

**Appendix i**

Machibya F.K. Mwalla,  
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P.O. Box 190,  
**SHINYANGA.**

1<sup>st</sup> November, 2003

To

Chairperson,  
Shinyanga Women Saving and  
Crediting Society,  
P. O. Box 98,  
**SHINYANGA.**

**RE: APPLICATION FOR WORKING TOGETHER WITH CHAMIWASHI IN  
DEVELOPING THE ORGANIZATION FOR THE BENEFIT OF  
THE MEMBERS AND THE SOCIETY AT LARGE  
(LETTER OF INTRODUCTION)**

**SELF INTRODUCTION**

The heading above is referred, I'm a student of the OPEN UNIVERSITY OF TANZANIA, in collaboration with the SOUTHERN NEW HAMPSHIRE UNIVERSITY of the United States of America, doing a masters degree course in COMMUNITY ECONOMIC DEVELOPMENT program, (CED). One of our important role as students is to work with a community based organization (CBO) like CHAMIWASHI as part of our training. I have chosen your organization to work with you. I will participate fully in any area of interest like training members of the organization (Seminars) developing the organizational structure, writing proposals for assistance, developing systems of the organization and anything of interest with the organization, I'm ready to work together with you very seriously.

Currently I'm teaching at Shinyanga Commercial Institute in Shinyanga town. I'm very glad to see also that the organization is registered (registration number 11997) and has an office and it has started operating.

As part of my training I will provide free expertise (free technical assistance). The organization will not be required to pay for my service. If given an opportunity to work with your organization, I believe great success will be achieved as I have skills and knowledge (expertise) in developing community based organization like yours. I sincerely look forward to hear from you positively. For more communication use Tel:

0282762590 or mobile phone 07448882896 and use the address above for further communication.

Thanks you in advance,

Yours sincerely,

**MACHIBYA F.K. MWALLA**  
**MSC. CED participant**

## Appendix ii

## PROJECT WORK PLAN

DATE	OBJECTIVES	ACTIVITIES	RESOURCES	PERSON RESPONSIBLE
October 2003	Identification of the local CBO	To think of a CBO to work with	Time	Mwalla, M.F.K. CED participant
November 2003	Initial communication with the identified CBO	<ul style="list-style-type: none"> <li>• Make telephone call to the identified CBO for making appointment visit.</li> <li>• Visiting the CBO to meet the Chairperson/Managing director</li> <li>• Prepare letter of introduction and submit it</li> <li>• Follow-up for a response</li> </ul>	Time Transport Stationery	CED participant
December 2003	Familiarization and initial agreement	<ul style="list-style-type: none"> <li>• Visit the CBO for familiarization with the management committee and share on expectations from each other</li> </ul>	<ul style="list-style-type: none"> <li>• Transport</li> </ul>	CED participant and CBO Management Committee
January 2004	Final agreement with the CBO	<ul style="list-style-type: none"> <li>• To visit the CBO to finalize on the assignment to be done I and the CBO</li> </ul>	<ul style="list-style-type: none"> <li>• Transport</li> </ul>	CED participant, and CBO office
February	Document Review	<ul style="list-style-type: none"> <li>• Review all necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Time to</li> </ul>	CED participant

		<p>documents of the CBO to get to know in detail their vision, mission, objectives etc.</p> <ul style="list-style-type: none"> <li>• Review other documents that are relevant to the assignment agreed upon.</li> </ul>	read the documents	
March 2004	Online Communication	<ul style="list-style-type: none"> <li>• Communication to the CBO for clarification of issues that might not be clear by going through reading the documents.</li> <li>• To share with the CBO on the progress</li> </ul>	<ul style="list-style-type: none"> <li>• Postage costs</li> <li>• Transport</li> <li>• Money</li> </ul>	CED participant and CBO management committee
April 2004	Visiting the CBO and Familiarization	<ul style="list-style-type: none"> <li>• To be introduced to the community members</li> <li>• To inform them on my intension and mission and to prepare them for full participation in the process</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Transport</li> </ul>	CED participant and the CBO community
May 2004	Identifying groups of respondents (units of inquiry)	<ul style="list-style-type: none"> <li>• To identify the units of inquiry</li> <li>• To inform the groups that will participate in the exercise</li> <li>• To agree the time for the collecting the responses</li> </ul>	<ul style="list-style-type: none"> <li>• Transport</li> <li>• Time</li> </ul>	CED participant and the CBO Community
June	To select data collection	<ul style="list-style-type: none"> <li>• To access the targeted group</li> </ul>	<ul style="list-style-type: none"> <li>• Transport</li> </ul>	CED participant, targeted

