APPENDICES

Appendix I

LETTERS OF INTRODUCTION/ACCEPTANCE

Mushi, Constantine J,
Mchumi wa Manispaa,
Halmashauri ya Manispaa,
DODOMA

3 Oktoba, 2005

Mwenyekiti,
Rasella Women Group,
S.L.P. 1053,
DODOMA

YAH: MAOMBI YA KUFANYA UTAFITI KATIKA KIKUNDI CHAKO:

Tafadhali rejea somo hilo hapo juu.

Mimi ni mtumishi wa Halmashauri ya Manispaa Dodoma na kwa hivi sasa ni mwanafunzi wa Chuo Kikuu Huria cha Tanzania nikisomea Shahada ya Uzamili ya Sayansi ya Maendeleo ya Uchumi na Ustawi wa Jamii inayotolewa na Chuo Kikuu cha Southern Hampshire cha Manchester Marekani.

Utaratibu wa Chuo unamtaka kila mwanafunzi kujiunga na kutoa huduma katika Shirika lisilo la Kiserikali (NGO) au Kikundi cha Jamii (CBO) kilichopo katika eneo lake kwa kipindi chake chote cha mafunzo cha miezi 18 kwa lengo la kuandika taarifa ya mradi utakaosaidia kukabiliana na tatizo lililokubaliwa na kikundi.

Nimepitia NGOs na CBOs mbali mbali lakini hatimaye nimechagua kufanya kazi na Rosella Group. Nitafurahi kukubaliwa kutoa huduma katika Kikundi chako na kuandika mradi unachusu shughuli za Rosella.

Natanguliza shukrani.

Wako katika Ujenzi wa Jamii Endelevu,

(C.J. Mushi)
MCHUMI WA MANISPAA
DODOMA

ROSELLA WOMEN GROUP
P. O.Box 1984
DODOMA.
Simu: o745- 278327

Kumb. Na. RWG/DO/VOL.1/4. 5 Octoba 2005

Mr. C. J. Mushi,
Mchumi wa Manispaa,
S. L. P. 1249,
DODOMA.

YAH: MAOMBI YA KUFANYA UTAFITI KATIKA KIKUNDI CHETU CHA ROSELLA WOMEN GROUP

Kichwa cha habari cha hapo juu chahusika.

Napenda kukujulisha kuwa kikundi chetu kimepokea barua yako na kukaa kikao cha dharura, katika majadiliano ya kikao hicho kikundi kwa pamoja kimekubaliana ufanye shughuli hiyo nasi.

Hivyo basi tunakuhahidi kuwa tutakupa ushirikiano wa kutosha.

Karabu sana.

AAtanga

(Margareth A. Katanga)
Kny: Mwenyekiti
ROSELLA WOMEN GROUP
DODOMA

Appendix II

i. COMMUNITY NEEDS ASSESSEMENT

Information Required	Source of Information	Means of gathering Information	Comments
Year of establishment and location of the group	Group leaders	Brochure Discussion	Information gathered as planned
Vision and Mission of the Group	Group leaders	Brochure Discussion	Vision and Mission formulated jointly
Goal (s) and objectives of the group	Group leaders	Brochure Discussion	Information gathered
Profile of the group members	Group members	Semi-structured questionnaire	Gathered as planned
Profile of the enterprise	Group members	Semi-structured questionnaire	Gathered as planned
Current and desired situation of the enterprise	Group members	Semi-structured questionnaire	Information gathered
Problems and needs of the group	Group members	Semi-structured questionnaire	Gathered
Proposed solutions to the existing problems	Group members	Semi-structured questionnaire	Gathered
Available resources	Group leaders	Semi-structured interview	Gathered as planned
Needed resources	Group leaders	Semi-structured interview	Gathered
Resources that need to be obtained from outside	Group leaders	Semi-structured interview	Gathered as planned
Potential stakeholders	Group leaders	Semi-structured interview,	Gathered
Future plans	Group members	Semi-structured questionnaire	Gathered

