

Appendix

**(Plans, Tables, Statistical Information, Letters, Background
Information, Questionnaires, PowerPoint Presentation and Newspaper
Cuttings)**

Table I – Project Activities and Implementation Plan

Activities	Project Month (March 2006 – January/February 2007)												Resource Needed	Person Responsible
	1	2	3	4	5	6	7	8	9	10	11	12		
1. Convene Consultative Meeting with Stakeholders													Moderator, venue and stationeries	Director of WACOD
2. Develop Action Plan													Stationeries	Project Moderator and Stakeholders (Representatives)
3. Conduct Capacity Building Training													Moderator, Facilitator, Venue and Stationeries	Director of WACOD
4. Do physical Implementation of the Project													Hired Vehicle/Taxi	Project Moderator and Accountant of the Project
5. To Organize first Implementation Meeting													Moderator, Facilitator, Venue and Stationeries	Director of WACOD
6. To Prepare first Report of Implementation													Stationeries	Project Moderator and the Director
7. To Convene a networking meeting with other CBOs and NGOs													Moderator, Facilitator, Venue and Stationeries	Director of WACOD
7. To draft Proposals jointly with WACOD/ Discuss Capital Mobilization Strategies													Moderator, Stationeries	All interested stakeholders
8. To Conduct Meeting with Donors/ Community													Project Moderator, Representatives of Stakeholders	Director of WACOD
9. To convene second meeting of implementation													Moderator, Facilitator, Venue and Stationeries	Director of WACOD
10. To prepare second report of implementation													Stationeries	Moderator, Project Assistants and the Director
11. To conduct monitoring and evaluation of the activities													Stationeries and hired vehicle where necessary	Moderator and Project Assistants

Table II – Evaluation Table

Specific Project Objective	Goal/ Milestone	Activity	Indicator	Expected Outcomes
<i>To improve fundraising/Capital Mobilization skills and strategies for CBOs of Kisarawe District.</i>	Women groups' fundraising skills and strategies enhanced.	Organize Consultative Meeting and two Capacity Building Trainings.	Trains conducted. At least 30% of Proposals prepared by women groups secure funds from donors.	At least 10 Women Groups (through representatives) will be trained.
<i>To promote and stimulate exploration and usage of alternative funding/financing using available local opportunities.</i>	Alternative financial sources are explored and grant dependency syndrome is reduced	Capacity Building Workshops.	Women groups start to mobilize funds from alternative sources. 2 Local (alternative) sources of income/ funding are created.	At least two alternative sources of funds are explored. Locally initiated projects are <i>sustainable</i> even without grant/ aid from donors.
<i>To assist them to plan workable organization management, which will be effective to fundraise for their planned project.</i>	Well organized management of at least 10 CBOs in Kisarawe District are constructed in accordance of Principals of Organization Management.	- do-	Every worker works within the line of his or her responsibility. Numbers of work efficiently done are increased by more than 75%.	Planned activities are effectively accomplishes according to the Action Plan. Clear organization structure which defines roles of each staff is adopted by CBOs.
<i>To capacitate them with basic financial management (including banking) in order to make then self-sustainable after securing funds.</i>	Finances of the CBOs are well managed. Misuse and misallocation of resources are controlled.	Doing/implementing work (practically) together	Financial Statements such as cash flow, ledger and Balance Sheet are used. Bank Accounts and/or savings for CBOs are created.	Funds of the women groups and other organizations are secured and income is capitalized (circulated are capital).

Table III (a) – Project Information System for Monitoring: The Management Performance Check List

Performance Indicator (s)	Needed Information/ Check List
Time Over-run	<ol style="list-style-type: none"> 1. How many minutes, hours, days, weeks or months has the activity taken? 2. It was planned to take how long? 3. When will it be accomplished? 4. Why has it over-run/ under-run? 5. What are your suggestions?
Cost Over-run	<ol style="list-style-type: none"> 1. How much was allocated for activity each activity? 2. What were the causes of the over-run/ under-run? 3. What measure did you take to rectify the over-budget? 4. What are your suggestions?
Project Sickness (it is does not generally running well)	<ol style="list-style-type: none"> 1. Have a project produced any expected results as yet according to the implementation plan? 2. How many eg. Trainings, Proposals prepared? 3. Are Project Implementers still motivated and eager to continue with the project? 4. Is useful? Any Indication/ Outcome (-ve or/and +ve)?

Table III (b) Monitoring Plan and Information Table

Category of Information	What Monitored <i>[Indicators]</i>	Records to Keep	Collectors of Data	Users of the information	How the Information Used	Results
1. Work-plan Activities	Time; Human Resource; Financial Resources, etc. <i>Number of Weeks/ Months Spent.</i>	Plans	Project Moderator and Assistants	Project Moderator, Managers, others like funders, beneficiaries, etc	Ensured all plans are documented, implementers are available, etc	All activities were conducted timely and in accordance of the Implementation Plan. The minor problems were adjusted through extra-hours of working.
2. Costs and Expenditure	Activities matched with budget line. <i>Amount of Money Spent for each activity.</i>	Financial Flow, Ledgers, Receipts, etc	Financial Officer	- do -	Ensured funds are available according to the activities, supporting documents are arranged, etc	The nature of the project itself (use alternative fundraising strategies) has made it cost effective because lots of activities were done without any cost. Apart from the fact that we did not secure some funds from donors, the intention was to make it practical the implementation of the findings of this project. That is, it is possible to carry out some of the economic activities without funds. E.g Harambee
3. Implementers	Their knowledge, skills (improved?), job performance, salaries/ allowances? <i>Number of Skilled Implementers Involved.</i>	Performance Reviews, Job description, internal memo, feedback from trainings attended.	Elected Supervisor	Project Moderator, etc	Motivated implementers, resolve participation problems to this project, and advised them areas of improvement.	Performance has steadily been increased. It has involved more than 30 trained implementers throughout the project phase.

	<i>Improved Performance of their Duties.</i>					
4. Results	<p>What this Project wants to achieve?</p> <p><i>Number of training conducted.</i></p> <p><i>Number of people participated.</i></p> <p><i>Level of Participation.</i></p> <p><i>Number of new Capital Mobilization Strategies explored and Implemented.</i></p>	<p>Evaluation cards during trainings, list of participants, material uses, quiz answered, report of the rapporture, etc.</p>	<p>Workshop Facilitators and Project Moderator.</p>	<p>Donor, Project Moderator, other interested individual and agencies.</p>	<p>Ensured the objective of capacity building is achieved, assessed capacity, etc.</p>	<p>Two Trainings were conducted as planned.</p> <p>35 people have benefited.</p> <p>The participation was very good – and attracted more people.</p> <p>Four traditional/ alternative capital mobilization skills have been explored and some of them utilized.</p>

Table IV - The Budget Estimated

S/No.	Item (s)	Unit and Cost as Per Unit	Amount (Tanzanian Shillings)
1	a. Training Coordinator b. Hired Consultancy	2 @ 100,000 Per Day for 10 days training (First and Second) – Consultation Fee	1,000,000
		2 @ 50,000 Transport Fare (By Bus) for going and returning for two trainings	200,000
Sub-Total			1,200,000
2.	Participants (Representative of Various Women Groups in Kisarawe District.		
	Meal Allowance	60 @ 10,000 Per Day for 10 days training	6,000,000
	Accommodation Costs	60 @ 5,000 Per Day for 10 days	3,000,000
	Transport Fare (to and from)	60 @ 20,000 (for all days of training)	1,200,000
Sub-Total			10,200,000
3.	Stationeries and Related Expenses		
	Papers	10 Reams @ 5,000	50,000
	Writing Pads	500 for 60 People	30,000
	Pen	200 for 60 people	12,000
	Folders	500 for 60 People	50,000
	Hired Computer	For 10 days	200,000
	Printing	Aprox	500,000
Sub-Total			842,000
4.	Venue Rent		
	Venue which accommodates 60 people	50,000 per day for 10 days	500,000
Sub-Total			500,000
5.	Administrative Costs		
	Telephone		
	Hired Vehicle		
	Internet		
	Purchase of Necessary Books		
	Contingence		
Sub-Total (Approx)			10,000,000
	Grand Total		(Approx)
	21,742,000		

