

Annex 1. JOB POSITIONS:

1. Job Title: EXECUTIVE DIRECTOR

Duty Station: Country Office – Duluti, Arusha, Tanzania.

Job Function: The Executive Director is the executing person of the program. He/She shall be appointed by the Board meeting for a period of two years and who may be re-appointed for a further term. The Executive Director shall be responsible to and shall report to the Board provided that in the discharge of his/her day to day duties the Executive Director shall take directives from the Chairperson

He/She is the overseer and coordinates all program activities and advise program staff on EARDP – CI's internal as well as donor policies and procedures. The Program Director serves as the primary adviser to EARDP - CI's donors on its grant agreements; oversees all program grants and cooperative agreements; ensures the quality and timely submittal of program proposals and reports; serves as EARDP – CI's in-house experts on donor regulations and maintains the organization's central files.

Primary Responsibilities:

- Keep the functioning of the organization under constant review to ensure that the objectives of the company are achieved;
- Implement programs, activities and studies approved by the General Meeting and, from time to time, submit appropriate reports to the Board and the General Meeting;
- On his/her initiative or at the direction of the Board or the General Meeting, carry out such investigations or activities as are necessary for the advancement of the objectives of the organization;

- Be responsible for the management and supervision of the funds of the organization;
- Be responsible for the administration of the organization;
- Have the power to appoint and dismiss such agents and employees of organization as he/she thinks desirable on behalf of the Board;
- Supervise all the activities of the organization and its office or offices;
- Consider applications for individual membership, subject to their approval by the Board;
- Be responsible for keeping membership records for the Organization;
- Receive and make a follow up of payments for membership subscriptions;
- Receive income from sources other than membership subscriptions;
- Carry out any other function given under this Memorandum of Association or by the General Meeting or the Board.
- Work closely with the Chairperson and keep the latter informed of and updated with the affairs of the Organization.

Qualifications:

- Master's Degree required, preferably in Agribusiness, Community Development, Nonprofit Management,
- Minimum of five (5) years of experience in grants management, specifically: negotiating agreements, donor relations; and writing/editing reports and proposals, preferably in an international nonprofit organization or government agency. Advanced education in a relevant area may be substituted for work experience.
- Working knowledge of or experience reviewing grants, cooperative agreements or contracts in Tanzania a plus.
- Previous work experiences with a similar non-profit organization or donor organization a plus.
- Strong interpersonal skills and cultural sensitivity to effectively interact with all levels of staff and donors.
- Ability to effectively analyze and resolve problems as they arise.
- Excellent oral communications skills to effectively present information and respond to questions.

- Detail-oriented.
- Exceptional writing skills to effectively edit proposals and reports for grammar, flow and structure.
- Demonstrated interest in and knowledge of international relations/political events to follow regional team's direction in programmatic details.
- Ability to work both independently and as a member of a team.
- Ability to manage time effectively - juggling work load and deadlines of donors.
- Familiarity with budget monitoring and understanding of budget and accounting procedures.
- Working knowledge of PC-based word processing and spreadsheet applications.

2. Job Title: PROGRAM MANAGER

Duty Station: Country Office – Duluti, Arusha, Tanzania.

Supervisor: Executive Director

Job Function: Program Manager is responsible for assisting the Executive Director to oversee and coordinate all program activities and advise program staff on EARDP - CI's internal as well as donor policies and procedures. He/She is responsible for conducting in-house training on funding mechanisms, procedures and policies, proposal and report writing, and other related topics. He/She maintains the data bank and streamlining project progress reporting.

- Work with the Executive Director in the development of projects, programs and training events in the Country.
- review requests to EARDP - CI from persons/Clients and screen projects according to established EARDP CI criteria and priorities, and make recommendations to the Executive Director thereon.
- monitor progress of credit provision and repayment by clients
- Orient visitors to EARDP CI programs in the project areas

- Reviews, edits and coordinates submission of necessary waiver or prior approval requests from donors, as needed.
- Reviews, edits and coordinates the submission of any necessary reprogramming requests from donors, as needed.
- Reviews, edits and coordinates submission of all program proposals and reports for the country program, regardless of funding agency.
- Maintains and coordinates calendar of grant-related deadlines for the program.
- Participates in and contributes to monthly senior management team meetings by providing updates and guidance on pending grant-related issues.
- Participates in and contributes to quarterly Management Committee meetings, keeping team members apprised of proposals and activities.
- Assists with internal training workshops on proposal and report writing, donor regulations, in-house policies and procedures, etc.
- Acts as a back-up to team members out of the office.
- Other duties as assigned by the Executive Director.