ii. NEEDS IDENTIFICATION WORKSHEET

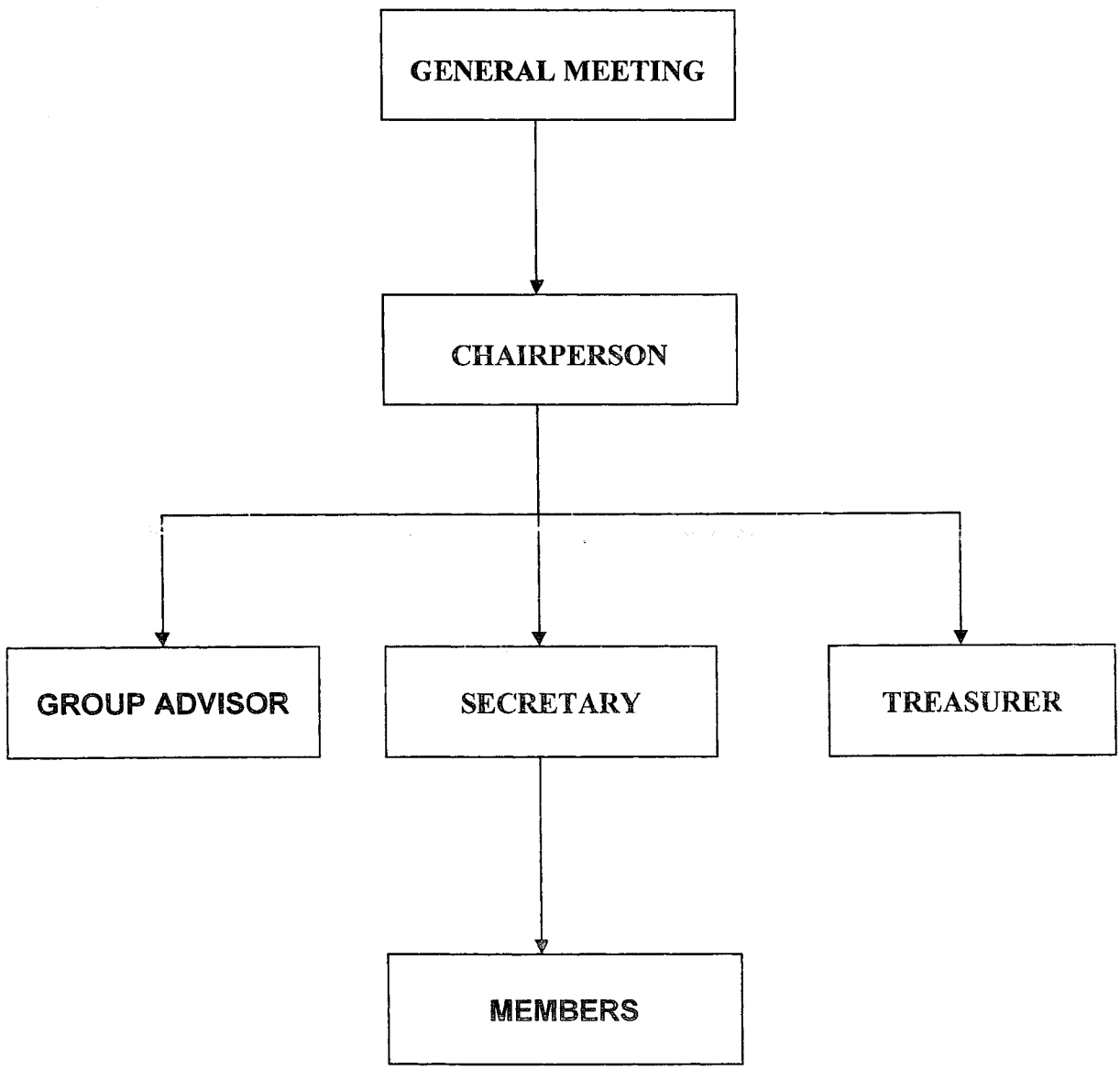
Present Situation	Desired Situation	What needs to be done to bridge the gap
Low production and low income	Increased production and income	Facilitate growth and expansion of business
Business and marketing skills are lacking in the group	Business management skills imparted to the group members	Train group members on business management and marketing skills
The group is unable to access financial support because it is an informal group	Rosella Women Group registered as a local NGO	Apply for the registration of the group as a local NGO
Products of the group generally of low quality and poorly packaged	Improved quality and packaging of products	Secure appropriate technology for production, processing and marketing

iii. NEEDS PRIORITIZATION FOR ROSELLA WOMEN GROUP

No	Needs	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	Total Votes	Rank
1	Drier machines	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	14	2
2	Products display premise	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	11	5
3	Winery plant (boiler)	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	13	3
4	Capital for growth and expansion of business	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15	1
5	Business skills	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	9	7
6	Food processing skills	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	12	4
7	Access to markets outside Dodoma	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	10	6
8	Office equipment	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	4	9
9	Acquisition of own land	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	5	8

Appendix III

ORGANIZATIONAL STRUCTURE OF ROSELLA WOMEN GROUP



Appendix IV

PROJECT IMPLEMENTATION GANTT CHART

OBJECTIVE 1: To register Rosella Women Group in Dodoma Municipality as a local NGO with the Ministry of Home Affairs by the end of December 2006 aiming to improve Dodoma women livelihood.

Activities	Time Frame 2006												Resources Needed	Person Responsible
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
Prepare a draft constitution													Stationary laptop Transport	-Project Advisor -Group leaders
Discuss draft constitution													Stationary	-Project Advisor -Group members
Refine the draft constitution													Stationary Laptop	-Project Advisor -Group leaders
Obtain and fill in the application forms													Stationery	Project Advisor Group leaders
Submit application forms													Money	Project Advisor

Pay application/ registration fees													Traveling allowances Per diem	Group members
Follow-up Registration Certificate													Traveling allowances Per diems	Project Advisor
Obtain and hand Certificate to the Group													Traveling allowances Per diems	Project Advisor
Conduct M&E													Time Extra duty Stationery	Project advisor Group leaders

OBJECTIVE 2: To develop a proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project i.e. start processing of rosella wine by December, 2007

Activities	**Time Frame 2006**												**Resources Needed**	**Person Responsible**
	JAN	FE	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
Asses project feasibility													Stationary laptop Transport	-Project Advisor -Group leaders
Develop proposal													Stationary Laptop	Project Advisor
Discuss draft proposal													Transport stationary Laptop	-Project Advisor Group Leaders
Refine the Proposal													Stationary Laptop	-Project Advisor
Identify potential donors														As above
Submit Proposal													Mail Charges Stationery	-Project Advisor
Conduct M&E													Time Extra duty Stationery	Project advisor Group leaders

STAFF JOB DESCRIPTIONS

Job description 1:

Job Title: - Group's Chairperson

Reports to: - The Group Members

Responsible for:

Direct: - Group Members

Indirect: - Major stakeholders

Job Purpose: - Over all management of the Group's activities

Main Duties:

- She is the chairperson of the Group
- And therefore chairs all
- Supervises all group's activities
- Mediator of conflicts and misunderstanding arising among members
- She is the overall spokesperson of the group affairs

Job Description 2

Job Title: - Group's Secretary

Reports to: -The Chairperson

Responsible for:

Direct: - The Group Member

Indirect: - Stakeholders

Job Propose: - Executive Secretary of the Group

Main Duties:

- She executes the resolutions of the group.
- She is the secretary to the group's meeting
- She takes and keeps the minutes of the meetings

Job Description 3

Job Title: - Project Accountant

Reports to: - Chairperson

Responsible for.