2004	method	<p>and decide on the appropriate method of data collection</p> <ul style="list-style-type: none"> <li>• To involve the targeted groups to decide in mode and tools to be used to collect the required informations if possible</li> <li>• To share with the supervisor</li> </ul>		groups for data collection
July 2004	Preparation of Data Collection tools	<ul style="list-style-type: none"> <li>• To distribute the data collection tools to the targeted groups and individuals</li> <li>• To decide on the deadline for collection of the responses</li> <li>• Make follow-up through visits, telephone etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Transport</li> </ul>	CED participant and CBO Management Committee
September 2004	Data Analysis	<ul style="list-style-type: none"> <li>• To select the data analysis method</li> <li>• To do the analysis of data</li> <li>• To share with the supervisor</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Stationery</li> <li>• Computer</li> </ul>	CED participant
October 2004	Data presentation	<ul style="list-style-type: none"> <li>• To identify ways of data presentation</li> <li>• To do the data presentation as its appropriate</li> <li>• To share with the supervisor</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Stationery</li> </ul>	CED participant
November	Report Compilation	<ul style="list-style-type: none"> <li>• To document all the CBO</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> </ul>	CED participant

2004	(writing)	<p>information; survey findings and recommendations to form a single document (compilation)</p> <ul style="list-style-type: none"> <li>• To share with the supervisor</li> </ul>	<ul style="list-style-type: none"> <li>• Stationery</li> <li>• Binding the document</li> </ul>	
December 2004	Report Sharing	<ul style="list-style-type: none"> <li>• To share the first draft of the report with the CBO management committee</li> <li>• To make any necessary additions, subtraction (to incorporate any suggested comments)</li> <li>• To share with the supervisor.</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Stationery</li> </ul>	CED participant and the CBO management committee
January 2005	Final Document (Report)	<ul style="list-style-type: none"> <li>• To prepare the final report to be submitted to the CBO for use</li> <li>• To present the project work to the instructors</li> <li>• Hand the final report to the faculty instructor, CBO and others as it be required.</li> <li>• The supervisor to be involved in all the stages for comments</li> </ul>	<ul style="list-style-type: none"> <li>• Time</li> <li>• Stationery</li> <li>• Postage costs</li> </ul>	CED participant

## **Appendix iii**

### **BACKGROUND INFORMATION ABOUT THE CBO (CHAMIWASHI)**

#### **1.1 MEMBERSHIP**

CHAMIWASHI stands for “Chama cha Akiba na Mikopo Wanawake Shinyanga” (The Women Saving and Crediting Society). It is a non-profit community based organization (CBO). CHAMIWASHI was established in 2001 by the founder members who have been working jointly together in income generating activities for an average of more than five(5) years. It is composed of 54 members, where 3 out of 54 are founding members. The founder member are three small business

#### **1.2 FOUNDING MEMBERS**

The founder members are three small business women in Shinyanga Municipality, who are, Therezia Maganga, Hawa Kaheza and Patricia Shija, who had a joint small shop decided to sell the idea to other women of forming a CBO. On 5<sup>th</sup> January 2003 they had a meeting that 56 women attended it.

#### **1.3 THE CHAMIWASHI (CBO)**

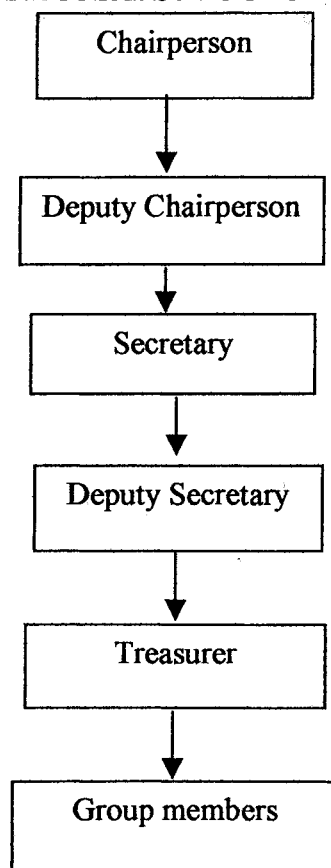
The idea of forming the CBO was accepted after a long discussion into why they should work as a group towards poverty eradication.

#### 1.4 OFFICE PREMISES

The CBO was registered in July 2003 with registration number SO. No. 211997.

The CBO so far is consisted of 54 members. The group has hired an office at Kambarage Stadium numbered 48.

#### 1.5 ORGANIZATIONAL STRUCTURE



#### 1.6 LEADERSHIP

Currently CHAMIWASHI has the following leadership

**Chairperson:** Esha Stima

**Deputy Chairperson:** Therezia Maganga



**Secretary:** Hawa Kaheza

**Deputy Secretary:** Moshi Kanji

**Treasurer:** Patricia Shija

## **1.7 VISION AND MISSION**

Vision and Mission statement of the community based organization (CHAMIWASHI) were not in place at the time of engagement for working with the organization. The organization requested me to assist in formulating them, the work we worked hand in hand with the CBO management team basing on the objectives to be achieved. The vision and mission statements were as follows:

**1.7.1 Vision:** Economic prosperity for small-business women through improved income generating activities projects.

**1.7.2 Mission:** To ensure poor women have access to capital and technical assistance needed for viable income generating activities.

