

Appendix:i Letter of application

RUGUMIRA GABRIEL ,D.
P.O.BOX 204,
MBOZI.
17/9/2005.

THE CHAIRPERSON,
MKUKUWAMBO
P.O.BOX 529.
MBOZI.

Dear Sir,

Re; PARTICIPATION IN MKUKUWAMBO S&C ACTIVITIES.

Reference is made to the heading above.

I am very interesting to carry out activities in your scheme in voluntary basis for a period of 18 months.


Currently am taking a Degree of Master of science in Community Economic Development in Southern New Hampshire University in collaboration with Open University of Tanzania.

For 18 months we are supposed to put into practical skills and knowledge acquired in the studies that focuses on Community Economic Development.

I have experience of working with community based organization in the area of saving and credit, project implementation, community mobilization, management, and Income generating activities.

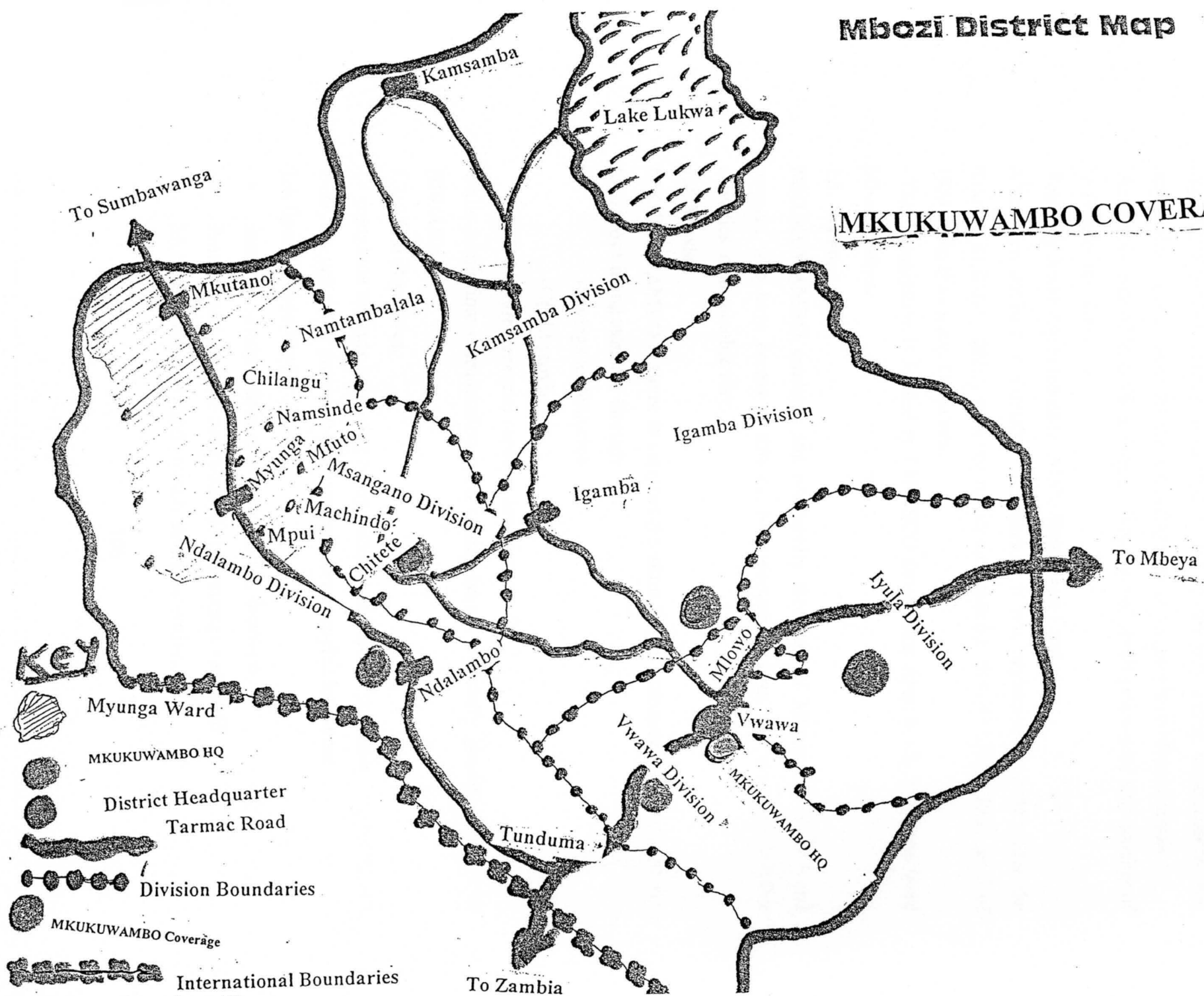
My participation in MKUKUWAMBO savings and credit scheme activities will contribute to your achievement.

I will appreciate if your scheme will accept my application.

Thank you,

Daria Rugumira.

Mbozi District Map

MKUKUWAMBO COVERAGE.



Appendix : iii BACKGROUND INFORMATION ABOUT MKUKUWAMBO SAVINGS AND CREDIT SCHEME.

1.0 Introduction.

MKUKUWAMBO scheme is among of the community based organizations that contributes towards socio economic development of the people in Mbozi District.

The scheme started in 2000 as farmers' savings and credit group with total number of 15 founder members.

Formerly it was registered under ADP-Mbozi Trust Fund.

After been advised to formalize the scheme, it was registered in 2004 under the ministry of home affairs, with the registration number SO.NO.13139, Rule no 5 of 1954 under the society Ordinance.