Table/Figure Va: Abstract of Job Descriptions Used

Job Description

Dear -----
P.O Box
Kisarawe
Pwani

Dear Sir/ Madam

Re: Job Descriptions for your Post as Assistant Volunteer Project Coordinator

With effect from -----, 2006, you will be working as Assistant Project Coordinator for WACOD and its affiliate partners and CBOS. You are instructed to perform the following tasks for this phase of the project;

- i) Assisting the Project Moderator and the Director to organize meetings and workshop.
- ii) Plan short term strategies for implementation of the projects activities.
- iii) Assist the Project Moderator and others to supervise projects within the community.
- iv) Assist the moderator to conduct monitoring and evaluation of the projects which are implemented.
- v) Do any other work incidental to the performance of this project as you will innovate and/or assigned by the Director and Moderator.

Sincerely Yours;
WACOD

Regina Mlemba
Executive Chairperson

Table/ Figure Vb – Contents of the Questions Used during the Interview(s)*Open-ended Questions Asked*

- a. Does the level of household's income be regarded as one of the causes of insufficient capital to initiate and fund development project? Explain.....
- b. What main sources of funds/ capital do you aware of (in your community)?.....
- c. What would be possible reasons of the failure to explore other alternative sources of funds/ capital?
- d. Are customs of tribes found in your community restrict/ inhibit women from joining, sourcing capital and working with community development groups? Which are those tribes and how do they restrict?
- e. What would be your opinion or suggestion that you think could be applied to make development projects more sustainable regardless of the availability or non-availability of funds to finance the projects?

Close-Ended Questions Asked

Used the Comparative Rating Scale – [because the surveyors were certain to the fact that the respondents (residents of Kisarawe) are capable of providing or making comparisons according to their experiences].

- a. Inadequacy or absence of bank and financial institutions is what causes difficulties in obtaining capital in Kisarawe District? – (a) Definitely Agree (b) Agree (c) Disagree (d) Not Sure.
- b. Banks and Financial Institutions are available but because of the conditions such as to submit security for loan people do not opt for the credit from these institutions? – (a) Definitely Agree (b) Agree (c) Disagree (d) Not Sure.
- c. Does the local government supports you in either way about your struggle to initiate profitable development activity? – (a) Definitely Agree (b) Agree (c) Disagree (d) Not Sure.
- d. Most of the people are ignorant of the alternatives of capital mobilization available in your community and in the government microfinance policies? – (a) Definitely Agree (b) Agree (c) Disagree (d) Not Sure.
- e. When people are facilitated in terms of entrepreneurship to do business or any economic activity, can they do successfully regardless of presence or absence of enough capital? – (a) Definitely Agree (b) Agree (c) Disagree (d) Not Sure.

Table VI: The Main Socio-Economic Activities in Kisarawe District

S/N	Activity	Categories	Involvement (Women/Men)	Total	Remark
1.	Trade	- Retail (Petty) Trade - Wholesale - Hawking (<i>Machinga</i>)	- W=12, M=13 - W=00, M=03 - W=04, M=11	43	Mostly Men
2.	Agriculture	- Farming - Forestry - Husbandry	-W=15, M=13 -W=07, M=10 -W=08, M=17	70	Mostly Men
3.	Production	-Crafting/Embroidment -Charcoal	-W=22, M=09 -W=11, M=14	56	Mostly <i>Women</i>
4.	Employed	-Private Institutions -Government Departments	-W=06, M=10 -W=11, M=08	35	Mostly Men
5	NGOs	-Health/HIV -Poverty Alleviation -Human Rights	-W=17, M=06 -W=23, M=04 -W=16, M=06	72	Mostly <i>Women</i>

Table VII: Reasons for low or lack of the accessibility of capital or loan (funds)

S/N	Reason (s)	Mostly Affected Economic Group	Total (per 79)	Remarks
1.	<u>Insufficient Source of SAVINGS</u> because of LOW income and LACK of “Saving Culture”	Farmers	32	Basically because they produce for daily subsistence.
2.	<u>Presence of OBSTACLES</u> (<i>e.g lack of IDs, Addresses, etc</i>) that discourage Financial Institutions (<i>Bank, SACCOS</i>) to grant loans.	Farmers & Traders	11	In rural areas, there is no formal addresses and no any nationality ID.
3.	<u>TECHNICAL Weaknesses</u> (<i>e.g lack skills to manage profitable projects, lack of securities for loan</i>) which disqualify people from borrowing.	Traders	06	Bankers fear to risk their money to “unprofitable” rural economic projects.
4.	<u>“Unfriendly Bank RULES”</u> such as bureaucracy (complicated procedures), high interest rates, etc.	Traders & Farmers	18	People do fear about the risk of loosing their mortgaged properties.
5.	<u>IGNORANCE</u> of people generally which is caused by lack of information, education, skills, culture, coward-ness (risking), etc.	ALL esp. Farmers	12	People have not been sensitized to opt for loans from banks.

Table VII: Some of the Traditional/Alternative Capital Mobilization Strategies

S/No	Explored “Traditional” Alternative Resources	How Many Prefer this? (@ per 79)	How Many Use this? (@ per 79)	Remarks
1.	“ <i>Harambee</i> ” (Public Solicitation of Human/Financial Resources).	59	00	It is mostly for charitable public works Such as construction of Schools, Hospitals, etc. People contribute both financial and manpower.
2.	“ <i>Upatu</i> ” (Informal Way of Advancing Money to the Group Member – one after the other) ¹²⁵ .	51	47	Mostly by women staying in neighborhood and employees of the same office.
3.	“ <i>Umoja</i> ” (Merging of Business Ventures and creating a pool/basket fund for contributions) ¹²⁶ .	64	9	Mostly by close-related friends and relatives. The purpose of it is to create a market (one place where people can come and buy commodities).
4.	“ <i>Kopa na Lipa</i> ” (Borrow and Repay – not necessarily with interest).	06	31	It was used in the past but people do not trust each other nowadays.

¹²⁵ It is like the “*Self-Saving Mobilization or Rotating Savings and Credit Schemes*” of Zimbabwe – already explained in the Literature Review Section of this Thesis.

¹²⁶ It is like the “*Saving Clubs*” of Cameroon as discussed in the Literature Review.

**Table IX: Level of Understanding of Basic Policy, Strategy and Laws relating to
Economic Development**

S/ No	Relevant Policies/ Laws (Capital Mobilization)	# of Pp'le Benefited	How do they Benefited/ Remarks
1.	MKUKUTA/ MKURABITA	27	They have heard of this but not sure how does it assist their economic life.
2.	SME	04	They know this SME Policy but do not know how does it benefiting them.
3.	Economic Empowerment Policy, 2004 (EEP)	00	Not aware at all.
4.	National Micro-financial Policy, 2001 (NMP)	00	Not aware at all.
5.	Rural Financial Services Programme (RFSP)	00	Not aware at all.
6.	Agricultural Inputs Trust Fund Act, Cap.401 and the Agricultural Development Fund Act, Cap. 199 ¹²⁷ .	00	Not aware at all.
7.	Land Laws (Village Land Act, Cap.114 and Land Act, Cap.113) of 1999	21	Land Allocation Committees in Ward Development Committees (WDC) are aware of these laws.