## **1.8 OBJECTIVES OF THE CBO**

CHAMIWASHI is dedicated in building Social and economic capacity among its members. The majority of women in the country are in absolute poverty and their standard of living is too low, ultimately the community at large in fighting poverty.

However the specific objectives of CHAMIWASHI are:

- To raise the standard of living of the group members through improved IGAs.
- To ensure viable and sustainable IGAs for the group members and the community.
- To create and promote an environment for capital creation to support and enhance the group IGAs.
- To promote economic empowerment through creation of a saving habit and accessing credit to enable group members effectively and efficiently improve and manage their own IGAs.
- To disseminate information among women regarding access to various types of credit and other available social and economic facilities and opportunities supportive of women economic development.

## **1.9 CONTACT PERSON AND ADDRESS**

Mrs Esha Stima the organization's Chairperson, with telephone number 0744633248, She is the contact person for the CBO.

### 1.10 SOURCES OF FUNDS

CHAMIWASHI's main source of funds is from member's contributions other sources include resources mobilized through fund raising initiatives as well as seeking loans from donors. In July 2003 the CBO started with a capital of Tsh.3,190,000/=, with assets in the office:

- Office table 1
- Office chair 3
- Shelve 1

### *SWOT Analysis of CHAMIWASHI*

Based on the background informations about CHAMIWASHI, the following is its SWOT analysis.

Internal Environment	External Environment
<b>Strengths:</b> <ul style="list-style-type: none"> <li>• Dedicated group members for socioeconomic development</li> <li>• Each group member has an initiative IGA project</li> <li>• Use of non-permanent staff</li> <li>• Has an office for administrative matters</li> </ul> <b>Weakness</b> <ul style="list-style-type: none"> <li>• Lack of own facilities and office premises</li> <li>• Low working capital of IGAs.</li> <li>• Lack of management education; skills for economic projects</li> </ul>	<b>Opportunities</b> <ul style="list-style-type: none"> <li>• Positive attitude of government towards development of micro-enterprises in particular for women</li> <li>• External donors are in support of women socioeconomic development assistance</li> <li>• Technical support from other related CBO is available to support the group.</li> </ul> <b>Threats</b> <ul style="list-style-type: none"> <li>• High sales tax</li> <li>• High inflation rate</li> <li>• Unpredictable rainfall pattern that affect agricultural products</li> </ul>

### Appendix iv

## SHINYANGA WOMEN SAVING AND CREDITING

### SOCIETY (SHINYANGA)

#### QUESTIONNAIRE FOR THE GROUP MEMBERS

NAME: .....

AGE: .....

PROJECT (SHOP; POULTRY KEEPING .....)

1. (i) The project was started with the capital of

.....

(ii) Where did you get the capital?

.....

(iii) If the capital was given to you from other people, what were the conditions?

.....

.....

(iv) Was the capital enough to run the project? Yes/No

(v) If the capital was not enough what effort are you making to secure more resources  
for the project?

.....

2. (i) As a member of the CBO do you think is important to have the CBO? Yes/No.

(ii) Explain why Yes/No. ....

.....

3. As a member of the CBO what contribution can you give to strengthen you CBO?

(i) .....

(ii) .....

(iii) .....

4. Is there any improvement needed for your project?

(i) Yes/No

(ii) Explain why Yes/No .....

.....

5. Is there any need of getting an assistance from other people?

(i) Yes/No

(ii) Explain why Yes/No .....

.....

6. What kind of assistance you would like to get?

(a) Capacity Building (training) Yes/No

If yes what kinds of training?

(i) .....

(ii) .....

(iii) .....

(b) Loan? Yes/No

If yes what kind of a loan .....

.....

(c) Both? Yes/No

Explain why? .....

.....

7. Do you have any personal suggestion that can help the CBO to improve the standard of living of the members? Yes/No

Explain .....

.....

**Appendix v**

**SHINYANGA WOMEN SAVING AND CREDITING**

**SOCIETY (SHIWOSACSO)**

**QUESTIONNAIRE FOR THE MANAGEMENT**

NAME:.....

AGE: .....

POSITION: .....

1. (a) How many members so far do you have in your CBO .....

(b) List some of the projects that members are doing

(i) .....

(ii) .....

(iii) .....

(iv) .....

(v) .....

(vi) .....

(vii) .....

(viii) .....

(ix) .....

(x) .....

2. What are the objectives of your CBO?

(i) .....

(ii) .....

(iii) .....

3. Why did you choose these objectives for you CBO? .....

.....

.....

4. What are the conditions for membership?

.....

.....

.....

5. Mention the sources of capital that are already in place for your CBO

(i) .....

