

APPENDIX A: PROJECT FOR DEVELOPING FINANCIAL INSTITUTION (KISHAPU SACCOS)
BUDGET ESTIMATES

COST CENTRE	Train'g mater. Stationery	Transport/ Fuel/Lubr.	Driver's Allowance	Out of pocket/Lunch	Allowance Peer Educ.	Radio(FM) Charges	Consultancy/ workshop exp.	TOTAL BUDGET
Prepare Constitution for proposed Kishapu SACCOS and circulates the document to prospective members through Peer Facilitators in the three wards of Kishapu division.	120,000	30,000	20,000	30,000	30,000	-	-	230,000
Review records of existing SACCOS in Kishapu district: Kurugenzi SACCOS and Kishapu Rural SACCOS	10,000	30,000	10,000	20,000	-	-	-	70,000
Review Audit opinion by the COASCO in respect of Kurugenzi SACCOS, Kishapu Rural SACCOS and other SACCOS in Shinyanga region for the years 2001 to 2005.	10,000	30,000	10,000	20,000	-	-	-	70,000
Convene 1 st meeting of representatives from organized income generating groups in the three wards to launch Kishapu SACCOS.	100,000	30,000	10,000	100,000	-	-	-	240,000
Election of Office Bearers of Kishapu SACCOS: Chairman, Secretary and Treasurer; Executive Committees: Board of Directors, E who will be responsible to run	30,000	30,000	10,000	100,000	-	-	-	170,000
Solicit funds from the government (Kishapu District Council) for capacity building and community mobilization	20,000	60,000	20,000	40,000	-	-	-	140,000
Assist peer facilitators to conduct 2 meetings in each village in the three wards of Kishapu division to educate local people benefits of SACCOS and financial services that are provided to members.	60,000	30,000	-	120,000	-	-	-	210,000
Conduct workshops/seminars at village level to sensitize and mobilize establishment of grassroots income-generating groups	2,400,000	200,000	50,000	200,000	300,000	-	12,000,000	15,150,000

In collaboration with the District Cooperative Officer, TUDEP and YADEC to run SACCOS awareness programmes through local radio station (Faraja FM) to sensitize local people join SACCOS.	-	-	-	-	-	300,000	-	300,000
Conduct baseline survey in three villages of Mhunze, Iboja, and Ndoleleji in Kishapu division to establish causes of low repayment of loans.	10,000	30,000	10,000	10,000	-	-	-	60,000
Conduct inter-person interview with board members and staff to ascertain their knowledge on the best practice of SACCOS	10,000	30,000	10,000	10,000				60,000
Review Curriculum Vitae of the board members and staff to determine their training on the best practice of SACCOS.	10,000	30,000	10,000	10,000				60,000
Translate the Cooperative Act into Swahili language and make the document available for use by members and general community at large.	20,000	30,000	10,000	10,000			100,000	170,000
Preparation of Business Plan for Kishapu SACCOS	30,000	60,000	20,000	40,000	-	-	-	150,000
Conduct Periodical Evaluation	10,000	30,000	30,000	30,000	-	-	-	100,000
Preparation of Banker's guidelines on SACCOS linkage to financial institution (CRDB Bank)	20,000	-	-	-	-	-	-	20,000
TOTAL EXPENDITURE BUDGET	2,860,000	650,000	220,000	740,000	330,000	300,000	12,100,000	17,200,000

SOURCES OF FINANCING

Kishapu District Council	3,000,000
YADEC/TUDEP	16,000,000
Facilitator (CED Student)	500,000
Kishapu SACCOS	500,000

TOTAL FINANCING BUDGET

20,000,000

SURPLUS

2,800,000

APPENDIX B: SURVEY QUESTIONNAIRE

CASE NO.

A. PERSONAL PARTICULARS

1. In which of the following villages do you reside?
 1. Mhunze village/urban, Kishapu Ward
 2. Iboja village, Mwakipoya Ward
 3. Ndoleleji village, Shagihilu Ward
2. Gender
 1. Female
 2. Male
3. What is your age group?
 1. 15 – 20 years
 2. 21 – 30 years
 3. 31 – 40 years
 4. 41 – 50 years
 5. 51 – 60 years
 6. 61 years and above
4. What is your highest level of education?
 1. No formal education
 2. Primary education
 3. Secondary education
 4. Tertiary education
5. What is your martial status?
 1. Single
 2. Married
 3. Divorced
 4. Widow
 5. Widower
6. If your answer to question 5 is single, are you staying with your parents or relative?
 1. Yes
 2. No
7. How big is your family?
 1. 1 – 2 people
 2. 3 – 4 people
 3. 5 – 6 people

4. 7 people and above
8. What is your occupation?
 1. Civil servant
 2. Private employment
 3. Petty business (including craftsmen, shop, service, vendor etc.)
 4. Farmer
 5. Unemployed
9. What type of house do you live in?
 1. Cement blocks house
 2. Burnt bricks house
 3. Mud house/hut
 4. Not Applicable
10. Besides your main source of income, are you engaged in any other elementary income generating activities?
 1. Yes
 2. No
11. If yes, which one among the following?
 1. Mining & quarrying
 2. Fishing
 3. Horticulture
 4. Poultry keeping