¹²⁷ These two legislations as discussed in the Literature review establish the funds which offer grants and credits especially for the small scale farmers. For instance, Section 4 of the *Agricultural Development Fund Act, Cap. 199* of the Revised Edition 2002 of the Laws of Tanzania says, *inter alia*, that the aim of the this Agricultural Development Fund is to finance by way of loan or equity of fixed investment co-operative societies or villages engaged in the production processing or marketing of food products and also finance by way of loan or grant the procurement or purchase of agricultural input by organizations engaged in the production.

Table X: Summary of Chronological Events of Project Implementation

Activity	Timeline	Resource Used	Person Responsible
1. Development of Action Plan	February and March 2006	Stationeries	Project Moderator (CED Student) and other Stakeholders
2. Convene Consultative Meeting with Stakeholders	April 2006	Stationeries	Project Moderator (CED Student) and other Stakeholders
3. Conduct the first Capacity Building Training	May 2006	Venue, Stationeries, etc	Project Moderator (CED Student) and other Stakeholders
4. Prepare the first Report of implementation of the Project	May 2006	Stationeries	Stakeholders
5. Conduct the second Capacity Building Training	September 2006	Venue, Stationeries, etc	Project Moderator (CED Student) and other Stakeholders
6. Prepare the Second Report of implementation of the Project	November 2006	Stationeries	Stakeholders
7. Conduct a Monitoring and Evaluation Session	January 2007 to February 2007	Project Reports, Stationeries, etc	Project Moderator (CED Student) and other Stakeholders

Clarence Kipobota
S.L.P 75254
Dar es Salaam
17.01.2006

Mwenyekiti Mtendaji
Kikundi cha Akina Mama
(WACOD)
S.L.P 28066
Kisarawe

Yah: Ombi la Kufanya Mafunzo kwa Vitendo (*Practical Project Placement*) ya Shahada ya Udhamini

Husika na Somo Hapo Juu.

Mimi naitwa Clarence Kipobota. Ni mwanafunzi wa Shahada ya Pili ya Sayansi ya Udhamini katika fani ya Maendeleo ya Jamii Kiuchumi (*Masters of Science in Community Economic Development*) ya Chuo Kikuu Huria cha Tanzania pamoja na Southern New Hampshire University cha Marekani.

Kama sehemu ya Mafunzo haya, tunatakiwa kufanya kwa vitendo mambo tuliyosoma darasani. Naomba nafasi katika Shirika lenu ili nije kushirikiana nanyi katika shughuli zenu iliwa ni sehemu ya mafunzo yangu. Nilishaongea kwa simu na Dada Regina na alinishauri niandike barua kuja kwako.

Mafunzo haya ni ya muda wa takribani miaka miwili ambapo, kama itawezekana tutabuni kwa pamoja mambo ya kufanya kutokana na changamoto mtakazokuwanazo kwa sasa.

Natanguliza Shukrani zangu za dhati.

Wako Mtiifu;


Clarence Kipobota
Mwanafunzi wa Chuo

Southern New Hampshire University

Msc. CED

[Master Degree in Community Economic Development]

Project Design and Management

Community and Project Background Information

Enhancement of Capital Mobilization Skills for Rural Economic Development Projects

***Case Study of WACOD – Women in Kisarawe District, Coastal Region,
Tanzania***

By

Kipobota, Clarence
Student

Brief Information About Hosting Organization

1. Name of the Host Organization

The name is “WADUGU-WACOD”. “WADUGU” is a Kiswahili abbreviation of social and economic activities which are; *Mafunzo* (training), *Uelimishaji* (facilitation), *Biashara ndogondogo* (small scale businesses/petty trading), *Ushonaji na Sanaa* (embroidment/tailoring and crafting), *Ufugaji na Kilimo* (farming) and *Usindikaji* (food processing). “WACOD” stands for “Women and Community Development Organization”

Therefore, this is a women’s non-governmental Community Based Organization (CBO) which deals with social and economic activities. It was registered in 1994 under the Societies Ordinance/ Act.

As to November 2006, it has a total of nine staff who was working under volunteering basis. Its membership is both individual and organizational. It has more than 24 members affiliated to it. It has also partners such as TAMWA, WLAC and CARE International.

2. The Vision and Mission

Its vision is to envisage for empowered women groups economically. Its mission is to capacitate women and other special groups in the community to sustain themselves through trainings, workshops, business ventures and fundraising activities.

3. Location of the Organization (Address)

Its head office is located at Kisarawe Ward, Sungwi Sub-division, Kisarawe District, Coastal Region of the United Republic of Tanzania. Its present postal address is P.O Box 28066, Kisarawe, Coastal Region.

4. Objectives

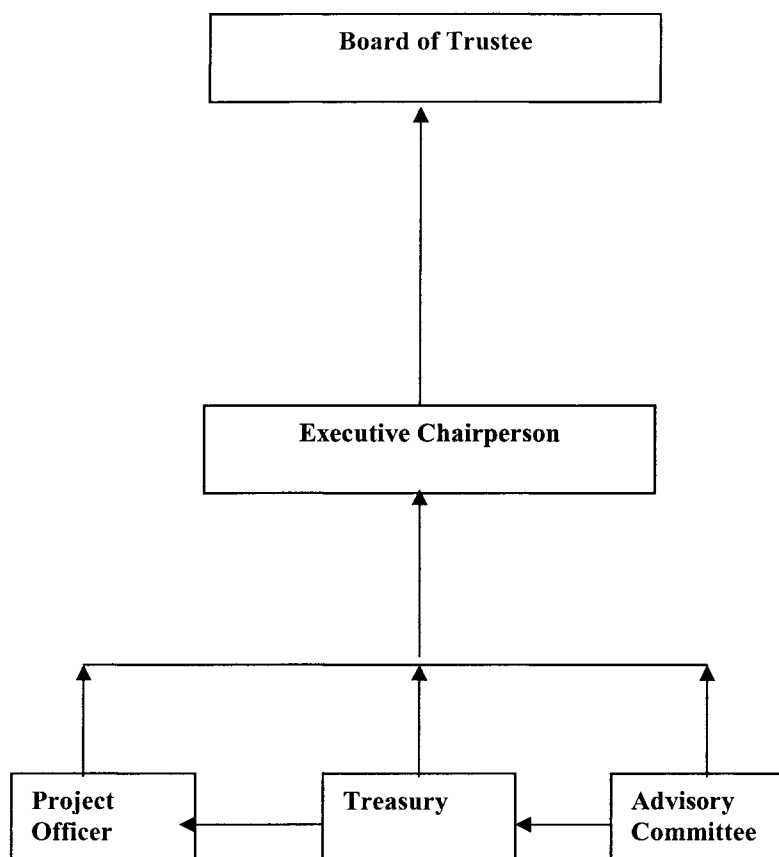
WACOD has four main objectives (translated here from Kiswahili Language¹) as follows;

- (a) To advocate for protection of environment and to link environmental protection with community economic development and human rights.
- (b) To encourage, promote awareness, capacitate and facilitate citizen to participate in the improvement and use of natural resources in the economic development processes.
- (c) To provide assistance/ facilitation for the establishment of small and medium women's and special groups' business centers or entities.
- (d) To forge strategies of mobilizing capital for the socio-economic groups.
- (e) To provide home-base care support for People Living With HIV/AIDS, orphans and people with serious disabilities.