(ii) .....

(iii) .....

6. What are the future plans for the development of your CBO?

.....

.....

7. In case you get a funder for the CBO what are your priorities?

.....

.....

.....

8. Mention the main functions of the management of the CBO

.....

.....

9. Draw the CBO structure.



## Appendix vi

**INFORMATION EXTRACTED FROM THE QUESTIONNAIRES**  
**FROM THE CBO MEMBERS**

NAME	AGE	OCCUPATION	LOCATION WARD	(IGA) INCOME GENERATING ACTIVITIES	INITIAL CAPITAL	SOURCE OF CAPITAL	IS THE CBO IMPORTANT?	PARTICIPATION TO IMPROVE THE CBO	NEED TO IMPROVE THE IGA	NEED FOR ASSITANCE FROM OTHERS?	TYPE OF ASSITANCE NEEDED	SUGGESIONS FOR IMPROVING THE CBO
1	52	Petty business	Kambarage	Mama lishe	40,000/=	Chidren	Yes	Monthly membership contribution 500/=	Yes	Yes	Capacity building, Loan	
2	42	Petty business	Kambarage	Tailoring	50,000/= sewing machine	Husband	Yes	Monthly membership contribution 500/=	Yes	Yes	Capacity building, Loan	
3	35	Petty business	Ngokolo	Shop	100,000/=	Husband	Yes	Monthly contribution membership 500/=	Yes	Yes	Capacity building Loan	To access credity
4	24	Petty business	Ndala	Shop	100,000/=	Father	Yes	HIV awareness creation, Monthly 500/= contribution	Yes	Yes	Loan, Capacity building	Capacity building for the members for economic projects
5	24	Worker (shopkeeper)	Chamaguha	Goat keeping	50,000/=	Salary	Yes	Monthly 500/= contribution	Yes	Yes	Capacity building Loan	Women to unite and form IGA's
6	38	Petty business	Kambarage	Tailoring	50,000/=	Husband	Yes	Attend meeting Contribution Monthly	Yes	Yes	Sewing machine Capacity building	

7	30	Petty business	Mwasele	Tailoring	15,000/=	Husband	Yes	Monthly contribution 500/=	Yes	Yes	Loan Capacity building	To assist HIV victims in paying monthly contribution to the CBO
8	50	Petty business	Chamaguha	Mama lishe	40,000/=	Loan	Yes	Monthly contribution 500/=	Yes	Yes	Loan, Capacity building	Each member should pay the Monthly contribution
9	57	Petty business	Chamaguha	Cows keeping	100,000/=	Salary	Yes	Monthly contribution 500/=	Yes	Yes	loan, Capacity building	
10	30	Petty business	Chamaguha	Goats keeping	50,000/=	Husband	Yes	Monthly contribution 500/=	Yes	Yes	Capacity building, Heifer	Proper keeping of CBO Funds, Working hard each member.
11	50	Petty business	Chamaguha	Cows keeping	100,000/=	Terminal benefits	Yes	Capacity building	Yes	Yes	Capacity building, Cows, loan.	Capacity building on IGAs
12	64	Petty business	Chamaguha	Cows keeping	80,000/=	Husband	Yes	Monthly contribution 500/=	Yes	Yes	loan Capacity building	To work hard on economic activities, members
13	38	Petty business	Chamaguha	Cows keeping	50,000/=	Family	Yes	Monthly contribution and others	Yes	Yes	Loan Capacity building	Working hard
14	42	Petty business	Ndala	Shop	500,000/=	SEDA	Yes	Monthly contribution	Yes	Yes	Loan	
15	52	Petty business	Chamaguha	Cows keeping	100,000/=	Salary	Yes	Monthly contribution	Yes	Yes	Capacity building Loan	
16	39	Petty business	Ndala	Mama Lishe	40,000/=	Husband	Yes	Monthly	Yes	Yes	Loan	

								contribution				
17	53	Petty business	Kambarage	Mama Lishe	60,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	
18	32	Petty business	Chamaguha	Bread barking	50,000/=	SEDA	Yes	Monthly contribution	Yes	Yes	Capacity building, Loan	
19	55	Petty business	Ngokolo	Juice making	30,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	
20	46	Petty business	Chamaguha	Tailoring	50,000/=	Father	Yes	Monthly contribution	Yes	Yes	Loan	
21	29	Petty business	Kambarage	Poultry	100,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan of machine	
22	35	Petty business	Chamaguha	Poultry	60,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan Capacity building	
23	56	Petty business	Kambarage	Cows Keeping	150,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
24	50	Petty business	Chamaguha	Mama Lishe	45,000/=	Children	Yes	Monthly contribution	Yes	Yes	Loan	
25	48	Petty business	Chamaguha	Mama Lishe	30,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	To increase the monthly contribution
26	46	Petty business	Chamaguha	Tailoring	Sewing machine 50,000/=	Relative	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
27	45	Petty business	Ndala	Poultry	100,000/=	Family	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
28	34	Petty business	Kambarage	Cows keeping	Heifer 50,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity	