B. SOURCE OF INCOME AND EXPENDITURE

12. What is your average income per month?
 1. Less than Tshs. 10,000
 2. Tshs. 10,000 – 30,000
 3. Tshs. 31,000 – 50,000
 4. Tshs. 51,000 – 80,000
 5. Tshs. 81,000 – 100,000
 6. Tshs. 101,000 and above
13. Is your income somewhat distributed evenly throughout the year?
 1. Yes
 2. No
14. If your answer to question 17 above is no, then in which months do you receive the highest income in a year?
 1. January – March
 2. April – June

3. July – September
 4. October – December
15. In which of the following categories did your last year's income fit in?
 1. Less than Tshs. 100,000
 2. Tshs. 100,000 – 200,000
 3. Tshs. 201,000 – 300,000
 4. Tshs. 301,000 – 500,000
 5. Tshs. 501,000 and above.
 16. What is your household average expenditure per month?
 1. Less than Tshs. 10,000
 2. Tshs. 10,000 – 30,000
 3. Tshs. 31,000 – 50,000
 4. Tshs. 51,000 – 80,000
 5. Tshs. 81,000 – 100,000
 6. Tshs. 101,000 and above

C. PROPERTY OWNED BY RESPONDENT

17. Does your family own a land?
 1. Yes
 2. No
18. How big is the land?
 1. Less than 1 acre
 2. 1 - 2 acres
 3. 3 – 4 acres
 4. 5 acres and above
19. Does your family own cows?
 1. Yes
 2. No
20. If your answer to question 12 is yes, how many cows do you have?
 1. 1 – 5 cows
 2. 6 – 10 cows
 3. 11 – 20 cows
 4. 21 – 30 cows
 5. 31 cows and above

D. RESPONDENT'S PROPENSITY TO SAVE

- 21 Do you maintain any Savings/Checking account in a bank or any financial institution?

1. Yes
 2. No
- 22 If yes to question 20, in which bank or financial institution?
1. CRDB Bank
 2. National Microfinance Bank (NMB)
 3. National Bank of Commerce (NBC)
 4. Postal Bank
 5. SACCOS
 6. Not Applicable

E. MICRO-FINANCING INSTITUTIONS ACTIVITIES

- 23 Do you have any knowledge about SACCOS or any other micro-credit institution?
1. Yes
 2. No
- 24 If your answer to question 23 is yes, then which one among the following?
1. Kurugenzi SACCOS
 2. Mhunze Rural SACCOS
 3. Pride Tanzania
 4. CRDB bank
 5. KISHAPU SACCOS
- 25 By the way, are you a member to any SACCOS?
1. Yes
 2. No
- 26 If yes, which one out of the following?
1. Kurugenzi SACCOS
 2. Mhunze Rural SACCOS
 3. KISHAPU SACCOS
 4. Not Applicable
- 27 If your answer is no, given an opportunity would you be ready to join?
1. Yes
 2. No
 3. Not yet decided
- 28 How can you generally rate the performance of your SACCOS?
1. Excellent
 2. Good
 3. Fair
 4. Poor

- 29 Have you ever been involved in any training conducted by a SACCOS or any other micro-credit institution/scheme?
1. Yes
 2. No
- 30 If your answer is yes, what kind of training did you receive?
1. General civic and leadership training
 2. Basic knowledge about SACCOS and its benefits
 3. Basic book keeping and accounting
 4. Basic concepts of project appraisal and implementation
 5. Not Applicable
- 31 Which of the following organizations did conduct the training?
1. Kishapu District Council (Cooperative Department)
 2. YADEC
 3. TUDEP
 4. Pride Tanzania
 5. Not Applicable
- 32 Do you feel that you need more training?
1. Yes
 2. No
 3. Not applicable
- 33 If yes, what specific training do you think is needed?
1. Entrepreneurship skills
 2. Business planning and management
 3. Basic book keeping and accounting
 4. Savings and credit skills
 5. Project monitoring and evaluation skills
 6. Not applicable
- 34 By the way, have you ever accessed credit facility from any micro-credit institution or scheme?
1. Yes
 2. No
- 35 If yes to question 34 above, from which of the following micro-credit institutions/schemes did you accessed the loan?
1. Local Government Authority Micro-credit Scheme
 2. Kurugenzi SACCOS
 3. Mhunze Rural SACCOS
 4. YADEC
 5. Pride Tanzania

6. Not Applicable

- 36 How did you get to know about the micro-credit arrangement from such institutions/scheme?
1. Village/ward meetings
 2. Advertisement on the village/ward office notice-board
 3. SACCOS meetings
 4. NGO/CBO meetings
 5. Informed by a relative/friend
 6. Announcements in the media (local radio, newspaper etc.)
- 37 What was the range of the amount of the credit (loan) that you were able to access?
1. Tshs. 10,000 – 30,000
 2. Tshs. 31,000 – 50,000
 3. Tshs. 51,000 – 80,000
 4. Tshs. 81,000 – 100,000
 5. Tshs. 101,000 and above
- 38 What was the interest rate that was charged on the loan?
1. Less than 10%
 2. 10% - 20%
 3. 21% - 30%
 4. 31% and above
- 39 What was the modality of loan issuance?
1. Given on individual basis
 2. Given in groups of 2 – 5 people (as Peer pressure groups)
 3. Given to community-based project
 4. Others (specify): -----
- 40 What was the duration of the loan?
1. 1 to 3 months
 2. 4 to 6 months
 3. 7 to 9 months
 4. 10 to 12 months
 5. 13 months and above
- 41 Were you satisfied with the lending conditions and procedures?
1. Yes
 2. No
- 42 If your answer to the above question is no, then what problems did you incur or experience?

