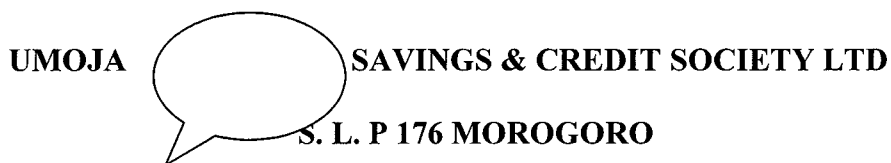


APPENDICES

Appendix 1: A Letter from the Group accepting to work with CED Student



Nov 2005

CED Student

S. L. P 2033

MOROGORO

YAH: OMBI LA KUFANYA KAZI NA SISI KUPATA UZOEFU

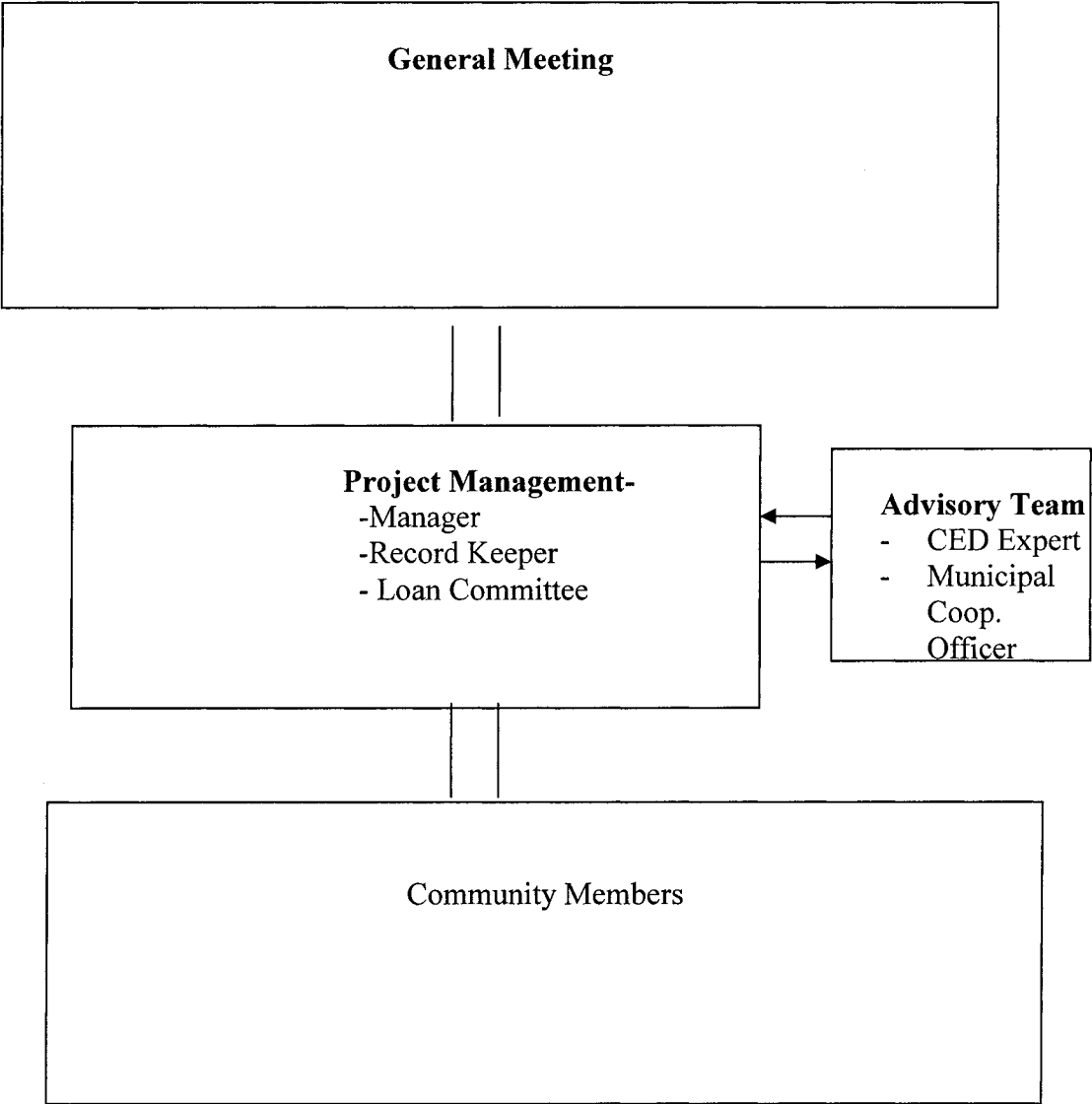
Baada ya kukutana na wanachama katika mkutano wake wa dharula kujadili barua yako.

