

SOUTHERN NEW HAMPSHIRE UNIVERSITY
&
THE OPEN UNIVERSITY OF TANZANIA

MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT
(2007)

FINANCIAL RESOURCE MOBILIZATION FOR THE
WAHUJA COMMUNITY BASED ORGANIZATION

SUBMITTED IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR
THE MSC IN COMMUNITY ECONOMIC DEVELOPMENT

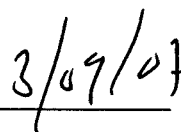
MARIETHA NCHIMBI PUTIKA

SUPERVISOR'S CERTIFICATION

This is to certify that I have gone through the project titled Financial Resource Mobilization for the WAHUJA Community Based Organization and found it in a form acceptable for the partial fulfillment of the requirement for the Master of Science in Community Economic Development of the Southern New Hampshire and Open University of Tanzania.



Mr. Felician Mutasa



Date

STATEMENT OF COPYRIGHT

All rights reserved. No part of this project may be reproduced, stored in any retrieval system, or transmitted in any form by any means: electrical, mechanical, photocopy, recording or otherwise without prior written permission of the author or the Open University of Tanzania/Southern New Hampshire University in that behalf.

DECLARATION

I, Marietha Nchimbi Putika, certify that, this project document hereby submitted in partial fulfillment of the requirements for the award of Master of Science (Community Economic Development) degree of Southern New Hampshire University and the Open University of Tanzania is my own original work, free of plagiarism of what so ever and that it has not been submitted for a similar degree in any other University.



Mrs. Marietha Nchimbi Putika

Date

DEDICATION

This work is dedicated to my dear children: Happiness, Upendo, Jennifer, Pamela, Frank and my grand daughter Xaveria for the love and tolerance they showed me, when I could not be with them, for longer times, due to study commitments.

ACKNOWLEDGEMENTS

I would like to extend my gratitude to Mr. Michel Adjibodou, the course instructor and to my project supervisor, Mr .Felician Mutasa for their tireless support both in class and in the fieldwork. A handful of thanks should also be extended to other instructors and course mates for their moral encouragement throughout the study period.

I would also like to thank the Ministry of Education and Vocational Training, particularly the Director of Teacher Training , for allowing me to attend and paying for the course. My special gratitude is also extended to Dr. Chaboba Mkangwa of Ilonga Agricultural Research Institute for his constant encouragement throughout my study period.

Indeed, I am indebted to the tutors and students of Ilonga Teachers College for the cooperation and understanding when I was deeply involved with my studies and hence missed my close attention. Lastly but not least, I would like to thank all my family members, my dear mother, my children, brothers and sisters who were always close to me and wished me eventual success in my studies.

However, I admit that I remain solely responsible for any shortcomings in this work. Both my supervisor and respondents should in no way be associated with any of my errors, omissions or misinterpretations in this.

ABSTRACT

This project focuses on mobilization of financial resources to improve the performance of a Community Based Organization (CBO) that offer humanitarian services to HIV/AIDS victims, orphans and street children, through home based care. *The Wanawake Katika Huduma Kwa Jamii* (WAHUJA) which literally means Women in Provision of Social Services, is a Community Based Organization established in 2003 to care for vulnerable groups in Kilosa District, Morogoro Region, Tanzania. The overall outcome of the project is to boost the financial position of the CBO hence improve their performance and reduce poverty.

The major problem identified during Community Needs Assessment of WAHUJA, was poor financial situation of the CBO that resulted to poor performance of the organization. Factors that led to poor financial condition of the CBO include lack of reliable internal and external source of fund. Others are lack of managerial and resource mobilization skills.

The purpose of this study is to find means to overcome the problem of inadequate funding of the CBO, through the mobilization of the financial resource and capacity building in income raising skills such as project write-up, financial and credit management. The expected output from the project includes training of 22 members of WAHUJA in entrepreneurship skills, financial resources mobilization and establishment of reliable income generating activities. These outputs will enable the CBO to accomplish its goal of providing humanitarian services to victims of

HIV/AIDS, orphans and street children. Improvement of financial resource capacity will lead to improving the living standards of WAHUJA members and the Kilosa community at large. Kilosa township is expected to benefit through reduced rate of crime resulting from removal of street children.

Monitoring is conducted continuously while evaluation is to be conducted at the middle and at the end of the project. To ensure sustainability of the project, WAHUJA members have been trained on aspect of entrepreneurship skills so that they can be able to plan viable projects. They have also been trained to prepare a good and viable project write-up so that they can be able to approach various development partners to request for funding.

EXECUTIVE SUMMARY

The project is concerned with the mobilization of financial resources so that the performance of a community-based organization found in Kilosa town, Morogoro region known as *Wanawake Huduma za Jamii* (WAHUJA) is improved.

The CBO objectives are to offer humanitarian services to the disadvantaged group especially the victims of HIV/AIDS, orphans and street children, and to raise the living standard of the members of WAHUJA through joint economic activities. The project goal is to assist the CBO to mobilize financial resources, which will improve its performance.

The major problem identified during needs assessment was poor financial situation of the CBO that resulted to poor performance of the organization. Factors which led to poor financial situation of the CBO include; lack of knowledge on diversification of their economic activities, being too ambitious by planning too many activities which they can not accomplish, lack of managerial and entrepreneurship skills, inaccessibility to credits. Others are dependency on contributions from members who are also very poor, many family obligations, and inadequate link with community of Kilosa Township.

The CBO depends on contributions mainly from members to finance most of their activities. The contributions are however very low to have any effect on the performance of the organization. The purpose of the study is to find means of

overcoming the problem of poor financial position of the WAHUA for its better performance in future.

The goal of this project will be achieved through:

- i. Training of 22 members of the CBO on entrepreneurship and resource mobilization skills by March 2007;
- ii. Develop viable proposal and submit to development partner(s) to seek for funding by June 2007;
- iii. Establish economic feasible income generating activity (ies) by June 2007, which will enable the CBO be sustainable.

Currently all 22 CBO members have already been trained on resource mobilization skills and they are in the process of developing a proposal. The CBO have already received one million shillings from TACAIDS, which will be used to establish a restaurant by December 2007.

Based on the performance of WAHUA, it can be concluded that the CBO and local initiatives are the best way to respond to local problems and make such responses community owned and sustainable. In Tanzania, NGOs and CBOs are likely to be agents of development particularly in assisting to complement government efforts. However, the performance of many CBOs like WAHUA is affected by inadequate funds to accomplish the planned goals.

LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
BDS	Business Development Services
CBO	Community Based Organization
CED	Community Economic Development
CAN	Community Needs Assessment
CSO	Civil Society Organization
HIV	Human Immune deficiency Virus
ILO	International Labour Organization
KIWAKUKI	Kilimanjaro Wanawake Kupambana Na Ukimwi
MCDWAC	Ministry of Community Development, Women Affairs and Children
MIT	Ministry of Industry and Trade
NACP	National AIDS Control Program
NMB	National Microfinance Bank
SACCOS	Savings and Credit Cooperative Society
SME	Small and Medium Enterprises
TASAF	Tanzania Social Action Fund
TACAIDS	Tanzania Commission for AIDS
TCBA	Tanzania Capital Boosting Association
TAHEA	Tanzania Home E\conomic Association
UMADIRU	Religion Network on AIDS Control
UNAIDS	United Nations AIDS Programme

UNDP	United Nations Development Programme
UNICEF	United Nations Children Fund
UOA	Ukimwi Orphans Assistance
URT	United Republic of Tanzania
WAHUJA	Wanawake Katika Huduma za Jamii
WEDGE	Women Entrepreneurship Development and Gender Equality

TABLE OF CONTENT

	Page
SUPERVISOR’S CERTIFICATION	i
STATEMENT OF COPYRIGHT.....	ii
DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGEMENTS.....	v
ABSTRACT	vi
EXECUTIVE SUMMARY	viii
LIST OF ABBREVIATIONS	x
TABLE OF CONTENTS	xii
LIST OF FIGURES.....	xvi
LIST OF TABLES	xvii
 CHAPTER ONE	 1
1.0 COMMUNITY NEEDS ASSESSEMENT	1
1.1 Community profile	1
1.1.1 Location	2
1.1.2 Climate	3
1.1.3 Economic activities	3
1.1.4 Population	4
1.1.5 Social factor	4
1.1.6 Resources	4
1.1.7 Potential collaborators and competitors	5
1.1.8 Status of HIV/AIDS victims	6
1.2 COMMUNITY NEEDS ASSESSMENTS (CNA)	6
1.2.1 Research methodology and findings	6
1.2.1.1 Research Design	6
1.2.1.2 Sampling technique and sample size	6
1.2.2 Validity of survey instruments	7
1.2.2.1 Reliability	7

1.2.2.2 Validity	7
1.2.3 Data collection	7
1.2.3.1 Primary data	8
1.2.3.2 Secondary data	9
1.2.4 Psychometric characteristics	9
1.2.4.1 Scale	9
1.2.4.2 Content.....	10
1.2.4.3 Scoring.....	10
1.2.4.4 combination.....	10
1.3 FINDINGS	10
CHAPTER TWO	23
2.0 PROBLEM IDENTIFICATION	23
2.1 Problem statement	24
2.2 Target community	26
2.3 Stakeholders	27
2.4 Project goal	28
2.5 Project objective	29
2.6 Host organization	30
CHAPTER THREE	31
3.0 LITERATURE REVIEW	31
3.1 Theoretical literature	32
3.1.1 CBO Resources.....	32
3.1.2 Status of CBOs in Tanzania	32
3.1.3 Micro-finance programmes	35
3.1.4 Sustainable micro-finance for women empowerment	36
3.1.5 CBO capacity building	37
3.1.6 Education	38
3.1.7 Problems facing women CBOs	39
3.2 Empirical review	40
3.3 Policy review	45

3.3.1	The small and medium enterprises (SME) development policy	45
3.3.2	Policy statement on gender	47
3.3.3	The National Micro-finance Policy of 2000	48
3.3.4	Corporative Development Policy 2000	49
3.3.5	The Tanzania Community Development Policy of 1996....	49
3.3.6	Ministry of Community Development, Women affairs and children	50
3.3.7	Access to empowerment: Way forward for gender policy	51
CHAPTER FOUR	.....	56
4.0	PROJECT IMPLEMENTATION	56
4.1	Products and outputs	56
4.2	Project planning	57
4.3	Inputs	62
4.4	Staffing pattern	63
4.5	Budget	65
4.6	Project implementation	65
4.6.1	Project implementation report	65
CHAPTER FIVE	.....	71
5.0	MONITORING, EVALUATION AND SUSTAINABILITY	71
5.1	Monitoring	71
5.1.1	Management information system	72
5.1.2	Monitoring indicators	73
5.1.3	Research methodology	74
5.1.3.1	Data collection methods	74
5.1.3.2	Primary data	74
5.1.3.3	Secondary data	75
5.1.3.4	Frequency and schedules of data collection	76
5.1.3.5	Responsibilities for monitoring	76
5.1.3.6	The creation of management information system for	

	monitoring	77
	5.1.3.7 Finding and analysis	79
	5.1.3.8 Summary of monitoring planning table.....	81
5.2	Evaluation	84
5.2.1	Evaluation performance indicator	84
5.2.2	The link between project goal and project outcomes.....	86
5.2.3	Summary of evaluation table	88
5.2.4	Research methodology for evaluation	89
	5.2.4.1 Sampling techniques	89
	5.2.4.2 Primary data	89
	5.2.4.3 Secondary data	91
5.2.5	Evaluation results	91
5.3	Sustainability	94
5.3.1	Sustainability elements	94
5.3.2	Sustainability plan	96
CHAPTER SIX	.....	101
6.0	CONCLUSION AND RECOMMENDATIONS	101
7.0	Conclusions	101
7.1	Recommendations	103
BIBLIOGRAPHY	.....	105
APPENDICES	.....	109

LIST OF FIGURES

Figure No.		Page
1.	Age of respondents	13
2.	Education of respondents	14
3.	Occupation of respondents	16
4.	Annual income size	17
5.	Daily income of respondents	18
6.	Organization earning per annum	21

LIST OF TABLES

Table No.		Page
1.	Ten year mean annual rainfall at Ilonga-Agro meteorological station	3
2.	WAHUA Need Assessment	11
3.	Marital status	15
4.	Skills related to the entrepreneurship	18
5.	Type of contribution to the organization	19
6.	Implementation plan	59
7.	Input Plan	62
8.	The type of staff required	63
9.	Budget estimate of the project	65
10.	Implementation Table	68
11.	Summary of monitoring planning	81
12.	Evaluation of performance indicators	84
13.	Evaluation summary	88

CHAPTER ONE

COMMUNITY NEEDS ASSESSMENT

This chapter provides information on WAHUJA community profile by listing basic information including those relating to the geographical location, climate and economic activities of the area where WAHUJA is located. It also gives information on population, social factor and available resources. In addition, it describes research methodology used in conducting Community Needs Assessment (CAN) and the findings obtained.

1.1 Community Profile

This project deals with a community based organization (CBO) known as *Wanawake Katika Huduma za Jamii* (WAHUJA), which literally means Women in provision of social services. WAHUJA is located in Kilosa town, Kilosa District, Morogoro Region Tanzania. The aim of this CBO is to offer humanitarian services to disadvantaged groups within and around Kilosa Township. The disadvantaged groups include victims of HIV/AIDS, the orphans resulting from death of parents due to the same epidemics and street children. The objectives of WAHUJA are as follows:

- i. To enhance self employment of the CBO members;
- ii. To develop strategies that will lead to poverty alleviation;
- iii. To care for environmental degradation;
- iv. To educate the community on HIV/AIDS pandemic;
- v. To provide guidance and counseling to HIV/AIDS victims; and

- vi. To assist orphans and resettle street children

Wanawake Katika Huduma za Jamii was initiated on 4th September 2004, with 22 women members most of whom happen to be wives of workers working in Kilosa town. Initially these women intended to establish a social gathering where they would discuss social problems affecting the society in Kilosa Township and find ways of solving the problems. Because of the changing circumstances, this objective was later changed and a more formal organization formed to implement new roles.

At present, WAHUJA still has 22 women members, all living in Kilosa Township. *Wanawake Katika Huduma za Jamii* gets funds mainly from member's contributions and from income generating activities of the CBO like sales of handcrafts and occasional offering catering services.

1.1.1 Location

As noted else where, WAHUJA is head quartered in Kilosa Township. Kilosa Township which is also the Head Quarter of Kilosa District, one of the six Districts found in Morogoro Region. The Town is located in the Eastern part of Tanzania, about 300 km West of Dar es Salaam and can be located at between latitudes 05° 55' and 07° 53' S and longitudes 36° 30' and 37° 30' E. The District is bordered by Mvomero District in the East, Kilombero and Kilolo Districts in the North and Mpwapwa District in the West.