- The Organization is located at TANESCO Street, near Apex hotel, in Vwawa ward Mbozi District.

1.1. Vision.

MKUKUWAMBO envision the community members of Mbozi district men and women, who have access to finance, have enough savings, and running profitable activities in sustainable way.

1.2. Mission

MKUKUWAMBO is there to support the effort Mbozi community men and women to improve living standard through:

- Savings mobilization,
- Credit provision,
- Entrepreneurial capacity development,

While taking into consideration cross cutting issues, especially gender relations and HIV/AIDS

1.3. Main objectives.

To contribute towards improving living standard of Mbozi Community mainly in rural areas, through credit provision that member's use as capital investment.

1.4. Specific objectives.

- . Inculcate saving culture among community members
- . Promote and sensitize community to join savings and credit
- . Mobilize community and promote saving activities.

- Collect community savings and provide credit facilities
- . Provide bank services to community members.
- Promote Gender equality and women empowerment.

The MKUKUWAMBO scheme is guided by the constitution in its daily operations and functions. It has employed 2 full time staff and it serves the population of 500, with an average of 100 households whereby 40 households are female headed.

1.5. Area of operation.

The MKUKUWAMBO scheme is operating in four divisions of Vwawa, Ndalambo, Iyula and Igamba in 9 wards and 15 villages.

1.6. Membership

Mainly the membership to scheme is through groups.

By September 2005, the scheme had reached 75 groups, out of which 40 are women groups, and 5 youth, groups, and 20 are mixed groups. 10 are male groups.

1.7. Member's occupations.

The main occupation of these groups includes:

- Buying and selling cereal crops,
- Small scale farming and
- Petty business.

Up to mid September 2005, a total of TZS 25 millions was raised from group members as savings and the amount loaned to 30 groups was 20 millions, with 2.5% interest rate per year.

2.0 Scheme and administrative structure.

The scheme has its own structure and leadership. Under the structure, the supreme/decision making body of the organization is members through Annual general meeting (AGM). Followed by the Executive Committee that comprises 15 members including chairperson, secretary, book- keeper and 2 members drawn from each committee. (Finance, loan and Mobilization committee) Each committee has total number of 5 members.

The Executive Committee is the main custodian of the scheme properties, controller of all financial matters, Coordinates planned activities against– actual implementation and report to Annual General Meeting.

The three committees that are finance, loan and mobilization, are the one's implementing day-to-day activities in collaboration with 2 full time employed staff.

2.1. Leadership.

The day-to-day activities are under the chairperson; the Secretary is responsible for office management and supervision of all staff. Bookkeeper is responsible for financial matters

3.0 Sources of funds.

The MKUKUWAMBO mainly depend on following source.

- Member's savings
- Interest rate
- Entry fees
- Contributions.

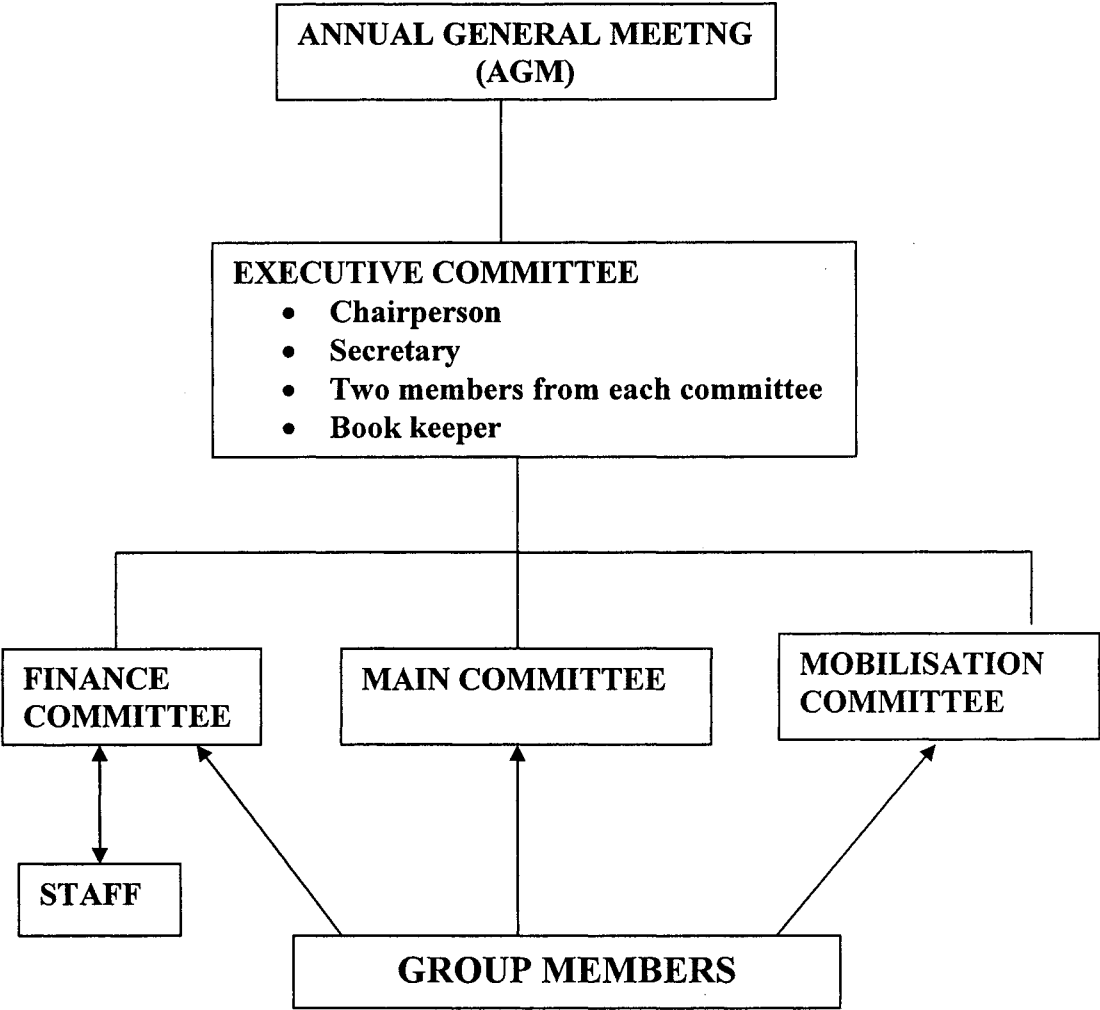
75% of group members have savings range from TZS 10000/= to TZS150, 000/= while 24% their savings range from TZS150, 000/= to TZS300, 000/= and the remaining 1% save from TZS 300,000/= to TZS 500,000/=.