Wanachama kwa kauli moja wameridhika na ombi lako na kuwa limefika muda muafaka ambao utawezesha nasi kujifunza kutoka kwako mikakati na hatua mbalimbali za kuendeleza na kukiinua kikundi chetu kiweze kueleweka na kufanya kazi kwa ufanisi

Kwa barua hii unakaribishwa na wanachama wangependa upange siku ambayo watakutana nawe kufahamiana na kuanza shughuli.

Ramadhani Bohari
Katibu

Appendix 2: Project Organization structure



Appendix 3: Project implementation GANNT chart of Umoja Savings and credit

Activity	2006												2007											
	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
To conduct Community needs assessment																								
To develop training plan																								
To conduct awareness raising for communities and other stakeholders																								
To conduct training evaluation																								
To develop a group constitution																								
Approval of constitutional in a general meeting																								
Apply for registration																								
To implement savings promotion plan																								
To conduct participatory monitoring																								

Appendix 4: Job Description for Umoja savings project

(a) Title: Project Manger -

The manager is responsible with the management of the savings. The manager reports to the executive committee and Umoja general meeting

Duties & responsibilities:

- ◆ To organize funds rising functions for the organization
- ◆ To prepare and facilitate participatory planning and budgeting of the savings project
- ◆ To supervise implementation of the savings and credit plans.
- ◆ To facilitate daily, quarterly monitoring and annual evaluation.
- ◆ To facilitate preparation of progress and financial reports.
- ◆ Net working with other official from different office

(b). Title: Record keeper - Reports to the manager and executive committee

Duties & responsibilities

- ◆ To record all transactions on the books of accounts.
- ◆ To maintain financial records of the project.
- ◆ To prepare monthly financial reports.
- ◆ To make payment as authorized by the project management as per developed financial management regulation.
- ◆ To prepare annual financial reports and present to the executive committee.

(c) Title: Community Economic Development facilitator –

This is a temporary worker who reports to the executive Committee

The terms of reference for the CED expert were as follows:

- (i) Facilitate a participatory process of Umoja project design, Implementation and M&E.
- (ii) Facilitate the design and approval of Umoja constitution, vision, mission statements, objectives as well as roles and responsibilities of different actors on savings promotion
- (iii) Facilitate development of financial management system (record keeping, authorization of funds, control of funds and reporting of financial report.
- (iv) To facilitate in house training on entrepreneurship knowledge to members
- (v) In collaboration with Umoja members and other stakeholders, facilitate Participatory socio economic study to collect information/data that would help in improving the project design

Appendix 5.1: Checklist used together information

FormUCS.1.2006\

Appendix 5.1: Mwongozo wa Maswali kwa Wanachama wa Umoja

Tafadhali unaombwa kujibu maswali haya ambayo yameandaliwa kupata taarifa za namna ya kuboresha uanzishaji wa vyama vya akiba na mikopo Morogoro- Tanzania

MUDA: 1.30

SEHEMU YA 1: TAARIFA BINAFSI

Q.1.JinaJinsi (mme/mke).....Umri..

Q.2. Kiwango cha elimu cha wahojiwa.....

Q.3. Hajaoa/Ameoa/Ameolewa/Mjane.....

SEHEMU 2 :Taarifa kuhusu Chama cha Akiba na Mikopo

Q.4. Lini Kikundi/ chama cha Umoja kimeanza?.

Miaka miwili iliyopita ☐Mwaka mmoja uliopita ☐ mwaka huu

Q.5. Je Ni lini viongozi wa kikundi/chama chenu walichaguliwa?