Direct: - Group Members

Indirect: - Stakeholders

Job Purpose: - Accounting

Main Duties:

- Keeping books of accounts
- Preparation of financial reports
- Bank reconciliation

Job Description 4:

Job Title: - Project Advisor

Reports to: - Group's Chairperson

Responsible for:

Direct:

Indirect: - Group Members

Job Propose: - Advising the Group on project matters

Main Duties;

- Provide advisory services to the group
- Collect, analyze and keep data pertaining to project operations
- Develop a project write-up for the group

Job Description 5

Job Title: - Group Members

Reports: - Chairperson

Responsible for:

Direct:

Indirect: - Stakeholders

Job Propose: - Implement project activities

Main Duties:

- Cultivate rosella flowers
- Sun-dry rosella flowers

Appendix VI

PROJECT BUDGET (TSHS)

BUDGDET LINE ITEMS	UNIT COST	NO. OF UNITS	AMOUNT
I. **PERSONNEL SALARIES AND WAGES**			
Chairperson	30.000.00	1	360.000.00
Secretary	30,000.00	1	360,000.00
Accountant	30,000.00	1	360,000.00
Members	30.000.00	2	720,000.00
Watchmen	20.000.00	1	240,000.00
SUB TOTAL			**1,320.000.00**
II. FRINGE BENEFITS			
% of salaries	-	-	-
SUB TOTAL			
III. CONSUCTANTS	-	-	-
Architect	100,000.00	1	100,000.00
Quantity Surveyor	100,000.00	1	100,000.00
SUB TOTAL			200,000.00
IV. TRAVEL AND TRANSPORTATION			
Air fare	-	-	-
Per Diem	225,000.00	3	675,000.00
In- Country Air fare	-	-	-
Ground Transport	150,000.00	5	750,000.00
SUB TOTAL			1,425,000.00
V. OTHE DIRECT COSTS			
Office rent	360,000.00	1	360,000.00
Office supplies	240,000.00	1	240,000.00

Telephone/ Fax/ E-mail	180,000.00	1	180,000.00
Printing / Reproduction	120,000.00	1	120,000.00
Utilities	60,000.00	1	60,000.00
Outside services	360,000.00	1	360,000.00
SUB TOTAL			1,260,000.00
VI. EQUIPMENT			
Packaging Materials	3,000,000.00	1	3,000,000.00
Computer/Laptop	2,000,000.00	1	2,000,000.00
Fax Machine	1,500,000.00	1	1,500,000.00
Photocopier	3, 000,000.00	1	3,000,000.00
Solar Drier	500,000.00	2	1,000,000.00
Winery Machine	20,000,000.00	1	20,000,000.00
SUB TOTAL			30,500,000.00
VII. SUB CONTRACTS / AGREEMENTS	1,000,000.00	1	1,000,000.00
SUB TOTAL			1,000,000.00
VII. TRANING			
Facilitation fee	100,000.00	2	200,000.00
Training materials	75,000.00	2	150,000.00
Venue	50,000.00	5	250,000.00
Refreshments	50,000.00	5	250,000.00
SUB TOTAL			850,000.00
IX. INDIRECT COST	150,000.00	1	150,000.00
SUB TOTAL			150,000.00
X. FIXED FEES	75,000.00	1	75,000.00
SUB TOTAL			75,000.00
TOTAL FINANCIAL COSTS			38,560,000.00
NON-FINANCIAL COSTS (COMM.)			6,500,000.00
GRAND TOTAL			**44,180,000.00**

Appendix VII

PROJECT POWERPOINT PRESENTATION

FACTORS AFFECTING GROWTH AND EXPANSION OF WOMEN'S MICRO-ENTERPRISES IN TANZANIA: THE CASE OF ROSELLA WOMEN GROUP IN DODOMA MUNICIPALITY

SUBMITTED IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT IN THE SOUTHERN NEW HAMPSHIRE UNIVERSITY AT THE OPEN UNIVERSITY OF TANZANIA" 2007

BY

MUSHI, CONSTANTINE J.

17TH JANUARY,2007

PRESENTATION LAY OUT

- Abstract
- Needs Assessment
- Problem Identification
- Project Goal
- Objectives
- Literature Review
- Methodology
- Research Findings
- Discussion
- Conclusions and Recommendations
- Implementation
- Participatory M& E, and Sustainability

ABSTRACT

- Financing has been cited in many studies as a major constraint to growth and expansion of women's micro-enterprises
- Findings from the case study conducted with Rosella Women Group has shown that lack of capital greatly affected their plans to grow and expand their business by 86 per cent.
- This being the case, there was need to facilitate the group to access financial support to improve its performance

ABSTRACT CONTD...

- The group has approached several sources for financial support including Foundation for CSO but has not succeeded since it is not a registered NGO or CBO
- Registering the group was therefore accorded high priority in this project
- Other problems and constraints cited are:

ABSTRACT CONTD...