Qualifications:

- Master's Degree required, preferably in Agribusiness, Community Development, Nonprofit Management,
- Minimum of five (5) years of experience in grants management, specifically: negotiating agreements, donor relations; and writing/editing reports and proposals, preferably in an international nonprofit organization or government agency. Advanced education in a relevant area may be substituted for work experience.
- Working knowledge of or experience reviewing grants, cooperative agreements or contracts in Tanzania a plus.
- Previous work experiences with a similar non-profit organization or donor organization a plus.
- Strong interpersonal skills and cultural sensitivity to effectively interact with all levels of staff and donors.

- Ability to effectively analyze and resolve problems as they arise.
- Excellent oral communications skills to effectively present information and respond to questions.
- Detail-oriented.
- Exceptional writing skills to effectively edit proposals and reports for grammar, flow and structure.
- Demonstrated interest in and knowledge of international relations/political events to follow regional team's direction in programmatic details.
- Ability to work both independently and as a member of a team.
- Ability to manage time effectively - juggling work load and deadlines of donors.
- Familiarity with budget monitoring and understanding of budget and accounting procedures.
- Working knowledge of PC-based word processing and spreadsheet applications.

3. Job Title: CREDIT OFFICER

Duty Station: Main Office: Duluti, Arusha, Tanzania

Supervisor: Program Manager.

Job Function: The Credit officer will assist the Program Manager in the processing of credit requirements and carry out the monitoring and evaluation role of the project activities;

Primary Responsibilities:

- (a) Assist the Program Manger in maintaining all statistical data on program activities.
- (b) Manage an up to date register/record of the Clients and credit provision and repayment information by using an accepted monitoring and evaluation data storage system.
- (c) Responsible in training of clients due for receiving loans.
- (d) responsible in organizing and implementing in-village extension events in the overall data collection and management

- (e) Further designing and soliciting field reports from the project areas
- (f) Training and coordinating data into EARDP - CI computer programs and producing reports from database which help project and donor evaluation.
- (g) Assisting to consolidate EARDP - CI recording efforts and extension by field visits for verification of data and extension/trainings.
- (h) Coordinating annual clients self evaluations in all project areas.
- (i) Other duties as assigned by the Program Manger

Qualifications:

- Bachelor's Degree required, preferably in Agribusiness, Community Development,
- Minimum of five (3) years of experience in monitoring and evaluation. Advanced education in a relevant area may be substituted for work experience.
- Previous work experience with a similar non-profit organization.
- Strong interpersonal skills and cultural sensitivity to effectively interact with all levels of staff and donors.
- Ability to effectively analyze and resolve problems as they arise.
- Excellent oral communications skills to effectively present information and respond to questions.
- Detail-oriented.
- Exceptional writing skills.
- Ability to work both independently and as a member of a team.
- Ability to manage time effectively - juggling work load and deadlines of donors.
- Familiarity with budget monitoring and understanding of budget and accounting procedures.
- Working knowledge of PC-based word processing, spreadsheet applications, email and internet browsing.

4. Job Title: Logistics Assistant**Duty Station:** Main Office: Duluti, Arusha, Tanzania**Supervisor:** Credit Officer**Job Function:**

Logistic Assistant is responsible for maintaining a suitable working environment and serves as support staff on various station-hand functions.

Primary Responsibilities:

- (a) Responsible for keeping the zone office tidy and clean at all times.
- (b) Receiving and dispatching mails
- (c) Responsible in filing of letters and other documents under the direction of Credit Officer
- (d) Attend to faxes, photocopying and telephone calls.
- (e) Follow up of telephone, electricity and water problem fixing
- (f) Attend to visitors and making hotel and travel logistics
- (g) Procurement of office supplies

- (h) Maintenance of store ledger for the all accountable items in the store such as office supplies, books, etc.
- (i) Assist in the clearing and forwarding tasks
- (j) Follow up of VAT exemption documents from Tanzania Revenue Authority
- (k) Any other duties as assigned by intermediate boss.

Qualifications:

- Minimum Form IV with initial training on office and secretarial duties
- One year experience on office and secretarial duties
- Working knowledge of PC-based word processing, spreadsheet applications, email and internet browsing.

Annex 2: QUARTERLY monitoring sheet fromto

Prepared by:.....