Miezi sita iliyopita

Mwaka mmoja uliopita

Miaka miwili iliyopita

Q. 6. Je, kikundi/ chama kina ofisi ya kufanyia kazi? Ndiyo ☐ Hapana ☐

(Kama Jibu ni Ndiyo)

Ni ofisi iliyojengwa na kumilikiwa na chama

Ni ofisi ya kupanga

Ni ofisi iliyotolewa na serikali

Q.7. Je utendaji wa kikundi kuhusu maeneo yafuatayo ukoje ? weka alama A inawakilisha nzuri B wastani C Duni kulinganisha maeneo yafuatayo

- ☐ Uendeshaji wa vikao
- ☐ Utoaji maamuzi
- ☐ Uhamasishaji wanachama wapya
- ☐ Utunzaji wa fedha

Q.8. (a) Je, Utaratibu upi hutumika kuwekeza amana?

(b) Je wanachama wanaweka amana kwa mujibu wa katiba

Ndiyo ☐ Hapana ☐

(c) Je, wastani wa wanachama kuweka amana ukoje kwa mwezi

(d) Je, Ni nani anatunza fedha?

(e) Je, chama kina akaunti benki? Ndiyo ☐ Hapana ☐

Q.9. Je hivi sasa kikundi kina mtaji kiasi gani?

Q.10. Ni sababu zipi kuu mbili muhimu ziliwafanya muanzishe umoja huu kati ya hizi zilizotajwa hapa chini?

- (a) Mitaji midogo
- (b) Kipato kidogo
- (c) Kukosa ajira
- (c) uhamasishaji wa viongozi wa siasa

Q11. Je, aina gani ya miradi mnayotekeleza ili kupata fedha zaidi

Q12 (a). Je aina ya miradi hiyo ina soko zuri katika eneo ulilopo ? Ndiyo ☐ Hapana ☐

(b) Kama ndiyo Je, kwa siku wewe unaingiza shilingi ngapi ?

Q.13. Ni vikwazo gani vine (4) vikubwa vinavyoathiri chama cha Umoja kati ya hivi vilivyotajwa hapa chini.

☐ Mwitikio mdogo wa uanachama ☐ Michango mdogo ☐ Kutokuwa na ofisi ya kudumu ☐ mtaji mdogo ☐ Kukosa utaalamu ☐ Mahudhurio madogo katika mikutrano ☐ Uduni wa kutunza takwimu ☐ Kukosa msaada wa wadau ☐ Kukosa elimu ya ujasiliamali

.....

.....

Q.14. Unafikiri nini kifanyike kuendeleza chama cha Umoja akiba na mikopo?

1.....

2.....

3.....

*****MWISHO*****

(Asante kwa majibu yako ambayo yatasaidia kufanya uchambuzi na kutoa mapendekezo kwa chama na wadau kuboresha utendaji wa chama cha umoja na vikundi vingine vyenye dhamira kama hii hapa mkoani)

Appendix: 5.2: Mwongozo wa Maswali kwa wananchi wa Uwanja wa Ndege

Tafadhali unaombwa kujibu maswali haya ambayo yameandaliwa kupata taarifa za namna ya kuboresha uanzishaji wa vyama vya akiba na mikopo

MUDA SAA 1.30

SEHEMU YA 1:TAARIFA BINAFSI

Q.1.JinaJinsi (me/mke).....Umri.

Q.2. Kiwango cha elimu cha wahojiwa.....

Q.3. Hajaoa/Ameoa/Ameolewa/Mjane.....

SEHEMU 2 :Taarifa kuhusu Chama cha Akiba na Mikopo

Q.4.(a) Je, unafahamu chama/kikundi chochote kinachojishughulisha na biashara ya akiba kwenye eneo lako?

Q.5. Je Unawafahamu viongozi wake?

☐ Ndiyo

☐ Hapana

Q.6. Je, Kikundi/chama cha Umoja kinafanya kazi gani?

Q.7. Je umeshawahi kuelimishwa kujiunga na Kikundi/chama cha akiba?

☐ Ndiyo

☐ Hapana

Q.8. Je, mahitaji ya huduma zifuatazo mnazipata wapi ?

Aina ya Mradi	Wapi wanapata	Umbali	Huduma inatosheleza
Voucher za simu za mkononi			
Kukodisha baiskeli			
Kushona nguo.			
Mbogamboga na matunda			
kioski			
Cherehani			

Q.9. (a) Je, mmeshawahi kushiriki kwenye vyama vya akiba na mikopo siku zilizopita?

- ☐ Ndiyo
- ☐ Hapana

(b) Sababu/vikwazo gani vinafanya vyama visiimarike?

Q.10. Unafikiri nini kifanyike kuendeleza chama cha akiba na mikopo?