1.1.2 Climate

Kilosa Township receives bimodal rainfall pattern, with short rains starting in October ending in December, and long rains from mid March to the end of May. The ten-year climatic data from Ilonga Agro-Meteorological Station indicates that the total annual rainfall varies from year to year. The long-term mean annual rainfall varies from 1100 to 1200mm (Table 1). In the period of ten years, maximum temperatures are experienced from December to April. The daily temperature during the hot season months is 26.5° C. The cool months are from May to September, with average daily temperature of 21.9° C.

Table 1. Ten-year mean annual rainfall at Ilonga Agro-Meteorological Station

Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Rainfall means (mm)	160.1	113.1	202.4	190.3	70.3	20.1	13.7	27.8	15.7	30.2	94.3	111.1	1049.1

Source: Ilonga Agro-Meteorological Station

1.1.3 Economic Activities

According to year 2002 census, the main economic activity is agriculture, which is the main occupant of more than 80% of the residents. The main crops cultivated (listed in the order of importance) include paddy, maize, sunflower, banana, beans, sesame, cassava and cotton. Other crops that are cultivated mainly on a large scale are sisal and sugar cane. Livestock keeping is also an important economic activity in the district. The main livestock kept are cattle, sheep, goat and chicken. Chicken are

mainly kept under free-range system, while cattle, goat and sheep are reared under pastoral system.

1.1.4 Population

Based on the year 2002 census, Kilosa District has a total population of 488,191, of whom 243,329 and 244,862 equivalents to 49.8- and 50.2-% are male and female, respectively. The total population of Kilosa Township is 26,060 with 12,616 male and 13,444 female.

1.1.5 Social factor

Traditionally, the residents of Kilosa Township have mixed culture. This is because in the past the Township was the center of the business for people from various origins and tribes working in the sisal plantations. Apart from these, there are business people mainly Arabs, Indians and large-scale farmers like Greeks. This mixture has a big bearing on the social system of the Township. This situation made the indigenous woman to confine themselves to household duties only. Male are responsible for controlling the means of production. Members of WAHUA are closely related to each other, as they share their problems. However, their way of solving problems and helping each other is limited by poverty.

1.1.6 Resources

The resources found around Kilosa Township are diverse. These include ample fertile land, which is partly cultivated and covered by forest reserves. The forest reserve has many tree species including *Pterocarpus angolensis*, *Khaya nyasika*,

Milicia excelsa and *Brachystegia spiciformis*, which is for good quality timber. Apart from these, many Institutions, including Ministry of Agriculture Training Institute, Ilonga Agricultural Research Centre, Ilonga Teachers College, Ilonga Youth Centre, Msimba Seed Farm, Kilosa Medical Training Centre and Kilosa Focal Development Centre, surround the Township. It is worth to note that many of these Institutions deal with agriculture. These Institutions have many professionals who can be use to contribute their knowledge to improve the community income.

The road network that passes through Kilosa Township is excellent. The central railway line, which starts in Dar es Salaam, passes through Kilosa to Kigoma and Mwanza. The Town also has gravel roads that are passable all the year around from Dumila to Mikumi. The District Council owns a Radio station and plans are underway to establish a Television station at Kilosa. Market for farm produce is also available. Communication channels like landline and mobile telephones, and Postal office with fax facilities are also available.

1.1.7 Potential collaborators and competitors

In the town of Kilosa, there are several groups which are working on issues similar to those of WAHUA. These include *Muungano*, *Tushikamane* and *Sojima*. These groups are aimed at generating income and providing credits to the members whom are women. The groups have formed SACCOS and are getting credits from an organization called PRIDE. These groups and WAHUA are similar in that they all deal with women and economic activities, but in addition WAHUA also deals with the provision of humanitarian services to disadvantaged groups of the society.

1.1.8 The status of HIV/AIDS victims

The problem of HIV/AIDS in the District has two dimensions. The first one is the number of victims, which is alarmingly increasing, and secondly, the increasing number of orphans that are left behind after the death of one or both parents. According to available information, Kilosa Township had 2450 people who were HIV/AIDS positive in the year 2006, and 453 orphans and 68 street children. The HIV/AIDS cases reported are those recorded in the District hospital alone, which is actually lower than reality.

1.2 Community Needs Assessment (CNA)

1.2.1 Research methodology and findings

1.2.1.1 Research Design

The research design used in this study is cross sectional. This design involved data collection from a single point in time. This design was chosen because of being economical. The design was very appropriate because the available time to collect the data was very limited. The data were collected for a total of five days, and followed by data scrutiny and analysis.

1.2.1.2 Sampling Technique and sample size

The study employed all WAHUA members. The population consisted of 22 members. Using all members in the survey was done in order to obtain all the required information easily.

1.2.2 Validity of the survey instruments

1.2.2.1 Reliability

A reliable survey provides a consistent measure of important characteristic regardless of the background changes. To ensure reliability the items in the questionnaire and interview guidelines were made very clear, based on all specific objectives of the survey. The questionnaire and interview were conducted in Kiswahili language, as most of the members could not communicate in English. The interview questions were made easier and short to enable them answer easily. There was a crosschecking of data generated from questionnaires by discussing with key informers.

1.2.2.2 Validity

Validity is the degree to which an instrument measures what it intends to measure, and the degree to which the 'thing' that the instrument measures has meaning. (Myers & Briggs, 1998) All topics concern the project that is financial resource has been included in the survey. The questionnaires and interview allowed members to express themselves concerning the topic.

1.2.3 Data collection

During Community Needs Assessment, primary data were collected through interview, questionnaires and observation. Secondary data were collected through review of various documents.

1.2.3.1 Primary data

Questionnaire

Questionnaire used was self-administered, and consisted of both open and closed ended questions. All 22 members were required to fill in the questionnaires. Clear instructions were provided for completing the questionnaires. The respondents were instructed not to ask each other during filling the questionnaires. Some questions in the questionnaire were given scales, for instance 0-4. Such questions were on education, marital status and occupation of the respondents. The zero meant lowest while, four means the highest.

Interviews

The interview were conducted for four days and there after, a discussion followed for one day. In the first day Interviews were conducted to the key informants only including the chairperson, secretary and the treasurer. This method was useful as it enabled the researcher to obtain detailed information, which could not be available from members.

Members themselves suggested the approach of starting with group leadership. In the second day, each group member was interviewed separately. On the third day, the group members formed four groups, three with five members each and the remaining one with seven members. The four groups were also interviewed separately. On the fourth day, there was discussion that involved all the WAHUJA members. All the members were involved in the identification and prioritization of the needs of WAHUJA.

Observation

After filling the questionnaire and conducting the interviews, there was on spot assessment of WAHUJA activities. The assessment was done on activities like hand weaving and on facilities used to provide catering services. In addition, books on record keeping were also assessed.

1.2.3.2 Secondary data

Secondary data were collected from relevant documents including WAHUJA files, cashbook, bank statements, scientific journal papers and books. Where possible, personal communication was also done.

