.0
	Non Governmental Organization	1	4.0	4.0	88.0
	Mass Media	2	8.0	8.0	96.0
	Any Other	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Whether receives any advice on how to manage group activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	48.0	48.0	48.0
	No	13	52.0	52.0	100.0
	Total	25	100.0	100.0	

Who gives the advice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Community Development Officer	2	8.0	14.3	14.3
	Local Government Leaders	3	12.0	21.4	35.7
	Non Governmental Organization	4	16.0	28.6	64.3
	Any other	5	20.0	35.7	100.0
	Total	14	56.0	100.0	
Missing	System	11	44.0		
Total		25	100.0		

Whether attended any training on group operations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	40.0	40.0	40.0
	No	15	60.0	60.0	100.0
	Total	25	100.0	100.0	

Whether group Dynamic was taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Group Dynamics taught	5	20.0	50.0	50.0
	Group Dynamic not taught	5	20.0	50.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

Whether Record keeping was taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Record Keeping taught	7	28.0	70.0	70.0
	Record Keeping Not taught	3	12.0	30.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

Whether Group Leadership was taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Group Leadership was taught	5	20.0	50.0	50.0
	Group Leadership Not taught	5	20.0	50.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

Whether Savings mobilization was taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Savings Mobilization Taught	8	32.0	80.0	80.0
	Savings Mobilization not taught	2	8.0	20.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

Whether Loan Repayment was taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan Repayment was taught	6	24.0	60.0	60.0
	Loan Repayment Not Taught	4	16.0	40.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

Whether Women in Development was Taught

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Women Development was taught	6	24.0	60.0	60.0
	Women Development not taught	4	16.0	40.0	100.0
	Total	10	40.0	100.0	
Missing	System	15	60.0		
Total		25	100.0		

How views the leadership of the group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Exceptional	10	40.0	40.0	40.0
	Satsfatory	13	52.0	52.0	92.0
	Not satsfatory	2	8.0	8.0	100.0
	Total	25	100.0	100.0	

How election modalities are viewed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Exceptional	9	36.0	36.0	36.0
	Satsfatory	16	64.0	64.0	100.0
	Total	25	100.0	100.0	

Reasons for othe women not joining the group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not eligible	1	4.0	16.7	16.7
	Not informed	4	16.0	66.7	83.3
	Personal deslike	1	4.0	16.7	100.0
	Total	6	24.0	100.0	
Missing	System	19	76.0		
Total		25	100.0		

How the group utilize income from group activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for Expansion in the volume of business	2	8.0	8.3	8.3
	Not Used for Expansion in volume of business	22	88.0	91.7	100.0
	Total	24	96.0	100.0	
Missing	System	1	4.0		
Total		25	100.0		

Whether used for savings in Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for savings in Bank	5	20.0	20.8	20.8
	Not used for savings in Bank	19	76.0	79.2	100.0
	Total	24	96.0	100.0	
Missing	System	1	4.0		
Total		25	100.0		

Whether used for purchasing of assets

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for Purchasing Assets	1	4.0	4.2	4.2
	Not used for Purchasing Assets	23	92.0	95.8	100.0
	Total	24	96.0	100.0	
Missing	System	1	4.0		
Total		25	100.0		

Whether used for giving dividends too members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for Dividends	4	16.0	16.7	16.7
	Not used for dividends	20	80.0	83.3	100.0
	Total	24	96.0	100.0	
Missing	System	1	4.0		
Total		25	100.0		

Whether used to provide credit to members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for giving credits	19	76.0	79.2	79.2
	Not used for giving credits	5	20.0	20.8	100.0
	Total	24	96.0	100.0	
Missing	System	1	4.0		
Total		25	100.0		

How do you utilize your share

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for Home Consumption	1	4.0	11.1	11.1
	Not used for home consumption	8	32.0	88.9	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether used for school fees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for paying school fees	3	12.0	33.3	33.3
	Not used for paying school fees	6	24.0	66.7	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether used to improve housing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for improving housing	1	4.0	11.1	11.1
	Not used for improving housing	8	32.0	88.9	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether used for savings in Banks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for saving in Banks	4	16.0	44.4	44.4
	Not used for saving in a bank	5	20.0	55.6	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether used for health services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for health services	2	8.0	22.2	22.2
	Not used for health services	7	28.0	77.8	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether used for other uses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Used for other uses	1	4.0	11.1	11.1
	Not used for other uses	8	32.0	88.9	100.0
	Total	9	36.0	100.0	
Missing	System	16	64.0		
Total		25	100.0		

Whether have obtained credit from the group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	11	44.0	44.0	44.0
	No	14	56.0	56.0	100.0
	Total	25	100.0	100.0	