- 1.....
- 2.....
- 3.....
- 4.....

*****MWISHO*****

(Asante kwa majibu yako ambayo yatasaidia kufanya uchambuzi na kutoa mapendekezo kwa chama na wadau kuboresha utendaji wa vikundi vya akiba na mikopo mkoani)

Appendix 5.3:Mwongozo wa Maswali kwa viongozi wa Halmashauri ya Manispaa na Asasi za fedha

Tafadhali unaombwa kujibu maswali haya ambayo yameandaliwa kupata taarifa za namna ya kuboresha uanzishaji wa chama cha akiba na mikopo cha Umoja
MUDA DK 45

SEHEMU YA 1:TAARIFA BINAFSI

Q.1.JinaJinsi (me/mke).....Umri..

Q.2. Kiwango cha elimu alichofikia.....

Q.3. Hajaoa /Ameoa/Ameolewa/Mjane.....

SEHEMU 2 :Taarifa kuhusu Uelewa wa vyama

Q.4. Je, mnavyo vikundi vingapi vya ushirika katika eneo lenu?

(a) Q5. Je, umeshawahi kukisikia kikundi cha Umoja?

Ndiyo ☐ Hapana ☐

Q.5. Je umeshawahi kupata taarifa za uchaguzi wa viongozi wa kikundi hiki ?

☐ Ndiyo ☐ Hapana

Q.6. Je, Utaratibu wa uchaguzi wa chama hiki umeuonaje?

Q.7 Je huwa mnakagua vigezo vipi katika uandikishaji wa chama ?

Q.8. Je kwa nafasi yako una majukumu yeyote katika kufikia malengo ya Kikundi cha Umoja?

Ndiyo ☐ Hapana ☐

(B) Kama jibu Ndiyo majukumu yako ni yepi katika kufanikisha malengo ya chama cha umoja?

1.

2.

3.

Q.9. Ni vigezo gani muhimu vinavyozingatiwa na Halmashauri/Benki katika kusaidia vyama vya akiba na mikopo vipate fedha? Vitaje

(i).....

- (ii).....
- (iii).....
- (iv).....

Q.10. Je, Miradi inayotekelezwa na wanachama ya biashara ndogo inasimamiwa vipi na mamlaka ya Halmashauri kisheria ili kusiwe na hofu na uharibifu wa uendelezaji wa biashara ndogo na uharibifu wa mazingira katika Manispaa?

Q.11. Ni vikwazo gani vinne (4) vikubwa vinavyoathiri chama cha Umoja

- ☐ Mwitikio mdogo wa uanachama ☐ Michango mdogo ☐ upungufu wa huduma za ugani ☐ mtaji mdogo ☐ Kukosa utaalamu ☐ Miradi yao kutosajiliwa ☐ Uduni wa kutunza takwimu ☐ Kukosa msaada wa wadau ☐ Kukosa elimu ya ujasiliamali ☐

.....

Q.12. Unafikiri nini kifanyike kuendeleza vikundi vya akiba na mikopo?


1.....

2.....

3.....


*****MWISHO*****

(Asante kwa majibu yako ambayo yatasaidia kufanya uchambuzi na kutoa mapendekezo kwa chama na wadau kuboresha utendaji wa chama cha umoja na vikundi vingine vyenye dhamira kama hii mkoani)



SOUTHERN NEW HAMPSHIRE
UNIVERSITY

Southern New Hampshire University
&
The Open University of Tanzania



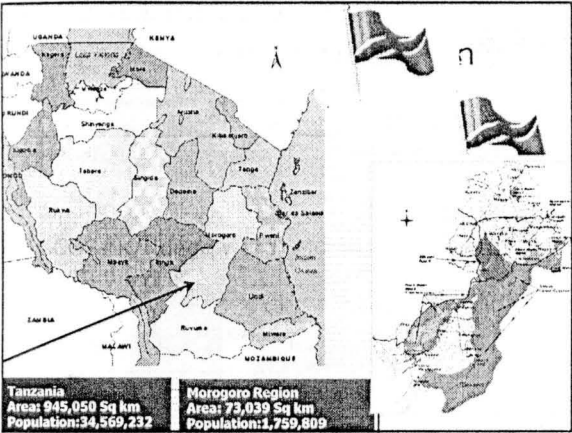
"Savings Promotion"- A case study of Umoja
SACCOS- K/Ndege ward- Morogoro - A Paper
Presented By:
Mgingi Henry J. MSCs CED Program Jan 2007