1.2.4 Psychometric characteristics

1.2.4.1 Scale

In the data collection process, two types of questionnaires were used, the first was interviewing all WAHUJA members that comprised of 16 questions, and the second one was used to interview the leaders of the Organization, which consisted of 14 questions. Both open and closed ended questionnaire were included. The questionnaire with 16 questions had two questions of Yes / No type, five questions of checklist type, three of interval rating scale and seven questions of open-ended type. For the questionnaire of leaders of the Organization, five questions were of Yes/No type, one question of checklist, three of interval rating scale and ten of open-ended type.

1.2.4.2 Content

Member's questionnaire was in two sections. Section one was for personal information of individual members and section two was on social-economic information of individual and the WAHUJA organization. The information gathered was on income generating activities, ownership, income status, contributions and loans.

1.2.4.3 Question Scores

Most of the questions were closed-ended questions (multiple choices) and Yes / No questions. The respondents were required to choose the alternative given and put a tick on the applicable option related to the question directed to them. Other questions were open ended, meaning that the respondents agree to answer the question or respond to the statement in their own words.

1.2.4.4 Combination of questions into scales

The questions are combined into scale according to category. Summated scales were used in Yes/No responses.

1.3 Findings

WAHUJA Need assessments

The need assessment indicates that WAHUJA has many problems, which affect its performance. The main problems is inadequate funds which got the highest score, followed by low income of members, inadequate skills of managing the group, lack

of entrepreneurship, resource mobilization skills, and lack of credit and savings facilities.

The data for CNA were collected by involving group members in discussion. During discussion members identified their needs randomly, which summed and the summations were ranked. The problem with highest score was given high priority and the least score was assigned low priority .as shown in Table 2.

Table 2. WAHUJA Need Assessment

Problem	Score	Priority position
Inadequate skills in organization management	3	3
Low income	7	1
Low education	0	7
Low saving in the organization	1	6
Less commitment of District leaders	1	5
Poor linkage with financial institutions	4	4
Inadequate skill in entrepreneurship and resource mobilization	5	2

Source: Own data from survey 2006

The bank account of WAHUJA has about Tshs 200,000/-, which is very inadequate for accomplishing their objectives. Lack of financial resources is contributed by lack of reliable sources of income, inaccessibility to credit facility and poverty of

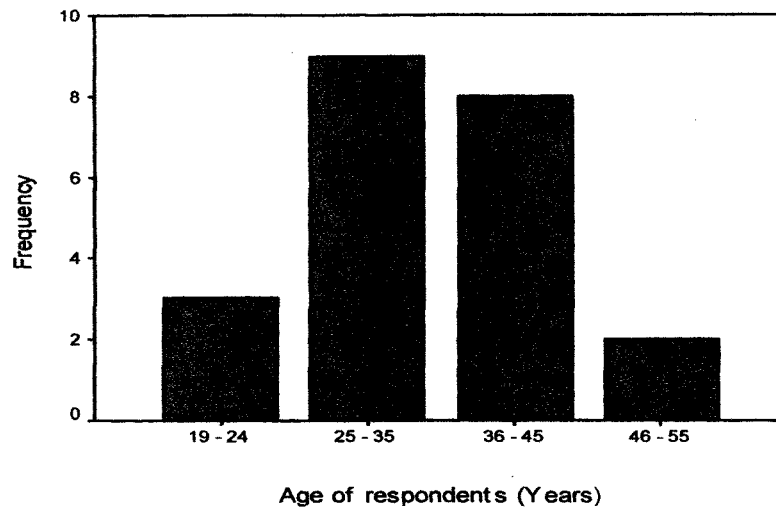
members. This situation affects WAHUA in provision of the services and the people who needs the services of the group.

The above situation can be improved by changing WAHUA economic capacity by establishing reliable income generating activities. This can be achieved by ensuring that the credit facilities are available to majority of members, improving entrepreneurship skills, improving their management capabilities, through training and access to various technologies.

Age of the respondents

Figure 1 gives the age of the WAHUA members. The age of WAHUA members ranges from 18-55 years. Majority of them have the age between 55 to 45 years. This age group represents about 80% of the members. The age of 19 to 24 years, and 45 to 55 years represents about 6% and 5%, respectively. The age of members of WAHUA fall between most active age (25-50 years). The most active age ranges from 15 to 60. The group indicates that it can deliver better services as all of its members fall between active groups.

Figure 1. Age of respondents

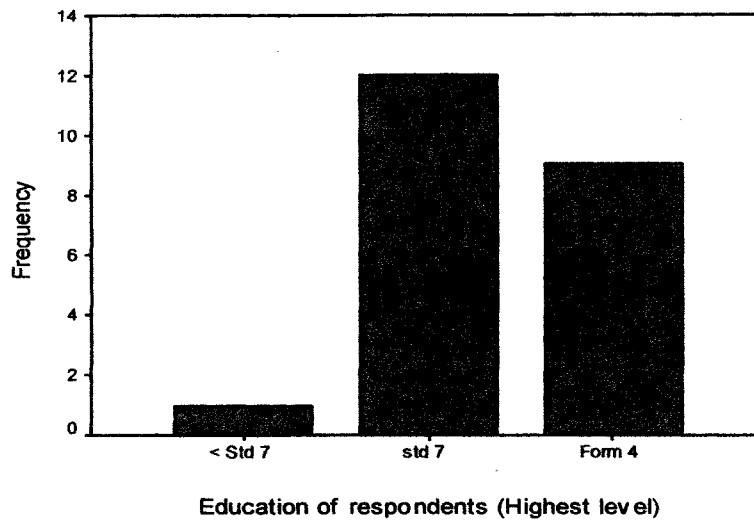


Source: Own data from survey 2006

Education level

Education level of the respondents range from less than std VII to form IV (Figure 2). Most (60%) of the respondents have the education of standard VII. The respondents with form IV education accounts for less than 30% .Very few members have education level of less than standard VII. Generally the group is comprised of members who can read and write, but they lack managerial and entrepreneurship skills, which can be easily imparted with the level of education they have.

Figure 2. Education of respondents



Source: Own data from survey 2006

Marital status

Table 4 gives the marital status of WAHUJA members.. The data shows that 59% of members are married, while 36% are not married, and the remaining 5% are widows. There is balance between members who are married and those who are single. This implies that the group can fully engage themselves in implementing organization activities as absence of one group member grievances can be compensated with other group members. This different marital status provides an opportunity for members to share and discuss their problems, gain experience and learns from each other.

Table 3. Marital status

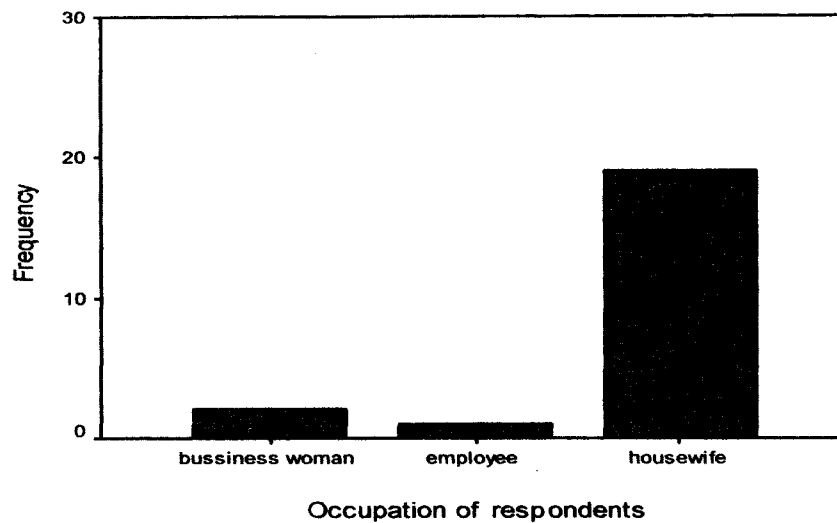
Marital status	Frequency	Contribution (%)
Married	13	59.1
Unmarried	8	36.4
Widow	1	4.5
Total	22	100.0

Source: Own data from survey 2006

Occupation of members

Figure 3 shows the occupation of the members within the organization. The CBO is made up of ordinary housewives, businessperson and employed. The data reveals that the majority are housewives representing about 86% of all the members. Business women are about 9.% while employed represent only 5%. Usually housewives are dependent on their partners and sometime engages themselves in petty trade, but all together their earning is low. These affect the organization in two ways. Firstly, the members spend most of their time on family issues (trade), and second, their financial contribution to the organization is usually very low.