4.0. Current programs.

So far MKUKUWAMBO is actively involved in savings and credit services.

The future plan is to operate as community Bank and provide bank services to the community.

Appendix iv: Structure of MKUKUWAMBO



Appendix v: NEED ASSESSMENT CHECKLIST.

1. Brief explains about MKUKUWAMBO savings and credit scheme.
2. How did it start, Objectives/goals?
2. How many members the scheme has.
3. Type of membership.
4. Tell about the scheme management and leadership.
5. Scheme activities
6. Source of funds.
- 8 Problems that the scheme face
9. Which the problem affects mostly the scheme.
- 10 What do you consider to be the most important needs for the scheme?
11. Rank the mentioned needs according to its importance.
12. What solution do you think can reduce the mentioned problems?

Appendix:vi QUESTIONNAIRE FOR RESPONDENTS.

1.0. BACKGROUND INFORMATION.

1. Gender

1=Female, 2=Male.

2. Age.

1= 15-19

2=20-25

3=26-30

4=31-35

5=36-40

6=41-45

7=46-50

8=50 and above.

3. Education.

1=Primary education, 2= Secondary education, 3=tertiary, 4= Drop out, 5=Informal education. 6=0.

4. Income.

1 50,000-100,000

2. 101,000-150,000

3. 151,000-200,000

4. 201,000-250,000

5. 251,000-300,000

6. 301,000-350,000

7. 351,000-400,000

8. 401,000 and above.

5. Number of family members.

1. 1-2

2. 3-4

3. 5-6

4. 7 and above.

6. Occupation.

1. Farmer

2. Livestock keeper

3. Business
4. 1-3
5. Others specify.
7. Type of group.
 1. Male
 2. Female
 3. Mixed.
8. Membership period.
 1. 0-1
 2. 2-3
 3. 4-5
 4. 5 and above.
9. Average members in group.
 1. 1-5
 2. 6-10
 3. 11-15.
10. Position in the organization.
 1. Member.
 2. Leader.
 3. Member of committee.
11. How many members in the Organization?
 1. 20.
 2. 40
 3. 60
 4. 70 and above.
12. What are the sources of fund for the Organization?
 1. Member's share.
 2. Member's savings.
 3. Loans.
 4. Grants.
 5. Interest rates.

1.1. SAVINGS STRATEGIES.

13. Does the organization have savings strategies?

1. Yes
2. No
3. I don't know.

14. If yes what are these strategies?

1. Regular mobilization meetings at least once per month.
2. Increase new membership.
3. Fixed time of savings services to members.
4. Fixed amount of money to be deposited by members
5. Savings competition among members.
6. Regular follow-up of member's savings at least every week.
7. Establish collection centers.
8. Introduce savings boxes to each member.
9. Separate savings account from other savings in the organization.
10. Capacitate members of committee in mobilization skills.
11. Improve organization facilities to convince members continue to savings.
12. Others specify.

15. Are the strategies you mentioned useful to the organization?

1. Very useful.
2. Useful.
3. Not useful.
4. I don't know.

16. If not why?

1. The amount of money members save still low.
2. The costs of savings are high.
3. Not reached the estimated number of members in the organization.
4. No savings discipline.
5. No report to members concerning how much they have saved.
6. No close follow-up of savings to members.

17. How many members are joining the organization each year?

1. 1-5
2. 6-10
3. 11-15
4. 16 and above.

18. Does the Organization have fixed amount of money to be saved by members?

1. Yes.
2. No.
3. I don't know.

19. If yes what amount members supposed to save?

1. 500-1000/=
2. 1100- 5000/=
3. 5100-20,000/=
4. 2100-50,000/=
5. 51,000-100,000/=
6. 110, 000-150,000/=
7. 160, 000- 200,000/=
8. 210,000 and above

20. What is the amount of savings estimated every moth to be deposited in the organization by members?

1. 1000-5000/=
2. 10, 000- 15,000/=
3. 16,000- 20,000/=
4. 20,000/= and above.
5. No specific amount.