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Abstract

- ☐ Introduction
- ☐ Background
- ☐ Research Methodologies
- ☐ Findings and Implication
- ☐ Project Implementation
- ☐ Conclusion
- ☐ recommendations

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Community Needs
Assessment

- ☐ Umoja SACCOS- is located in
Kiwanja cha Ndege ward
- ☐ Population 11,129
 - 5729 Female
 - 5400 Male
- ☐ Ward has 15 precincts
- ☐ Household 2,952
- ☐ Average Household size 3.8

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Needs Assessment Cont....



- ☐ Members were positively Involved in discussion
- ☐ SWOC performed tracing historical, performance strength and challenges
- ☐ Problem identified: Low capital –8
 - Low income –6 inadequate organizational management, poor savings –5, poor entrepreneurship skills

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Problem statement

- ☐ Low capital among youth increasing to the extent expanding poverty in the society. Ngw'andu (2003) commented that poverty "prevents" the poor from participation in economic growth.
- ☐ As it appears one of the main causes of poverty is low income..
- ☐ High illiteracy levels as an appendage of poor entrepreneurship skills has also an impact on personal low capital for investing.
- ☐ About 1,000 youth in K/Ndege have low capital

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Project goal



- The overall goal by the year 2015 low income earner will have their living conditions improved through savings promoting and raising income generating activities



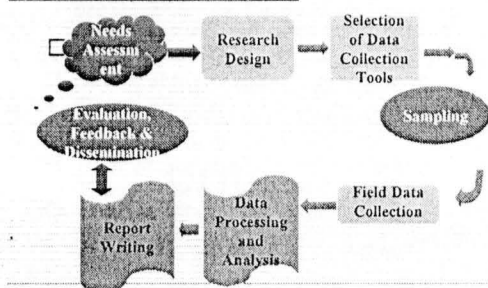
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Specific objectives

- Sensitize and empower people of low income transform their income through savings and income generating activities
- To conduct organizational capacity building for the group to be formal and legalized
- To conduct 2 sensitization meeting on savings and how soft loan can uplift them
- Train 20 members on entrepreneurship skills
- Data collection for final report

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Research implementation



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Other related Literature

- According to Temba E.I. (2003) views savings mobilization, as an innovative way of stretching resources, widening partnerships and empowering the poor.
- The more one takes care of resource, the more resources are entrusted into him/her.
- Savings mobilization promotes resources maximization..

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Related Literature

- Hulme (opt) Pointed that out of poor people might improve their standard of living by becoming micro entrepreneurs and those financial institutions should support their initiatives with small loans.
- Savings mobilization depends much on appropriate financial institutions and institutional settings. Client will be attracted to save hence increase volume of savings only when appropriate financial products and institutional arrangement are easily accessible.

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Related Literature

- Burky 16) Jua kali in urban dwellers the study shows that the program focus on business creation. The scheme focuses on shantytown dwellers that are essentially involved in survival economic
- PRSP Strategy MKUKUTA & MKURABITA
- Cooperative societies act,
- Cooperative Rural Development Bank
- Cooperative development policy
- Tanzania development vision 2025

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Overall Study Objective

1. For the Umoja organization the overall objectives of this study aim at Exploring and assessing management performance in practicing strategies to mobilize capital
2. For the CED student is partial fulfillment of the requirements for the Degree of Masters of Science in Community Economic Development (CED)

Specific Objectives of the Study

- ☐ Examine critically the impact of savings and credit in Tanzania
- ☐ To explore and asses strategies used to mobilize capital
- ☐ To explore potential ways of savings strategies to be employed to improve the savings in the area
- ☐ To suggest possible avenues for improving savings and credit in Tanzania

Research Questions

- ☐ How does the current managing organization perform strategies to raise capital for income generating activities?
- ☐ Is the stakeholders (government, individual, financial institution and other development actors) aware with the savings and credit in the area
- ☐ What strategies/procedures are the groups applied to raise capital?
- ☐ What are the opportunities and weaknesses of the group in raising capital for income generating activities?