- Lack of appropriate technology for processing rosella flower
- Limited business management skills
- Limited access to external markets
- Lack Of Own own business premise
- Lack of land for increased cultivation of rosella flower

COMMUNITY OBJECTIVES

The group has the following objectives:

- To mobilize low income women in Dodoma Municipality to participate in Rosella flower income generation project
- To expand production of rosella and create more employment for women
- To improve the livelihood of poor women including those affected by HIV/AIDS.

COMMUNITY NEEDS ASSESSMENT (CNA)

Present Situation:

- Low production and low income
- Food processing skills lacking in the group
- The group is unable to access financial support because it is an informal group/not registered
- Business Management skills lacking
- Products of the group generally of low quality and poorly packagede

NEEDS ASSESSMENT CONTD...

Desired Situation

- Increased production and income
- Food processing skills secured
- Access to markets outside Dodoma
- Group registered as an NGO
- Business Management skills in place
- Improved quality and packing of products

NEEDS ASSESMENT CONTD...

What needs to be done to bridge the gap

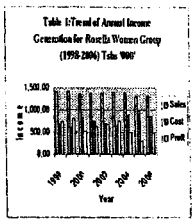
- Expand business
- Train group members on food processing
- Apply for the registration of the group as an NGO
- Facilitate the group in write proposals for funding
- Secure appropriate technology for production, processing and marketing

PROBLEM IDENTIFICATION

Inability to grow and expand due to:

- lack of financial support,
- limited technological capacity,
- low production/productivity,
- Low income generation (Table 1)
- lack of access to external markets and
- lack of business management skills.

INCOME GENERATION



CED PROJECT OBJECTIVES

In order to achieve the project's goal the following objectives were set:

- To register the group as an NGO with the Ministry of Home Affairs by December 2006 aiming to improve Dodoma women livelihood
- To develop a proposal for funding by January 2007 for the expansion of Rosella Flower Project i.e start processing of rosella wine by June 2007.

CED PROJECT GOAL

The CED project goal is:

- To facilitate growth and expansion of Rosella Women Group in order to increase income and improve the livelihood of low income women in Dodoma Municipality; hence, contributing to the country's National Strategy for Growth and Reduction of Poverty (NSGRP)

LITERATURE REVIEW

THEORETICAL LITERATURE:

The following sources of literature were reviewed:

- UDEC, 2002-Barriers to women entrepreneurs
- UDEC 2003-An 'enhanced integrated framework for the development of women entrepreneurs'
- Motivation to start business-(Zewde and Associates 2003)
- Constraints to growth and expansion of women micro enterprises (Barton, 1997).

LITERATURE REVIEW CONTD...

EMPIRICAL LITERATURE

- The study conducted by UDEC in 2002 with the assistance of ILO to examine the factors affecting women enterprises in Tanzania identified the following barriers to growth and expansion of women enterprises:

LITERATURE REVIEW CONTD...

- Study on the Assessment of the Feasibility of a Woman Business Incubators conducted by Dr. Marceline M. Chijoriga of Faculty of Commerce and Management, University of Dares Salaam with the support of the Italian Government through the Italian Association for Women in Development (AIDOS) 2003 identified the following as the most critical barriers to women in starting and growing businesses:

LITERATURE REVIEW CONTD...

- Limited human capacity in terms of technical business and marketing competencies
- Limited access to finance and markets
- Lack of appropriate working premises and
- A cultural environment which makes it more difficult for them to start and expand businesses

LITERATURE REVIEW CONTD...

- A study of the National Entrepreneurship Development Fund by Joseph Andrew Kuzilwa of Mzumbe University on the Role of Credit for Small Business Success showed that a substantially increased output was observed following access to credit (Journal of Entrepreneurship, Vol.14, No 2, 131-161 (2005)

LITERATURE REVIEW CONTD...

- Prof. Peter B. Kibas of Management and Entrepreneurship USIU Nairobi and Chief Advisor, PERT International conducted a study titled ' Beyond Survival to Growth: How do we up-scale growth Oriented Micro-enterprises in Kenya? (Overcoming Barriers to Enterprise Growth)' (2006).
- His study came up with the following barriers to growth and expansion of women's micro - enterprises:

LITERATURE REVIEW CONTD...

- Limited capital (and cost) for expansion
- Time constraint-multiple roles of women
- Limited management skills and record keeping
- Fluctuation of market prices and other forces
- Climatic changes and nature of goods
- Low level of education-lack of business knowledge and skills
- Problem moving to 'formal status' license and taxation

LITERATURE REVIEW CONTD...

POLICY REVIEW

The following are the major policy documents reviewed:

(i) URT Small and Medium Enterprises Policy (2003).

(ii) Tanzania Development Vision 2025

-seeks to transform from a low productivity agricultural economy to semi-industrialized

(iii) The Sustainable Industrial Development Policy – SIDP (1969 – 2020)

(iv) The National Micro Finance Policy

(v) The National Employment Policy

RESEARCH METHODOLOGY

RESEARCH DESIGN

- **Descriptive research was the design of this survey**
- **Descriptive research was chosen because of its convenience and simplicity in terms of administration, data analysis and tabulation.**
- The study involved 20 members of the group and 4 selected government officials, and 3 customers of Rosella Flower Project

RESEARH METHODOLOGY CONTD...

Sampling techniques

- **The sample for the survey of community needs consisted of 27 respondents which included 20 members of Rosella Women Group, 4 selected government officials and 3 customers of rosella products.**
- **The sample was purposively chosen.**

METHODOLOGY CONTD...