21. Do you know the amount of money the organization receives from members each month?

1. Yes.
2. No.
3. I don't know.

22. If yes how much money is the organization get each month from members as savings?

1. 10,000/= -50,000/=
2. 60,000/-100,000/=
3. 110, 000/=- 150,000/
4. 160, 000/= -200,000/=
5. 200,000/= and above

23. How you comfortable with the amount of savings the organization receives?

1. Yes.
2. No
3. No response.

24. If no can you tell us how to improve the current strategies?

1. Develop condition which will discipline members increase savings.
2. Establish savings products
3. Train members on profitable economic activities.
4. Up date member's activeness and drop those with stagnant savings.
5. Close follow-up of member's savings.
6. Open branches to the areas far from the head quarter of the organization so that members can access savings service easily.
7. Others. Specify

2.0 ABILITY OF MEMBER'S TO SAVE.

25. Are members save as required?

1. Yes
2. No
3. I don't know

26. Are the members having ability to make savings?

1. Yes
2. No.
3. No response.

27. If yes why members are not saving as required?

1. Low saving culture.
2. No close follow-up of leaders to members.
3. Members are very scattered to reach them always.

4. Low income among members.
5. Members have no savings discipline.
6. No diversification economic activities.
7. Leaders have low capacities of saving mobilization.
8. Others. Specify.

28 what economic activities members undertake?

1. Beans production
2. Maize production
3. Pig keeping
4. Buying and selling of cereal crops.
5. Grocery
6. Sunflower production.
7. Food vendors.

29. What is member's source of fund?

1. Family income.
2. from produces income.
3. Loan from MKUKUWAMBO.
4. 1-3.
5. Savings.
6. Relative.

30. From your activities what is the average amount are you earning?

1. 50,000-100,000/=
2. 110,000-150,000/=
3. 160,000-200,000/=
4. 210,000-250,000/=
5. 260,000-300,000/=
6. 310,000-350,000/=
7. 360,000/= and above.

31. From your earnings how much are you saving?

1. 5000-10,000/=
2. 11,000-20,000/=
3. 21,000-30,000/=
4. 31,000-50,000/=

5. 51,000-100,000/=

6. 110,000/= and above.

7. Save in kind.

32. How often are you saving?

1. Weekly

2. Twice every month.

3. Once a month.

4. Once after three months.

5. Twice a year.

6. Once yearly.

7. Twice after two years.

33. Is the amount saved enough?

1. Yes

2. No

3. I don't know.

4. No response.

34. If no what is your suggestions?

1 .To saves in kind.

2 .To engage into different economic activities.

3. Capacitate members on entrepreneurial skills.

4. To put fixed amount of money to be saved by members.

3.0 BUSINESS DEVELOPMENT SKILLS.

35. Do the organization have training program to its members regarding to business skills?

1. Yes.

2. No.

3. I don't know.

36. If yes what kind of trainings does the organization provide to its members?

1. How to start business.

2. Management of business.

3. Business identification.

4. Record keeping.

5. Marketing.

6. Other .Specify

37. How often trainings are provided to members?

1. Once yearly.

2. Twice yearly.

3. Thrice yearly

4. No specific time

5. Training has been conduct to members.

6. Nothing has been done regarding to business training.

38. Have you receive training on business skills?

1. Yes.

2. No

39. Do you think there is a need of being trained in business development?

1. Yes.

2. No.

3. I don't know

40. If yes in which area you think need attention?

1. Contract farming.

2. Agribusiness

3. Business identification.

4. Business management and plan.

5. Record keeping.

6. Marketing.

7. Bargaining and negotiation

Appendix vii : Logical frame work for savings mobilization project in MKUKUWAMBO savings and credit Scheme-Mbozi. 2005-2007.

Narrative summary	Objective verifiable indicators	Means of verification	Assumption.
<u>Overall objective.</u> To improve savings mobilization in MKUKUWAMBO which will increase savings and have sufficient capital investment.	60% of members have access to financial services from - MKUKUWAMBO. -Amount of savings available for credit.	-Progress report. -Annual report. -Evaluation report. -Survey report.	Favorable government cooperative policy. Timely savings deposits. Political stability.
<u>Objectibe 1.</u> To develop savings strategies for MKUKUWAMBO that will be used in increasing savings by December 2006.	-Savings strategy in place -Increased savings deposits from 25,000,000/= September 2005 to 60,000,000/=by December 2006. -Increased new members from 75 members (September 2005) to 120 (December 2006).	-Progress report. -Annual report. -Evaluation report. -Survey report.	Good collaboration between MKUKUWAMBO and partner organization (ADP-Mbozi and District council) Political stability. Favorable government cooperative policy.
<u>Objective 2.</u> To improve business development skills to 45 members of MKUKUWAMBO	-Number of members with business development skills increased from 12(September 2005)	-Progress report. -Annual report. -Evaluation report.	Good collaboration between MKUKUWAMBO and partner organization (ADP-

so as to indulge into viable economic activities by December 2006.	to 57. -Number of members applying business skills. -Number of trained members improved their business from 12 to 30 members by December 2006.	-Survey report.	Mbozi and District council) Political stability.
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Appendix ix: Monitoring plan.

Objective & Activities.	indicators	Data source	Methods/ tools	Responsible	Time frame.
Objective 1 To develop savings strategies for MKUKUWAMBO savings and credit scheme that will be used in increasing savings by December 2006.					
-Conduct sensitization meeting to MKUKUWAMBO leaders on the importance of savings strategies in mobilizing savings.	-Number of leaders sensitized. -Number of meetings conducted. -Amount of money and resources used.	-Reports -Attendance registered Participants . - Mobilizers .	-checklist Observation. -group discussion -review documents	Project advisor. Project implementers Executive secretary.	January 2006.
-Collect relevant materials from 5 different sources that will be used as an input in developing savings strategy.	-Number of source conducted. -Types of material collected.	-Reports. Project Advisor. Project implementers .	Observation. Review documents. Group discussion. Interview.	Project Advisor. Project implementers.	January 2006.
-Conduct 3 training sessions for developing saving strategy and its applicability.	-Number of leaders attended. -Number of sessions conducted. -Number of strategies developed.	Project implementers . Project Advisors	-interview - observation . -group discussion Review	Project Advisor. Project implementers.	February-march 2006.