Research Type and methodologies

1. 1. Qualitative Research, and descriptive:

1. 2. Methodologies:

- ☐ Review of different official reports and other similar surveys.
- ☐ Observation method
- ☐ The interview.
- ☐ Focus Group Discussions

Sampling

- ☐ Group members- 25 (11 F, 14 M)
- ☐ Ward leaders-04 (2F , 2 M)
- ☐ Municipal leaders- 10 (5 F, 5 M)
- ☐ Financial institutions rep- 04 (2 F, 2)
- ☐ Community members 40 (20 F , 20)
- ☐ Sampling was accidentally and purposely

Data Analysis and results

- ☐ Presentation
 - Information were analyzed by using statistical package for social science SPSS and excel as percentages and frequency to make the collected data be meaningful interpretive

Results presentation

Decision Making Strategy

- 20% unsatisfied, while 80% satisfied with the decision making process,
- Attendance for the meetings range b/n 56%-68%
- 78% aware with strategies for the group

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Results presentation Cont.....

Recruitment of new members

- 41% satisfied with the movement
- 59% were not satisfied
- Members education 60% primary. 32% attained secondary education and 8% Adult Education
- Income per month 14 members earn between 10 - 59,000, 10 members earn between 60-99,000 and 1 above 100,000

Findings on the study Cont..

Capital collections Strategy 100% of group members are aware with the procedure

- The treasury issue the receipts
- Have a bank account
- Inadequate Knowledge on Record Keeping
- Book of account are not properly recorded
- No strong room for security/to store petty cash
- Income per month 14 members earn between 10 - 59,000, 10 members earn between 60-99,000 and 1 above 100,000
 - (Learning)
 - © 2006 Randall B. Dunham

Implication

- The established SACCOS was in place and performed with self initiative
- Collaboration among stakeholders not adequate
- Insufficient records keeping techniques & financial management skills
- Inadequate extension services,
- Inadequate marketing information
- Inadequate skills in handling group projects

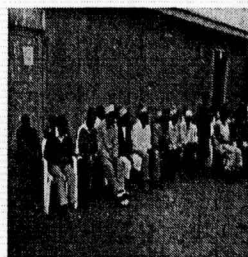
M & E



- **Objective defined**
- Legal status
- Savings
- Capacity Building
- Training
- Income Generating
- Networking
- Data collection
- Report writing

- **Outputs**
- Constitution
- Registration
- Improved capital 1,2ml
- 20 Members trained
- Income generating activities increases
- Awareness on permanent premises increases

Project sensitization meetings

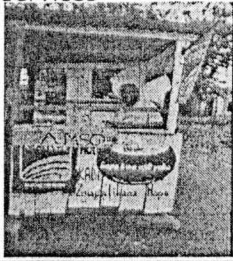


- MCO Centre attended the sensitization meeting.

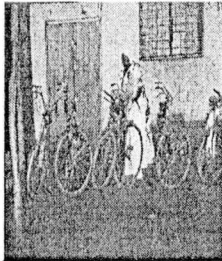


Different projects Undertaken by the Umoja Members

□ kiosk services



Transport



Obstacles and Possible suggested recommendations for improvement

□ Obstacles

- Poor savings
- Poor project selection
- Inadequate number of new members
- Inadequate extension services
- Low knowledge on entrepreneurship skills
- Lack of permanent premises

□ Recommendations

- Improve savings collections
- Prepare Strategic plans to strengthening the sensitization plan
- New members recruitment
- Employ new Coop Officer
- Employ qualified Group accountant
- Leadership training
- Membership Training
- Application of Permanent Premises for SMEs

Sustainability

- This is a self-initiated project.
- Group own the respect, entire process through being contributed by themselves, as an indication of project sustainability.
- The process entails training to members, as a strategy towards sustainability.
- The nature of the project that is self-realization on income generated
- M & Evaluation Plan

Positive Satisfaction

- In Conclusion, the implementation and members showed commitment to boost experience already gained
- Community involvement and dialogue is still crucial for any sustainable development
- Need to capacitate the group

General Recommendation

- Improve understanding of direction through Training
- Encourage members to work on Income generation activities
- Strengthen the linkage with financial institutions
- Strategic plan incorporated with cross cutting issues HIV/AIDS, Gender, environment
- Recruit new members
- Employ qualified accountant
- Capacity building and training on raising capital, marketing, record keeping and entrepreneurship skills
 - (Expectancy theory -choose own direction)
 - © 2006 Randall B. Dunham

Thank you very Much