1. Long process and time consuming
 2. Requirement for surveyed and immovable asset (collateral)
 3. Piecemeal credit amounts (i.e. small amount of loans)
 4. Higher interest rates
 5. All four problems mentioned above
 6. Others (mention): -----
- 43 By the way how did you utilize the loan?
1. Bought food and met minor domestic obligations
 2. Paid school fees for children
 3. Bought farm inputs
 4. Expanded business
 5. Build house
 6. Not applicable
- 44 If you were a recipient of a loan, did you repay the loan on time or as per agreement?
1. Yes
 2. No
 3. Not Applicable

F. PERCEPTIONS ON THE EFFECTIVENESS OF MICRO-CREDIT PERFORMANCE

- 45 What do you think to be the causes of non-completion of loan repayment on time?
1. Loans not invested in income generating activities
 2. Higher interest rates
 3. Habit of some borrowers of not honoring debt obligations
 4. Lack of entrepreneurship skills
 5. Subsistence agriculture not producing enough to enable peasants meet debt obligations
 6. Not Applicable
- 46 Based on your experience what can you propose as a suitable loan arrangement that could be used instead?
1. Borrowers be guaranteed by their respective village/ward governments
 2. Land and buildings ownership be formalized (title deed) and be used as collaterals
 3. Mobile bank services be introduced in rural areas
 4. Specialized credit institutions be established for rural financing activities
 5. Not Applicable

- 47 In your opinion do you consider current micro-credit arrangements have potential impact on increasing income and improving the livelihoods of poor credit users?
1. Yes
 2. No
 3. Don't know
- 48 If your answer is yes, what live examples of credit performance indicators can be posed to justify poverty eradication among poor credit users?
1. Expanded businesses that are able to make surplus and thereof savings
 2. Own property: land, good house, livestock etc.
 3. Increased propensity to save over consumption of credit users
 4. Not Applicable
- 49 On the other hand if your answer is no to question 39 above, what do you consider to be the negative impacts on micro-credits borrowers?
1. Personal properties confiscated and disposed for failure to honor credit repayment obligations
 2. Pending cases in court
 3. Amounting unrest from Peer pressure group
 4. Loss of trust (creditability) from lending institutions
 5. Not Applicable
- 50 What is your overall suggestion as to the equitable method that can be used in granting micro-credits to the poor people?
1. Adhere to a system of lending to borrowers on individual basis after formalization of land and other informal properties that are to be used as collaterals.
 2. Concentrate on Peer pressure group lending
 3. Group-project lending with Lower Level Governments acting as guarantors
 4. Not Applicable
- 51 What advantages are associated with such lending modalities?
1. Individual borrowers are held responsible for the loan taken
 2. Peer pressure group accelerates loan repayment for it creates discipline on the borrower Collective investment creates direct and indirect employment through multiplier effect
 3. Group-project lending lessens loan burden on individuals Both items (c) and (d) above applicable in group-project lending
 4. Not applicable

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	case	ward	gender	age	edulevel	maritst	singsta	famil	occu	typhou	landow	land
1	1	1	2	3	2	2	3	4	4	3	1	3
2	2	1	1	3	2	2	3	2	3	3	1	2
3	3	1	1	3	3	2	3	2	1	2	1	2
4	4	1	2	2	4	1	2	1	1	1	2	5
5	5	1	1	4	2	3	3	3	4	2	1	3
6	6	1	1	3	2	2	3	2	3	3	1	2
7	7	1	2	2	4	1	2	1	1	1	2	5
8	8	1	2	1	2	1	1	2	5	3	1	2
9	9	1	1	3	3	2	3	2	1	2	1	2
10	10	1	2	2	4	1	2	1	1	1	2	5
11	11	1	1	3	2	2	3	3	3	3	1	2
12	12	1	1	4	2	3	3	3	4	2	1	3
13	13	1	1	3	4	4	3	2	4	1	1	2
14	14	1	1	2	3	2	3	2	2	2	2	5
15	15	1	1	1	2	1	1	4	5	3	1	3
16	16	1	1	2	2	1	1	3	3	2	1	3
17	17	1	2	5	2	2	3	4	4	3	1	4
18	18	1	1	3	2	4	3	3	2	2	1	4
19	19	1	2	2	4	1	2	1	1	1	2	5
20	20	1	2	4	2	3	3	3	4	2	1	4
21	21	1	1	5	1	2	3	4	4	3	1	4
22	22	1	1	3	2	2	3	3	3	3	1	2
23	23	1	2	3	4	2	3	2	1	1	2	5
24	24	1	2	4	2	5	3	3	4	2	1	4
25	25	1	2	3	3	2	3	3	1	2	1	2
26	26	1	2	3	4	2	3	2	1	1	2	5
27	27	1	1	2	4	1	2	1	1	1	2	5
28	28	1	2	5	1	2	3	4	4	3	1	4
29	29	1	2	3	1	2	3	4	4	3	1	4
30	30	1	1	4	1	2	3	4	4	3	1	4
31	31	1	1	3	2	2	3	4	4	3	1	4
32	32	1	1	5	1	2	3	4	4	3	1	4
33	33	1	2	6	1	2	3	4	4	3	1	4
34	34	1	2	5	1	2	3	4	4	3	1	4
35	35	1	2	4	1	2	3	4	4	3	1	4
36	36	2	1	2	2	2	3	2	4	3	1	3
37	37	2	1	2	2	2	3	2	4	3	1	3
38	38	2	2	5	1	2	3	4	4	3	1	4
39	39	2	2	4	1	2	3	4	4	3	1	4