Conduct 3 mobilization meetings to 75 members of Mfuko Wa Kuweka -Akiba na Kukopa Mbozi	-Number of meetings conducted. -Number of members participated.	Executive secretary. Leaders Reports Members Project implementers Project Advisor.	documents -interview - observation -group discussion Review documents	Project Advisor. Project implementers.	April –June 2006
Conduct 6 sensitization meetings to community in Isansa and Vwawa wards.	-Number of meetings conducted. -Number of members attended.	Sensitize community Report Project implementers Project Advisor.	-interview - observation -group discussion Review documents -interview observation -group discussion Review documents	- Project Advisor. Project implementers.	
<u>Objective 2.</u> To improve business development skills to 45 members of Mfuko Wa Kuweka na Kukopa					

Wananchi Mbozi so as to indulge in viable economic activities by December 2006.					
Identify training needs to members.	Number of trainings needs identified Number of members attended.	-Reports Project implementers Project Advisor	-interview - observation . -group discussion Review documents	- Project Advisor. Project implementers.	
Prepare training materials and program.	Type of materials developed. Number of materials produced.	-Reports Project implementers Project Advisor	Interview Observation Review documents	- Project Advisor. Project implementers.	
Conduct 2 business trainings.	Number of trainings conducted. Number of participants	Trained members. Project implementers . Project Advisor.	Interview Observation Review documents	- Project Advisor. Project implementers.	

Appendix x: INCREASING SAVINGS STRATEGY

In order to mobilize and increase savings as required, the following strategies were developed by the scheme after consulting different readings ,savings and credit groups , microfinance institutions and government departments like cooperative and community development These strategies in one way or other helped to increase savings and will be used in savings mobilization.

1. Regular savings deposit –

The scheme to introduce voluntary and compulsory savings to its members.

- Voluntarily at least every month, members have to make savings with the amount she/he has.
- After three months members have to make sure that they save 20,000/= as compulsory savings for those who will not manage to save every month.
- Establish register book with updated data which shows the frequency of member's savings, amount saved, status of savings, signature of savers.

Date	Name	Compulsory savings	Voluntary savings.	Amount deposited.	Status of savings	Signature of saver.

-The scheme has to provide report and update information about savings to members on quarterly basis. The report will encourage member to save because all members with their savings will be in the report.

2. Variety of savings products.

Establish new Saving Product and services to cope with client preference so as to attract more client and savings.

Savings products are:

- Member's, Shares in MKUKUWAMBO.It was decided that members must have 20 shares. Each share worth of 5,000/=Therefore members have to contribute 100,000/= to the scheme.
- Agriculture inputs account. Most MKUKUWAMBO members are farmers, the experience shows that during planting season farmers face constraints of getting agriculture inputs Therefore by introducing this product will encourage members and new members to save more as they know that they will access easily inputs

- Emergency account in case members has a problem can access within a short period of time with an interest of 40%. For example member want to pay school fees for her/his children can use this account to solve the problem within a short time. Amount set range from 10,000/= to 300,000/=

3. Reward and Punish.(Carrot and stick)

This aimed at increase saving habit among members, and motivates members to save more by;

- Organize end of year competition, where members will compete by looking the amount of savings members have by December each year, frequency of savings, by giving priority for members who are making savings every months. 3 members are proposed to be rewarded .First winner to get 30,000/=, the second to receive 20,000/= and the third one to receive 10,000/=.
- On other hand to punish those who will break the rule by writing warning letter to those who are concern, penalizing by 2% of the amount of savings they have, if the two will not work the final decision is to dismiss. The letters of warning will be written to members after seeing that there is no deposit for more than four months those who will save twice a year will pay 2% the action to be taken by the scheme will discipline members and make them save regularly.

4. Open Savings services to Outsiders and improve savings services to members.

- The scheme has to provide additional savings services to non-members so as to encourage people to save and provide banking service to non-members who are not able to access banking services easily .By introducing such service will enable the scheme to use the amount of money to generate and if customers will need it the scheme will provide it. Also in providing this service, will make the scheme to increase confidence as well as its name.
- The scheme has to introduce outreach savings services near to members so as to attract more savings from members and reduce savings costs that members incur during savings process.
- Not only that, the scheme has to reschedule time of services. for example, the time of services for MKUKUWAMBO start in morning at 8.30am

to 3.30 pm. This time is not appropriate for members who are doing business because in morning they don't have collection. Therefore by rescheduling time it will be easy to collect money from business person in the evening.

5. Strengthen member's and Leaders capacities.

MKUKUWAMBO has to develop training program, to members and leaders which will enable the scheme to mobilize savings easily.

- The scheme has to arrange training program to members concerning business development skills so that members can indulge into profitable activities, hence increase income which will make them easy to save more money
- The scheme has to capacitate leaders in organizational development so that they will know how to run the scheme, have sound financial management, and will make to develop and improve regulations enforcing financial and savings discipline as well as proper supervision.
- Transparency and confidence on mkukuwambo operations will increase accountability and commitment among members and leaders.
- Being capacitated the scheme will put conducive and appropriate environment of the office structure so as to assure the safety of member's deposits.
- Capacities will enable the scheme to set savings interest rates so as to attract more savings and new members.