Date	No of people trained	No of loans disbursed	Estimated Repayments	Actual repayments	Follow- up visits	No of Clients reached	Other activities done

Lessons learnt:

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General comments:

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Annex 3: Questionnaire: EARDP-Community Initiatives Micro-Credit**Scheme.**

Date: _____

Part A: General Information

1. Location of individual:

2. Location of the business:

3. Sex

(i) Male ☐(ii) Female ☐

4. Age

(i) 11-20 ☐(ii) 21-35 ☐(iii) 36-50 ☐(iv) Over 51 ☐

5. Marital status

(i) Single ☐(ii) Married ☐(iii) Separated ☐(iv) Widowed ☐

6. Education

- (i) Informal ☐
 - (ii) Adult Education ☐
 - (iii) Primary Education ☐
 - (iv) Secondary Education ☐
 - (v) Other (specify):
-

7. Number of people (including dependants) in the household?

- (i) 1-4 ☐
- (ii) 5-9 ☐
- (iii) 10-13 ☐
- (iv) More than 13 ☐

8. What is the type of business that you own?

- (i) Mixed horticultural (fruits, vegetables, spices) ☐
- (ii) Cereals ☐
- (iii) Retail shop ☐
- (iv) Second hand clothing ☐
- (v) Tailoring ☐
- (vi) Hair salon ☐
- (vii) Cooking oils ☐
- (viii) Fish and sardines ☐
- (ix) Eggs ☐
- (x) Food vendor ☐

(xi) Other (specify):

9. How long have you been operating your business?

- (i) 0-6 month's ☐
- (ii) 6 months – 1 year ☐
- (iii) 1 year – 2 years ☐
- (iv) 2 years – 5 years ☐
- (v) Over 5 year's ☐

10. Who works with you?

- (i) Family ☐
 - (ii) Friends ☐
 - (iii) No-one ☐
 - (iv) Other (specify):
-

PART B: About EARD-CI

11. How did you first hear about EARD-CI?

- (i) Friend ☐
 - (ii) Family ☐
 - (iii) Neighbour ☐
 - (iv) EARD-CI Office ☐
 - (v) Other (specify):
-

12. How would you rate the services provided by EARD-CI?

- (i) Very Good ☐
- (ii) Good ☐
- (iii) Fair ☐
- (iv) Bad ☐
- (v) Very Bad ☐

13. How many times have you received a loan from EARD-CI?

- (i) 1 ☐
- (ii) 2 ☐
- (iii) 3 ☐
- (iv) 4 ☐
- (v) 5 or more ☐

14. What is the highest amount (TSH) of a loan you have received?

- (i) 50,000 – 250,000 ☐
- (ii) 251,000 – 500,000 ☐
- (iii) 501,000 – 1,000,000 ☐
- (iv) 1,001,000 – 2,000,000 ☐
- (v) Over 2,001,000 ☐

15. Do you have trouble making payments on time?

- (i) No ☐
 - (ii) Yes (specify):
-

16. What other services do you wish to receive from EARD-CI (check all that apply)?

- (i) Savings ☐
 - (ii) Bigger loans ☐
 - (iii) Consultancy on business management and growth ☐
 - (iv) No other services are required ☐
 - (v) Other (specify):
-

17. How have you benefited from the loans that you have received from EARD-CI?

18. Are you willing to contribute and become a shareholder of EARD-CI?

- (i) Yes ☐
- (ii) No ☐
- (iii) Don't know ☐

19. Do you have access to loans from other credit organizations?

- (i) Yes ☐
- (ii) No ☐

20. If yes, please indicate who you have access to loans with (check all that apply).

- (i) SEDA ☐
 - (ii) PRIDE ☐
 - (iii) NMB ☐
 - (iv) Other (specify):
-

21. Are there any unique characteristics that EARD-CI has compared to other Micro-Credit organizations in the Arumeru/Arusha area?

- (i) No ☐
- (ii) Not sure ☐
- (iii) Yes (specify):

22. Are you participating in any informal savings and credit initiatives?

- (i) Yes ☐
- (ii) No ☐

23. If yes, please indicate what type of informal savings and credit initiatives you are involved in (check all that apply).

- (i) Mary go round (Kibah) ☐
- (ii) Mzunguko ☐
- (iii) Other (specify):

PART C: Training

24. List the topics of training received from EARD-CI.

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____
- (v) _____

25. Is the training an advantage to your enterprise?

(i) Yes ☐

(ii) No ☐

(iii) Don't know ☐

26. Explain how the training you received from EARD-CI has improved or assisted in the existence of your business:

PART D: Follow Up

27. How many times have you been visited by the EARD-CI credit officer?

(i) 0 ☐

(ii) 1 ☐

(iii) 2-3 ☐

(iv) 4-6 ☐

(v) Over 6 ☐

28. What is the credit officer looking for when she visits?

(i) Book-keeping/record keeping ☐

(ii) Advice on marketing improvements ☐

(iii) Motivate repayments ☐

(iv) Other (specify):

PART E: Suggestions

29. Provide any relevant information that you think can contribute to improving the services provided by EARD-CI?

ASANTE SANA!

