

APPENDICES

Appendix 1: Letter of introduction

Claudia William Iringo,
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Dar es Salaam.
Tel: 0744 309861,

The chairperson,
Pole Pole Ndiyo Mwendo Women Group,
P.O. Box 20065,
Dar es Salaam.

RE: COMMUNITY BASED RESEARCH UNDER YOUR ORGANIZATION

Please refer to the heading and the discussion held at your office.

I am Masters student in Community Economic Development under Southern New Hampshire University in collaboration with the Open University of Tanzania. The duration of the course is 18 months.

Among of the other subject we are required to undertake a free consultant research in any community based organization (CBO). The main aim is to acquire skills on a variety of approaches to project design implementation, management, administration and education.

I am very willing to give fee help to the area of your interest. Either, I have also worked with NGO in the area of training for the past 5 years; there fore feel free to use my previous experience as well as CED skills in bringing the effectiveness of the selected project

Please I would with to hear from you and in case of any further clarification do not hesitate to contract undersigned.

Yours Faithfully,

Iringo, Claudia W.

Appendix 2: Community Needs Assessments (CNA)

Bunju Profile

Location and Climate

Bunju is one of the 27 wards in Kinondoni District. Kinondoni district is also Municipality which with Ilala district/municipality and Temeke district/municipality make up the city of Dar es Salaam. Bunju ward is in Kawe Division. It is bordered by the Indian Ocean to its east, Bagamoyo District to its north, Goba ward to its south and Kibaha District on its west. The ward covers five villages i.e Bunju A, Bunju B, Boko, Mabwepande and Mbopo.

Bunju is one of the several peripheral areas of the city of Dar es Salaam which is located about thirty five Km (35 Km) to the north of Dar es Salaam. The main road (with tarmac) from Dar es Salaam city to the tourist town of Bagamoyo passes through Bunju ward and is the main transport outlet. The Ward covers an area of approximately 119.06 square Kms. Most of the land is cultivated but some land is used for buildings and for grazing animals and some land is under bush.

Topographically, Bunju has minor hills, river valleys, dry river valley and flat land. The vegetation consists of shrubs, bushes and the Mabwepande forest reserve. There are also many mango, coconut and citrus trees. Jack fruit and neem trees are also common in the area. Soils are mainly clay but sandy soils and red soils are found in many places. Soil leaching is common in the area and this is perhaps caused by the high sand content in the soil. Because of leaching the soil loses its fertility very quickly in one or two crop seasons, after one or two planting seasons fertilization is necessary to guarantee reasonable harvest. Few people still practice the farm culture of not cropping the farm for some seasons so that it recovers its fertility.

The climate of Bunju ward is like the climate of the city of Dar es Salaam. It has a warm climate with temperature ranging between 25⁰C to 36⁰C. Temperatures are

highest in January – March and lowest in June – August. The rainfall is bimodal type. Long rains last March to May while short rain last October to November. The average annual rainfall is 1,000mm.

Demographic Changes and Social Services

Population

Bunju has a typically Malthusian population which doubles every twenty five years. In 1998 population census the population of Bunju was 10,198 people. In the 2002 population and housing census the population of Bunju doubled and was 20,868 (10,668 male and 10,200 female). The number of households in 2005 was 8,344 and the average household size was 3.9. Life expectancy in 2002 was 51 years. The total age dependency ration was 100 and the population is young, with many children, and few people above 65 years of age. The rapid population increase is due to high fertility rates and high rates of in migrants to Bunju (WVT, 2005).

The distributions of the population among the 5 villages in Bunju ward are as follows:

Boko 7,600, Bunju A 4,800, Bunju B 3,500, Mabwepande 3,100 and Mbopo1, 868

Social Services

The following social services are available in Bunju ward:

Education - Primary schools 6, Kindergarten schools 18, Secondary school 5, Vocational schools 2

Health - Health centers 0, Dispensaries 5, Hospital 0,

Water - Piped water 30%,

Others - Police posts 2, Churches 5, Mosques 3, Ward tribunal 1,

Economy and Informal sector

Most of the people in Bunju are involved in what is termed the informal sector. Farming (small scale or peasant agriculture), small scale enterprise/business, food

vending and quarrying occupy most of the labour. There are. 15 informal economic groups (9 women, 5 youth and 1 mixed) but there was no evidence if they were active)

Land and Agricultural

Agriculture is carried on small scale basis. Land is owned and farmed by individual households. The main agriculture crops are coconuts, cashew nuts, citrus fruits, pineapples, cassava rice, maize, sweet potatoes, and vegetable. The crops are grown for food and cash but cashew nuts and some vegetables (like green pepper, egg plant, water melon, tomatoes, cucumber) are grown mostly for the market especially in may to September when cool weather allows the growth of many vegetables.