5. Organization Structure

WACOD has a very simple organization structure as indicated below;

¹ Its Constitution (*Katiba*) is written in Kiswahili Language.



6. Its Targets

The target groups of this Organization are the Most Vulnerable Children (MVC), People (Women) Living With HIV/AIDS (PLWH) and other women working in various economic activities in Kisarawe District.

Initially (1994 when it was registered) it was expected to benefit 29,094² people of these groups when it was initiated. But now (2006), owing to the increase of population the number is expected to be 33, 000; additionally, other stakeholders such as local government leaders.

² Statistics from their first proposal/ concept paper submitted to CARE International in 2001.

Questionnaire (English Version)

**QUESTIONNAIRE FOR THE KISARAWA COMMUNITIES ABOUT
CAPITAL MOBILIZATION (FUNDRAISING STRATEGIES) FOR ECONOMIC
DEVELOPMENT ACTIVITIES IN THE AREA**

(June – December, 2006)

This Questionnaire is designed purposely in collection of data and information on how do the people of Kisarawe district (Coastal Region, Eastern Part of Tanzania) mobilize capital or fundraise money for their economic development activities such as businesses, service provisions and farming.

It is an attempt to explore how can they adopt and use various alternatives of capital mobilization/ fundraising strategies in the areas.

The questionnaire is then divided into three main parts that will be focusing on,

- The interviewee personal details (Preferably heads of the families).
- Their education background.
- Professional (specific skills relating to basics of financial management) qualifications they have been acquired.
- Interviewee's employment status.
- Interviewee's type of activity that s/he is doing.
- Interviewee's ways/means of mobilizing capital/ fundraising for his/her activity.
- Alternatives of Fundraising strategies available.
- Distance encountered in obtaining social services such as water taps, hospital, schools and roads.
- A brief of interviewee understanding on Poverty

Part I:

This section aim at obtaining information in five main areas; interviewee personal details, their education background, their professional qualifications to which acquired,

interviewer's type of family, and the number of dependants with their status, such as dependants education background or occupation status.

The Questions:

1. Name.....
2. Age.....
3. Education status, educated non-educate.....
4. If educated, highest level or award acquired.....
5. Other professional qualifications, e.g. mechanics
6. Marital status, married..... not married.....
7. If married, specify number of spouse/ spouses.....
8. If married and age of the spouse/ spouses.
.....
9. Education status of the spouse/ spouses, educated non-educate.....
10. If educated, highest award acquired.....
11. Other professional qualifications of the couple, e.g. mechanics
12. Again, if married, specify the number of children the interviewee have.....
13. Specify number of children who are still schooling.....
14. Mention the number of employed children you are living with.....
15. Apart from children, number of other dependants living in a same household.....
16. Education status of the dependants, educatednon-educated
17. If educated, highest award acquired.....
18. Other professional qualifications of the couple, e.g. mechanics
19. If not educated mention the daily activities pursued by the dependents
.....
20. Regarding to the dependants details, do they contribute to the family daily living on fee payments, food production, monthly income, and other
21. Specify the dependants contributory status at the household level per month,
.....
.....
.....

Part II:

The section will contain information on social economic status of the interviewee. This will be done by obtaining the interviewee details on; family members nutritious and health status, interviewer's employment status including other sources of income, acquired assets by the interviewer, and the distance encountered by interviewers in obtaining social services such as water taps, hospital, schools and roads.

22. Specify number of meal the family access per day.....

23. Define type of food accessed by the household.....

.....

24. Availability and accessibility to other social services, (put a ✓ to an answer)

- Safe water services, Available..... Accessible.....
- Health services, Available Accessible.....
- School, Available..... Accessible.....
- Roads or other communication networks, Available Accessible...
- Access to electrical power, Available..... Accessible.....
- Any other services.....

25. Approximated amount of income spending per month.....

.....

26. Ability of saving per month, Able..... Not able

27. If able approximate amount per month.....

28. If unable to save, give reasons

.....

29. Acquired assets by an interviewee:

- Radio.....
- Television.....
- Bicycle.....
- Vesper.....
- Car.....
- House.....
- Any other.....

Part III:

After completing to answer questions on Part I and II, the interviewee is asked to give the brief personal understanding about the meaning of Poverty.

.....

.....

.....

.....

.....

.....

.....

Awareness of the government efforts/initiations (such as MKUZA/MKUKUTA) to eradicate poverty

.....

.....

Annexure I (b) - Questionnaire Swahili Version

DODOSO YA MWANAJAMII-KIDOTI KUHUSU HALI YA

UMASKINI WA KIPATO

(Mwezi Octoba 2006)

Dodoso hii imeandaliwa kwa kusudi la kufahamu uelewa wa wanajamii juu ya maana na vyanzo vimavyosababisha umaskini katika jamii ya Kidoti iliyopo wilaya ya Kaskazini A, Mkoa wa kaskazini, Unguja- Zanzibar. Jamii husika ni kati ya jamii zilizoainishwa na serikali ya Mapinduzi Zanzibar kama jamii zilizoathirika zaidi na tatizo la Umaskini visiwani Zanzibar. Wanajamii wa Kidoti wanaombwa mchango wa fikra zaidi kuhusiana na swala lililoainishwa hapo awali. Dodoso hii imegawanyika katika sehemu kuu tatu; nazo kwa ujumla zitakusudia kuchambua mambo yafuatayo;

1. Taarifa kuhusu muhojiwa, (hasa wakubwa wa familia)
2. Elimu au taaluma yao
3. Ujuzi mwingine waliopitie nje ya taaluma binafsi
4. Nafasi ya uajiriwa ya muhojiwa ikiwemo na vyanzo vinginevyo vya kipato
5. Aina ya familia ya mhojiwa (mf; anaishi na wake pamoja na ndugu na jamaa au la)
6. Idadi ya jamaa tegemezi katika familia, ikiwemo na nafasi zao kitaaluma na kimapato
7. Kiasi cha mlo na afya ya wanafamilia
8. Mali zilizopo katika familia (mf; vespa, nyumba na vitu vinginevyo)
9. Umbali uliopo katika upatikanaji wa huduma za kijamii. Mfano; huduma za afya, maji n.k
10. Maelezo ya kiufupi kuhusu uelewa wa mhojiwa juu ya Umaskini

Sehemu I;

Sehemu hii inakusudia kukusanya taarifa katika maeneo makuu yafuatayo; taarifa binafsi za muhojiwa, taaluma yake, ujuzi aliofikia, aina ya familia ya muhojiwa, idadi ya jamaa tegemezi anaowahudumia na taarifa zao kiufupi.

Mtoa taarifa atatakiwa kujaza nafasi zitakazohitaji maelezo binafsi kamili, na kuweka alama ‘v’ katika baadhi ya maswali yenye kuhitaji jibu ndiyo au hapana.

