

SACCOS PROFILE AS AT 31ST MAY, 2005

SN	Region	No. of SACCOS	No. of Members		Total	Shares (Tshs)	Deposits (Tshs)	Savings (Tshs)	Loan Issues (Tshs)	Loan Outstanding (Tshs)	Cash & Bank Balances (Tshs)
			M	F							
1	ARUSHA	87	3,962	3,715	7,677	1,293,200,000	370,100,000	1,280,800,000	2,898,898,855	1,466,161,259	263,300,000
2	DSM	237	21,989	14,648	36,637	3,662,550,605	318,437,564	18,842,187,689	25,236,426,764	16,624,206,080	3,003,400,000
3	DODOMA	99	8,367	5,525	13,892	1,639,546,240	210,704,000	254,874,560	3,363,935,000	1,537,935,000	168,000,000
4	IRINGA	116	7,828	5,306	13,134	850,604,000	232,270,000	757,134,000	2,149,550,000	1,097,272,000	-
5	KAGERA	151	9,237	4,112	13,349	196,442,344	195,500	61,237,222	219,682,762	91,637,355	9,945,372
6	KIGOMA	34	1,295	606	1,901	26,614,000	4,718,000	63,036,450	79,273,850	40,850,124	37,231,702
7	KILIMANJARO	134	52,991	10,056	63,047	657,503,056	521,404,304	320,193,776	1,196,380,886	604,249,984	152,808,045
8	LINDI	24	1,673	615	2,288	242,269,874	-	184,638,201	567,183,420	364,674,863	27,941,000
9	MANYARA	47	3,383	1,678	5,061	32,500,772	90,993,811	293,388,972	584,178,828	450,147,022	113,557,557
10	MARA	101	4,880	3,141	8,021	86,725,994	50,498,366	366,978,255	496,254,350	229,759,079	18,661,849
11	MBEYA	159	11,643	9,018	20,661	1,172,974,528	551,430,817	2,165,605,358	2,417,713,113	372,319,149	100,063,209
12	MOROGORO	99	9,310	3,910	13,220	858,789,992	61,500,869	1,097,510,499	2,885,006,722	1,173,784,062	5,800,000
13	MTWARA	41	3,445	1,161	4,606	421,841,462	61,520,402	116,616,271	604,821,377	323,434,243	29,008,789
14	MWANZA	217	10,063	5,926	15,989	621,592,612	-	122,983,209	1,129,468,550	269,484,120	9,200,000
15	PWANI	47	1,870	1,251	3,121	199,980,880	32,368,136	693,757,858	5,773,325,960	817,670,300	231,432,136
16	RUKWA	23	1,122	352	1,474	39,231,100	2,570,354	53,580,925	209,668,800	73,451,210	31,906,575
17	RUVUMA	38	4,110	8,998	13,108	245,197,527	237,468,712	704,207,024	789,972,420	277,506,798	1,400,000
18	SHINYANGA	66	3,782	1,606	5,388	310,566,056	13,474,871	249,788,395	649,097,775	293,296,584	100,846,732
19	SINGIDA	40	2,293	1,158	3,451	175,617,630	13,000,000	147,256,106	545,473,724	279,375,299	230,999,115
20	TABORA	64	2,990	574	3,564	75,681,500	82,745,607	5,342,965	277,999,837	132,277,046	30,513,256
21	TANGA	51	2,962	2,100	5,062	360,072,537	8,959,188	748,321,319	2,065,743,535	711,595,925	162,940,259
	Total	1,875	169,195	85,456	254,651	13,169,502,709	2,864,360,501	28,529,439,054	54,140,056,528	27,231,087,502	4,728,955,596

Source: MCM July, 2005

APPENDIX II

INTERNATIONAL COOPERATIVE ALLIANCE STATEMENT ON THE CO-OPERATIVE IDENTITY

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

**SURVEY ON THE ACADEMIC AND ECONOMIC STATUS
OF REGENT RESIDENTS**

SURVEY QUESTIONS

1.0 Educational and Cooperative membership status *(Please put a tick against the appropriate answer(s) in the box provided on the right hand side)*