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	cowown	cows	sidoccap	otheract	monthin	incdistr	highinc	lasyrin	bankac	bankna
1	1	2	2	5	2	2	3	1	2	6
2	2	6	2	5	3	2	3	2	2	6
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4	2	6	2	5	6	1	5	5	1	2
5	1	2	2	5	1	2	3	1	2	6
6	2	6	2	5	3	2	3	3	1	1
7	2	6	2	5	6	1	5	5	1	2
8	2	6	2	5	1	2	3	1	2	6
9	1	1	1	4	4	1	5	5	1	2
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11	2	6	2	5	3	2	3	2	2	6
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13	1	2	2	5	2	2	3	2	2	6
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15	1	3	2	5	1	2	3	1	2	6
16	1	2	2	5	2	2	3	1	2	6
17	1	4	1	3	2	2	3	1	2	6
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21	1	4	2	5	1	2	3	1	2	6
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34	1	4	2	5	2	2	3	1	2	6
35	1	4	2	5	2	2	3	1	2	6
36	1	3	2	5	2	2	3	2	2	6
37	1	3	2	5	2	2	3	2	2	6
38	1	4	2	5	2	2	3	1	2	6
39	1	5	2	5	2	2	3	2	2	6

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	avexpe	sacrkno	sacrna	sacrm	names	needjoin	perfora	trainin	typtrain	trainor	addtrai
1	2	2	6	2	4	3	5	2	5	5	3
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38	2	2	6	2	4	1	5	2	5	5	3
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APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

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27	4	1	2	3	5	3	1	4	1	4	5
28	6	2	7	7	6	5	4	6	3	5	6
29	6	2	7	7	6	5	4	6	3	5	6
30	6	2	7	7	6	5	4	6	3	5	6
31	6	2	7	7	6	5	4	6	3	5	6
32	6	2	7	7	6	5	4	6	3	5	6
33	6	2	7	7	6	5	4	6	3	5	6
34	6	2	7	7	6	5	4	6	3	5	6
35	6	2	7	7	6	5	4	6	3	5	6
36	6	1	1	5	2	3	2	2	2	4	4
37	6	1	1	1	2	3	2	2	1	4	4
38	6	2	7	7	6	5	4	6	3	5	6
39	6	2	7	7	6	5	4	6	3	5	6

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	debtse	debtpr	bestloa	credhe	perfindc	credne	credsu	cradvatg
1	3	6	5	3	5	5	4	6
2	2	1	3	2	5	5	1	1
3	1	6	4	2	5	5	1	1
4	1	6	2	1	2	5	1	1
5	2	5	1	2	5	5	1	1
6	2	4	4	2	5	5	1	1
7	1	6	3	1	2	5	1	1
8	3	6	5	3	5	5	4	6
9	1	6	4	2	5	5	1	1
10	3	6	5	3	5	5	4	6
11	3	6	5	3	5	5	4	6
12	3	6	5	3	5	5	4	6
13	3	6	5	3	5	5	4	6
14	2	1	4	2	5	5	1	1
15	3	6	5	3	5	5	4	6
16	3	6	5	3	5	5	4	6
17	3	6	5	3	5	5	4	6
18	2	4	3	2	5	5	3	4
19	1	6	3	1	2	5	1	1
20	3	6	5	3	5	5	4	6
21	3	6	5	3	5	5	4	6
22	3	6	5	3	5	5	4	6
23	1	6	3	2	5	5	3	5
24	3	6	5	3	5	5	4	6
25	1	6	2	2	5	5	1	1
26	1	6	4	1	2	5	1	1
27	1	6	2	1	2	5	1	1
28	3	6	5	3	5	5	4	6
29	3	6	5	3	5	5	4	6
30	3	6	5	3	5	5	4	6
31	3	6	5	3	5	5	4	6
32	3	6	5	3	5	5	4	6
33	3	6	5	3	5	5	4	6
34	3	6	5	3	5	5	4	6
35	3	6	5	3	5	5	4	6
36	2	1	1	2	5	5	3	4
37	2	1	1	2	5	5	3	4
38	3	6	5	3	5	5	4	6
39	3	6	5	3	5	5	4	6