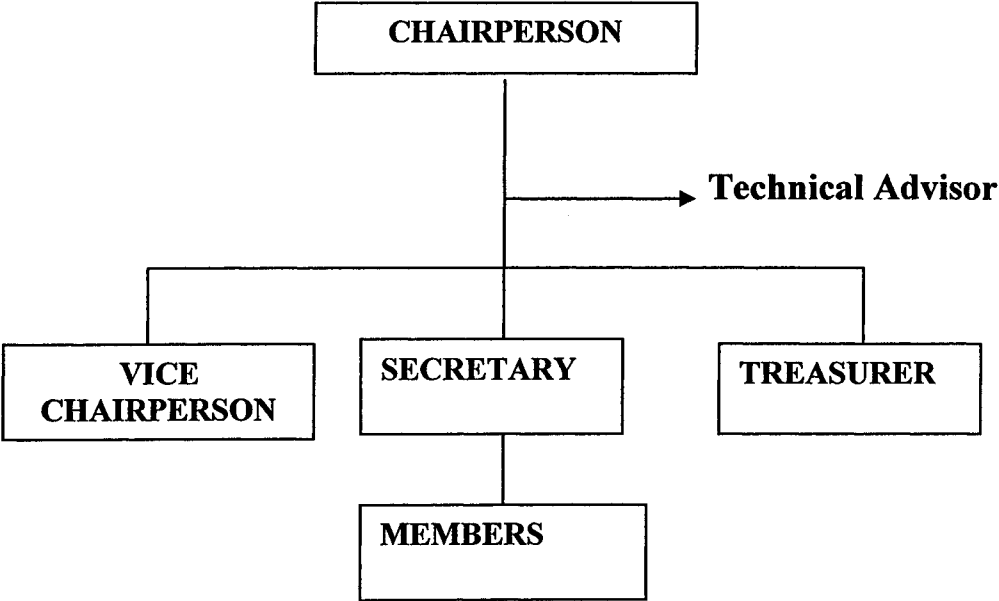
Income level

The amount earned per month in each household has reflected the high level of absolute poverty. Statistics shows that per capital income is very low in Bunju and on average most people have less than one US Dollar income per day. About 63.4% of women and 56.6% men had income less than TShs 40,000/= per month. (Magimbi, S. 2005, August).

ASSESSING NEEDS- BUNJU COMMUNITY

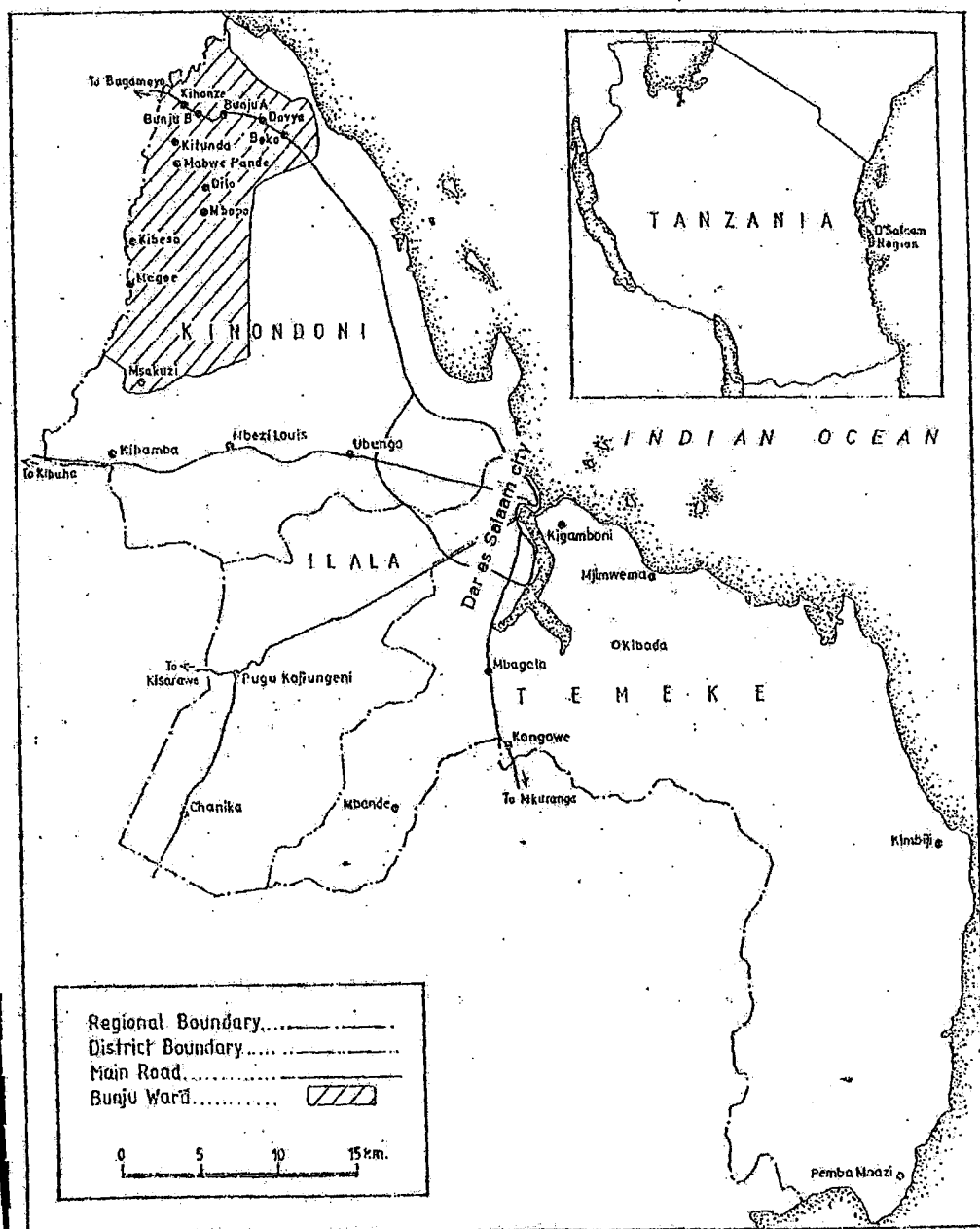
INFORMATION REQUIRED	SOURCE OF INFORMATION	MEANS OF GATHERING INFORMATION
1. Demographic data of the community (population, age, sex, education, occupation and income)	Census data, CBO leaders and members	Review of reports, documented census data, questionnaires
2. List of priority needs of the Kitomondo community	Districts development initiatives, key informant, CBO leaders and members, teachers, extension officer selected community members	- Review reports - Structured discussion, observation and questionnaires
3. Ranking of priority needs	CBO leaders and members, teachers, selected community members	- Structured discussion and questionnaires
4. Social and available resources, (SWOT analysis)	Community leaders, key informants, schools teacher, CBO leaders and selected members	- Focus group discussion and questionnaires
5. Suggested solution to the problem	Community leaders, key informants, schools teacher, CBO leaders and selected members	- Focus group discussion, observation and questionnaires
6. Analysis of the solutions and recommendation	- Community leaders, key informants, schools teacher, CBO leaders and selected members	- Focus group discussion and questionnaires, review of existing records