- **However, only 20 out of 27targeted respondents attended.**
- **Fifteen (15) out 27 respondents were members of Rosella Women Group while 11 respondents included government officials (4), and customers of rosella products (3).**
- **Over all, 76 percent (20) of the chosen sample responded. Table 1 below shows distribution of respondents.**

Table 1.1: Distribution of Respondents

No.	Category of Respondents	Sample Size	Number Responded	Response Rate (%)
1	Group Members	20	15	75
2	Government Officials	4	4	100
3	Customers	3	1	33
TOTAL		27	20	74

METHODOLOGY CONTD...

- Semi-structured questionnaires were the survey methods used in this study
- The interview and questionnaires were administered by the researcher with the help of two assistants both working as Community Development Officers (CDOs) at the Dodoma Municipalty's head office.

METHODOLOGY CONTD...

- The entire survey had a total of 34 questions and it took 2 weeks to be completed due to time spent on follow-ups.

Data collection

- Both primary and secondary data were collected using semi-structured questionnaires and existing records/documents

ANALYSIS OF THE RESEARCH DATA

- Quantitative data from the survey were analyzed with MS Excel 2003 spreadsheets.
- Descriptive statistics were used to organize and summarize the data (i.e frequencies, means, and percentages).

RESEARCH RESULTS

- Overall response rate for the study was 74 percent.
- The project employed 20 women between the age of 15 and 51; Majority (27 per cent) were between the age of 36 and 46;
- Majority (55 per cent) were single; 25 per cent were married; and 20 per cent were widows;
- Most (47 per cent) of group members had attended post-primary education; 15 per cent had no formal schooling; 3 members have college education;

RESEARCH RESULTS CONTD...

- Majority (86 per cent) of women interviewed decided to participate in this project in order to employ themselves and generate income;
- 93 per cent of the start-up capital used by the group was obtained through member contributions and group savings;
- Majority (86 per cent) of members cited lack of collateral or guarantor as the major reason for not taking a bank loan;

RESEARCH RESULTS CONTD...

- The group earned an average annual net income of between Tshs 300,000/= and 800,000/=;
- 100 per cent of respondents cited lack of finance as their major problem inhibiting growth and expansion of their enterprise.

DISCUSSION OF THE RESEARCH FINDINGS

- The survey results revealed that expansion of women micro enterprises is constrained by many problems.
- Lack of capital and financial services was found to be the most serious inhibiting factor to growth and expansion of women's micro-enterprises
- Rosella Women Group cannot access micro loans or credit from banks or MFIs because they do not have the required qualifications.
- Most of the banks and financial institutions charge between 18 and 21 percent interest rates on loan taken which is by far higher compared to 5 percent interest rate charged in UK.

DISCUSSION OF THE RESEARCH FINDINGS

- The group has made efforts to access financial support from various sources without success because only registered CBOs or NGOs can have access
- In order to solve this problem it was recommended to register the group as an a local NGO
- Registration of the group will facilitate the group to secure financial support, and share ideas with other NGOs through networking
- Other problems that need to be addressed include proposal writing for funding and capacity building of the group to equip them with required entrepreneurial skills

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

- The case study has demonstrated that majority of women's micro enterprises faced more or less similar problems and constraints in growth and expansion of their enterprises.
- Potential for growth and expansion of women's enterprises exists if conducive environment is created

CONCLUSIONS AND RECOMMENDATIONS CONTD...

RECOMMENDATIONS

- Based on the community needs assessment, problem statement and the research findings, the following were recommended:
  - registration of the group as an NGO
  - prepare a proposal for funding to be submitted to various donors for financial support.

IMPLEMENTATION CNTD...

Registration of Rosella Women Group

- The group has been registered as a local an NGO in the name of 'Rosella Jipe Moyo' with a Registration Certificate NO. 14673 by 30th January 20..
- **Proposal for Funding**
- The draft proposal for funding has been finalized and will be submitted to the identified donors including Foundation and Civil Societies Organizations which has already indicated willingness to support the project.

MONITORING AND EVALUATION

Monitoring

- Monitoring was done on monthly basis using indicators identified for the project
- Both formative and summative evaluation were conducted using indicators identified for the project

Sustainability

A sustainability plan was developed to ensure

project sustainability.

SUSTAINABILITY CONTD...

1. **Plan to get the community's support**
   - In order to get the community's support participatory planning was adopted as a guiding principle from the beginning of the project.
   - **Plan to obtain long-term Programme /institutional Support**
2. **Plan to obtain long-term Programme /institutional Support**
   - **Long –term programme/institutional support will be obtained through collaboration with various stakeholders, major ones being local and central governments and consumers of rosella products.**

PROJECT SUSTAINABILITY

3. **Plan for Country Support**
   - The plan for country support will involve (i) providing resources for the construction of the project's office and purchase of land for cultivating rosella flowers in order to reduce the cost of renting office and land (ii) IEC material (letter, calendar, brochure, posters and fliers) will be developed and circulated to the main stakeholders (iii) Income generating project will be strengthened and expanded

SUSTAINABILITY CONTD...

4. **Time of Introducing the above to the Project**
   - The above renovations will be introduced to the project as soon as financial support is obtained.
5. **Plan to get political support for the project**
   - Rosella flower is already an important crop in Tanzania and in Dodoma it is recognized as a source of income as well as a source of nutritional food and medicine
   - Thus government and political support is already there

SUSTAINABILITY CONTD...

- Other organizations like the Institute of Traditional Medicine of the Muhimbili University are also taking keen interest on the development of rosella and have trained one staff of Rosella Women Group on rosella production and wine processing
- continuous sensitization and awareness creation of political and government leaders will be used as a strategy to win their support to further strengthen and expand the project.