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	case	ward	gender	age	edulevel	maritst	singsta	famil	occu	typhou	landow	land
40	40	2	2	6	1	2	3	4	4	2	1	4
41	41	2	1	3	2	4	3	3	4	2	1	4
42	42	2	2	4	3	2	3	3	1	2	1	4
43	43	2	1	2	2	1	1	4	3	3	1	4
44	44	2	2	5	1	2	3	4	4	3	1	4
45	45	2	2	4	1	2	3	4	4	3	1	4
46	46	2	1	1	2	4	3	3	4	3	1	1
47	47	2	1	2	4	1	2	1	1	1	2	5
48	48	2	2	4	2	2	3	4	4	3	1	4
49	49	2	2	4	2	2	3	3	4	2	1	4
50	50	2	1	2	2	2	3	2	4	3	1	3
51	51	2	2	4	1	4	3	4	4	3	1	4
52	52	2	2	4	1	2	3	4	4	3	1	4
53	53	2	2	3	1	2	3	4	4	3	1	4
54	54	2	2	3	1	2	3	4	4	3	1	4
55	55	2	1	3	2	4	3	3	4	3	1	1
56	56	2	2	5	1	2	3	4	4	3	1	4
57	57	2	2	3	3	2	3	2	1	1	1	3
58	58	2	2	4	2	2	3	3	4	2	1	4
59	59	2	2	4	1	2	3	4	4	3	1	4
60	60	2	2	3	1	2	3	4	4	3	1	4
61	61	2	1	5	3	2	3	3	4	2	1	4
62	62	2	2	4	1	2	3	4	4	3	1	4
63	63	2	2	2	2	1	1	3	3	2	1	4
64	64	2	1	5	1	2	3	4	4	3	1	4
65	65	2	1	4	1	2	3	4	4	3	1	4
66	66	2	1	3	2	2	3	2	4	2	1	3
67	67	2	1	3	1	2	3	4	4	3	1	4
68	68	2	2	4	1	2	3	4	4	3	1	4
69	69	2	1	4	3	2	3	4	2	2	1	2
70	70	2	1	2	3	1	2	1	1	1	2	5
71	71	3	2	3	1	2	3	4	4	3	1	4
72	72	3	2	5	1	2	3	4	4	3	1	4
73	73	3	2	3	1	2	3	4	4	3	1	4
74	74	3	2	4	3	2	3	3	4	2	1	4
75	75	3	1	4	2	2	3	4	4	3	1	4
76	76	3	2	2	2	1	1	3	3	2	1	4
77	77	3	1	4	1	2	3	4	4	3	1	4
78	78	3	1	3	1	2	3	4	4	3	1	4

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	cowown	cows	sidoccap	otheract	monthin	incdistr	highinc	lasyrin	bankac	bankna
40	1	5	2	5	2	2	3	1	2	6
41	1	4	1	3	2	2	3	2	2	6
42	1	4	1	3	4	1	5	5	1	2
43	1	4	2	5	2	2	3	1	2	6
44	1	4	2	5	2	2	3	1	2	6
45	1	4	2	5	2	2	3	1	2	6
46	2	2	2	5	2	2	3	1	2	6
47	2	6	2	5	6	1	5	5	1	2
48	1	4	2	5	2	2	3	1	2	6
49	1	4	2	5	2	2	3	1	2	6
50	1	2	2	5	2	2	3	1	2	6
51	1	4	2	5	2	2	3	1	2	6
52	1	4	2	5	2	2	3	1	2	6
53	1	4	2	5	2	2	3	1	2	6
54	1	4	2	5	2	2	3	1	2	6
55	2	2	2	5	2	2	3	1	2	6
56	1	4	2	5	2	2	3	1	2	6
57	1	1	1	4	4	1	5	5	1	2
58	1	5	2	5	2	2	3	2	2	6
59	1	4	2	5	2	2	3	1	2	6
60	1	4	2	5	2	2	3	1	2	6
61	1	5	2	5	2	2	3	2	2	6
62	1	4	2	5	2	2	3	1	2	6
63	2	6	2	5	4	2	3	4	1	1
64	1	4	2	5	2	2	3	1	2	6
65	1	4	2	5	2	2	3	1	2	6
66	1	3	2	5	2	2	3	2	2	6
67	1	4	2	5	2	2	3	1	2	6
68	1	4	2	5	2	2	3	1	2	6
69	2	1	1	4	3	1	5	4	1	3
70	2	6	2	5	4	1	5	5	1	2
71	1	4	2	5	2	2	3	1	2	6
72	1	4	2	5	2	2	3	1	2	6
73	1	4	2	5	2	2	3	1	2	6
74	1	5	2	5	2	2	3	2	2	6
75	1	4	2	5	2	2	3	1	2	6
76	2	6	2	5	4	2	3	4	1	1
77	1	4	2	5	2	2	3	1	2	6
78	1	4	2	5	2	2	3	1	2	6