Reasons for taking up a loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To curb shortage of capital	8	32.0	66.7	66.7
	For home consumption	2	8.0	16.7	83.3
	Other	2	8.0	16.7	100.0
	Total	12	48.0	100.0	
Missing	System	13	52.0		
Total		25	100.0		

Whether managed to repay the loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	40.0	83.3	83.3
	No	2	8.0	16.7	100.0
	Total	12	48.0	100.0	
Missing	System	13	52.0		
Total		25	100.0		

Whether expects to loan again

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	40.0	71.4	71.4
	No	4	16.0	28.6	100.0
	Total	14	56.0	100.0	
Missing	System	11	44.0		
Total		25	100.0		

Whether ever loaned from other sources

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	7	28.0	33.3	33.3
	No	14	56.0	66.7	100.0
	Total	21	84.0	100.0	
Missing	System	4	16.0		
Total		25	100.0		

Whether there are other groups giving loans to women in the area

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	7	28.0	28.0	28.0
	No	16	64.0	64.0	92.0
	I Don't Know	2	8.0	8.0	100.0
	Total	25	100.0	100.0	

Amount she is willing to take if the group access loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50,000 - 100,000	7	28.0	28.0	28.0
	101,000 - 500,000	7	28.0	28.0	56.0
	501,000 - 1,000,000	8	32.0	32.0	88.0
	> 1,000,000	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

Income generating activities to be performed to repay the loan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dairy milk cows	4	16.0	16.0	16.0
	Broilers	6	24.0	24.0	40.0
	Layers	4	16.0	16.0	56.0
	Mama Lishe	2	8.0	8.0	64.0
	Tailoring/weaving	3	12.0	12.0	76.0
	Retail shop	2	8.0	8.0	84.0
	Crop vending	1	4.0	4.0	88.0
	Hair salon	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

**AMANI AND UPENDO GROUP
MBEZI LUIS - CONSTITUTION**

KINONDONI DISTRICT

DAR ES SALAAM

MARCH 2004

AMANI AND UPENDO GROUP CONSTITUTION

1. GROUP:

- 1.1 The Name of the Group shall be: **"AMANI AND UPENDO GROUP"**
- 1.2 Address of the Group shall be: P.O. Box 23143 Dar es Salaam
- 1.3 The Headquarters shall be: Mbezi Luis, Kinondoni District,
Dar es Salaam Region

2. OBJECTIVES:

- 2.1 Raise peace and love among members and help each other in case of grief and happiness
- 2.2 Enhance good relationship among group members and live like a family
- 2.3 Support each other economically through provision of loans for community based joint activities that create employment to enhance the income.
- 2.4 Participate in social-cultural activities organized by the group such as New Year festivals.
- 2.5 Assist and promote other groups in the community through various services of the group such as counseling.

3. THE GROUP:

- 3.1 The Group shall comprise 35 founder members.
- 3.2 Membership to the Group shall constitute members who have attained the age of eighteen years and of sound mind, residing at Mbezi Luis here in Dar es Salaam.
- 3.3 A member shall be active if pays an entrance fee agreed by members (Tsh. 5,000) and all other dues.

4. RIGHTS OF MEMBER:

- 4.1 To elect or elected to hold any leadership post in the executive committee.
- 4.2 To propose an heir in case of death.
- 4.3 To participate in group activities and benefits thereof.
- 4.4 A member who fails to observe the by-laws shall be reimbursed with only 50% of her contribution.
- 4.5 A member who relocates shall be reimbursed 100% of her contributions excluding entry fees. In case of death, an heir shall be a beneficiary of such amount.
- 4.6 A member joining the group after it has been formed, shall pay as follows:-
 - (i) Entry fee
 - (ii) Arrears accumulated since the group started
- 4.7 An active member quitting voluntarily but with good reasons shall be reimbursed only 75% of such contributions.

5.0 OBLIGATIONS OF MEMBER:

- 5.1 To contribute entry fee and make regular contributions of the monthly and other dues agreed upon e.g. funeral and wedding.
- 5.2 To repay due loans according to the laid down procedures and on time.
- 5.3 To attend and contribute opinions during the various group meetings.
- 5.4 To participate fully in all group activities according to the rules and procedures of the group.
- 5.5 Undertake implementation of group resolutions as agreed upon..
- 5.6 To safeguard interests of the group, promote the group throughout her membership.
- 5.7 Maintain group confidentiality.

6.0 REGISTRATION PROCESS:

- 6.1 A member's name and personal information shall be registered in the record book.
- 6.2 A member shall indicate a heir in case of her death.