Maswali:

1. Jina kamili.....
2. Umri.....
3. Je, umewahi kupata elimu yoyote; Ndiyo..... Hapana.....
4. Kama umewahikupata elimu, ainisha kiwango cha elimu ulichofikia
.....
5. Taaluma nyingine uliyonayo nje ya iliyoainishwa awali, mf. Ufundi
.....
6. Je, umeoa au kuolewa? Ndiyo..... Hapana.....
7. Kama umeoa au kuolewa, ainisha idadi ya mweza au wenza wako.....
8. Jina/ majina kamili na umri wa mwenza/ wenza wako.....
.....
9. Je, mwenza/ wenza wako amewahi/ wamewahi kupata elimu yoyote;
Ndiyo..... Hapana.....
10. Kama amewahi/wamewahi-kupata elimu, ainisha kiwango cha elimu
walichofikia
11. Taaluma nyingine aliyonayo/ waliyonayo nje ya iliyoainishwa awali, mf. Ufundi
.....
12. Ainisha idadi ya watoto ulionao.....
13. Je ni watoto wangapi walio skuli.....
14. Je ni idadi ya watoto wangapi katika familia walioajiriwa au kujiajiri binafsi
.....
15. Ainisha idadi ya ndugu na jamaa tegemezi unaoishinao
16. Je, ndugu na jamaa tegemezi wamewahi kupata elimu yoyote;
Ndiyo..... Hapana.....

17. Kama wamepata taaluma, ainisha kiwango cha elimu walichofikia
.....
18. Taaluma nyingine waliyonayo nje ya iliyoainishwa awali, mf. Ufundi
.....
19. Je, ndugu na jamaa tegemezi wanajishugulisha na shuguli zozote za kuwaingizia kipato? Ndiyo..... Hapana.....
20. Kutokana na hali halisi ya maelezo kuhusu watoto, wake na ndugu tegemezi, je familia inapata mchango wowote wa kujikimu kimaisha kutoka kwa wanafamilia? Mf. Kulipia watoto ada ya skuli, kuchangia matumizi kwa mwezi, au hata manunuzi na upatikanaji wa chakula: Ndio..... Hapana.....
21. Kiwango cha mchango huo, Kiasi..... Kiasi cha kawaida
Kiasi cha juu..... (weka alama ya tiki penye jibu sahihi)

Sehemu II:

Hii ni sehemu ya pili ya dodoso, inayokusudia kukusanya taarifa katika maeneo yafuatayo; hali kamili ya afya na lishe, vyanzo vinginevyo vya pesa vya muhojiwa, mali alizonazo muhojiwa, na umbali uliopo katika upatikanaji wa huduma za kijamii. Mfano; huduma za afya, maji n.k

22. Je, familia yako hupata mlo mara ngapi kwa siku.....
23. Ni aina gani ya mlo familia yako hupendelea mara kwa mara, (mfano; Samaki, mihogo, mbatata, n.k)
.....
24. Je, familia inapata na kutumia huduma za kijamii zifuatazo; (weka tiki 'v' palipo sahihi)
- Majii safi na salama Yanapatikana..... Yanatumika.....
 - Huduma za afya, Zinapatikana..... Zinatumika.....
 - Maskuli, Yanapatikana..... Yanatumika.....
 - Barabara na huduma zingine za mawasiliano, Zinapatikana.....
Zinatumika.....
 - Upatikanaji wa umeme, Unapatikana..... Unatumika.....

- Ainisha huduma zinginezo zinazopatikana na kutumika.....
.....
- 25. Kiasi cha juu cha matumizi familia yako inachokitumia kwa mwezi.....
.....
- 26. Je, kuna uwezekano wa kujiwekea akiba kwa mwezi? Ndio..... Hapana.....
- 27. Kama ndio, kadiria kiwango cha juu uwezacho kukiweka kama
akiba.....
.....
- 28. Kama huna uwezo wa kujiweka akiba, toa sababu.....
.....
.....
- 29. Orodhesha baadhi ya mali ulizojipatia kwa juhudi zako binafsi, weka tiki 'v'
kama na zifuatazo zipo katika orodha hiyo.
Redio.....
Televisheni.....
Vespa.....
Gari.....
Nyumba.....
(ainisha kama yakudumu-matofali na bati- au ya muda-tope, mawe na makuti)
Zinginezo.....
.....
- 30. Taja idadi ya miradi ya maendeleo inayofanyika katika jamii unayoishi, (mf.
Ujeni wa maskuli, mahospitali n.k).....
.....

Sehemu III;

Baada ya kukamilisha sehemu ya I naya II ya dodoso hii, unaobwa kutoa maelezo mafupi kuhusu uelewawako kuhusiana na tatizo la Umaskini kiujumla.

.....

.....

.....

.....
.....
.....

Ufahamu juu ya mipango makuu ya Serikali kama MKUZA/MKUKUTA katika kuondoa
umaskini wa kipato

.....
.....

Annexure I (c) – Guiding questions for Group Discussions (English)

GUIDING QUESTIONS FOR THE FOCUS GROUP DISCUSSION-

KIDOTI COMMUNITY

(October 2006)

These guiding questions have been designed purposely to guide facilitators on the whole process of data collection. The data to be collected aim at fetching on community understanding toward the possible causes of Poverty in Kidoti community. As a targeted community, Kidoti situates in the North-A district of Northern Unguja-Zanzibar. It has been defined and ranked as poor by the Government of Tanzania through the Demography department, Zanzibar section. The guiding questions will then guide participants of the focus discussion to have general consensus and understanding in searching for individual understanding to the meaning and causes of poverty at the community level.

Guiding Questions:

1. What does the community understand on the meaning of poverty?
2. There are number of causes of poverty, such as social, cultural, economic or even political factors, what are the community's understandings on the causes of poverty in Kidoti community?
3. According to the answers from the question 1 and 2, does the community agree on Poverty as a community problem? How?
4. If the community has a general consensus to Poverty, can the community members contribute on measures adopted by the members in fighting against poverty?
5. Does poverty hinders the social economic development of the community? How?
6. What other measures or steps the Kidoti community suggests to be followed to more fight against poverty as a community problem?

7. Do the community members have possible suggestions to the ongoing developmental projects in the community towards the whole question of fighting against poverty?

Annexure I (d) - Guiding questions for group discussion (Kiswahili)

DODOSO YA KUONGOZA MJADALA WA WANAJAMII KUHUSU UELEWA

WAO JUU YA SWALA LA UMASIKINI- JAMII YA KIDOTI

(Octoba 2006)

Dodoso hii ina jumla ya maswali 7 yaliyoandaliwa kwa kusudi la kuongoza mjadala wa wanajamii kufuatia utafiti unaoendelea kuhusu uelewa wa wanajamii juu ya swala la umaskini. Jamii ya Kidoti inapatikana wilaya ya Kaskazini A, Mkoa wa kaskazini, Unguja- Zanzibar. Hii ni kati ya jamii zilizoainishwa na serikali ya Mapinduzi Zanzibar kama jamii athirika thidi ya Umaskini visiwani Zanzibar. Kupitia dodoso hii, wanajamii wataongozwa kukusanya mchango wa mawazo yao juu ya uelewa wa jamii juu ya swala la umaskini.

Maswali ya Muongozo:

1. Nini uelewa wa wanajamii kuhusu umaskini?
2. Kuna sababu za kijamii, kiutamaduni, kiuchumi na hata kisiasa zinazoweza kusababisha umaskini. Je, ni sababu gani zinazosababisha tatizo la umaskini katika jamii ya Kidoti?
3. Kutokana na majibu ya swali namba 1 na la 2, je, jamii ya Kidoti inaliona swala hili kama tatizo kwa jamiinzi au la? Kama ni tatizo la jamii, toa ufafanuzi, kivipi? *(Mfano, kutokana na ukosefu wa maji safi na salama, wanajamii huadhirika mara kwa mara na magonjwa ya mlipuko, n.k)*
4. Kama tatizo ni la kijamii, ni njia zipi wanajamii wanazozichukua kupambana na tatizo hili?
5. Je, umaskini ni moja ya kikwazo kinachozuia maenbeleo ya kijamii na kiuchumi katika jamii ya Kidoti?
6. Kuna unashauri wowote wa wanajamii juu ya njia zaidi ambazo zinazoweza kuchukuliwa kupambana zaidi na tatizo la umaskini katika jamii husika?