Appendix 3: Organization Chart



Appendix 4: Map of Dar es Salaam Region Showing Bunju

Ward



Appendix 5: Work Plan

Activities	Time-Frame																		Resources	Responsible Person		
	2005				2006														2007			
Months	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2				
1. Organize and conduct meeting to facilitate the involvement of all project stakeholders in project planning and implementation																			Transport and time	Technical Advisor, village leaders, CBO leaders and other stakeholders		
2. Facilitate constitution preparation and obtain formal registration																			Transport, flipcharts, marker pen	Technical Advisor, CBO members and leaders		
3. Organize training on organizational skills (leadership) and business management and market skills																			Transport and time	Technical Advisor CBO leaders/ members, WVT facilitator		
4. Organize and facilitate training and establishment of improved IGAs																			Transport and time,	Technical Advisor, CBO leders, members, CDO		
5. Conduct baseline survey																			Transport, allowance, papers	Technical Advisor, CBO leaders, members, village leaders, key informant, CDO and other stakeholders		
6. Organize and facilitate training and establishment of savings and credit scheme																			Transport and money, /feeds/medicine money	Technical Advisor researcher, facilitator, CBO leaders and members, Cooperative officer, village leaders		
7. Awareness raising meeting																			Transport, flip	Researcher, village extension		

																		charts, marker pen, note books	officer, CBO leaders and members and Technical Advisor
8. Organize and conduct Monitoring of project activities																		Transport, allowances	CBO leaders /members, extension officer
9. Organize and conduct evaluation of project activities																		Paper rims, transport, checklist, allowances	Technical Advisor community leaders/ members, CDO, researcher and
10. Final Project report presentation																		Time, Paper rims	Technical Advisor

Appendix 6: Staffing Pattern

S/n	Designation	Job Description	Staff Training needs
1	Project Coordinator (full-time)	<ul style="list-style-type: none"> • Responsible for hiring project staff • Overseeing project development and operation • Establishing and maintaining links with other project stakeholders • Overall responsibility for training planning • Design and production of training materials • Drafting and follow-up of training contracts • Organization and supervision of credit facilitation • Production of quarterly and annual project reports • Continuous budget monitoring 	<ul style="list-style-type: none"> • Management skills • Monitoring and devaluation skills • Training of trainers • Project Accounting packages for no-specialist • Business Management Skill • Savings and credit skills
2	Accountant (Part-time)	<ul style="list-style-type: none"> • Project accounts, • budget monitoring • Human resource management, as for contract and financial issues • Logistics 	<ul style="list-style-type: none"> • Project Accounting packages, • Monitoring and devaluation skills • Training of trainers
3	Field-workers (Part-time)	<ul style="list-style-type: none"> • Support to identification and mobilization of women beneficiaries • Follow-up visits to assess/support entrepreneurs' performance • Project information and Dissemination/Promotion 	<ul style="list-style-type: none"> • Management skills • Monitoring and devaluation skills • Training of trainers • Business Management Skill • Savings and credit skills
4	Project management committee (Part-time)	<ul style="list-style-type: none"> • Responsible for developing and application a system for periodic formative evaluation of the project progress • Providing feedback to the Project Coordinator on project progress, • Saving as a viable link to the local community. • Follow-up visits to assess/support entrepreneurs' performance 	<ul style="list-style-type: none"> • Management skills • Monitoring and devaluation skills • Business Management Skill • Savings and credit skills

Appendix 7: Project Budget for 1 Year

PROJECT BUDGET / INPUTS FOR ONE YEAR

S/N	DESCRIPTION OF ACTIVITY	BUDGET	TOTAL TSHS.
1	Stakeholder meeting and information dissemination. At least 30 people to attend a one day meeting	<ul style="list-style-type: none"> Facilitation allowance 2pp x 50,000/= x 1 day = 100,000/= Tea/Lunch for 30pp @ 3,000/= x 1 day = 90,000/= Participants Transport allowances 30pp @ 2,000/= x 1 day = 60,000/= Venue 1 room @ 70,000/= x 1 day = 70,000/= 	320,000.00
2	Establishing guidelines for women economic group and obtain formal registration	<ul style="list-style-type: none"> Facilitation allowance 2pp x 50,000/= x 5 days = 500,000/= Tea/Lunch for 20pp @ 3,000/= x 5 days = 300,000/= Transport for participants 20pp @ 2,000/= x 5 days = 200,000/= Venue 1 rooms @ 70,000/= x 5 days = 350,000/= Registration fee 20,000/= 	1,370,000.00
3	Organization skills training to women economic group. (the art of conducting effective meetings, The art/skills of making decision , Group dynamics, Conflict management and problem solving)	<ul style="list-style-type: none"> Facilitation allowance 2pp x 50,000/= x 5 days = 500,000/= Tea/Lunch for 20pp @ 3,000/= x 5 days = 300,000/= Transport for participants 20pp @ 2,000/= x 5 days = 200,000/= Venue 1 rooms @ 70,000/= x 5 days = 350,000/= 	1,350,000.00
4	Training on business management and entrepreneurship skills,	<ul style="list-style-type: none"> Facilitation allowance 2pp x 50,000/= x 5 days = 500,000/= Tea/Lunch for 20pp @ 3,000/= x 5 days = 300,000/= Transport for participants 20pp @ 2,000/= x 5 days = 200,000/= Venue 1 rooms @ 70,000/= x 5 days = 350,000/= 	1,350,000.00
5	Establishment of functional classes for women members of economic group who cannot read and write (part time teaching to be conducted by adult education teachers)	<ul style="list-style-type: none"> Training fee 50,000/= per month x 2 trainers x 12 months = 1,200,000/= Exercise and text books 10,000/= x 20pp = 200,000/= 	1,400,000.00
6	Awareness raising and sensitization seminar to community leaders, opinion leaders/faith leaders, women beneficiaries, spouses, and other community/influential people on poverty and poverty profile in Tanzania including strategies to alleviate poverty, gender issues,	<ul style="list-style-type: none"> Facilitation allowance 2pp x 50,000/= x 3 days = 300,000/= Tea/Lunch for 40pp @ 3,000/= x 3 days = 360,000/= Participants Transport allowances 40pp @ 2,000/= x 3 days = 240,000/= Venue 1 room @ 70,000/= x 3 day = 210,000/= 	1,110,000.00