1.1 Are you already a member of Regent SACCOS?

(Please tick one)

- i. Yes []
- ii. No, but I intend to join []
- iii. No, I have no intention to join []

1.2 Are you a member of any other Cooperative society?

(Please tick one)

- i. Yes []
- ii. No []

1.3 What is the highest level of education that you achieved?

(Please tick one)

- i. Primary level ☐
- ii. Secondary level ☐
- iii. Diploma level ☐
- iv. Undergraduate degree level ☐
- v. Postgraduate degree level ☐

1.4 Have you attended any training in Cooperatives?

(Please tick one)

- i. Yes ☐
- ii. No ☐

1.5 If your answer on 1.4 above is yes, what type of training?

(You may tick one or more)

- i. Cooperative principles/procedures ☐
- ii. Cooperative leadership ☐
- iii. Cooperative management/development ☐

2.0 Social and Economic characteristics *(Please put a tick against the appropriate answer(s) in the box provided on the right hand side)*

(Please tick one)

2.1 What is your age group?

- i. Between 1 and 20 years ☐
- ii. Between 21 and 40 years ☐
- iii. Between 41 and 60 years ☐
- iv. Above 60 years ☐

2.2 Are you a Male or Female?

(Please tick one)

- i. Male ☐
- ii. Female ☐

2.3 What is your marital status?

(Please tick one)

- i. Single ☐
- ii. Married ☐
- iii. Widow/er ☐
- iv. Divorced ☐
- v. Separated ☐

2.4 What are your present major economic activities?

(You may tick one or more)

- i. Permanent employment []
- ii. Temporary employment []
- iii. Running an own large business/company []
- iv. Conducting small business []
- v. Un-employed []
- vi. Retired (Pensioner) []

2.5 If you are employed, what is your position?

(Please tick one)

- i. Clerical/Junior level []
- ii. Middle level []
- iii. Senior level []
- iv. Top/Executive level []

2.6 If you are conducting small business, what type of business?

(You may tick one or more)

- i. Livestock keeping []
- ii. Farming []

- iii. Secretarial/communication services []
- iv. Transport (Mini-bus/Taxi) services []
- v. Tailoring mart []
- vi. Beauty/Saloon services []
- vii. Consultancy services []
- viii. Shop/Trading (Buying and selling of goods) []
- ix. Small industry/processing []
- x. Food vending/catering []
- xi. Entertainment []
- xii. Other business []

Please specify(other business)

2.7 What is your approximate level of income per month?

(Please tick one)

- i. Between Shs. 1 and 100,000 per month []
- ii. Between Shs. 100,001 and 500,000 per month []
- iii. Between Shs. 500,001 and 1,000,000 per month []
- iv. Above Shs. 1,000,000 per month []



JAMHURI YA MUUNGANO WA TANZANIA

HATI YA KUANDIKISHWA

Na... D S R 895

Mimi... JOHN BOSCO NJAU

ninathibitisha kuwa Chama cha Ushirika kiitwacho

..... U R S I N O A N D R E G E N T

..... SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

kimeandikishwa hivi leo kwa mujibu wa Sheria ya Vyama vya Ushirika Na
20 ya 2003 kifungu cha 27.