Annex 4: SPSS results from the research**Findings****Residence of the business respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	29	29.0	29.0	29.0
akheri	1	1.0	1.0	30.0
akheri r	1	1.0	1.0	31.0
Arusha/t	1	1.0	1.0	32.0
camatec	1	1.0	1.0	33.0
fire	1	1.0	1.0	34.0
kisongo	1	1.0	1.0	35.0
leganga	1	1.0	1.0	36.0
majengo	1	1.0	1.0	37.0
makumira	2	2.0	2.0	39.0
moivaro	1	1.0	1.0	40.0
nambala	1	1.0	1.0	41.0
ngordoto	1	1.0	1.0	42.0
olasiti	1	1.0	1.0	43.0
olosiva	1	1.0	1.0	44.0
patandi	5	5.0	5.0	49.0
s/ngarai	2	2.0	2.0	51.0
spatandi	1	1.0	1.0	52.0
stengeru	46	46.0	46.0	98.0
tengeru	1	1.0	1.0	99.0
u/river	1	1.0	1.0	100.0
Total	100	100.0	100.0	

Sex of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	24	24.0	33.8	33.8
female	47	47.0	66.2	100.0
Total	71	71.0	100.0	
Missing System	29	29.0		
Total	100	100.0		

Age of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11-20	1	1.0	1.4	1.4
	21-35	40	40.0	56.3	57.7
	36-50	28	28.0	39.4	97.2
	<51	2	2.0	2.8	100.0
	Total	71	71.0	100.0	
Missing	System	29	29.0		
Total		100	100.0		

Marital status of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	9	9.0	12.7	12.7
	married	53	53.0	74.6	87.3
	separated	6	6.0	8.5	95.8
	widowed	3	3.0	4.2	100.0
	Total	71	71.0	100.0	
Missing	System	29	29.0		
Total		100	100.0		

Level of education of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	informal education	1	1.0	1.4	1.4
	adult education	2	2.0	2.8	4.2
	Primary education	46	46.0	64.8	69.0
	secondary education	19	19.0	26.8	95.8
	others	2	2.0	2.8	98.6
	6	1	1.0	1.4	100.0
	Total	71	71.0	100.0	
Missing	System	29	29.0		
Total		100	100.0		

Hold size of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-4	38	38.0	54.3	54.3
	5-9	28	28.0	40.0	94.3
	10-13	1	1.0	1.4	95.7
	more than 13	1	1.0	1.4	97.1
	7	1	1.0	1.4	98.6
	11	1	1.0	1.4	100.0
	Total	70	70.0	100.0	
Missing	System	30	30.0		
Total		100	100.0		

Type of business of the respondent

		Frequency	Percent	Valid Percent	Cumulative e Percent
Valid	veg,fruits,spices	18	18.0	25.7	25.7
	grains	15	15.0	21.4	47.1
	retail shop	13	13.0	18.6	65.7
	second hand cloths	3	3.0	4.3	70.0
	tailoring	1	1.0	1.4	71.4
	eggs/cooking oils	3	3.0	4.3	75.7
	fish and sadines	2	2.0	2.9	78.6
	pool table	2	2.0	2.9	81.4
	food vendors	3	3.0	4.3	85.7
	others	10	10.0	14.3	100.0
	Total	70	70.0	100.0	
Missing	System	30	30.0		
Total		100	100.0		

Business duration of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-6	8	8.0	11.3	11.3
	1yr-2yrs	5	5.0	7.0	18.3
	2yrs-3yrs	12	12.0	16.9	35.2
	more than 5yrs	14	14.0	19.7	54.9
	5	31	31.0	43.7	98.6
	6	1	1.0	1.4	100.0
	Total	71	71.0	100.0	
Missing	System	29	29.0		
Total		100	100.0		

Source of the information of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	from friends	33	33.0	46.5	46.5
	from family members	3	3.0	4.2	50.7
	from the Neighbour	14	14.0	19.7	70.4
	ERADP offices	21	21.0	29.6	100.0
	Total	71	71.0	100.0	
Missing	System	29	29.0		
Total		100	100.0		