Figure 3. Occupation of respondents

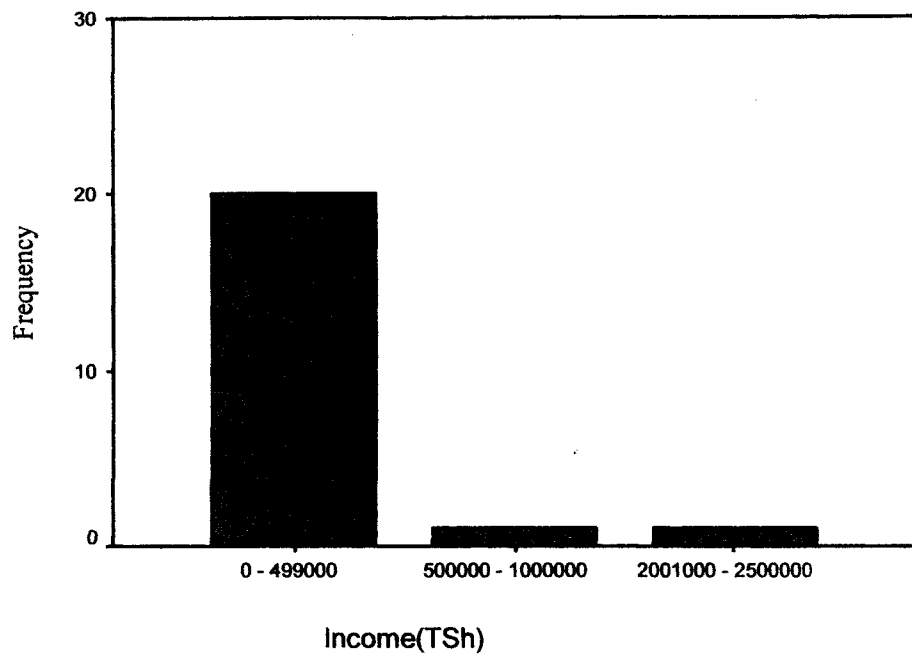


Source: Own data from survey 2006

Annual Income Size

Figure 4 shows the average income of the members of the organization is below five hundred thousand shillings (Tshs 500000/=). About twenty members have lower than that figure while only one member has income between 500000-1000000 and the other member is between 100100-2000000/=. The above data indicate that members do not have much to invest. The organization should find the possibility of training members on entrepreneurship skills, which will eventually improve their income generating potential to boost the financial position of the members and organization income.

Figure 4. Annual Income Size

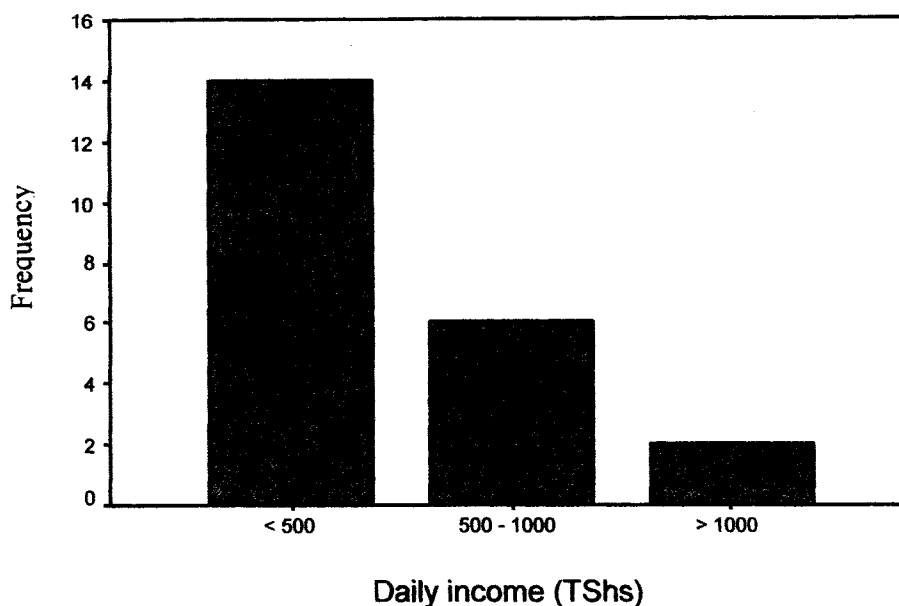


Source: Own data from survey 2006

Daily income of Respondents

The daily income of most of the members is below five hundred shillings (500/=). Figure 5 indicate that 14 members earn below 500/=-, while 6 members have a daily income range between 500-1000/- and two members earn more than 1000/= daily. In totality, the amount earned by all members is not sufficient. Members' contribution reflects unfavorable financial condition of the organization.

Figure 5. Daily income of respondents



Source: Own data from survey 2006

Skills related to the entrepreneurship

Data in Table 5 shows the number of people with entrepreneurship skills. The data reveals that 86.4% members lack skills on entrepreneurship, only 13.6 members are skilled. This explains the reason for inefficiency in the CBO resource mobilization potentials.

Table 4. Skills related to the entrepreneurship

Any skill	Frequency	Contribution (%)
Yes	3	13.6
No	19	86.4
Total	22	100.0

Source: Own data from survey 2006

Type of contribution to the organization

Table 6 shows that WAHUJA members contribute mainly service rather than cash. About 91% of members indicated that their contribution to the organization is in terms of offering services. The services offered include materials things which include; School uniform shoes, soap, exercise books, bed sheets, mosquito net foodstuff, mattress, and blankets. Only 9.1% the community member's contributes cash and offer services. For better performance, the organization must have adequate cash.

Table 5. Type of contribution to the organization

Contribution	Frequency	Contribution (%)
Cash	2	9.1
Service	20	90.9
Total	22	100.0

Source: Own data from survey 2006

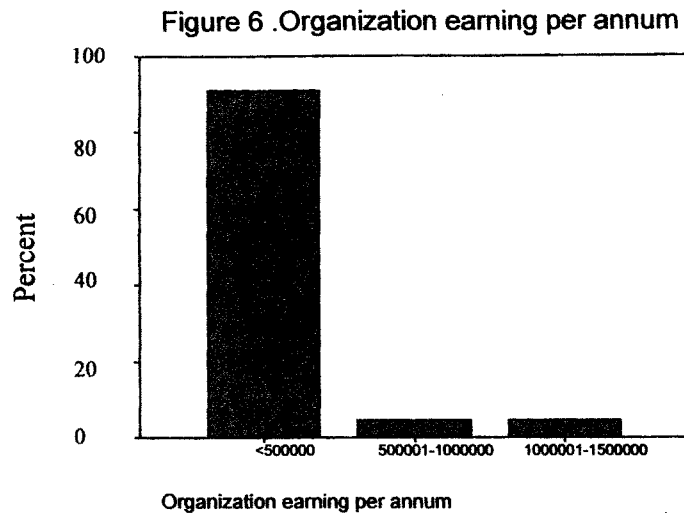
Credit

All the members indicated that they were not assessing credit from banks and other financial institutions. When asked if they know the importance of the credit facilities, about 95% knew the importance of credit, but they fear to default if they involve themselves in the credit as they lack reliable sources of income and knowledge on fund raising. Many of them do not qualify for loan because of the strict conditions imposed by the financial institutions. Include cumbersome procedures, high interest

rate and loan collaterals such as land base of plot and a good house, which most of the member do not have.