	Occupational health and safety, reproductive health and HIV/AIDS, women legal rights and Children rights and nutrition		
7	Awareness raising and training on savings and credit scheme and facilitate the establishment of savings and credit association for women group. -	<ul style="list-style-type: none"> • Facilitation allowance 2pp x 50,000/= x 5 days = 500,000/= • Tea/Lunch for 20pp @ 3,000/= x 5 days= 300,000/= • Transport for participants 20pp @ 2,000/= x 5 days = 200,000/= • Venue 1 rooms @ 70,000/= x 5 days = 350,000/= 	1,350,000.00
8	Training of trainer (TOT) for grassroots animators/trainer and women economic group including potential women advisors on Critical gender issues, Occupational health and safety, reproductive health and HIV/AIDS, women legal rights and Children rights and nutrition.	<ul style="list-style-type: none"> • Facilitation allowance 2pp x 50,000/= x 10 days = 1,000,000/= • Tea/Lunch for 20pp @ 3,000/= x 10 days= 600,000/= • Transport for participants 20pp @ 2,000/= x 10 days = 400,000/= • Venue 1 rooms @ 70,000/= x 10days = 700,000/= 	2,700,000.00
10	Capacity building and skills development programs to community leaders, opinion leaders/faith leaders, and other community/influential people	<ul style="list-style-type: none"> • Facilitation allowance 2pp x 50,000/= x 2 days = 200,000/= • Tea/Lunch for 20pp @ 3,000/= x 2 days = 120,000/= • Participants Transport allowances 20pp @ 2,000/= x 2days = 80,000/= • Venue 1 room @ 70,000/= x 2 day = 210,000/= 	610,000.00
11	Follow up and monitoring meetings	<ul style="list-style-type: none"> • Facilitation allowance 2pp x 50,000/= x 6 meetings = 600,000/= • Tea/Lunch for 15pp @ 3,000/= x 6 meetings = 270,000/= • Participants Transport allowances 15pp @ 5,000/= x 6 meetings = 450,000/= • Venue 1 room @ 70,000/= x 6 meetings = 420,000/= 	1,740,000.00
12	Coordination	• 1 person x 200,000/= x 12months = 2,400,000/=	2,400,000.00
13	Field transport	• 100,000/= per month x 12 months = 1,200,000/=	1,200,000.00
14	Office space	• 1 room x 25,000/= x 12 months = 300,000/=	300,000.00
15	Amenities (water, electricity)	• 15,000/= per month x 12 months = 180,000/=	180,000.00
16	stationary	• 50,000/= per month x 12 months = 600,000/=	600,000.00
	Sub -total		17,980,000.00
	Add 15 % institutional support		

			2,697,000.00
	Sub total		20,677,000.00
	Add 5% cost increase		1,033,850.00
	GRAND TOTAL		21,710,850.00