											building	
29	50	Petty business	Ngokolo	Tailoring	120,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
30	48	Petty business	Chamaguha	Selling fruits	50,000/=	Mother	Yes	Monthly contribution	Yes	Yes	Loan	Each member should Work hard
31	52	Pety business	Kambarage	Mama lishe	120,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan Capacity building	
32	38	Petty business	Chamaguha	Mama lishe	45,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
33	51	Petty business	Mwasele	Tailoring	200,000/=	Terminal benefit	Yes	Monthly contribution	Yes	Yes	Loan	
34	45	Petty business	Chamaguha	Selling fruits	20,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
35	53	Petty business	Chamaguha	Vegetable sselling	30,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	
36	47	Petty business	Ndala	Poultry	50,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	
37	50	Petty business	Mwasele	Cows keep	200,000/=	Tailoring	Yes	Monthly contribution	Yes	Yes	Capacity building, loan	
38	39	Petty business	Chamaguha	Mama Lishe	50,000/=	Mama lishe	Yes	Monthly contribution	Yes	Yes	Loan	
39	55	Petty business	Kambarage	Tailoring	80,000/=	Family	Yes	Monthly contribution	Yes	Yes	Loan	
40	43	Petty business	Chamaguha	Cows keeping	Heifer 60,000/=	Garden (rain sseason	Yes	Monthly contribution	Yes	Yes	Loan, Capacity building	

41	37	Petty business	Ndala	Goat selling and buying	40,000/=	Buying and selling goat	Yes	Monthly Contribution	Yes	Yes	Loan	
42	52	Petty business	Kambarage	Poultry	100,000/=	Poultry	Yes	Monthly Contribution	Yes	Yes	Loan	
43	48	Petty business	Chamaguha	Mama lishe	40,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan Capacity building	The CBO to share experience with others CBO'S
44	59	Petty business	Chamaguha	Food selling	30,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	The CBO should look for Assistances (donors)
45	45	Petty business	Kambarage	Cows keeping	100,000/=	Family	Yes	Monthly contribution	Yes	Yes	Loan	More education on HIV. Needed for members
46	46	Petty business	Ndala	Selling fruits	20,000/=	Husband	Yes	Monthly contribution	Yes	Yes	Loan	

## Income Generating Activities for the group members

Income Generating Activities	Chamaguha	Ngokolo	Kambarage	Ndala	Mwasele	Total number	<u>Percentage</u>
Food Kiosk (Mamalishe)	8	0	2	1	0	11	23.9
Tailoring	1	1	3	0	2	7	15.2
Indigenous cows	6	0	3	0	1	10	21.7
Indigenous chicken	1	0	2	2	0	5	10.8
Goat Buying and Selling meat	2	0	0	1	0	3	6.5
Shop	0	1	0	2	0	3	6.5
Vegetable selling	1	1	0	1	0	3	6.5
Bakery	1	0	0	0	0	1	2.2
Juice making	3	0	0	0	0	3	6.5

Source: Survey study.

**If aware of the existence of the CBO**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percentage</b>	<b>Cumulative percentage</b>
Valid :Yes	46	85.2	100	100
No	0	0.0	0	100
Total	46	85.2	100	
Missing system	8	14.8		
Total	54	100		

Source: Survey study.

**The Participation of the group member in the process**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percentage</b>	<b>Cumulative percentage</b>
Valid: No comment	0	0	0	0
• Participated in projects	44	81.5	97.8	97.8
• Participated in giving ideas	2	3.7	2.2	100
Total	46	85.2	100	
Missing system	8	14.8		
Total	54	100		

Source: Survey study.

### Advantages of the CBO to the Community

	Frequency	Percentage	Valid percentage	Cumulative percentage
Valid				
<ul style="list-style-type: none"> <li>To improve skills in small enterprises</li> </ul>	1	1.8	2	2
<ul style="list-style-type: none"> <li>Community Empowerment and poverty eradication</li> </ul>	45	83.3	98	100
<ul style="list-style-type: none"> <li>Total</li> </ul>	46	85.1	100	
Missing system	8	14.9		
Total	54	100		

Source: Survey study.



**Response on how to make the IGAs sustainable**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percentage</b>	<b>Cumulative percentage</b>
Valid: Solidarity, Integrity, transparency and monitoring	20	37	42.2	42.2
Loan for a capital	26	48	57.8	100
Total	46	85	100	
Missing System	8	15		
Total	54	100		

Source: Survey study.

**Where will you get funds for running the IGAs**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percentage</b>	<b>Cumulative percentage</b>
Valid members				
• contribution	18	33.3	39.5	39.5
• From donors	5	9.2	10.0	49.5
• Both members contribution and donors	23	42.5	50.5	100
Total	46	85	100	
Missing system	8	15		
Total	54			

Source: Survey study.