Financial position of the organization

Through interview with the CBO leaders it was found that for the WAHUA organization to be able to provide services to the targeted vulnerable group, they need more than five million (>5,000,000) Tshs per year. However, the findings show that, the organization annual income is less than five hundred thousand shillings (<500,000 Tshs), which is about 10 times less than the required amount as shown in Figure 6. This gives a deficit 4,500,000/-. This indicates that WAHUA can only accomplish about 10% of its annual plan, while 90% will remain unattended. In the society the performance of only 10% is actually very low and might lead to low acceptance from the society in the township. When an organization accomplishes only ten percent of its objectives it indicates a very low performance rate. A low performance rate of this type will definitely discourage the intended beneficiaries and the community at large. The CBO need to look for extra funding so that it may improve its performance rate and hence gain higher acceptance from community.



Source: Own data from survey 2006

Sources of Income of the organization

The survey indicates that organization obtains its income mainly from internal sources. These include catering services, sale of handcrafts and members contribution. Catering services done occasionally enables the CBO to earn one hundred and fifty thousand. Sale of handcrafts like table clothes, window curtain and doormats, made the group to earn 100,000/- Tshs per annum. The contributions from members enable the organization to earn one hundred thirty two thousand (132000/-) Tshs per annum. As noted else where, the amount generated is not sufficient to accomplish most of WAHUJA objectives.

During interviews, it was revealed that WAHUJA received some funds from other organizations. This organization includes TACAIDS and HATI PUNGUZO. For example, WAHUJA have received five hundred thousand shillings (500000/=) from

HATI PUNGUZO. This amount was for sensitization Anti-Malaria Campaign and buying mosquito nets. In addition the organization also received one million shillings (1000000/=) from TACAIDS for sensitization against HIV/AIDS through postures, leaflets and fliers. These funds were however, not used to accomplish WAHUJA objectives, rather, the funds were used for activities of these organizations. This indicates that up to now the organization have never received external fund for accomplishing its objective.

Organization Objectives

The objectives of the organization are important in giving the direction of implementing the intended goal. During the survey, it was revealed that the WAHUJA CBO addressed many objectives at a time.. These objectives cannot be accomplished due to many factors including inadequate funding, lack of knowledge on managerial and entrepreneurship skills.

CHAPTER TWO

PROBLEM IDENTIFICATION

This chapter attempts to identify the problem facing WAHUJA-CBO, its magnitude and suggests its possible solutions. The chapter further identifies target community, various stakeholders and the organization hosting the project. The project goal and objectives are also explained as the means of solving the problem identified.

In many societies including that of Kilosa Township, women form slightly larger part of the population. This is revealed by the data collected in year 2002, which indicate that both at National scale and at the scale of Kilosa District, women represent 51% of the population (National Census Statistics, 2002). Due to their slightly higher population and their motherly responsibilities, they are involved in many activities in the communities. Apart from communal activities, the role of women in development through reproductive and productive activities is of significant value. Their involvement in production through agriculture, animal husbandry and small-scale money generation activities are a source of livelihood for many families. This is in addition to be housekeepers, firewood gatherers and water fetchers for their households. Above all, they reproduce and contribute largely in up bringing of their children.

Because of being involved in many roles and responsibilities, they are the most affected by the physical, social and economic problems, once there is any socioeconomic factor affecting the society. Over the years, women have been dealing

with these social issues on individual bases. Their individual efforts however, have not helped them to alleviate most of the problems they are trying to solve. It is in view of this low performance, most women have opted to form groups. The group formed is aimed at dealing with the social problems together rather than that of dealing with it by an individual woman.

Wanawake Huduma za Jamii is a women group initiated with the aim of uniting all urban women in Kilosa regardless of the activities they are engaged in. They organized themselves as a group after realizing that there are many issues, which required their joint efforts. These issues include increased poverty, increased cases of HIV/AIDS victims, street children, and severe environmental destruction. Thus, the objectives of WAHUKA are as follows:

- i. To educate the community about HIV/AIDS
- ii. To counsel and comfort HIV/AIDS victims
- iii. To take care of orphans
- iv. To help street children
- v. To educate each other on environmental management
- vi. To enhance self employment
- vii. To set strategies on poverty alleviation

2.1 Problem Statement

Wanawake Huduma za Jamii group has been operational for the last three years, but the beneficiary of the group like orphans, street children, HIV/AIDS victims and the society are not benefiting at the level intended. For instance, *Wanawake Huduma za*

Jamii has not conducted any workshop or seminars about educating the society on HIV/AIDS epidemic for last three years. In the same period, the group was able to assist only three children to go to school by providing them with the necessary requirements compared to least 15 children per year in the plan. Due to inadequate funding, the issue of poverty reduction by helping the poorest families was not touched at all. Regarding the income generating activity, the group depends mainly on the provision of catering services to workshops conducted in Kilosa Town, which are rarely conducted. Records indicate that the last workshop was conducted about three months ago. Handcraft is another activity used by a group to raise some funds. Lack of exposure to the potential customers due to remoteness of the town is another factor, which limited the WAHUJA to perform. The group has to wait and rely on the once a year occasion of farmers' day (*Nane-Nane* day) to market their crafts.

Apart from the above examples, the group members are also affected by unsatisfactorily not meeting their objectives. This situation suggests that the group has failed to achieve its objectives on time. In depth, analysis indicates that there are many factors, which contributed to this situation. Some of these are inadequate knowledge of diversifying their economic endeavors, being too ambitious by expecting to accomplish many things, lack of focus by failing to address issues that can easily give impact, insufficient skills to manage the group, inadequate funds as they depend mostly on donations from individuals from local community, multiple membership of the group members, lack of cooperation from members of the society, and frustration from the society.

In order to improve the existing situation of WAHUJA group, a workable intervention is required. The group has to identify way of mobilizing resources and make sure that their income is boosted. These include empowering group members in organization and management, various income generating activities and formulation of focused and achievable objectives.

Financial resources have the advantage of making the group members plan and execute the programmes more effectively and deliver tangible outputs on time. This will also ensure that the planned activities are successfully accomplished, the group remains coherent and value of the woman group philosophy will be realized.

2.2 Target community

WAHUJA attend the HIV/AIDS pandemic within the community such as AIDS patients, orphans, and street children. The AIDS patients are provided with education, counseling, medicine, food assistance, clothes and medicine while street children and orphans are assisted with necessary school requirement such as fees, uniform, shoes, clothes, soap, and other important facilities such as mosquito net, bed sheets, mattress, food and medicine. Another group targeted by the WAHUJA is its members.