EARDP-efficiency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	50	50.0	71.4	71.4
	good	12	12.0	17.1	88.6
	fair	6	6.0	8.6	97.1
	bad	2	2.0	2.9	100.0
	Total	70	70.0	100.0	
Missing	System	30	30.0		
Total		100	100.0		

Number of loans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	once	28	28.0	43.8	43.8
	twice	20	20.0	31.3	75.0
	thrice	11	11.0	17.2	92.2
	four times	2	2.0	3.1	95.3
	five times and above	3	3.0	4.7	100.0
	Total	64	64.0	100.0	
Missing	System	36	36.0		
Total		100	100.0		

Type of loans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	individual	21	21.0	31.3	31.3
	group	43	43.0	64.2	95.5
	3	1	1.0	1.5	97.0
	4	2	2.0	3.0	100.0
	Total	67	67.0	100.0	
Missing	System	33	33.0		
Total		100	100.0		

Highest amount of loans acquired

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50,000- 250,000	46	46.0	69.7	69.7
	251,000-500,000	10	10.0	15.2	84.8
	501,000-1,000,000	5	5.0	7.6	92.4
	1,001,000-2,000,000	5	5.0	7.6	100.0
	Total	66	66.0	100.0	
Missing	System	34	34.0		
Total		100	100.0		

Problems encountered by respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	47	47.0	88.7	88.7
	yes	5	5.0	9.4	98.1
	3	1	1.0	1.9	100.0
	Total	53	53.0	100.0	
Missing	System	47	47.0		
Total		100	100.0		

Other services required by respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	savings	16	16.0	23.5	23.5
	big loans	22	22.0	32.4	55.9
	Capital investments and business	27	27.0	39.7	95.6
	no more services required	2	2.0	2.9	98.5
	5	1	1.0	1.5	100.0
	Total	68	68.0	100.0	
Missing	System	32	32.0		
Total		100	100.0		

Readiness of respondent to participate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	56	56.0	80.0	80.0
	no	10	10.0	14.3	94.3
	not sure	4	4.0	5.7	100.0
	Total	70	70.0	100.0	
Missing	System	30	30.0		
Total		100	100.0		

Other sources of loans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	8.0	13.1	13.1
	no	53	53.0	86.9	100.0
	Total	61	61.0	100.0	
Missing	System	39	39.0		
Total		100	100.0		

Name of organization providing the service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	seda	1	1.0	14.3	14.3
	pride	1	1.0	14.3	28.6
	nmb	2	2.0	28.6	57.1
	others	3	3.0	42.9	100.0
	Total	7	7.0	100.0	
Missing	System	93	93.0		
Total		100	100.0		

Unique characteristics of EARDP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	6	6.0	9.7	9.7
	not sure	15	15.0	24.2	33.9
	yes	41	41.0	66.1	100.0
	Total	62	62.0	100.0	
Missing	System	38	38.0		
Total		100	100.0		

Advantages obtained from training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	1	1.0	1.9	1.9
	yes	49	49.0	94.2	96.2
	no	1	1.0	1.9	98.1
	not sure	1	1.0	1.9	100.0
	Total	52	52.0	100.0	
Missing	System	48	48.0		
Total		100	100.0		

Number of visits from credit officer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	23	23.0	41.1	41.1
	once	5	5.0	8.9	50.0
	2-3	14	14.0	25.0	75.0
	times				
	4-6	7	7.0	12.5	87.5
	times				
	5.00	7	7.0	12.5	100.0
	Total	56	56.0	100.0	
Missing	System	44	44.0		
Total		100	100.0		

Advice provided by credit officer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	record keeping	8	8.0	20.5	20.5
	business improvement	23	23.0	59.0	79.5
	reminds about	7	7.0	17.9	97.4
	repayments				
	4.00	1	1.0	2.6	100.0
	Total	39	39.0	100.0	
Missing	System	61	61.0		
Total		100	100.0		

Appendix 5: Letter of acceptance

EARDP-Community Initiatives
P.O Box 176 Duluti Arusha Tanzania
Email: eardp_ci@tahoo.com

Edith M. Banzi
CED Student
Course 2005-2007

10th September 2005

**Re: Attachment for Special project as requirement for fulfillment of MSc in
Community Economic Development 2005 – 2007**

Reference is made to the above subject,

Following management discussion with you last week, I am happy to inform you that EARDP - Community Initiatives has agreed to take you as an intern student for the period of your special project.

EARDP - Community initiatives anticipate that you will be of value help to the organization and that your stay will play role in fulfillment of your future career ambitions.

Looking forward to see you as soon as you are ready to join us.

Sincerely

Jerome Bahemu

Executive Director- EARDP-Community Initiatives