Hati hii imetolewa kwa masharti maalum yafuatayo:—

Imetolewa na kutiwa saini yangu leo tarehe... 25 Mwezi

..... JULAI, 20 06

J. P. Mraji

k. n. y. Mraji wa Vyama vya Ushirika

PROJECT REPORT

REGENT HOUSEHOLD EMPOWERMENT (RHE)

Presented by Charles K. Bupamba

COMMUNITY CONTEXT

- Regent neighbourhood, located in Mikocheni A area.
- Has an estimated population of 800 people
- UWA, is the host organization

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COMMUNITY NEEDS ASSESSMENT

- Research Methods –
 - Interviews and discussions
 - Observation
 - Secondary Data
- Need - a credit facility to cater for the community's economic needs

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PROBLEM STATEMENT

Lack of entrepreneurial skills and access to credit facilities to raise the capital to finance income generating activities

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Causes of the Problem

- Lack of organizational and leadership skills for the CBO's and community leadership
- Reliance on aid funding, without exploring internal human and financial resources

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Host Organization

- Ursino Women Association (UWA), which is a local CBO
- Registered in 2003, operating as a social networking organization
- Has 20 members, all women

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Project Goal

To contribute to the empowerment of Regent Residents socially and economically, to enable them attain their own economic development

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Project Objectives

- To enhance the capacity of Regent residents with skills on coop principles, entrepreneurship and leadership
- To facilitate Regent residents establish their own cooperative society
- To facilitate Regent residents access resources from within the community

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LITERATURE REVIEW

Cooperative defined

A Cooperative Society is "a voluntary association of free individuals who agree to pool their resources to address commonly felt needs economically and socially".

By S.A. Chambo (1994)

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SACCOS' Position in Tanzania

- By May 2005, there were 1875 SACCOS with 254,651 members, about 0.7 % of the population.
- SACCOS share was 33% of all Cooperative Societies, being 2nd after Agricultural Marketing Coops which accounted for 46%

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Policy Review

Tz Policies and Statutes include:

- Cooperative Development Policy,
- National Microfinance Policy,
- NSGRP (MKUKUTA), and
- Tanzania Development Vision 2025.
- The Cooperative Societies Act,
- Banking & Financial Institutions' Act

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PROJECT IMPLEMENTATION

Products

- A fully registered SACCOS with at least 150 members
- A competent management team
- A secure working environment
- A sustainable Organization fully owned by its members

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Output

- Profitable and efficient savings and credit services
- Improved livelihood
- More leadership and entrepreneurial skills

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Implementation Plan

Commence in March 06, by:

- Sensitization & Capacity building,
- Registering members & electing interim leadership,
- Preparing Constitution & registration,
- End up in Dec. 06, by commissioning the SACCOs' operations

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Actual Implementation

Everything went as planned except:

- Opening of Bank Account done in August instead of May 06
- Employment of staff, done in December, instead of October 06.
- Election of permanent leadership was yet to be conducted

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Actual Implementation Continued ...

- Seminar on entrepreneurship was yet to take place
- Registration process was completed in July, instead of September 06. (CR No. DSR 895 of 25/7/06)
- Mobilization of Internal resource potentials was continuing gradually,

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MONITORING, EVALUATION AND SUSTAINABILITY

Monitoring Goals:-

- To measure the progress
- To review the strategies and timelines
- To create a common understanding for all stakeholders

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Monitoring Info Gathering Methods

- Community meetings
- Observation by viewing and participating
- Interviews
- Secondary data

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Evaluation Goals

- To Analyze the successes & challenges
- To assess the impact of the Project
- To To develop recommendations for improvement

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Evaluation Info Gathering Methods

- Community meetings
- Observation, including participation and viewing
- Secondary data
- Interviews – informal and conversational

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Evaluation Results

Except for the impact of project, including its cost-effectiveness, the rest of the evaluation was done showing the objectives to have been accomplished by about 75%, 85% and 70% for objectives No. 1, 2, and 3 respectively.

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Project Sustainability

Based on the premise that the project has been initiated and will be fully owned and controlled by the community through its members.

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CONCLUSIONS AND RECOMMENDATIONS

- The delays in accomplishing some of the activities can be attributed to the members' reluctance in taking up leadership roles
- Usually in CED every project has its own different features. Thus, efforts should be made to resolve internally, the problems being encountered. Otherwise experience from **similar** projects, may be adopted.

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Thank you

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