6. Regular follow-up.

The scheme in order to assess the progress of savings mobilization, the scheme has to make closer follow-up with the purpose of ensuring that members save as required, to see if trained members on business development apply skills in running their business, to ensure if savings strategies set has managed to reach the intended objectives.

Appendix :xi Research findings.

Table;1.

age of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	1	.7	2.4	2.4
	26-30	5	3.5	12.2	14.6
	31-35	11	7.8	26.8	41.5
	36-40	10	7.1	24.4	65.9
	41-45	11	7.8	26.8	92.7
	46-50	2	1.4	4.9	97.6
	50 and above	1	.7	2.4	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;2

education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	primary education	21	14.9	51.2	51.2
	secondary education	11	7.8	26.8	78.0
	tertiary	5	3.5	12.2	90.2
	informal education	4	2.8	9.8	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;3

income per year

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	151,000-200,000	6	4.3	14.6	14.6
	201,000-250,000	12	8.5	29.3	43.9
	251,000-300,000	13	9.2	31.7	75.6
	301,000-350,000	8	5.7	19.5	95.1
	351,000-400,000	2	1.4	4.9	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;4

number of family members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2	3	2.1	7.3	7.3
	3-4	14	9.9	34.1	41.5
	5-6	19	13.5	46.3	87.8
	7 and above	5	3.5	12.2	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table; 5

occupation of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	farmer	11	7.8	26.8	26.8
	livestock keeper	5	3.5	12.2	39.0
	business	9	6.4	22.0	61.0
	1-3	16	11.3	39.0	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;6

type of group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	7	5.0	17.1	17.1
	female	18	12.8	43.9	61.0
	mexed	16	11.3	39.0	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table; 7

		membership period			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1	6	4.3	14.6	14.6
	2-3	13	9.2	31.7	46.3
	4-5	11	7.8	26.8	73.2
	5 and above	11	7.8	26.8	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table ;8

		average members in group			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	20	14.2	48.8	48.8
	6-10	16	11.3	39.0	87.8
	11-15	5	3.5	12.2	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;9

		number of members is the organization			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	40	3	2.1	7.3	7.3
	60	11	7.8	26.8	34.1
	70 and above	27	19.1	65.9	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table; 10**source of fund in the organization**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	member's savings	37	26.2	90.2	90.2
	interest rates	4	2.8	9.8	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table ;11**does the organization have savings strategies**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	27	19.1	65.9	65.9
	Yes	7	5.0	17.1	82.9
	I don't know	7	5.0	17.1	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table ;12**if yes,what are these strategies**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	regular mobilization				
	meetings at least	16	11.3	59.3	59.3
	once per month				
	increase new	11	7.8	40.7	100.0
	membership				
	Total	27	19.1	100.0	
Missing	System	114	80.9		
Total		141	100.0		

Table;13

are the strategiea you mentioned useful to the organization?					
		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	useful	10	7.1	27.8	27.8
	not useful	17	12.1	47.2	75.0
	i dont know	9	6.4	25.0	100.0
	Total	36	25.5	100.0	
Missing	System	105	74.5		
Total		141	100.0		

Table 14.

if not why?					
		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	the amount of money members save still low	5	3.5	21.7	21.7
	the cost of savings are high	4	2.8	17.4	39.1
	not reached the estimated number of members in the organizat	6	4.3	26.1	65.2
	no savings displine	4	2.8	17.4	82.6
	no report to members concerning how much they have saved	2	1.4	8.7	91.3
	no close follow-up of savings to members	2	1.4	8.7	100.0
	Total	23	16.3	100.0	
Missing	System	118	83.7		
Total		141	100.0		

Table;15

how many members are joining the organization each year?					
		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	1-5	13	9.2	31.0	31.0
	6-10	7	5.0	16.7	47.6
	i dont know	22	15.6	52.4	100.0
	Total	42	29.8	100.0	
Missing	System	99	70.2		
Total		141	100.0		

Table;16

does the organization have fixed amount of money to be saved by members?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	1	.7	2.6	2.6
	no	24	17.0	63.2	65.8
	i dont know	13	9.2	34.2	100.0
	Total	38	27.0	100.0	
Missing	System	103	73.0		
Total		141	100.0		

Table;17

if yws what amount members supposed to save

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2100-50000	2	1.4	40.0	40.0
	51000-100,000	3	2.1	60.0	100.0
	Total	5	3.5	100.0	
Missing	System	136	96.5		
Total		141	100.0		

Table;18

amount of savings estimated everymonth to be deposited in the organization members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10,000-15,000	2	1.4	4.9	4.9
	16,000-20,000	4	2.8	9.8	14.6
	20,000 and above	3	2.1	7.3	22.0
	no specific amount	32	22.7	78.0	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;19

do you know the amount of money the organization receives from members each month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	11	7.8	28.9	28.9
	no	15	10.6	39.5	68.4
	i dont know	12	8.5	31.6	100.0
	Total	38	27.0	100.0	
Missing	System	103	73.0		
Total		141	100.0		

Table;20

if yes how much the organization get each month from members as savings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	60,000-100,000	10	7.1	62.5	62.5
	110,000-150,000	3	2.1	18.8	81.3
	160,000-200,000	2	1.4	12.5	93.8
	200,000 and above	1	.7	6.3	100.0
	Total	16	11.3	100.0	
Missing	System	125	88.7		
Total		141	100.0		