7. Je, wanajamii wana ushauri wowote juu ya miradi ya maendeleo inayoendelea katika jamii ukilinganisha na swala la kupinga umaskini?

Enhancement of Capital Mobilization Skills for Rural Economic Development Projects

Case Study of WADUGU – Women and Community Development of Kisarawe District,
Coastal Region, Tanzania

By: Kipobota, Clarence (Adv)

Msc. CED Student, January 2007, Dar es Salaam

The Assessment

- **Kisarawe's People:** The vast majority of the poor, according to the Government Development Vision 2025 live in rural areas. Mostly they are Wazaramo and Wandereko. Males (48,343) & Female (47,271) according to 2002 National Census.
- **Economy:** In Kisarawe most of people are peasants although there are few of them who are fishers and petty traders. Petty trading account for about 40% of the working groups.
- **Production:** Is generally low. It faces number of constraints such as lack of an access to a more productive, appropriate technology, including reliable low-cost implements, whether condition and lack of capital to farm in a more reliable way.
- **Lack Capital** (as one of the challenges): Do not know where and how to extract it for their economic and social activities. They lack expertise.

Problem Identification

"Lack of sufficient fundraising strategies has impaired development of most of rural socio-economic activities in Kisarawe district".

Objectives

- To improve fundraising skills and strategies for development groups of Kisarawe district.
- To promote and stimulate exploration and usage of alternative funding/financing using available local opportunities.
- To assist them to plan workable organization management, which will be effective to fundraise for their planned project.
- To capacitate them with basic financial management (including banking) in order to make then self-sustainable after securing funds.

(Details of) Methods Used

- Mostly Used *SURVEY* to collect infm & data about ideas, plans, etc about the rsch.
- Therefore survey's tools used were;
 - *Informative (Open Ended) Interviews.*
 - *Indv. and Group Discussion.*
 - *Observation.*
 - *(Simple Random) Sampling.*
- The Design was "*Cross Sectional Survey*" (B'se this research was/is done at once).

Methods Used ...

- Nature of the information gathered is more "**Descriptive**" (Quantitative infm) – basing on explanations than statistics.
- Therefore, infm gathered is analyzed in a **Descriptive Statistics**.
- Coding and Clarification of infm has been done using a **MaxQDA** (**Quantitative Data Analysis**). Which is in conformity with these nature of infm.

Survey Questions

Covered Relevant Issues Such as;

1. Personal infm of the interviewee (age, sex, tribe, religious, education level, economic activity, property owns, etc).
2. Meaning and sources of Capital.
3. Any alternatives that s/he knows.
4. Availability and accessibility of financial services such as banks, saccos, etc.
5. Management of organization and business (financial management, accounting, etc).
6. Awareness of major government financial and development policies such as MKUKUTA, MKURABITA, SME, EEP (2004), etc.
7. Etc, etc.

Statistical Analysis (Interviewees Details)

- **TOTAL:** Total # of Interviewees = 79.
- **SEX:** Female (42), Male (37).
- **ED:** Std VII (38), Form IV (21), Collage (14), None (6).
- **Occp:** Farming, fishery, trading (retail), NGOs (Service Provision), Employed, etc (Almost all of them do mixture of all).
- **Sample:** Simple Random Sampling was used.

Statistical Analysis (Coding of Relevant Infm.)

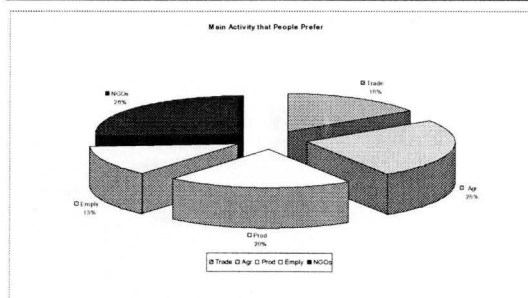
Coding (Grouping) of information: -

- Type of activities mostly done.
- Accessibility and management of capital and capitalization of income/profit.
- Availability and non-availability (awareness) of basic economic skills eg. business management, entrepreneurship skills, etc.
- Knwldg and Usage of alternative ways of capital/resource mobilization for economic activity.
- Knwl. And Usage of major gov.'s socio-economic policies, strategies and laws such as MKUKUTA, SME, MKURABITA, EEP(2004), RDS, National Microfinance Policy, 2001, EEA (2004), Rural Financial Services Programme (RFSP), Unit Trust Fund (2003), AIFA (1998).

Discussion of the Results a. Main Socio-Ec. Activities

S/ N	Activity	Categories	Involvement (Women/Men)	Total	%ge
1.	Trade	-Retail (Petty) Trade -Wholesale -Hawking (<i>Machinga</i>)	-W=12, M=13 -W=0, M=3 -W=4, M=11	43	
2.	Agriculture	-Farming -Forestry -Fishing	-W=15, M=13 -W=7, M=10 -W=8, M=17	70	
3.	Production	-Crafting/Embroilment -Charcoal	-W=22, M=9 -W=11, M=14	56	
4.	Employed	-Private Institutions -Gvnt. Depts.	-W=6, M=10 -W=11, M=8	35	
5.	NGOs	-Health/HIV -Poverty Alleviation -Human Rights	-W=17, M=6 -W=23, M=4 -W=16, M=6	72	

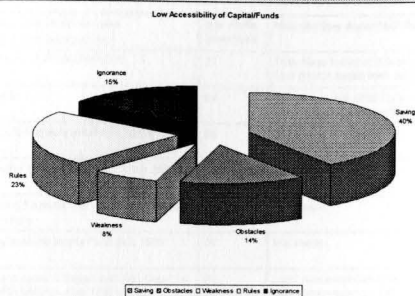
...Pie-Chart(%): MAIN Activity



Discussion of the Results b. Low Accessibility of Capital/Funds

S/ N	Reason (s)	Mostly Affected Ec. Group	Total (per 79)	%ge
1.	Insufficient Source of SAVINGS b'ce of LOW income and lack of "Saving Culture"	Farmers	32	
2.	Presence of OBSTACLES (e.g lack of IDs, Addresses, etc) that discourage financial institutions (Bank, Saccos) to grant loans.	Farmers & Traders	11	
3.	Technical Weaknesses (e.g lack skills to manage profitable projects, lack of securities for loan) which disqualify people from borrowing.	Traders	06	
4.	"Unfriendly Bank Rules" such as bureaucracy (complicated procedures), high interest rates, etc.	Traders & Farmers	18	
5.	Ignorance of people generally which is caused by lack of information, education, skills, culture, coward-ness (risking), etc.	ALL esp. Farmers	12	