Appendix 8: Project Planning Table

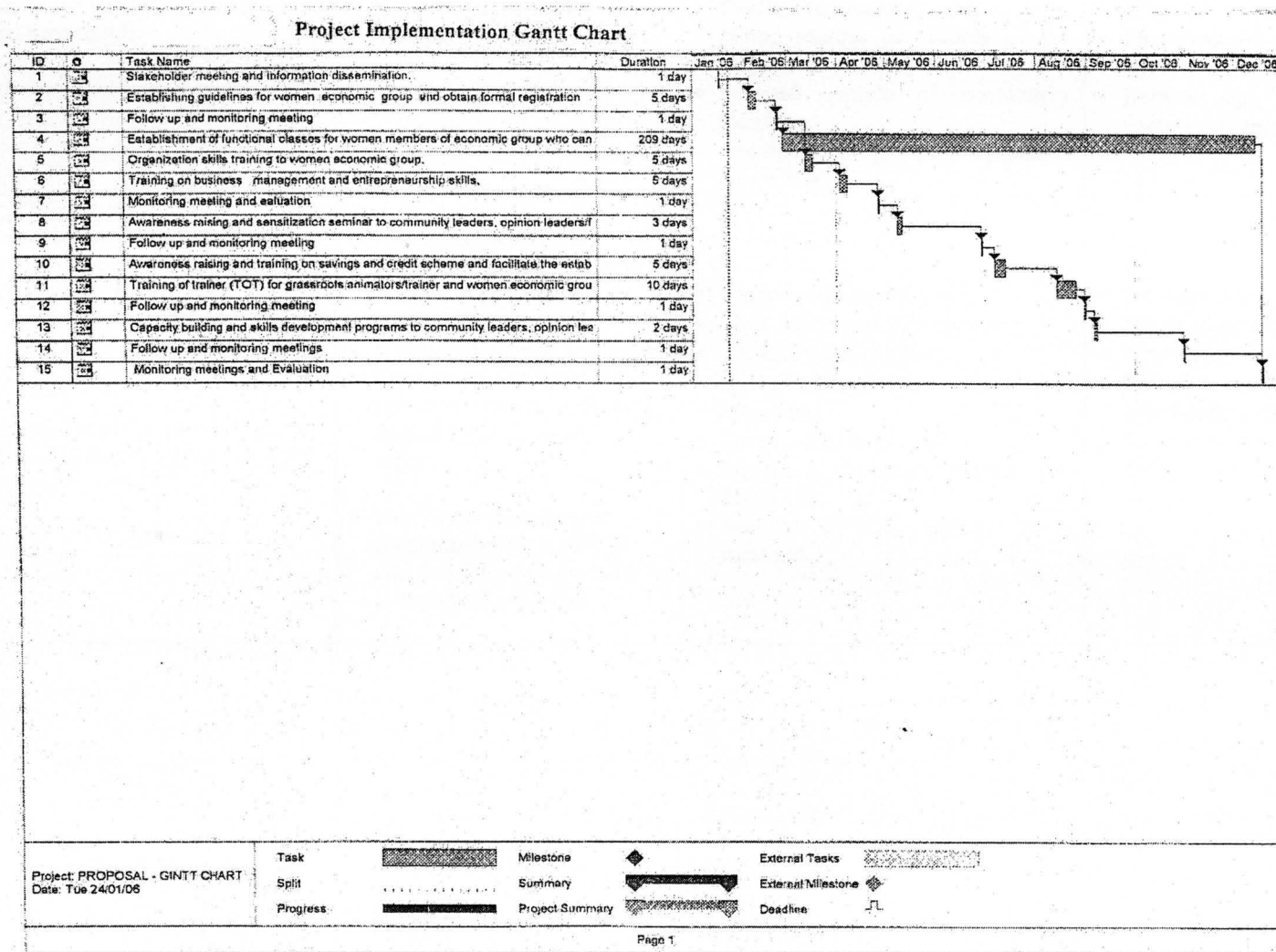
s/n	Planned Activity	Responsible person	Resources required	Planned date for implementation	Budget Tshs.
1	Stakeholder meeting and information dissemination.	Coordinator, ward offices, community leaders, facilitator, project accountant	Workshop materials, venue, Training materials,	1 day Jan 18	320,000
2	Establishing guidelines for women economic group and obtain formal registration	Trainers, women group, coordinator, project accountant	Training manual/materials, venue,	5 days Feb 6 - 10	1,370,000
3	Organization skills training to women economic group.	Trainers, women group, coordinator, project accountant	Training manual/materials, venue,	5 days March 13 - 17	1,350,000
4	Training on business management and entrepreneurship skills,	Trainers, women group, coordinator, project accountant	Training manual/materials, venue,	5 days April 3 - 7	1,350,000
5	Establishment of functional classes for women members of economic group who cannot read and write.	teachers, women group, coordinator, project accountant	Training manual/materials, venue,	Feb 23 - December 14	1,400,000
6	Awareness raising and sensitization seminar to community leaders, opinion leaders/faith leaders, women beneficiaries, spouses, and other community/influential people	Coordinator, ward offices, community leaders, women group, project accountant	Workshop materials, venue, Training materials,	3 days May 9 - 11	1,110,000
7	Awareness raising and training on savings and credit scheme and facilitate the establishment of savings and credit association for women group.	Trainers, women group, coordinator, Bank officers, project accountant	Training manual/materials, venue, bank brochures	5 days July 3 - 7	1,350,000
8	Training of trainer (TOT) for grassroots animators/trainer and women economic group including potential women advisors.	Coordinator, project management committee, Trainers, women group, project accountant	Training manual/materials, venue, demonstration materials	10 days August 14 - 24	2,700,000
9	Capacity building and skills development programs to community leaders, opinion leaders/faith leaders, and other community/influential people	Coordinator, ward offices, community leaders, women group, district officials, project accountant	Training manual/materials, venue,	2 days Sept 6 - 7	610,000
10	Follow up and monitoring meetings	Coordinator, project management committee, facilitator, project accountant	Training reports, progress reports, survey reports, register, minutes of the project management committee, venue	after every 2 months - Feb 23, April 27, June 29, August 31, Oct 31, Dec 19	1,740,000

Appendix 9: Project Planning Matrix

S/N	Logical of intervention	Objective Verifiable Indicators	Means of Verification	Important Assumption
1	Project goal To improve the standard of living of Tanzania households through women economic empowerment leading to employment creation, income – generation and skill transfer.	<ul style="list-style-type: none"> • % improvement in standard of living. 	<ul style="list-style-type: none"> • Qualitative measures available from public sources or records of the project. 	<ul style="list-style-type: none"> • Key actors will be willing and have time to participate in the planning and implementation, • having more income generating activities will improve income
2	Project Objective 1. To enhance availability of business opportunities among 20 women in Bunju ward by 90% (2007) in order to raise income status, increase employment opportunities and improve business environment 2. To contribute to the national efforts to alleviate poverty by 50% (2007) through establishment of sustainable community based initiatives	<ul style="list-style-type: none"> • Increase 50% women's decision making capacity at household and community level. • 20 women are assisted to improve the quality of their products including technology upgrading and markets support, • 60% of Ward development programs reflect the PRSP and Tanzania development Vision 2025 priorities 	<ul style="list-style-type: none"> • Annual community report • Field survey and Observations • Progress report • Evaluation report • Interviews • Focus group discussion 	<ul style="list-style-type: none"> • They will be political will, greater understanding and participation by all partner.
3	Output/Results <ul style="list-style-type: none"> • Project activities reflective in their Ward and community development plans. • Selected group of poor women are socially and economically empowered to have decent, viable and manageable economic development activities. • Improve access to business skills, marketing and adequate credit opportunities. • Enhance awareness of community members on poverty reduction strategies 	<ul style="list-style-type: none"> • 20 women attending the trainings • 20 women linked with financial institutions • % increase in number of loans disbursed to 20 women. • 20 women are organized into coherent economic group. • 1 women economic group obtained formal registration, • 40 key actors are sensitized on poverty reduction strategies. 	<ul style="list-style-type: none"> • Attendance register • Report on the activities • Bank account statement • Financial reports • Progress report • Evaluation report • Interviews • Focus group discussion 	<ul style="list-style-type: none"> • Active participation and total commitment by community members

	in Tanzania			
4	<u>Activities</u> <ul style="list-style-type: none"> • Trainings/seminars • Establishment of SACA • Capacity building • Follow up and monitoring meetings 	<u>Input /Resources</u> <ul style="list-style-type: none"> • Program and training manuals • Training materials • Budget for project investments • Project coordinator/field workers • Office space and equipments 	<ul style="list-style-type: none"> • Training log book – numbers of training • Attendance register • Records of facilitators agreements 	<ul style="list-style-type: none"> • Resources, both human and financial will be made available on time