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	avexpe	sacrkno	sacrna	sacrm	names	needjoin	perfora	trainin	typttrain	trainor	addtrai
40	2	2	6	2	4	1	5	2	5	5	3
41	2	1	5	1	3	4	2	1	2	2	1
42	3	1	1	1	1	4	2	1	2	1	1
43	2	2	6	2	4	1	5	2	5	5	3
44	2	2	6	2	4	1	5	2	5	5	3
45	2	2	6	2	4	1	5	2	5	5	3
46	2	2	6	2	4	1	5	2	5	5	3
47	5	1	1	1	1	4	2	1	2	1	1
48	2	2	6	2	4	1	5	2	5	5	3
49	2	2	6	2	4	1	5	2	5	5	3
50	2	2	6	2	4	1	5	2	5	5	3
51	2	2	6	2	4	1	5	2	5	5	3
52	2	2	6	2	4	1	5	2	5	5	3
53	2	2	6	2	4	3	5	2	5	5	3
54	2	2	6	2	4	3	5	2	5	5	3
55	2	2	6	2	4	3	5	2	5	5	3
56	2	2	6	2	4	1	5	2	5	5	3
57	4	1	1	1	1	4	2	1	2	1	1
58	2	1	5	1	3	4	3	1	2	2	1
59	2	2	6	2	4	1	5	2	5	5	3
60	2	2	6	2	4	1	5	2	5	5	3
61	2	1	5	1	3	4	3	1	2	1	1
62	2	2	6	2	4	3	5	2	5	5	3
63	3	1	5	1	3	4	2	1	2	1	1
64	2	2	6	2	4	1	5	2	5	5	3
65	2	2	6	2	4	1	5	2	5	5	3
66	2	1	5	1	3	4	3	1	2	2	1
67	2	2	6	2	4	3	5	2	5	5	3
68	2	2	6	2	4	3	5	2	5	5	3
69	2	1	5	1	3	4	3	1	2	1	1
70	3	1	1	1	1	4	2	1	2	1	1
71	2	2	6	2	4	1	5	2	5	5	3
72	2	2	6	2	4	1	5	2	5	5	3
73	2	2	6	2	4	1	5	2	5	5	3
74	2	1	5	1	3	4	3	1	2	1	1
75	2	2	6	2	4	3	5	2	5	5	3
76	3	1	5	1	3	4	2	1	2	1	1
77	2	2	6	2	4	3	5	2	5	5	3
78	2	2	6	2	4	3	5	2	5	5	3

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	spetrai	accessc	mfaccs	inform	credta	interes	loaniss	credtd	lendco	lendprob	credt
40	6	2	7	7	6	5	4	6	3	5	6
41	4	2	7	7	6	5	4	6	3	5	6
42	3	1	2	3	5	3	1	4	1	4	5
43	6	2	7	7	6	5	4	6	3	5	6
44	6	2	7	7	6	5	4	6	3	5	6
45	6	2	7	7	6	5	4	6	3	5	6
46	6	2	7	7	6	5	4	6	3	5	6
47	4	1	2	3	5	3	1	4	1	4	5
48	6	2	7	7	6	5	4	6	3	5	6
49	6	2	7	7	6	5	4	6	3	5	6
50	6	2	7	7	6	5	4	6	3	5	6
51	6	2	7	7	6	5	4	6	3	5	6
52	6	2	7	7	6	5	4	6	3	5	6
53	6	2	7	7	6	5	4	6	3	5	6
54	6	2	7	7	6	5	4	6	3	5	6
55	6	2	7	7	6	5	4	6	3	5	6
56	6	2	7	7	6	5	4	6	3	5	6
57	4	1	2	3	4	3	1	4	1	4	2
58	4	2	7	7	6	5	4	6	3	5	6
59	6	2	7	7	6	5	4	6	3	5	6
60	6	2	7	7	6	5	4	6	3	5	6
61	4	1	1	5	2	3	2	2	1	3	3
62	6	2	7	7	6	5	4	6	3	5	6
63	4	1	1	1	2	3	2	2	1	3	3
64	6	2	7	7	6	5	4	6	3	5	6
65	6	2	7	7	6	5	4	6	3	5	6
66	4	2	7	7	6	5	4	6	3	5	6
67	6	2	7	7	6	5	4	6	3	5	6
68	6	2	7	7	6	5	4	6	3	5	6
69	4	1	1	2	2	3	2	2	2	3	2
70	2	1	2	3	4	3	1	4	1	4	1
71	6	2	7	7	6	5	4	6	3	5	6
72	6	2	7	7	6	5	4	6	3	5	6
73	6	2	7	7	6	5	4	6	3	5	6
74	4	1	1	3	2	3	2	2	2	3	3
75	6	2	7	7	6	5	4	6	3	5	6
76	4	1	1	1	2	3	2	2	1	3	3
77	6	2	7	7	6	5	4	6	3	5	6
78	6	2	7	7	6	5	4	6	3	5	6

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	debtse	debtpr	bestloa	credhe	perfindc	credne	credsu	cradvatg
40	3	6	5 3	5	5	4	6	
41	3	6	5 3	5	5	4	6	
42	1	6	1 1	1	5	3	1	
43	3	6	5 3	5	5	4	6	
44	3	6	5 3	5	5	4	6	
45	3	6	5 3	5	5	4	6	
46	3	6	5 3	5	5	4	6	
47	1	6	3 1	2	5	1	1	
48	3	6	5 3	5	5	4	6	
49	3	6	5 3	5	5	4	6	
50	3	6	5 3	5	5	4	6	
51	3	6	5 3	5	5	4	6	
52	3	6	5 3	5	5	4	6	
53	3	6	5 3	5	5	4	6	
54	3	6	5 3	5	5	4	6	
55	3	6	5 3	5	5	4	6	
56	3	6	5 3	5	5	4	6	
57	1	6	3 2	5	5	1	1	
58	3	6	5 3	5	5	4	6	
59	3	6	5 3	5	5	4	6	
60	3	6	5 3	5	5	4	6	
61	2	2	4 2	5	1	3	4	
62	3	6	5 3	5	5	4	6	
63	2	2	1 2	5	5	3	4	
64	3	6	5 3	5	5	4	6	
65	3	6	5 3	5	5	4	6	
66	3	6	5 3	5	5	4	6	
67	3	6	5 3	5	5	4	6	
68	3	6	5 3	5	5	4	6	
69	2	5	4 2	5	5	3	4	
70	1	6	3 2	5	5	1	1	
71	3	6	5 3	5	5	4	6	
72	3	6	5 3	5	5	4	6	
73	3	6	5 3	5	5	4	6	
74	2	2	4 2	5	1	3	4	
75	3	6	5 3	5	5	4	6	
76	2	2	1 2	5	5	3	4	
77	3	6	5 3	5	5	4	6	
78	3	6	5 3	5	5	4	6	