## Sustainability of the IGA

	Frequency	Percentage	Valid percentage	Cumulative percentage
Valid				
<ul style="list-style-type: none"> <li>Commitment of group members and hard working</li> </ul>	28	51.8	60	60
<ul style="list-style-type: none"> <li>Capital creation and capacity building of the CBO members</li> </ul>	18	23.1	40	60
Total	46	84.9	100	
Missing system	8	15.1		
Total	54	100		

Source: Survey study.

## Appendix viii

## DATA ANALYSIS FOR CHAMIWASHI

## MANAGEMENT COMMITTEE

## Reason for establishing the CBO

	Frequency	Percentage	Valid percentage	Cumulative percentage
Valid:				
• Supported by the	3	56.3	56.3	56.3
• Community members	2	23.7	23.7	100
• To improve IGAs for				
Poverty alleviation	5	100	100	
Total	0			
Missing system	5			
Total				

Source: Survey study.

## Participation of the community members

	Frequency	Percentage
Valid: Community		
participation in the	5	100
process		

Source: Survey study.

**Benefits of the improved IGAs to the community**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percentage</b>	<b>Cumulative frequency</b>
Valid				
<ul style="list-style-type: none"> <li>Improving the standard of living of the group members</li> </ul>	3	60	60	60
<ul style="list-style-type: none"> <li>Help in Capital Creation</li> </ul>	2	40	40	100
<b>Total</b>	<b>5</b>	<b>100</b>	<b>100</b>	

Source: Survey study.

### Appendix ix

#### BUDGET FOR CED PROJECT PAPER

DESCRIPTION	UNIT	QUANTITY	UNIT COST	TOTAL (TSHS)
Traveling expenses	Days	20	1500	30,000
Lunch (meals)	Days	20	1500	30,000
Printing papers	Pcs	150	500	75,000
Film for photos	Pcs	1	2500	2,500
Photocopying (per page)	Pcs	300	50	15,000
Binding services (per copy)	Pcs	6	6000	36,000
Flip Charts	Pcs	1	6500	6,500
Contingency	Pcs	1	50,000	50,000
Total				<b>245,000</b>