Appendix 10: Project Implementation Gantt Chart



Appendix 11: Monitoring Design Worksheet

Objective to be accomplish/activities	Monitoring indicators	Data sources	Techniques/method	Time frame
<u>Project goal</u> To improve the standard of living of Tanzania households	<ul style="list-style-type: none"> • % Improvement in the standard of living. 	<ul style="list-style-type: none"> • Qualitative measures available form public sources or records of the project. • Selected sample of community members • minutes of the project management committee, 	<ul style="list-style-type: none"> • Informal discussions • Focus group discussion • Interviews • Review of Annual community report 	June – December
<u>Project Objectives</u> 1. To enhance availability of business opportunities among 20 women in Bunju ward by 90% in 2007 2. To contribute to the national efforts to alleviate poverty by 50% in 2007	<ul style="list-style-type: none"> • % Increase of women's decision making capacity at household and community level • Number of women assisted to improve the quality of their products including technology upgrading and markets support, • % of Ward development programs reflect the PRSP and Tanzania development Vision 2025 priorities 	<ul style="list-style-type: none"> • Annual community report • Field survey and Observations • Project Progress report • Evaluation report • Interviews • Focus group discussion • minutes of the project management committee, • Minutes of the women group meetings. 	<ul style="list-style-type: none"> • Informal discussions • Focus group discussion • Interviews • Review of Annual community report • Review of women group report 	February –December

Appendix 12: Research Questionnaire

A. BIO - INFORMATION

Name of Respondent

1. Name of respondent Economic Group.....
2. What is your Age (tick that is applicable)
 - (a) 15-25 (b) 26-45 (c) 46-60 (d) Above 60
4. Marital status (tick that is applicable)
 - (a) Single (b) Married (c) Divorced (d) Widow
5. Education level (tick that is applicable)
 - (a) Have never been to school (b) Informal education
 - (c) Primary education (d) Secondary education
 - (e) College and above
6. Mention your main occupation (tick that is applicable)
 - (a) Peasantry (b) Employee (c) Petty Business (d) None
 - (e)) Selling livestock products (f) Casual labour
 - (g) Handcraft (h) Others, specify)
7. How many dependants do you have (tick that is applicable)
 - (a) 0 - 2 (b) 3 - 5 (c) 6 - 10 (d) Above 10
8. What are the main sources of your daily income (tick any or that is applicable)
 - (a) Employment salary (b) Trading activities (petty business)
 - (c) Selling livestock products (d) Casual labour
 - (e) Handcraft
 - (f) Farming
 - (f) Other (specify)
9. What is your monthly average income in Tanzanian shillings
 - (a) Below 30,000 (b) between 30,000-100,000
 - (c) Above 100,000 (d) None

B. GROUP MOBILIZATION

10. How did you join this group (tick that is applicable)
 - (a) Through application (b) Through friendship
 - (c) Casual labour
 - (d) Other (specify)
11. Why did you join the group (tick any or all that is applicable)
 - (a) To generate income (b) To obtain basic services
 - (c) To access credit (d) to share ideas/ networking
 - (e) To obtain financial and moral support
 - (f) To secure market for the product
 - (g) Other (specify)
12. When the group formed.....
13. How long have you been in group?
 - (a) Less than 1 yrs (b) Between 1 – 3 yrs
 - (c) Between 3 – 6yrs (d) Above 6 yrs
14. What was the objective of forming the group? (tick any or all that is applicable)
 - (a) To curb labour shortage
 - (b) T o curb scarcity of capital/resources

- (c) To generate income
- (d) To obtain credit
- (e) To find market for the products
- (f) Networking/share ideas
- (g) Other (specify)
- 15. What did you benefit from the group since you joined
 - (a) Increase of personal income
 - (b) Receive Bank services/Loan
 - (c) Find market for the products
 - (d) initiate new IGA
 - (e) Link with other stakeholders
 - (f) None
 - (g) Other (specify)
- 16. If none, what do you think are reasons for not benefit from the group?
 - (a) Poor management & leadership
 - (b) Poor planning strategies
 - (c) Uncertainty outcome
 - (d) Dot know
 - (e) Other (specify)

C. GROUP ECONOMIC ACTIVITIES

- 17. What are economic activities that your group engage with ?
 - (a) Faming product
 - (b) Livestock product
 - (c) Trading (buying and selling)
 - (d) none
 - (e) Other (specify)
- 18. Why do you consider that the above economic activities are appropriate one for your group currently.
 - (a) Simple to be managed and implemented
 - (b) Income generation and profitable
 - (c) Need low risk management
 - (d) None
 - (e) Other (specify)
- 19. What are major economic activities performed by individual members in your group? (mention)
 - (a)
 - (b)
 - (c)
 - (d)
- 20. Does your IGA operates as you planned
 - (a) Yes
 - (b) No
- 21. If Yes, what factors influencing the success of IGA (mention)
 - (a)
 - (b)
 - (c)
- 22. If not, what factors inhibiting the success of IGA (mention)
 - (a)
 - (b)
 - (c)
- 23. Does your IGA helped to meet your family basic needs?
 - (a) Yes
 - (b) No.
- 24. If your think your earnings are poor/low, what are the reasons for poor /low income (tick any or all that is applicable)
 - (a) Lack of education
 - (b) Lack of operation Capital