...Pie-Chart(%): Reasons of Low Accsb. of Capital

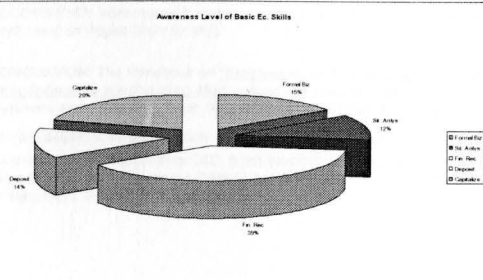


Discussion of the Results

c. Awareness Level of Basic Ec. Skills

S/ No	Check-List of Basic Economic Skills	Score: # people @ per 79	MOSTLY Affected Group	Total	%ge
1.	My economic activity is FORMAL (registered e.g. Business, Farm, Licensed Fishing), visible address, known to the authority).	Traders: 19 Farmers: 03 Producers: 6	Farmers	28	
2.	I did SITUATIONAL ANALYSIS before doing this work (to determine Capital, Market, Profit & Loss, etc).	Traders: 12 Farmers: 00 Producers: 10	Farmers	22	
3.	I keep FINANCIAL RECORDS of cash-flows, Profit and Loss, etc.	Traders: 68 Farmers: 1 Producers: 4	Farmers	73	
4.	I keep my money (DEPOSITE) in the Bank/ Saccos.	Traders: 16 Farmers: 5 Producers: 5	Farmers & Producers	26	
5.	I get profit, CAPITALIZE (circulate) my income/profit as new income.	Traders: 23 Farmers: 6 Producers: 9	Farmers	38	

...Pie-Chart (%): Awareness Level of Basic Ec. Skills



Discussion of the Results

d. Knwldg and Usage of Alternative Ways of Resources Mobilization for Ec. Activity (not Social Activity)

S/ No	Explored "Traditional" Alternative Resources	How Many Prefer this? (@ per 79)	How Many Use this? (@ per 79)	Remarks
1.	"Harambee" (Public Solicitation of Human/Financial Resources).	59	00	It is mostly for charitable public works Such as construction of Schls, Hsptls, etc
2.	"Upatu" (Informal Way of Advancing Money to the Group Member – one after the other).	51	47	Mostly by women staying in neighborhood and employees of the same office.
3.	"Umoja" (Merging of Business Ventures).	64	9	Mostly by close-related friends and relatives.
4.	"Kopa na Lipa" (Borrow and Repay – not necessarily with interest).	06	31	It is used though people do not trust each other nowadays.

Discussion of the Results

e. Knwldg and Usage of Major Gvt. Socio-Ec. Policies

S/ No	Relevant Policies/ Laws (Capital Mobilization)	# of Pp/le Benefited	How do they Benefited/ Remarks
1.	MKUKUTA/ MKURABITA	27	They have heard of this but not sure how does it assist their economic life.
2.	SME	04	They know this SME Policy but do not know how does it benefiting them.
3.	Ec. Empowerment Policy, 2004	00	Not aware.
4.	National Micro-financial Policy, 2001	00	Not aware.
5.	Rural Financial Services Programme (RFSP)	00	Not aware.
6.	Agricultural Inputs Fund Act, 1998	00	Not aware.
7.	Land Laws (Village Land Act, Cap. 114 and Land Act, Cap. 113) of 1999	21	Land Allocation Committees in Ward Dev. Committees (WDC).

General Remarks of the Main Findings

- People think CAPITAL means MONEY only.
- Capital Mobilization is seen in the line of "borrowing money" from financial institutions.
- The "unfriendly bank rules" inhibit people from using bank loan. ALSO lack of securities for Loan.
- Traditional ways of fundraising has been eroded by socio-economic and political changes in Kisarawe.
- Capitalization of income/profit is inhibited by low income (failures of business management), lack of savings, diversity of income into domestic expenditures.
- Most of ec. activities do not get any support from the gvt.

Recommendation and Conclusion

- **RECOMMEND:** More research and awareness programmes on alternative fundraising strategies (from locally).
- **CONCLUSION:** The Handbook on "Mwongozo wa Biashara na Shughuli Ndogondogo za Kiuchumi na Maendeleo" ("*Resource Book on Petty Business and other Economic Development Activities*") is prepared to address solutions for those problems found during the research.
- Relevance of this Research to CED: It has touched; Finances, Accounting, Micro-finance, Socio-Economic Policies, Laws and Strategies, Community Development, Gender and Economics.

Asanteni

THE END

Kipobota, Clarence
(Advocate)

Newspapers cutting for Advocacy – Community Economic Empowerment and Involvement

[All Articles by Clarence Kipobota, Msc. CED 2005/7]

Opinion

Right-based approach, the proper dosage for persistent poverty

HERE is nothing persistent in African economic life like poverty. To me, poverty is not only an economic problem, but also it is a human right issue because it touches and determines human existence. In fact and in most cases, it determines the humanity of a person.

It means that a proper person who can actually alienate poverty, is the poor person him/herself and not any one else.

Poverty prevalence is actually not a problem, but rather a lesson of failure of our development programmes. We have been fighting an enemy from the wrong direction and using a blunt weapon. I mean, the approaches that we have used so far are all rounded.

The journey towards poverty reduction started in 1960s by labeling poverty as one of the three main enemies. Since then, it remained the chorus of economic frameworks. The broad goal was to raise the individual income of the people.

Today, poverty being a global concern, and is fragmented into indicators. At global level, we have agreed to adopt the eight Millennium Development Goals (MDGs).

At national level there are numerous strategies such as the National Strategy for Growth (MKUKUTA) and Reduction of Poverty and the Rural Development Strategy. Our dream is to see developed Tanzania by the year 2025; optimistically, in all socio-economic sectors.

But where are we? Are people really aware of what is happening? In September this year, Jennifer Aloyce, a Tanzania Newspaper's reporter for Tabora, reported that villagers in Tabora, Kigoma and Shinyanga do not understand anything about the MKUKUTA. She said that some of the villagers think that it is a certain tree specie; others thought it was a certain animal specie and others thought that it was the same as TASAF.

It is really bizarre to note this frailty despite the fact that the MKUKUTA is now celebrating its half a decade anniversary. We have a long journey to go.

As for people's involvement in the decision making processes, Mwalimu Nyerere once said that a poverty-free society was achievable if the poor people get equal access to and a control of key natural resources, participation in decision making and in implementation of that decision made.

Poverty can never be alleviated through the air-conditioned rooms in towns. Let us translate these theories of the oral and written strategies into realities.

The growth and stability of the macro-economy is meaningless if it is not translated into people's needs. And the proper translation of macro-economy is the one which considers what exactly is needed.

It is wrong to apply pro-rata mechanism of economic budgeting

flatly for each and every district; because the socio-economic situation of Meatu district is different from that of Sumbawanga.

Likewise, at the municipal level, the councils need to involve representatives from pastoralists, agriculturalists, traders, students and the like from each ward within the district in the budgeting process. This is what the principle of right-based to economic development approach commands.

We can consider ourselves that we have done a lot as far as poverty alleviation is concerned but in fact, we have done extremely little. I mean the sustainable and meaningful poverty alleviation has not yet been adopted.

Most of the poverty alleviation projects, such as building of hospitals, digging of water wells and trainings on HIV/AIDS, are only spoon-feeding. They are not informative in nature and therefore not sustainable. The reason why they collapse at the end of the projects.

The United Nations Declaration on the Right to Development of 1986 emphasizes on community

Behind the scene

KIPOBOTA CLARENCE

participation in the development processes as inalienable human right.

The Constitution of the United Republic of Tanzania of 1977 under article 22 stipulates that every citizen shall have the right to participate effectively in all matters which affects him or her.

Unfortunately, our constitution extensively covers only civil and political rights. The economic rights such as the right to development is outside the ambit of fundamental rights in Tanzania. Actually, this is why most Tanzanian NGOs speak the language of civil and political rights only.