The group requires management skills and education on how to run and manage economic ventures and SMEs. Once Organization members have acquired skills in income generating project and capacity building to establish and manage SMEs, the

community will benefit through employment, services provided, and through spill over effect of income raised from these income-generating activities. The community is empowered by the project through attaining HIV/AIDS education, which is geared to raise awareness concerning the disease. In addition, they have been provided with care and support for individual group and community. The project may do a lot to alleviate the suffering of the victims economically and socially and help in halting further spread of the pandemic and the associated hardship (orphans and street children).

2.3 Stakeholders

Apart from the stakeholders already mentioned, there are other stakeholders who are willing to identify themselves with WAHUA. These include Government Officials, Local government officers at the District Council at Kilosa. The local government officers include Community Development Officers, Social Welfare Officer, District Health Officers and the District Medical Officer.

Other stakeholders are the Tanzania commission for AIDS (TACAIDS), the National AIDS Control Programme, (NACP) HATI PUNGUZO and FINCA. All these stakeholders are actively engaged in the fight against AIDS and income generation hence poverty alleviation in the community. Some of these organizations were approached, for technical assistance and for financial support. The project and WAHUA Leadership are still looking for other development partners, who will

assist the CBO to raise funds for the proposed activities. All stakeholders already approached have shown optimism that given support WAHUJA.

2.4 The project goal

The WAHUJA CBO faces with the problem of inadequate financial resources, which leads to fail in accomplishing its planned objectives. Members of CBO lack reliable internal and external sources of income. They engage themselves in handcraft or occasionally in catering activities. To rescue the situation, the project intends to assist the CBO to mobilize funds, which will improve the performance of the CBO. The goal of this project is to assist the WAHUJA CBO to increase the organization income, through resources mobilization events and capacity building in income raising skills such as project write-ups, financial management and sensitization on credit operations. These will enable the organization to accomplish its obligation. The goal based on the needs of CBO, identified by the group members themselves during CNA. To ensure the achievement of the formulated goal member's participation and empowerment is taking place through out the implementation process. Moreover, monitoring indicators will be used in verifying the progress towards achieving the planned goal. Generally, the project deals with income generating activities, developing project write up, accessing credits, and improving entrepreneurship skills.

2.5 Project objective

In order to accomplish the project goal several objectives are to be attained. The first one is, to train 22 WAHUJA members' skills on financial resource mobilization and management. When people are trained in specific skills it is expected that they will be knowledgeable thus devote all their efforts towards raising their organization income, which will enable them to attain their goals. Activities to be done to achieve the objective includes: identify topic to be taught, mobilize funds for workshop, identify facilitators, identify appropriate training modules on required skills, identify the venue, and invite WAHUJA members and facilitators later, organize refreshment, conduct training, and conduct an evaluation. The resources for training might be contributed by members, stakeholder such as local government, funding partners, and other institution with similar interest.

The second objective is to assist the WAHUJA members to prepare a proposal for funding by June 2007. To achieve this objective the activities to be conducted are as follows: Conduct a meeting to identify funding partner, prepare a strategic proposal for funding, submit proposal to the development partner, make follow up for submitted proposal and evaluation.

The third objective is to intervene and organize the WAHUJA members to start a reliable income generating activity by September 2007. This will be done through conducting a meeting to identify an income generating activity to be carried out Budget, mobilizing capital, purchasing material, prepare a working plan, start

operating, monitoring and evaluation. Funds for starting an IGA is expecting to come from internal mobilization also funding partners through proposal.

2.6 Host organizations

The organizations that have shown interest of hosting the project are the Tanzania commission for AIDS (TACAIDS) and *HATI PUNGUZO*. TACAIDS is coordinating the national war against AIDS. The commission is also coordinating the activities of other groups and NGOs to create a common ground from where monitoring and evaluation of activities related to HIV/AIDS. TACAIDS have agreed to assist WAHUA financially in these projects. *HATI PUNGUZO* is an NGO involving itself in campaign against malaria disease. The organization is currently negotiating with *HATI PUNGUZO* to assist the orphans and street children by provision of mosquito nets.

CHAPTER THREE

LITERATURE REVIEW

Community-based organizations (CBOs) are grassroots groups formed to serve the interests of families or stakeholders in the communities. They often emerge through schools, churches, neighborhoods, ethnic groups, sports, or cultural activities. CBOs may either be formally registered as NGOs or not. They can be based purely on volunteer participation and contributions, on membership and membership fees, or on fund-raising that is contributed by the community.

Various NGOs and Church based Organization are actively involved in developmental activities. In addition, a large number of CBOs representing villages or specific targets groups are active as well. The role of NGO and CBO is to provide services to the communities. However, a scope of their activities is wide and varies significantly. CBOs are often informal and their access to donor support is limited. Up to recent, many of these CBOs and NGOs have failed to operate and some have collapsed due to several constrains. Financial resources mobilization is one of the most difficult tasks for many CBOs. WAHUJA CBO being one of them. As such, they deserve a favorable approach.

This chapter presents reviews of various theories from different scholars concerning proper operation of CBOs. It also highlights different approaches done to similar projects within the region and country. Current national policies have been cited showing how they provide clear guideline in promoting women CBOs initiatives.

3.1. Theoretical Literature

3.1.1. CBO resources

Community and their organizations need resources especially funds in order to carry out their activities. Obtaining resources is therefore necessary for the desired strengthening and performance (Joshua, 2007).

Resources can be in the form of finances, technologies, both skilled and unskilled manpower labor, knowledge, and information. Cash resources can be obtained from financial contributions, grants, donations, bank loans, and savings. Resource in kind can be in term of community's contribution as labour, in kind material donations by community like building materials and, machinery.

3.1.2 Status of CBOs in Tanzania

In Tanzania, NGOs and CBOs play a great role in complementing government efforts. The main problem facing such organizations is inadequate funds to accomplish the planned goals. The financial position of such organizations needs to be improved and the members need to be empowered both financially and in human resources management. There are NGOs and CBOs that offer services to the targeted vulnerable groups such as HIV/AIDS victims, orphans and street children. Most members of such CBOs and Civil Society Organizations (CSOs) are poor and have no access to reliable income generating activities (or else only occasional activities that they perform periodically only). In such cases, CBO members have to be assisted

to identify economically viable activities that can be undertaken so that their financial position can be improved.

Access to credit to finance to such CBOs at affordable interest is also a constraint. However development partners have intervened are starting providing credits as development tool at a lower interest rates (Albee, 1994).

The United Republic of Tanzania committed itself to enhance women economic capacity through making credit facilities available to a majority of women. This is done by building and supporting women entrepreneurship skills, improving their management capabilities, increase training and access to improved technologies. The government has advised and urged private financial institutions to give credit to women. More opportunities have been provided for training in entrepreneurial skills and in simple technologies such as food processing and local textiles.

The number of NGOs that provide credits to women has increased because of the 4th World Women Conference which was conducted in Beijing. Many NGOs and development partners have increased their efforts to provide credit to women at a village level. In order to manage these credits, many women have been trained on credit management. These efforts have increased participation of women in income generation projects. However, monitoring and utilization of such funds has not been done due to lack of financial resources. The other constraint is the large number of women groups who need credits, while the available funds are not enough. This

requires more strengthening of NGOs / CBOs so that they can provide more credits to more beneficiaries and to find means that NGOs can be self-sustaining.