- (c) Lack of access to credit (d) lack of business skills
- (e) Lack of working premises/land (f) Lack of access to market
- (g) Lack of working tools (h) Lack of decision making
- (i) Family responsibilities/household chores
- (j) Traditional believes
- (k) Lack of confidence
- (l) Other (specify)
- 25. Mention indicators that shows your income are poor/Low
 - (a) No house (b) Inadequate clothing
 - (c) Malnutrition (d) Poor health
 - Other (specify)
- 26. Suggest ways to improve your IGA and to raise your income
 - (a) Provision of capital or input loans
 - (b) Self initiatives and hard work
 - (c) Acquisition of entrepreneurial skills
 - (d) Application of modern technology
 - (e) Creation of enabling environment by government
 - (f) Family Planning
 - (g) Diversification of the activities
 - (h) Provision of loan
 - (i) Availability of land
 - (j) Access to market links
 - (k) Provision Working premises
 - (l) Networking with other stockholders
 - (m) Other (specify)
- 27. What resources available that can be use to expand your IGA (mention)
 - (a)
 - (b)
 - (c)
 - (d)
 - (e)

End

Thank you for your good cooperation.

Appendix 13: Power Point Presentation

FINAL PROJECT REPORT

**By Iringo, Claudia William
2007, January**

PROJECT TITLE

***"WOMEN'S PARTICIPATION IN
INCOME GENERATING
ACTIVITIES FOR POVERTY
ALLEVIATION"***

**A case study of Pole Pole Ndiyo
Mwendo Women Economic Group.**

**BUNJU WARD, KINONDONI MUNICIPAL-
DAR ES SALAAM.**

2

OUTLINE

- Introduction
- Research methodology
- Research findings and Recommendations
- Implementation of the Recommendations

3

Introduction

4

(A) Background of the Host Organization

- Pole Pole Ndiyo Mwendo Women Economic Group was established In 2002, with 20 women members.
- The vision of the group is to have women who are economical independent

5

Cont....

- Their main group activities are weekly contributions, petty like business, vegetable growing and making traditional mats.

6

(B) Problem Statement and Analysis

- The population in Bunju Ward can be describe as absolute poor
- The social and economic condition in Bunju is not good thus the incomes from the main economic activities are so small.
- Where by only 19.5 earn average of 40,000/- per month and 80.5 earn less than that.

7

Cont.....

- Women are more vulnerable to poverty than men for social, economic and cultural factors, and Thus, the numbers of female-headed households increased

8

Cont....

- This has forced most of those poor and uneducated women in Bunju engaged in informal sector, operating small businesses like eating place (mamalishe), petty business etc.

9

(C) .Project Objectives (Assignment)

- To assist the members of WEGs and entire Bunju community to improve the living standard of uneducated and poor women.
- Hence the project mainly describe the current situation on women's IGAs in Bunju Ward.

10

Cont...

- Specifically the project unfolded the following major aspects:-
 - WEGs problems,
 - needs and priorities,
 - strengthen, weakness, opportunities and threaten,
 - resources availability
 - Literacy levels and education.

11

Cont...

Overall Objective

To assess the effectiveness of the IGAs initiated by women in the agenda setting for poverty alleviation.

Specific Objectives

1. To find out factors influencing or inhibiting the women participation and success of income generating activities for poverty alleviation.

12

Cont....

2. To suggest various strategies to enhance women's participation in viable IGAs for poverty alleviation.

13

RESEARCH

METHODOLOGY

14

Cont.....

- **Aim of the Research**

- The main focus was at the effectiveness of the IGAs initiated by women and hence making them effective in the agenda setting for poverty alleviation.

15

Cont....

- **Research Questions**

- What factors have influenced or inhibited the process of poverty alleviation among women at household.
- To what extent does sustainability of women initiated IGAs depends on effective women participation in the economic activities.

16

Cont.....

- **Research Assumption**

- i) Sustainable women's productive activities could guarantee lasting and effective means for poverty alleviation.
- ii) The social – economic factors affects women participation in IGAs.

17

Cont....

- **Area of the Study**

Kinondoni Municipal at the Bunju ward.

- **Research Design**

Cross- sectional survey design

- **Sampling Method**

- Probability sampling methods
- 46 respondents was sampled from 7 WEGs

18

Cont....

- **Data collection Procedures**
 - Structured questionnaires with open and close -ended questions

19

Cont.....

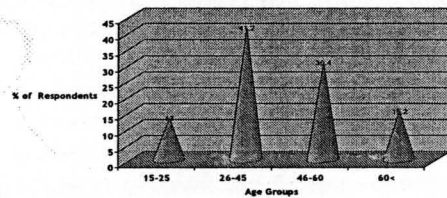
- **Data Analysis Technique**
 - By using SPSS computer software. (calculate and analyzing frequencies, mean of data valuable).
 - Ms Excel spreadsheet package used to create statistical charts.

20

Research findings and Recommendations

21

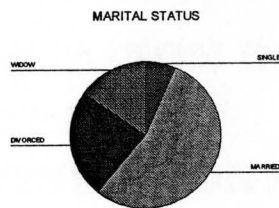
A: BIO-INFORMATION Age Distribution of Respondents.



22

Marital status of Respondents

- 25 (54.3%) indicated to have married while 11(23.9%) were either separated or divorced.



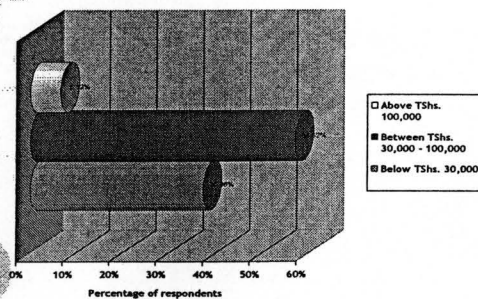
23

Respondents Education Level

Education	Frequency	Percentage
Have never been to school	3	6.8
Informal education	12	26.1
Primary education	29	63.0
Secondary education	2	4.3
Total	46	100

24

Income Level per Month of the Respondents.