Practically, one of the challenges in the development processes has been how to integrate individual persons into development patterns at various levels.

Today, when you see a component of community participation in the development strategies like MKUKUTA, it is easy to speculate

the reason.

One of the reasons can be that, it is the requirement of the donors that people should be involved.

Unfortunately, there is no strong monitoring process to measure the people's participation in the planning and implementation stages.

To me, meaningful participation is not only attending the meeting and sign the name. In deed, it is quite unbalanced to mix the professor and the common village man around the table. The village man will never keep the discussion's pace.

Development partners should not only integrate poverty in their development frameworks but they should, as well, forge a strategy which will ensure a meaningful participation of the people. I think it is not a good idea to rely on the names of participants of the meeting.

The Tanzanian National Economic Empowerment Policy of 2004 calls upon capital mobilization for economic development and poverty alleviation. It is, as far as I interpret it, an attempt to depart from the donor syndrome for our

economic programmes, because, we have been propensity to donors' fund even for bricks to build our own village dispensaries.

Capital mobilization does not need any scientific expertise. In fact, capital does not necessarily mean financial resources. It can mean man power. I mean human resource. It should be the duty of Ward Development Committees through the districts to mobilize economic activities.

Right-based approach which manifests itself through participation and empowerment of people should be legislated as legal rights. I mean community participation in the development process or poverty alleviation need to be legally binding right which one can bring a claim before a court of law if he/she is excluded from the development process.

Otherwise, will continue to speak and discuss poverty everyday in platforms but without any impact.

I believe that poverty is not natural. It is caused by bad policies and strategies which are not practical and lack of legislation which would have been used to enforce it as the right and not as a charity thing.

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Most development-centred meetings seem to mind the number of representation, ignoring the contribution that participants can make. (File photo).

Behind the scenes



BY KIPOBOTA CLARENCE

THERE is nothing which witlessly drives African countries like poverty. It has been a very hard knob to break. In fact no war against it has ever been successful.

One colleague questioned as to why Africa is starving in the middle of plenty. It is true that Africa is endowed with almost everything. But that is, from an economic point of view, is not essentially the aspect for or of development.

Development, being one of the economic attributes usually depends on how one makes effort to exploit nature and not what nature can provide for him or her. So, the

Well then, the struggle against poverty should begin with the struggle against our mental slavery which commands that, you have to hire someone to think for you and act on your behalf

possible answer to that is, we are starving because we have poor ways of extracting our needs from the abundance surrounding us. Having plenty in hands does not necessarily guarantee for the better.

To start with, let us see where we have just come from. Through out history, from Arabs, German and English dominance, we have been induced to believe that the little we have, in terms of human power and skills, can not suffice our independence on production or rather exploitation of the plentiful we have. We were incapacitated mentally.

Well then, the struggle against poverty should begin with the struggle against our mental slavery which commands that, you have to hire someone to think for you and act on your behalf.

The only moment that one can be involved in the decision making process, is actually when that other person called expert directs you what and how to do things. This is because we are physically and mentally poor. And as always, a poor man has poor man's ways.

Tanzania, in particular, has always been in this struggle of poverty from the very first decade we regained our independence. The

We starve in the middle of plenty because we are poor

first strategy was that, these plenty that we claim to have, should be controlled by the Government. Clause (h) of TANU's creed indicated that, in order to ensure economic justice, the state must have effective control over the major means of production.

In fact, this was a rightful decision for that particular time because; it was one step forward towards mental emancipation from colonialists. But as we conceived this, we overlooked the fact that mental slavery was not only connected to dependence of commands from colonialists, but also from any person or authority which could inhibit individual person from free thinking.

Therefore, the dependence syndrome remained and has persisted to date. People think that the decision from what to produce and sell must come from the government. This is one scenario.

The second scenario is the capacity to exploit the plenty that we have. That is, the knowledge of how to go about it. Foreign companies will never stop flocking to Africa because Africans do not have technical know-how of extracting the plenty. If we endeavor to scratch the resources using poor tools, we can not export our produce to the world market. They will fall beyond the set standards.

So what to do? To wait until when we acquire that capacity or resort into extraction by proxy ways. I mean through hired experts in mines, in plantation, in everywhere?

In anyway, this incapacity to exploit the plenty is not caused by our financial status. This should never blind our sight. Economics is all about using limited resources to produce. We have never sat down and considered how limited human resources and skillful that we have could save the need. This, believe me, is not at all a hypothetical tale.

When the Rural Rapid Appraisal philosophy was introduced in Asia in 1980s, it was seen as a nightmare. It was not easy to believe that a person who has nothing (capital) can give something. That concern is actually justifiable. As Latin proverbs say "Nemo dat qui non abet", that is, he who has not, can not give. So the question of how to raise capital from empty pocket is what estranged minds of our people. As we deliberate with this explanation, you shall see that it is possible.

Thirdly, capital mobilization has not been pursued constantly. For instance, experience has shown that many rural people are hard working and good planners. But one of the challenges has been capital to fund their programs.



Trade and Industry Minister Nazir Karamagi

Saving from their produce is almost impossible. Banks have strings, very difficulty for them to adhere to; in fact they lack entrepreneurship skills to risk their assets if any.

The remaining option, may be, is to fundraise from donors the process which is also cumbersome to them. They have to convince donors. Their level of literacy is very low. Therefore they hardly get funds from donors. The anti-poverty funds come with attached strings. And when the bid to develop certain place becomes an issue, they are incapable of becoming the highest bidders. So,

Therefore, the dependence syndrome remained and has persisted to date. People think that the decision from what to produce and sell must come from the government. This is one scenario.

they remain servants who can work for others.

Fourthly, the elites' betrayal of the villagers; very few people are in the villages guiding people what to do. During the first bunch of Five-Year Development Plan, the Government proclaimed that hard work was the key to development.

The plan emphasized on everyone should not lessen our efforts



Minister responsible for Empowerment Juma Ngasongwa

to get money we really need, but it should be more appropriate for us to spend time in the villages showing the people how to bring about development through their efforts, rather than spending most of their time searching for money abroad.

The reality of this has remained. Poverty in Tanzania and most of African countries is sought to be eradicated in the fully air conditioned rooms in posh cities like Dar es Salaam, Nairobi and Kampala rather than using same money to sit round the tree with the people to whom these discussions are all about.

The most important solution to all these problems should be capacity building to our people. The Tanzanian Community Development Policy of 1996 quotes Mwalimu Nyerere as saying that, true development is the development of people, not of things.

This policy, when it was promulgated ten years ago, promised to create room for other actors of development including civil societies. The room is clearly seen in the current National Strategy for Growth and Reduction of Poverty (MKUKUTA). Civil societies should occupy those created rooms to assist the Government in development process.

As always pointed out, the whole and future of a citizen depends on extent of which s/he has been involved in determination of the matter affecting him including how to earn her or his living from the plenty that surrounds us. If the responsible ministry, agencies and civil societies deliberate to equip

people with entrepreneurship skills, they can extract nature skillfully.

There is no any easy way that we can employ to free ourselves from starving, apart from building faith on ourselves, that we can exploit our nature ourselves. Above all, emancipate ourselves

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from poor mentality which eventually makes us poor. We are capable of enriching ourselves from the plenty.

Otherwise, the plenty that we have shall always be the garden of flowers for bees' honey ingredients. As for this, we shall always remain starving and dying on the side of elegantly smelling Africa. Let us awake and work.

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