7.0 MEMBER'S RIGHTS:

- 7.1 Right to provide opinion on admission of new applying for membership.
- 7.2 Right to propose termination of a member failing to comply with rules and regulations governing the group.

8.0 CONDUCT:

- 8.1 Unconfirmed report/information not allowed
- 8.2 To make contributions required timely.
- 8.3 To observe confidentiality.
- 8.4 Discipline required.
- 8.5 Loan defaulters shall not be allowed in the group.
- 8.6 A member shall participate in execution of group activities as required.

9.0 CONTRIBUTIONS:

9.1 WEDDING – SHALL INVOLVE

- 9.1.1 A member getting married
- 9.1.2 Member's son/daughter
- 9.1.3 Brother, sister, brother/sister in law

9.2 SERVICE - BENEFICIARIES

- 9.2.1 Every member is entitled up to four children of her family
- 9.2.2 Every member is entitled to Brother, sister, brother/sister in law, but the number should not exceed four.

9.3. FUNERAL - BENEFICIARIES

- 9.3.1 A member
- 9.3.2 Spouse
- 9.3.3 All own Children
- 9.3.4 Farther, mother, & father and mother in law.
- 9.3.5 Brother, sister, brother & sister in law.
- 9.3.6 If the death of anybody outside the specified categories occurs in her home.

9.4 SUPPORT & AMOUNT

9.5.1 WEDDING

9.5.1.1	Every member shall contribute	Tsh. 1,000/-
9.5.1.2	Total amount shall total to	Tsh. 34,000/-
9.5.1.3	Gifts/present	Tsh. 20,000/-
9.5.1.4	A Khanga for a member	Tsh. 5,000/-
9.5.1.5	Amount for the fund	Tsh. 9,000/-

9.5.2 FUNERAL

9.5.2.1	Total contributions from members	Tsh. 40,800/-
9.5.2.2	Every member shall contribute	Tsh. 1,200/-
9.5.2.3	The affected shall receive	Tsh. 30,000/-
9.5.2.4	Purchase of khanga	Tsh. 5,000/-
9.5.2.5	To the fund	Tsh. 5,800/-
9.5.2.6	Out of Tsh. 30,000/- given to the member involved, she will buy soft drinks for 6,800 to entertain fellow members who will visit her to give their condolences and she shall receive the remaining Tsh. 23,200/-	

9.6 PENALTY

9.6.1 A member shall be subjected to penalties if fails to observe punctuality and attendance to meetings that include:

9.6.1.1 Executive Committee Meeting that will be convened quarterly.

9.6.1.2 Monthly meetings organized for all members scheduled to start at 05.00 pm.

9.6.2 After 05.06 penalties shall apply.

9.6.3 The penalty shall be Tsh. 500/-.

9.6.4 Failure to attend meetings without apology, Tsh. 1,000/-

9.6.5 An apology shall be in a written form.

9.6.6 A written apology shall not exceed three times consecutively.

9.6.7 More than three times apology with no appealing reasons, shall subject a member to a penalty of Tsh. 5,000/-.

9.6.8 A penalty of Tshs. 500/- shall be imposed to a member failing to put on an Amani and Upendo T-shirt as agreed.

9.6.9 All penalties shall be collected by discipline committee and the committee shall keep records of the events.

10.0 LOANS:

10.1 Every member is eligible to access loans from the group funds.

10.2 The loan size shall not exceed Tsh. 50,000. The amount shall be increased pending availability of funds.

10.3 The loan shall attract 10% interest rate p.a.

11.0 LOAN PROCEDURES:

11.1 Any member who fails to repay the loan and interest at a specified time shall be subjected to penalty. Failure to this, the guarantor shall repay the loan.

11.2 Failure of guarantors to pay the loan will lead to a decision to cease all services that a member is entitled to receive.

12.0 MANAGEMENT AND SUPERVISION:

The group shall be headed by the following:-

12.1 Chairperson and Vice Chairperson.

12.2 Secretary and Deputy Secretary.

12.3 Treasurer and Deputy Treasurer.

12.4 Disciplinary Committee (comprised of five people)

12.5 Counseling Committee (five people)

13. ELECTION OF EXECUTIVE COMMITTEE:

13.1 The election of Executive Committee shall be conducted after every 3 years.

14. DURATION:

14.1 The duration shall be three years (3)

14.2 Leadership could be changed whenever deemed necessary to enhance performance of the group.

15. RESPONSIBILITIES OF LEADERSHIP:

15.1 CHAIRPERSON

- 15.1.1 Head of the Group
- 15.1.2 Shall supervise all the activities of the group and follow up implementation of resolutions made.
- 15.1.3 Shall be a main speaker of the group.
- 15.1.4 Shall ensure activeness of the group
- 15.1.5 Shall ensure the constitution is adhered to.
- 15.1.6 Shall represent the group in various activities/meetings in and outside the country.
- 15.1.7 Shall be a signatory on cheques for all payments made by the group.
- 15.1.8 In her absence, the Vice Chairperson shall resume all responsibilities of the Chairperson.