25

Occupation of the Respondents

- 34(74%) were Petty traders (food vendors, vegetable selling etc.) which have minimal returns.
- A relative small number, 6(13%) were stone crushers.

26

(B) Women IGAs OPERATIONS

- 30(65.2%) of respondents indicates the their IGAs does not operated as planned.
- Several factors inhibiting the growth of the women IGAs as indicated by respondents in the below:-

27

FACTORS	PERCENTAGE
Lack of education	17.94
Lack of operation Capital	17.09
Lack of access to credit	11.97
lack of business skills	12.82
Lack of working premises/land	5.98
Lack of access to market	11.11
Lack of working tools	8.98
Lack of decision making	4.27
Family responsibilities/household chores 4	4.71
traditional believes	3.85
Lack of confidence	1.28
TOTAL	100

28

Women IGAs....

IGAs improvements

- Frequencies shows that respondents realized that the way out of poverty cannot be based on a single solution.
- This is shown by the varying suggestions, in the leading two namely capital/input loan and access to credit.

29

SUGGESTION	PERCENTAGE
Provision of capital/input loans	13.96
Self initiatives and hard work	9.3
Acquisition of entrepreneurial skills	10.55
Application of modern technology environment by government	11.49
Family Planning	9.3
Diversification of the activities	4.35
Access to credit	3.73
Availability of land	13.35
Access to market links	6.52
Provision Working premises	9.06
Networking with other stockholders	3.73
TOTAL	4.66
	100

30

(C) Conclusion

- The study found that, there was an increase women's participation in IGAs in the process of alleviating poverty.

31

Recommendations

- women are faced with various constraints in attempt to raise income and poverty alleviation.
- As a results, policy makers could intervene in the following areas to support women's IGAs and their attempts to eradicate poverty.

32

Cont...

- **Land reforms:** women can use land as resources for starting IGAs.
- **Banking Policies:** develop strategies for ensuring the obstacles against women borrowing are addressed.
- **Socio-Cultural Dynamics:** policy intervention strategies aiming at modifying low status of women i.e. a wife is the junior partner.

33

Cont.....

- **Socio- Economic Dynamics:** policy intervention which will bring changes on-property ownership and broaden women entrepreneurship outlook.
- **Capacity building intervention:** relevant training is vital order to guarantee the success of IGAs
- **Market outreach:** disseminations of information on market availability and organize trade fair.

34

IMPLEMENTATION OF THE RECOMMENDATIONS

35

(A) Implementation Strategies

- Involved developing and carrying out training program whose objective was to help resolving some of the issues that the research revealed
- The project proposal developed out to assist the members of Women Economic Group in capacity Building

36

Cont....

Project Proposal Title
**"Enhancing Women's Participation
in Viable Income Generating
Activities in Bunju Ward"**

**Project Budget / Inputs for one
year**
Grand Total Tshs 21,710,850.00

37

Cont....

- Mechanisms will be put in place for implementation project activities.
- These will include training, awareness raising, assisting women to organize into coherent economic group, identification of new economic activities, product development and market support.

38

**(B) Project Proposal –
Objectives, Output and Activities**

Objectives	Output	Activities
Objective - 1 To enhance availability of business opportunities among 20 women in Bunju ward by 90% in 2007	Selected group of poor women are socially and economically empowered to have decent, viable and manageable IGAs	-Establishing guidelines and obtain formal registration, -Organization skills training -Establishment of functional classes for women members -Training of trainer (TOT) for women economic on Critical gender issues, Occupational health and safety, reproductive health and HIV/AIDS,

39

Cont....

Objectives	Output	Activities
	-Improve access to business skills, marketing and adequate credit opportunities.	-Training on business management and entrepreneurship skills, -training on savings and credit scheme and establishment of Savings and Credit Association (SACA)

40

Cont.....

Objectives	Output	Activities
Objective – 2. Contribute to the national efforts to alleviate poverty in Bunju by 50% in 2007	Increase awareness of community Members on poverty reduction strategies in Tanzania	-Awareness raising seminar on poverty alleviate strategies -Conduct capacity building and skills development programs.

41

(C) Monitoring

- Efficient system of information and communication established
- Project Management Committee formed and action plan drawn.
- Monthly meeting conducted where by a project management committee present a monthly progress report to the ward executive committee.

42

Cont....

- The report includes progress, problem encountered and the way forwards.

43

(d) Evaluation

- Evaluation carried out as a continuous activity with the participation of all stakeholders of the project, most important beneficiaries.
- Project evaluation consists of two different evaluative strategies: – **formative** and **summative**.

44

(D) Evaluation.....

- **formative** - includes interviews with open – ended questionnaires about the credit worthiness, group coherent, topics covered in the training program and the effectiveness of the training materials

45

Evaluation.....

- **Summative - focus on one overall goal of the project and the two objectives.** This will include data from attendance rosters, No. of women that received loan, loan size, No. of loan disbursed per women and % changes in income and ability to meet family requirements.

46

(E) Project Sustainability

- Project objectives are inline with government effort to eradicate poverty (PRSP).
- The structure which was strengthened by the project i.e. Project Management Committee

47

Cont.....

- Creating awareness and enhancing capacity of stakeholders on poverty alleviation initiatives
- Participatory planning of interventions and by using local resources available
- Create a sense of ownership of supported intervention

48

Cont....

For WEG

- weekly contribution, the spirit of togetherness which was further fostered,
- Capacity Building Programs this ensured the growth of the business, women representation and participation in decision-making to all levels.

49

Thank You

50