PROJECT SUSTAINABILITY CONTD...

5. **Plan for financial support**
   - The group strongly be encouraged to mobilize low income women groups to create and form a Savings and Credit Cooperative Society (SACCO) to solve their financial problems. Proposals for funding will be prepared and submitted to various donors for financial support.

THANKS

Appendix VIII

SURVEY QUESTIONNAIRES

A: SEMI-STRUCTURED QUESTIONNAIRE FOR GROUP MEMBERS

I. PROFILE OF THE GROUP MEMBERS:

1. **Age** (Please state years) ----------

2. **Marital Status**: (Select One)

Single	1
Married	2
Separated	3
Divorced	4

3. (a) **Level of education of Respondents**: (please indicate your highest level of education by selecting appropriate number)

Never attended primary school	1
Primary School	2
Form IV	3
Form VI	4
Other (specify)	5

(b) Highest professional qualification (specify –eg. BA-Education, Diploma in Animal Science etc)

II. PROFILE OF THE ENTERPRISE:

1. (a) When was your enterprise started? (Year)----------

   (b) Where is it located? Town: ----------Ward: --------Village/Street: ----------

2. From where do you operate your enterprise?(Choose one)

Chairperson's Home	1
Rented premise	2
Own built premise	3

3. How many women were employed by your enterprise when it started and how many now? (State number)

	Earlier	Now
	---	---

4. Which of the following reasons motivated you to start this enterprise?

5. Why do you want to be registered as an NGO? (Up to 3 reasons)

   .1.....

   2.....

   3.....

III. CURRENT ASSESSMENT OF THE ENTERPRISE:

1. What are the main products/services of your enterprise? (Up to 3)

   1. ---------- 2. ---------- 3. ----------

2. Which of the following are major sources of financing for your enterprise?

Source	**Circle one**
Government	1
Bank Loan	2
MFIs	3
SACCOS	4
Own Savings	5
Other (Specify)	6

3. Have you tried to access loan from any of the sources mentioned above?

Yes (1) No (2)

If no,why?

---

4. If you tried to obtain loan and were successful, for what purpose did you use the loan? (Show source, amount and purpose for which the loan was used).

Source	**Amount**	**Purpose**
---	---	---

5. What has been your financial performance since you started your project? (Please fill the following table).

6. Where do you sell your products?

---

7. How do you advertise your products?----------

8. Do you face any problems in accessing your markets? Yes (1) No (2)

If yes, what are they? (Up to3).

1. ----------

2. ----------

3. ----------

IV. BARRIERS TO GROWTH AND EXPANSION OF THE ENTERPRISE

1. D o you face any problems and constraints in growing your enterprise?

Yes (1) No (2)

If yes, what are the most significant barriers to growth of your enterprise? (up to 5)

1.----------

2. ----------

3. ----------

4. ----------

5. ----------

2. Have you tried to address these problems? Yes (1) No (2) If yes, how?

---

3. Which factors do you think can help your enterprise grow? (Up to 3).

V. **FUTURE PLANS**

1. Do you have any expansion plans for your enterprise? Yes (1) No (2)

If yes, what are they? (Up to 3).

1. ---
2. ---
3. ---

2. Do you need any support to in achieving these plans? Yes (1) No (2)

If yes, what kind of support? (Up to 3).

1. ---
2. ---
3. ---

B.: QUESTIONNAIRE FOR ROSELLA CUSTOMERS

The purpose of these questions is to collect information from customers of products produced by Rosella Women Group to test their acceptability in the market.

1. For how long have you been familiar with Rosella Women Group? (State years).

2. What products do you know that are produced by Rosella Women Group? (Up to 3)

   1. ..... 2..... 3.....

3. What products would you recommend to your friends? (Up to 2)

   1. ---------- 2. ----------

4. How do you rate the quality of these products? (Choose one)

High	1
Low	2
Poor	3

5. In your opinion, what do you think the group should do to improve the quality of their products?

.....

.....

C: QUESTIONNAIRE FOR LOCAL GOVERNMENT OFFICIALS

The purpose of this questionnaire is to find out from you why Rosella Women Group's business operating in Dodoma Municipality has not shown sign of growth since it was started in 1998.

1.Do you provide any financial support to women micro enterprises? (Select one)

Yes (1) No (2)

2. If the answer to question 1 is yes, how much did you lend to women micro - enterprises for the past six years? What proportion of the amount was allocated to Rosella Women Group? (Please fill the following table).

Year	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**Total**
Total Allocation							
Allocation to Rosella							
Percentage of Total							

3. Did you provide any other services to Rosella Women Group during the period?

Yes (1) No (2) If yes, what are they?

D: QUESTIONNAIRE FOR SMALL SCALE INDUSTRIAL DEVELOPMENT ORGANIZATION (SIDO)

1. Do you support women groups financially?

   Yes (1) No (2)

2. If the answer to question 1 is yes, how much did you allocate to the groups for the past six years? How much of the total credit portfolio was allocated to Rosella Women Group during the period? (Please fill the following table).

Year	**Amount Allocated to Other Groups**	**Amount Allocated to Rosella Women Group**
2002		
2003		
2004		
2005		
2006 (May)		
TOTAL		

3. What other support did you provide to Rosella Women Group during the period?

   .....

   .....

4. What do you think are the major problems and constraints to growth and expansion of women micro-enterprises? (Up to 3)

   1.....

   2.....

   3.....

5. How can these problems and constraints be overcome to achieve growth and expansion of women micro- enterprises with particular reference to Rosella Women Group? (Up to 3)

   1.....