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	case	ward	gender	age	edulevel	maritst	singsta	famil	occu	typhou	landow	land
79	79	3	1	3	2	2	3	2	4	2	1	3
80	80	3	1	3	1	2	3	4	4	3	1	4
81	81	3	2	4	1	2	3	4	4	3	1	4
82	82	3	2	4	3	2	3	4	2	2	1	2
83	83	3	1	2	3	1	2	1	1	1	2	5
84	84	3	2	5	1	2	3	4	4	3	1	4
85	85	3	1	4	3	2	3	3	4	2	1	4
86	86	3	2	4	1	2	3	4	4	3	1	4
87	87	3	2	2	2	1	1	3	3	2	1	4
88	88	3	1	4	1	2	3	4	4	3	1	4
89	89	3	1	5	1	2	3	4	4	3	1	4
90	90	3	1	3	2	2	3	2	4	2	1	3
91	91	3	1	3	1	2	3	4	4	3	1	4
92	92	3	2	4	1	2	3	4	4	3	1	4
93	93	3	2	4	3	2	3	4	2	2	1	2
94	94	3	1	2	3	1	2	1	3	1	2	5
95	95	3	2	4	1	2	3	4	4	3	1	4
96	96	3	2	5	1	2	3	4	4	3	1	4
97	97	3	1	3	2	2	3	2	4	2	1	3
98	98	3	2	5	1	2	3	4	4	3	1	4
99	99	3	2	3	2	2	3	4	4	3	1	4
100	100	3	2	4	2	5	3	2	4	3	1	4
101	.	.	.	.	.	.	.	.	.	.	.	.

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	cowown	cows	sidoccap	otheract	monthin	incdistr	highinc	lasyrin	bankac	bankna
79	1	3	2	5	2	2	3	2	2	6
80	1	4	2	5	2	2	3	1	2	6
81	1	4	2	5	2	2	3	1	2	6
82	2	1	1	2	3	1	5	4	1	2
83	2	6	2	5	4	1	5	5	1	2
84	1	4	2	5	2	2	3	1	2	6
85	1	5	2	5	2	2	3	2	2	6
86	1	4	2	5	2	2	3	1	2	6
87	2	6	2	5	4	2	3	4	1	1
88	1	4	2	5	2	2	3	1	2	6
89	1	4	2	5	2	2	3	1	2	6
90	1	3	2	5	2	2	3	2	2	6
91	1	4	2	5	2	2	3	1	2	6
92	1	4	2	5	2	2	3	1	2	6
93	2	1	1	2	3	1	5	4	1	1
94	2	6	2	5	4	1	3	5	1	2
95	1	4	2	5	2	2	3	1	2	6
96	1	4	2	5	2	2	3	1	2	6
97	1	3	2	5	2	2	3	2	2	6
98	1	4	2	5	2	2	3	1	2	6
99	1	3	2	5	2	2	3	1	2	6
100	1	4	2	5	1	2	3	1	2	6
101										

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	avexpe	sacrkno	sacrna	sacrm	names	needjoin	perfora	trainin	typtrain	trainor	addtrai
79	2	1	5	1	3	4	3	1	2	2	1
80	2	2	6	2	4	1	5	2	5	5	3
81	2	2	6	2	4	1	5	2	5	5	3
82	2	1	5	1	3	4	3	1	2	1	1
83	3	1	1	1	1	4	2	1	2	1	1
84	2	2	6	2	4	1	5	2	5	5	3
85	2	1	5	1	3	4	3	1	2	1	1
86	2	2	6	2	4	1	5	2	5	5	3
87	3	1	5	1	3	4	2	1	2	1	1
88	2	2	6	2	4	3	5	2	5	5	3
89	2	2	6	2	4	3	5	2	5	5	3
90	2	1	5	1	3	4	3	1	2	4	1
91	2	2	6	2	4	1	5	2	5	5	3
92	2	2	6	2	4	1	5	2	5	5	3
93	2	1	5	1	3	4	3	1	2	1	1
94	3	1	5	1	3	4	2	1	2	1	1
95	2	2	6	2	4	1	5	2	5	5	3
96	2	2	6	2	4	1	5	2	5	5	3
97	2	1	5	1	3	4	3	1	2	4	1
98	2	2	6	2	4	3	5	2	5	5	3
99	2	2	6	2	4	3	5	2	5	5	3
100	1	2	6	2	4	3	5	2	5	5	3
101	.										