Table;21

are you comfortable with the amount of savings the organization receives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	3	2.1	7.5	7.5
	no	30	21.3	75.0	82.5
	no response	7	5.0	17.5	100.0
	Total	40	28.4	100.0	
Missing	System	101	71.6		
Total		141	100.0		

Table;22

if no, tell how to improve the current strategies		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	develop condition which will discipline members	16	11.3	23.5	23.5
	increase savi				
	establish savings products	9	6.4	13.2	36.8
	train members on profitable economic activities	11	7.8	16.2	52.9
	update member's activeness and drop those with stagnant savi	11	7.8	16.2	69.1
	close follow-up of mwmbner's savings	12	8.5	17.6	86.8
	open branches,so that members can acces savings services	9	6.4	13.2	100.0
	Total	68	48.2	100.0	
Missing	System	73	51.8		
Total		141	100.0		

Table; 23

are members save as required		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	4	2.8	9.8	9.8
	no	29	20.6	70.7	80.5
	i dont know	8	5.7	19.5	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;24

are the members having ability to make savings?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	27	19.1	67.5	67.5
	no	10	7.1	25.0	92.5
	no response	3	2.1	7.5	100.0
	Total	40	28.4	100.0	
Missing	System	101	71.6		
Total		141	100.0		

Table; 25

if no,why are members are not saving as required

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	low saving culture	11	7.8	20.8	20.8
	no close follow-up of leaders to members	6	4.3	11.3	32.1
	members are very scartered ti reach them always	6	4.3	11.3	43.4
	low income among members	8	5.7	15.1	58.5
	members have no saving despline	9	6.4	17.0	75.5
	no deversitification economic activities	5	3.5	9.4	84.9
	leaders have low capacities of saving mobilization	6	4.3	11.3	96.2
	1-7	2	1.4	3.8	100.0
	Total	53	37.6	100.0	
Missing	System	88	62.4		
Total		141	100.0		

Table;26

what economic activities members undertake?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	beans production	7	5.0	17.1	17.1
	maize production	4	2.8	9.8	26.8
	pig keeping	7	5.0	17.1	43.9
	buying and selling of cereal products	10	7.1	24.4	68.3
	grocery	2	1.4	4.9	73.2
	sunflower production	1	.7	2.4	75.6
	food vendors	2	1.4	4.9	80.5
	beans and maize production	8	5.7	19.5	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table ;27**members source of capital**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family income	21	14.9	25.6	25.6
	from produces income	20	14.2	24.4	50.0
	loan from MKUKUWAMBO	33	23.4	40.2	90.2
	1-3	3	2.1	3.7	93.9
	SAVINGS	5	3.5	6.1	100.0
	Total	82	58.2	100.0	
Missing	System	59	41.8		
Total		141	100.0		

Table;28**from your earn how much are you saving**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5000-10000	4	2.8	9.8	9.8
	11,000-20,000	8	5.7	19.5	29.3
	21,000-30,000	6	4.3	14.6	43.9
	31,000-50,000	13	9.2	31.7	75.6
	51,000-100,000	9	6.4	22.0	97.6
	save in kind	1	.7	2.4	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table; 29**how often are you saving**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	twice every month	1	.7	2.4	2.4
	once a month	2	1.4	4.9	7.3
	once after three monthes	12	8.5	29.3	36.6
	twicw a year	15	10.6	36.6	73.2
	once yearly	11	7.8	26.8	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;30**is the amount saved enough**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	1.4	4.9	4.9
	no	32	22.7	78.0	82.9
	i dont know	4	2.8	9.8	92.7
	no response	3	2.1	7.3	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;31**if no, what is your suggestions**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	to save in kind	25	17.7	29.8	29.8
	to engage into different economic activities	20	14.2	23.8	53.6
	capacitate members on enterpreneurial skills	20	14.2	23.8	77.4
	to tut fixed amount of money to be saved by members	18	12.8	21.4	98.8
	1-4	1	.7	1.2	100.0
	Total	84	59.6	100.0	
Missing	System	57	40.4		
Total		141	100.0		

Table;32**do the organization have training program to its members regarding to bussiness skills**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	10.6	37.5	37.5
	no	14	9.9	35.0	72.5
	i dont know	11	7.8	27.5	100.0
	Total	40	28.4	100.0	
Missing	System	101	71.6		
Total		141	100.0		

Table;33

if yes what kind of training does the organization provide to its members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	record keeping	12	8.5	85.7	85.7
	marketing	1	.7	7.1	92.9
	other specify	1	.7	7.1	100.0
	Total	14	9.9	100.0	
Missing	System	127	90.1		
Total		141	100.0		

Table;34

how often trainings are provided to members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	once yearly	5	3.5	13.5	13.5
	twice yearly	7	5.0	18.9	32.4
	nothing has been done regarding to business training	25	17.7	67.6	100.0
	Total	37	26.2	100.0	
Missing	System	104	73.8		
Total		141	100.0		

Table;35

have you received training on business skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	10.6	37.5	37.5
	no	25	17.7	62.5	100.0
	Total	40	28.4	100.0	
Missing	System	101	71.6		
Total		141	100.0		

Table;36

if yes from where

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	District Council	5	3.5	31.3	31.3
	ADP-Mbozi	10	7.1	62.5	93.8
	religious institution	1	.7	6.3	100.0
	Total	16	11.3	100.0	
Missing	System	125	88.7		
Total		141	100.0		