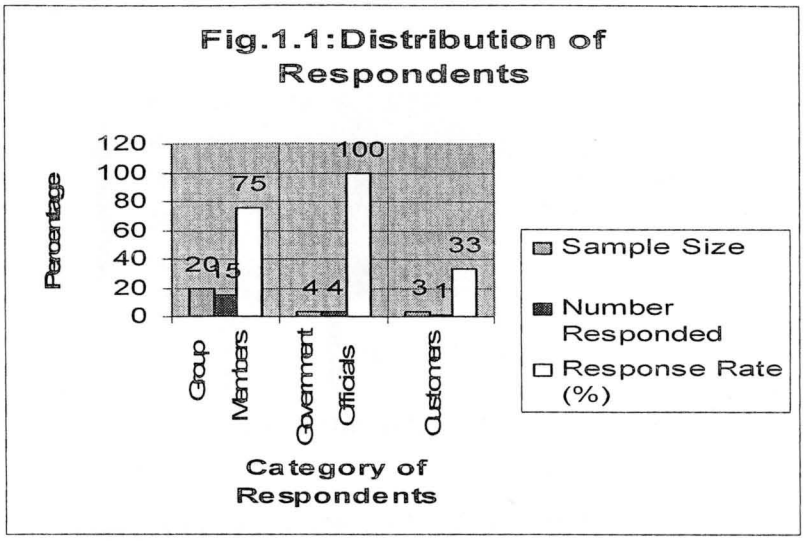
   2.....

   3.....