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	spetra	accessc	mfaccess	inform	credta	interes	loaniss	credtd	lendco	lendprob	credt
79	4	2	7	7	6	5	4	6	3	5	6
80	6	2	7	7	6	5	4	6	3	5	6
81	6	2	7	7	6	5	4	6	3	5	6
82	4	1	1	2	2	3	2	2	2	3	2
83	2	1	2	3	4	3	1	4	1	4	1
84	6	2	7	7	6	5	4	6	3	5	6
85	4	1	1	5	2	3	2	2	1	3	3
86	6	2	7	7	6	5	4	6	3	5	6
87	4	1	1	1	2	3	2	2	2	1	3
88	6	2	7	7	6	5	4	6	3	5	6
89	6	2	7	7	6	5	4	6	3	5	6
90	4	2	7	7	6	5	4	6	3	5	6
91	6	2	7	7	6	5	4	6	3	5	6
92	6	2	7	7	6	5	4	6	3	5	6
93	4	1	1	2	2	3	2	2	2	1	2
94	2	1	1	2	2	3	2	2	2	4	1
95	6	2	7	7	6	5	4	6	3	5	6
96	6	2	7	7	6	5	4	6	3	5	6
97	4	2	7	7	6	5	4	6	3	5	6
98	6	2	7	7	6	5	4	6	3	5	6
99	6	2	7	7	6	5	4	6	3	5	6
100	6	2	7	7	6	5	4	6	3	5	6
101					.	.		.			

APPENDIX C - SPSS KISHAPU SACCOS SURVEY RESULTS

	debtse	debtpr	bestloa	credhe	perfindc	credne	credsu	cradvatg
79	3	6	5	3	5	5	4	6
80	3	6	5	3	5	5	4	6
81	3	6	5	3	5	5	4	6
82	2	5	4	2	5	5	3	4
83	1	6	3	2	5	5	1	1
84	3	6	5	3	5	5	4	6
85	2	2	4	2	5	1	3	4
86	3	6	5	3	5	5	4	6
87	2	2	1	2	5	5	3	4
88	3	6	5	3	5	5	4	6
89	3	6	5	3	5	5	4	6
90	3	6	5	3	5	5	4	6
91	3	6	5	3	5	5	4	6
92	3	6	5	3	5	5	4	6
93	2	5	4	2	5	5	3	4
94	1	6	3	2	5	5	1	1
95	3	6	5	3	5	5	4	6
96	3	6	5	3	5	5	4	6
97	3	6	5	3	5	5	4	6
98	3	6	5	3	5	5	4	6
99	3	6	5	3	5	5	4	6
100	3	6	5	3	5	5	4	6
101								

TUMAINI DEVELOPMENT PROGRAMME

P.O. BOX 1125

SHINYANGA

E-mail: Somans 2003 @ yahoo.com

Tel: 0745-437603

Mr. Suleiman M. Moonata,
President's Office,
Local Government Reform Programme,
P. O. Box 320,
Shinyanga.

10 October 2005

Dear Mr. Moonata,

RE: TECHNICAL SUPPORT TO OUR CBO

Please refer to the various discussions we held in early October 2005, and specificity to your kind confirmation letter dated 8 October 2005.

2. We are happy to receive your esteemed confirmation that you desire to render "free of charge technical support" to our relatively infant Organization for approximately 18 months effective that date.

3. We are indeed grateful for your readiness to work with us and particularly, to share with us experiences, problems and successes and finally to lay an equitable framework for Sustainable Economic Development Projects.

4. On our part, we shall make every effort in order to create a humane environment for you which will enable you to fulfill your professional requirements as you pursue your Master of Science Degree in Economic Development offered by the Southern Hampshire University, Manchester USA.

5. It is our humble conviction that at the end of your stay; both of us will accordingly have realized our Ambitions, Vision and Mission.

Sincerely Yours,


D. N. M. Ng'hosha
for: Chairperson

TUMAINI DEVELOPMENT PROGRAMME
P.O. BOX 1125
SHINYANGA.

Mission: To live and speak with those in silence: to solicit relief and development support to the suffering and estranged without prejudice to creed, color or political persuasions

MR.SULEIMAN M. MONATA
PRESIDENT OFFICE
LOCAL GOVERNMENT REFORM PROGRAMME
P.O.BOX 320
SHINYANGA.
October 8,2005

CHAIRPERSON
TUMAINI DEVELOPMENT PROGRAMME
P.O.BOX 1125
SHINYANGA.

Dear Sir,

RE: TECHNICAL SUPPORT TO YOUR CBO

I have been introduced to organization by Mr. Manjoro, the Branch Manager of OXFARM GB.

I am Tanzanian working in the President Office, Local Government Reform Programme in the capacity of the financial Management Specialist, attached to the Shinyanga Regional Secretariat charged with responsibilities of building the financial management capacity of the Local Authorities in the region.

However, at the moment I am pursuing master Science Degree in Community Economic Development offered by the Southern New Hampshire University, Manchester U.S.A. The program is conducted in Tanzania through the Open University of Tanzania.

I have a desire to render a free of charge technical support to your organization for approximately 18 months.

Hopefully, you will be willing to share with me your experiences, problems encountered and other matters that we will, at the end of my stay, be able to have an equitable framework for a sustainable community economic development project(s).

Sincerely yours



S.M.MONATA