## Appendix x

## IMPROVEMENT OF IGAs CHAMIWASHI

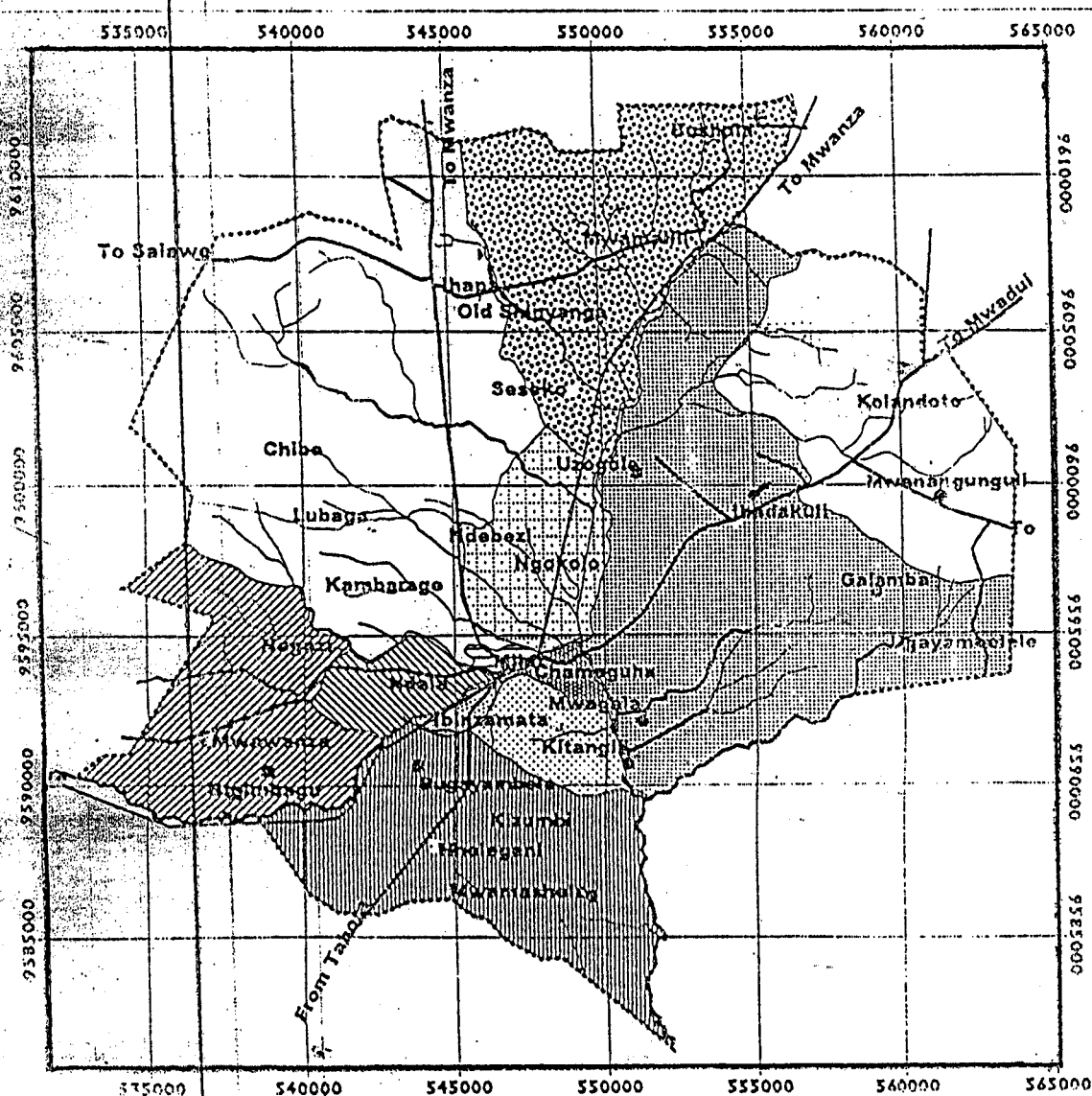
## PROJECT LOGFRAME

OBJECTIVE	VARIABLE INDICATORS	MEANS OF VERIFICATION	KEY ASSUMPTIONS
<b>GOAL:</b> <ul style="list-style-type: none"> <li>To contribute to improve the IGAs and well being of the poor women in Shinyanga Municipality</li> </ul>	<ul style="list-style-type: none"> <li>To raise the purchasing power to meet the basic needs to about 70% of the group members</li> </ul>	<ul style="list-style-type: none"> <li>Surveys</li> <li>Progress reports</li> </ul>	<ul style="list-style-type: none"> <li>Stability of women economic empowerment policy in the country</li> <li>No natural calamities</li> </ul>
<b>PURPOSE:</b> To improve access to capital and create saving habit and capacity building to manage economic activities	<ul style="list-style-type: none"> <li>Improved IGAs</li> <li>Increased capital of group members from the present 3,190,000/= (Initial capital) to 6,000,000/=</li> </ul>	<ul style="list-style-type: none"> <li>Annual reports</li> <li>Evaluation reports</li> </ul>	<ul style="list-style-type: none"> <li>Clear policy on Micro enterprise</li> <li>No serious inflation and devaluation of national currency.</li> </ul>
<b>OUTPUT:</b> <ul style="list-style-type: none"> <li>Established IGAs with quick return</li> <li>Market for the products increased</li> <li>Increased income</li> <li>Increased capital creation and saving habit</li> </ul>	<ul style="list-style-type: none"> <li>Increased sales turnover</li> <li>Group members able to meet basic needs.</li> <li>Smooth running of the IGAs projects.</li> </ul>	<ul style="list-style-type: none"> <li>CBO records</li> <li>Projects financial records</li> <li>CBO individual members project records</li> </ul>	<ul style="list-style-type: none"> <li>CBO members maintain their commitment</li> </ul>

ACTIVITIES	IMPUTS FOR 2 YEARS
<p><b>1.0 Improvement of IGAs Project</b></p> <ul style="list-style-type: none"> <li>• Training, and promotion to improve the IGAs projects</li> <li>• Planning, training, establishment and promotion to improve IGAs.</li> <li>• Management, planning and mobilization of local available resources</li> <li>• Solicited external support (funds)</li> <li>• Lobbying and advocacy to help women in poverty eradication</li> </ul> <p><b>2.0 Capacity building:</b></p> <ul style="list-style-type: none"> <li>• Sensitization meetings on income generating activities.</li> <li>• Accessing fund for income generating activities.</li> <li>• Training on project Management</li> <li>• Training of CBO Management</li> </ul> <p>Committee on resources mobilization for Improved IGAs.</p>	<p>Capital items – TShs      50,000,000/=</p> <p>Training the management</p> <p>Committee .....      5,000,000/=</p> <p>Monitoring and Evaluation <u>2,000,000</u></p> <p><b>Sub – Total      57,000,000</b></p> <p>Contingence ..... <u>5,700,000</u></p> <p><b>Project costs      62,700,000</b></p>






