Appendix IX

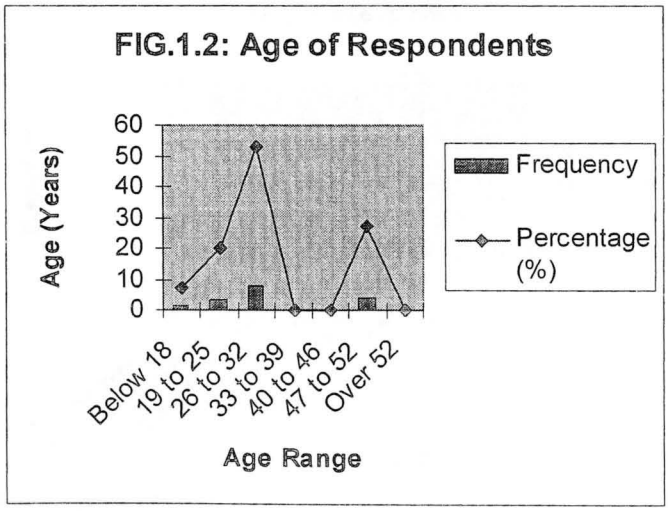
STATISTICAL INFORMATION

1. Distribution of Respondents



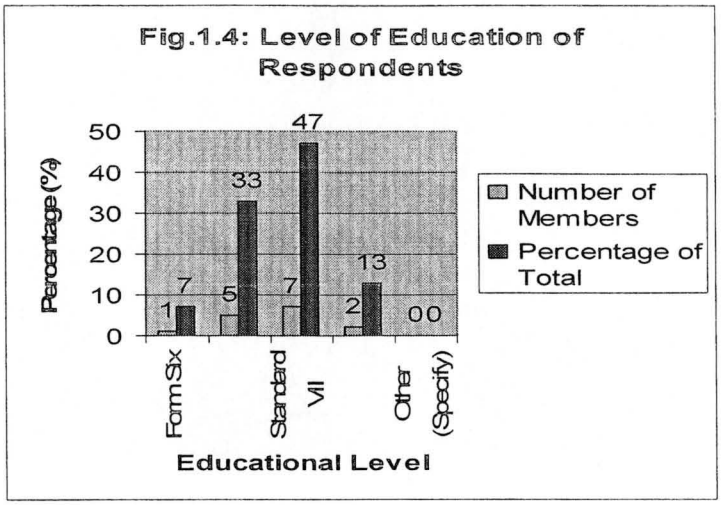
Source: Own Field Data, May/June, 2006

2. Age of Respondents



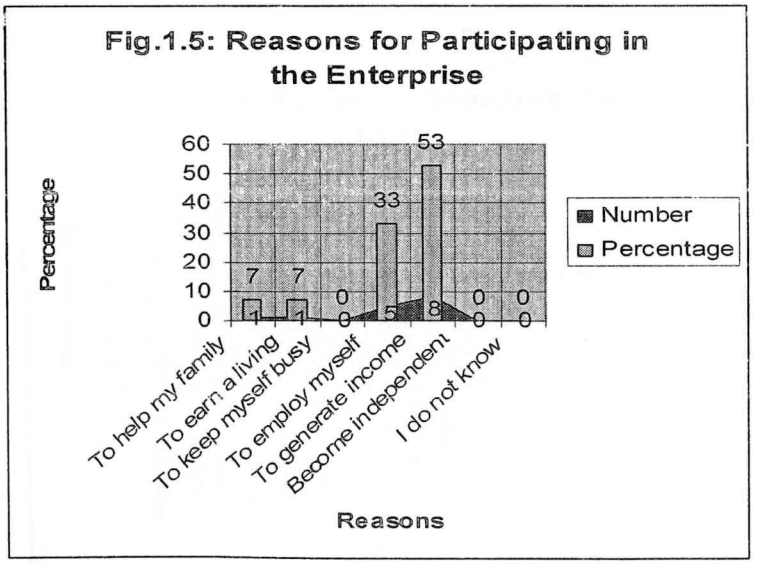
Source: Own Field Data, May/June, 2006

.3. Level of Education of Respondents



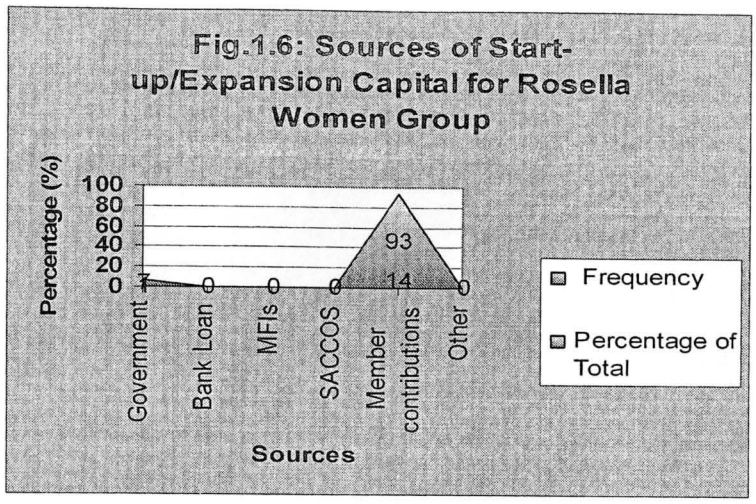
Source: Own Field Data, May/June, 2006

4. **Reasons for participating in the enterprise**



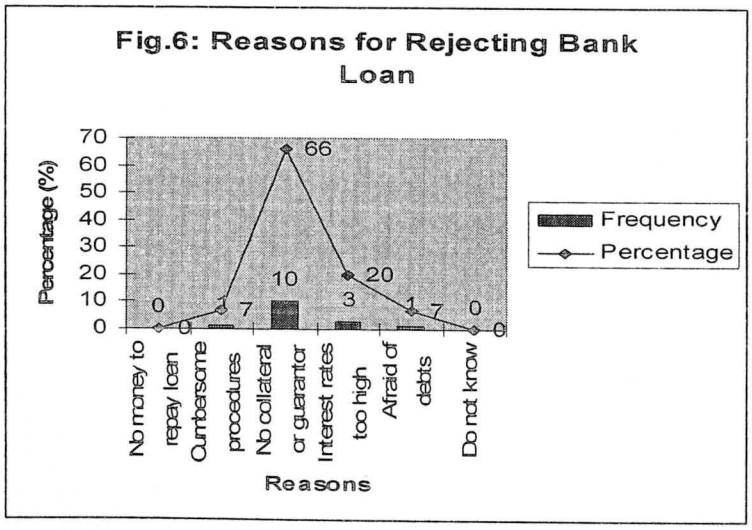
Source: Own Field Data, May/June, 2006

5. **Sources of Capital**



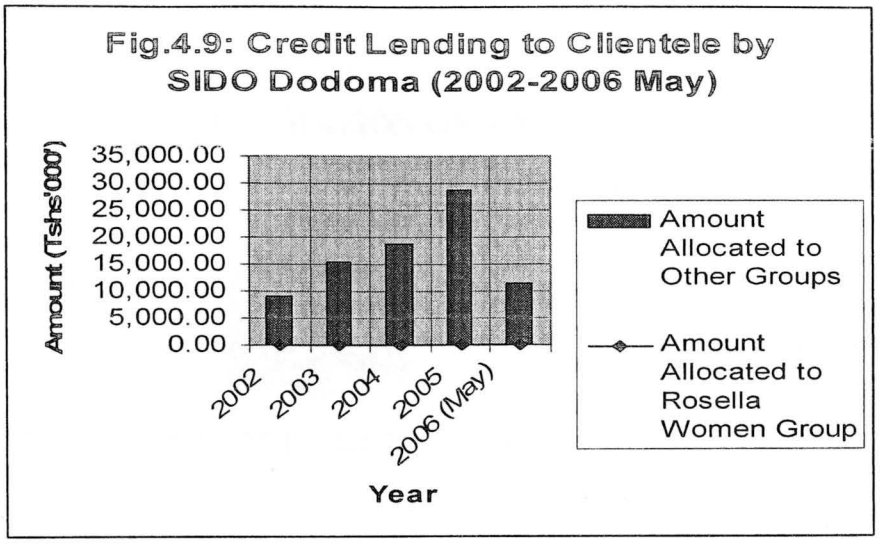
Source: Own Field Data, May/June, 2006

6. **Reasons for not taking a bank loan**



Source: Own field data, May/June 2006

10. SIDO lending to clientele



Source: Own Field Data, May/June, 2006

Appendix X

CERTIFICATE OF REGISTRATION OF ROSELLA JIPE MOYO

Form SO 3

THE UNITED REPUBLIC OF TANZANIA

The Societies (Application for Registration) Rules, 1954

(Rule 5)

CERTIFICATE OF REGISTRATION SO. NO.14673

I HEREBY CERTIFY that ROSELLA JIPE MOYO DODOMA

has this day been registered under the Societies Ordinance, 1954.

Dated this 30th day of JANUARY 2007

S. ODUNGA

Registrar of Societies

MINISTRY OF HOME AFFAIRS

IPU Dsm –Tanzania

Appendix XI

PHOTOGRAPHS OF PRODUCTS (JUICE, JAM AND SUN-DRIED FLOWERS) CURRENTLY BEING PRODUCED BY ROSELLA WOMEN GROUP IN DODOMA MUNICIPALITY

Poor technology is manifested in packaging of the products (Local bottling)

Packaging of natural rosella juice is done using non-sealed plastic bottles.