Table;37

do you think there is a need of being trained in bussiness development

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	38	27.0	92.7	92.7
	i dont know	3	2.1	7.3	100.0
	Total	41	29.1	100.0	
Missing	System	100	70.9		
Total		141	100.0		

Table;38

if yes in which area you think need attention

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	contract farming	6	4.3	15.0	15.0
	agribusiness	10	7.1	25.0	40.0
	business identification	1	.7	2.5	42.5
	business management and plan	16	11.3	40.0	82.5
	record keeping	2	1.4	5.0	87.5
	marketing	5	3.5	12.5	100.0
	Total	40	28.4	100.0	
Missing	System	101	71.6		
Total		141	100.0		

Appendix xii : Power presentation

<p>The survey.</p> <p>Survey purpose:</p> <ul style="list-style-type: none">■ To assess and gather information about savings situation. <p>Survey design and</p> <ul style="list-style-type: none">■ Cross-sectional.■ Descriptive statistics.■ Research questions. <p>Target and Sample size:</p> <ul style="list-style-type: none">■ MKUKUVAMBO members and community■ 41 respondents.	<p>Survey continue.....</p> <p>methodologies:</p> <ul style="list-style-type: none">■ Questionnaire, interpersonal interview .■ Focus group discussion and Observation■ Documents from different sources. <p>Data analysis and Presentation:</p> <ul style="list-style-type: none">■ SPSS Software and manuals.
<p>Findings.</p> <p>Age of respondents.</p> <ul style="list-style-type: none">■ 78% of respondents aged from 31 to 45 years■ 12.6% had 30 years and below ,whereas 7.4% had 46 and above. <p>Education of the interviewees.</p> <ul style="list-style-type: none">■ 51% of the respondents had primary education■ 26.8% had Secondary School and 12.2% had tertiary education. <p>Income.</p> <ul style="list-style-type: none">■ 85% of the respondents earn income >200,000/=■ 15% of the respondents earn <200,000/=tshs	<p>Findings continue.....</p> <p>Savings strategies:</p> <ul style="list-style-type: none">■ Encourage community to join the scheme and increase members savings■ It was noted that these savings strategies were not useful(66%)■ Reason why? Savings and members has been increased slowly.■ Majority of the respondents suggested to change/ improve the strategies.(95%)
<p>Findings continue.....</p> <p>Members' ability to save.</p> <ul style="list-style-type: none">■ Majority of the respondents revealed that members have ability to save.(76%) <p>Source of income.</p> <ul style="list-style-type: none">■ Farming,livestok keeping,buying and selling of cereals and petty business. <p>Training program on business development:</p> <ul style="list-style-type: none">■ The scheme has no training program on business development (62.5%)	<p>Recommendation.</p> <ul style="list-style-type: none">■ New savings strategies should be developed.■ The scheme should develop business development training program.■ The scheme should develop monitoring and evaluation system.

Project implementation

Project goal.

- Improve savings mobilization in MKUKUWAMBO savings and credit scheme, so as to increase savings volume which will enable to have sufficient capital investment.

Specific objectives.

- To develop 5 savings strategies for MKUKUWAMBO scheme so as to increase savings in scheme by December 2006.
- To impart business skills to 45 members of MKUKUWAMBO so as to indulge in viable economic activities which will increase savings by December 2006.

Planned activities

Identify training needs, develop training materials and program.

Conduct sensitization meetings and training sessions.

Collect relevant materials and develop saving strategy.

Conduct follow-up of activities implementation.

Actual implementation.

The activities were implemented as planned except 1 training and 2 meetings were not done because of inadequate fund.

Monitoring and Evaluation.

Purpose

- To assess the effects of savings mobilization project in MKUKUWAMBO savings & credit scheme.
- To assess if planned activities are achieved
- To assess if the project interventions contributes to the society changes

Monitoring

Monitoring indicators

- Number of strategies identified, improved and developed.
- Types of materials collected
- Number of meetings and trainings conducted.
- Number of participants attended

Monitoring continue.....

Project outcomes

- More than 85% of planned activities were implemented as planned.
- The scheme have updated and analyzed records accordingly.
- Transactions were improved & the scheme has separated the accounts.

Problem encountered

- Transport and inadequate funds

Monitoring continue.....

Lesson learnt.

Involvement of members in project cycle, good planning, commitment and transparent of leaders, raise the morale(increase of members savings) and trustful of the scheme members.

Evaluation.

Performance indicators.

- Number savings strategies developed.
- frequencies of savings deposits.
- Number of members with business development skills
- Number of members engaging into profitable economic activities
- Number of new members.

Outcome

- Increased savings strategies from 2 to 6.
- Increased frequencies of savings and amount of deposits from twice a year to four times (taka 25,000,000 to 89,000,000 Tk).
- Number of members with business development skills increased from 12 to 42 members.
- Increased members from 75 to 123.

sustainability

Project Sustainability.

- Participatory developed saving strategies commits members to increase Savings.
- Strengthen Leaders capacities will improve scheme performance.
- Capacity building on Business development skills will enable members to generate more savings.
- Improved gender relation in responsibilities will help to increase savings.

Conclusion

Based on the findings the following conclusions have been derived.

- Community demand – responsiveness. It is observed that there are insufficient skills and strategies on savings. They need support on appropriate technological assistances on savings and mobilizations.
- Willingness and ability to save- majority of people shown interest and they are eager to join the scheme what is needed is to capacitate, mobilize and inculcate savings culture.