# SHINYANGA MUNICIPALITY ADMINISTRATIVE AREAS



2000 0 2000 4000 6000 8000 10000 Meters

### LEGEND

-  Municipal boundary  
 Roads.  
 Rivers  
 Railway  
 Dam  
 Swampy/Streams  
**Villages.**  
 Bugsyambebele  
 Bugimbagu  
 Bushola  
 Chibe  
 Galamba  
 Ibadakull  
 Ihapa  
 Iwelyangula  
 Lubaga  
 Mwagala  
 Mwamallil  
 Mwamashele  
 Mwanangungull  
 Mwawanza  
 Nhelegani  
 Seseko  
 Uzogole  
**Wards**  
 Chamaigua  
 Chibe  
 Ibadakull  
 Jinamata  
 Kambaragu  
 Kitangill  
 Kizumbi  
 Kolandoto  
 Mijini  
 Mwamallil  
 Mwawanza  
 Ndala  
 Ngokolo

Prepared by:  
Shinyanga Municipal Council  
&  
Human Settlements Development Division  
Ministry of Lands, Oor es Saleam  
May 2001

Мяр № 2

## Appendix xii

### TABLES

Table (i)

PRIDE Tanzania current loan levels and sizes

Loan Level	Loan Amount
1	50,000
2	150,000
3	300,000
4	500,000
5	1,000,000
6	2,000,000
7	3,000,000
8	5,000,000

Source: PRIDE Tanzania

Table (ii)

PRIDE Tanzania current Repayment terms

Loan Level	Loan Amount	Repayment Period (weeks)
1	50,000	25
2	150,000	50
3	300,000	50
4	500,000	50
5	1,000,000	50
6	2,000,000	50
7	3,000,000	75
8	5,000,000	100

Source: PRIDE Tanzania

Table (iii)

PRIDE Tanzania current interest rate structure

Loan Level	Loan Amount	Repayment Period (weeks)	Interest Rate p.a
1	50,000	25	30%
2	150,000	50	30%
3	300,000	50	30%
4	500,000	50	28%
5	1,000,000	50	28%
6	2,000,000	50	24%
7	3,000,000	75	24%
8	5,000,000	100	24%

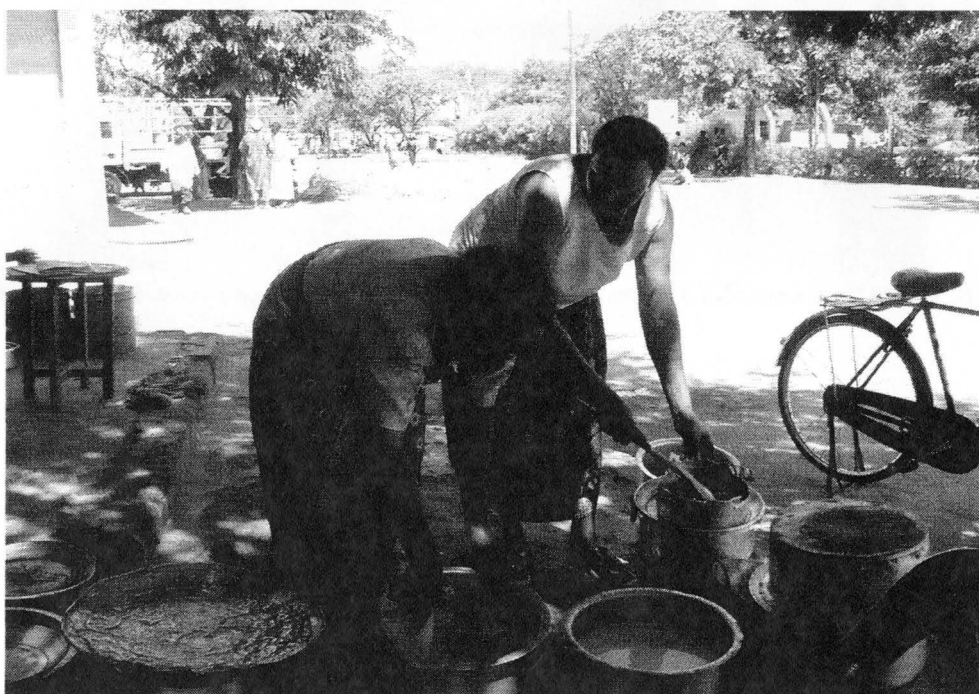
Source: PRIDE Tanzania

**Appendix xiii****NOTES**

1. According to the survey report, upatu was the most prevalent method of savings and credit 26% of the villages, and mostly by women. The usage of upatu was most common in the Mtwara, Coast, Tanga, Mara, Mwanza and Kagera regions.  
  
Upatu involve 10 – 20 members who know and trust each other, in a rotating savings and credit association.
2. Voice of the Poor: Poverty and Social capital of Tanzania. Deepa Naranyan, Environmentally and Socially Sustainable Development Studies and Monographs Series, #20. Washington, D.C.



*Some members of CHAMIWASHI group saving some food to customers*



*CHAMIWASHI group members preparing some food*



*The management committee members of CHAMIWASHI and a CED student at one of the group members shop.*



*A CHAMIWASHI group member feeding indigenous chicken as one of the project*

## Appendix xv

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