15.2 SECRETARY:

- 15.2.1 Shall keep records of all meetings and resolutions in a record book duly signed by the Chairperson and Secretary.
- 15.2.2 Shall an active participant in implementing group activities.
- 15.2.3 Shall announce the meetings in collaboration with the Chairperson.
- 15.2.4 Shall keep all the proceedings of the meetings and all other records of the group.
- 15.2.5 Custodian of group properties.
- 15.2.6 Shall represent the group in various activities/meetings in and outside the country.
- 15.2.7 Shall be one of the signatories of cheques issued by the group.
- 15.2.8 The Deputy Secretary will assume these responsibilities on her absence.

15.3 TREASURER:

- 15.3.1 Shall keep all financial transactions and records.
- 15.3.2 Shall deposit and withdraw group funds from the bank.
- 15.3.3 Shall prepare and produce financial report in meetings scheduled for that purpose
- 15.3.4 Shall contribute ideas pertaining to raising the fund and identify the sources.
- 15.3.5 Shall be a custodian of group properties in collaboration with the Secretary.
- 15.3.6 Shall follow up loan repayments and other sources of funds.
- 15.3.7 Shall be a Signatory to the cheques
- 15.3.8 Shall prepare all budgets/estimates of group activities.
- 15.3.9 Deputy Treasurer shall resume such responsibilities in her absence.

15.4 DISCIPLINARY COMMITTEE:

Responsibilities of this committee shall constitute the following:-

- 15.4.1 Ensure bylaws are observed by the group members.
- 15.4.2 Ensure group activeness
- 15.4.3 To collaborate with the treasurer in recovering loans issued to members.

15.8 EXECUTIVE COMMITTEE:

- 15.8.1 The Executive Committee shall supervise all the activities of the group.
- 15.8.2 Shall prepare periodical reports for the group.
- 15.8.3 Shall propose leadership/new membership to the group.

15.9 COUNSELING COMMITTEE:

- 15.9.1 The committee shall be responsible for:-

- 15.9.1.1 Providing counseling services to members when necessary.
- 15.9.1.2 Follow up on problems affecting group members.
- 15.9.1.3 Advise members on various issues related to social at family and community level

16.0 MEETINGS/SITTINGS:

- 16.1 There shall be two sittings:
 - 16.1.1 Executive Committee meeting to be convened quarterly.
 - 16.1.2 All members Meeting to be convened monthly.

17.0 SOURCES OF FUNDS:

- 17.1 Entry fees
- 17.2 Monthly contributions
- 17.3 Funds deposited for various purposes.
- 17.4 Proceeds from sales of properties.
- 17.5 Grants or loans from various donors and well-wishers.
- 17.6 Any other sources to be identified.
- 17.7 Interest from loans.
- 17.8 Penalties.

18.0 UTILIZATION OF FUNDS:

- 18.1 To support members on various social-economic problems.
- 18.2 Loans for members
- 18.3 Establish group activities.
- 18.4 Purchase of office equipment and other office consumables and other operations.

19.0 ACCOUNTING PROCEDURES:

- 19.1 The account shall be opened bearing the name of the group and money shall be deposited for security purposes and in order to earn interest.
- 19.2 Treasurer shall ensure that the group money enters such account.

- 19.3 Signatories shall be:-
- 19.4 Treasurer
- 19.5 Chairperson
- 19.6 Secretary

20.0 GROUP PROPERTIES:-

- 20.1 All movable and unmovable properties shall be under protection of all group members.

21.0 SUSPENSION OF MEMBERSHIP:

- 21.1 Failure to contribute required dues three (3) months consecutively.
- 21.2 Failure to repay loans and interest as per repayment schedule.

22.0 TERMINATION OF MEMBERSHIP:

- 22.1 Membership shall cease incase of:-
- 22.2 Failure to contribute fees for six (6) months consecutively.
- 22.3 Failure to abide to the rules and regulations.
- 22.4 Resignation.
- 22.5 Failure to carry out her responsibilities.
- 22.6 Incase of death.
- 22.7 Relocation from Mbezi Luis

23.0 CONSTITUTION:

- 23.1 The Constitution shall be amended whenever necessary.
- 23.2 The Constitution shall be applied on legal matters.
- 23.3 Leadership and members shall work hard to realize the Vision of the Group by signing.
- 23.4 Any amendment shall be agreed upon in the General Meeting.

E N D