Women entrepreneurs have consistently proven to be good in repaying their credit. However, there is limited access to credit for both new and growing women owned firm. Studies conducted by ILO (2003) have revealed that two third of women entrepreneurs used their own saving to start their business followed by assistance from their spouse, credit from family and friends, credit from a micro finance institution, credit from the bank and money lender. As a result, of these limitations many development partners are putting more emphasis on assisting women to secure income through their own efforts. Such efforts are often categorized as income generating activities and complimenting to income generating activities. The income generating activities include diverse initiatives like small business promotion, cooperative undertakings, job creating schemes, sewing circles, credit and saving groups and youth training programmes (Berger, 1989).

UNICEF (1992) defines income-generating activities as those activities that affect the economic aspects of people's lives using economic tools such as credit. The other categories that compliment income-generating activities include childcare, basic services provision and labour saving technologies. Evidence from UNICEF indicates that the smaller the business the greater the chance that it will be owned and operated by the women themselves (UNICEF, 1992). According to UNAIDS income generating activities, are the core of community-based modules, as they help adults

and older children become more self-sufficient and be able to care for themselves and the young children (UNAIDS, 2003).

3.1.3 Micro-financing programmes

Micro-financing programmes are being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts as stated by Mayoux (1997) and include:

- i. Increasing women's income levels and control over income leading to greater levels of economic independence,
- ii. Access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles,
- iii. Enhancing perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare, and
- iv. More general improvements in attitudes to women's role in the household and community.

Microfinance programmes targeting women have been a welcome corrective to previous neglect of women's productive role. For some women in some contexts, microfinance programmes have indeed set in motion a process of empowerment

where all the above elements have been mutually reinforcing. There are many anecdotal case studies in NGO reports of women that have shown considerable initiative, increasing their income and improving their status in the family and community, particularly after a series of loans.

3.1.4 Sustainable Micro-finance for Women's Empowerment

Micro-finance programmes not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organized groups. Although no 'magic bullet', they are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening. Through their contribution to women's ability to earn an income these programmes have potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviors as an essential component of achieving gender equality.

Women access to credits from the banks is lower than expected despite their good history in repaying them. According to ILO (2003), women access to credits from bank is lower than expected. The most commonly cited problems are cumbersome procedures, high interest rates and the requirement for 25% loan collateral. Since

Tanzanian women are often denied control over property, because of either property laws or traditional customs, and they are unable to meet these collateral requirements. In addition, bank officers do not take the request of women entrepreneurs, as they seriously doubt whether they would repay the loan (ILO, 2003).

3.1.5 CBO Capacity Building

Capacity building of CBOs and strengthening their linkages with formal institutions is a critical area of investment. Experience have shown that those CBOs with clear lines of responsibility, open decision-making processes, and direct accountability to the community improve service provision, make more effective use of resources, and are more sustainable. CBOs need to have managerial and technical skills to undertake tasks. Training and capacity building through learning by doing should thus be an important component of Community Driven Development programs. Where appropriate, capacity building should build on existing community strengths, including local organizations, traditional knowledge, and culture-based skills so that existing capacity are strengthened rather than undermined. Because community-based organizations rely on volunteer efforts, which can dissipate at critical stages or can lack continuity, an important component of any capacity building activity is to institutionalize the leadership function in CBOs. Lack of experience and management capacity also impedes their struggle against poverty. For the same reason, many NGOs are not completely equipped to deal with public authorities. Capacity building takes place by training local personnel and community leaders and giving them more

access to national and international experience; increasing the exchange of information among international, national, local organizations, and communities (e.g., through professional associations of local governments and NGO networks); direct experience; and by better management of information. The establishment of knowledge networks to enhance learning and institutional memory that can be shared by public, private sector, and community agents should be a part of capacity-building strategies.

3.1.6 Education

The effect of education in the entrepreneurial process is that it can develop competencies that are required for effective entrepreneurship. For instance, knowledge about how to identify opportunities and threats curiosity, open mildness, good interpersonal and technical skills (Shayo-Temu, 1998). Indeed a person with more education has more knowledge, which assists them to make better decisions, has argued it. Education and training are also argued to bring direct and indirect economic benefit to individual and societies by increasing income, productivity, and occupational mobility (Goodale, 1995).

Characteristics of entrepreneurs such as age, marital status, education, and previous experience have been found in many studies to have greater impact on entrepreneurial performance (Rutashobya, 1995)

3.1.7 Problems facing women CBOs

Some of gender related problems faced by females include their limited access to credit due to lack of property rights and inability to generate savings (Rutashobya, 1995; Shayo-Temu, 1998). Some ethnic group's customs still do not approve women's inheritance or ownership rights over land and other immovable properties that are normally used as collateral for loan. Moreover, women in growth modes who require financing, beyond the low cap micro-finance level, are seriously restricted by their inability to successfully obtain loans from financial institutions, even if they are referred to them, because they are unable to meet the loan conditions pertaining to security. (ILO, 2005) Another problem related to the rigid gendered division of labor is their lack of free time. Women have to contend with numerous responsibilities that take priority over their managing businesses like childcare. Limited access to support services is another constraint for these women as they lack access to advice, counseling and encouragement. This is largely attributed to a lack of donor-supported services. Women in most cases do not have funds to pay for these services, and those that can afford user-pay programming do not prioritize funds to pay for these services (ILO, 2005). Many of laws and regulations affecting businesses (including licensing procedures) were designed for relatively large enterprises and are therefore beyond the reach of most MSEs, particularly the micro-enterprises, which are predominantly owned by women. Lack of exposure and socialization, which restrict their ability to identify higher growth potential business ventures, is another problem faced by women CBOs. They are likely to be operating in groups from home, and often lack social, cultural and business support for their role as entrepreneurs. By operating in the informal economy, they lack the ability to accumulate the saving required for the

start-up process-women with poor levels of education are less likely to have accumulated savings. They additionally lack access to working capital and credit as a result, have low profits to reinvest in their firms. Women CBO members are quite often lack technical and business management skills, including the sophistication needed to negotiate with financial institutions.(UDEEC,2002). Other challenge facing CBOs is to know how to contact donors who could provide those services and funding (Boyson). Nchimbi study demonstrated that women tend to have higher illiteracy rates, are afraid to take bigger loans, have less collateral to back bigger loans, work harder at market their product, but lack bargaining and negotiating power and have less access to business premises, so tend to be more home-based. All of the above are problem-facing women CBOs in general (Stevenson & St-Onge).

3.2 Empirical review

The National Strategy for Growth and Reduction of Poverty (URT, 2005) points out that women engaged in hazardous and low paying jobs have been assisted to form women economic groups and have their capacities enhanced in organizational skills, job skills, business management and marketing skills, saving and credit societies. Accordingly, 731 women in Tanzania have been organized into 14 economic groups to mobilize group savings. Job skills including mushroom farming, poultry keeping, food processing and handcraft have been given to such women groups.

It is commended that the effectiveness of health care is constrained by the limited participation of communities in designing appropriate health care systems and

interventions (International/Millennium Declaration Goals). Government and the Clinton Foundation have formulated a draft care and treatment programme that aims at providing care and treatment to about 400,000 people living with HIV/AIDS in five years at an estimated cost of about USD 535 million.

Many community-based organizations aim at reducing poverty and alleviating the hardships, sufferings and losses caused by HIV/AIDS pandemic. These include WAHUJA, Ukimwi Orphans Assistance Inc. (UOA) of Bukoba, PASADA, SWAA-T, Faraja Trust Fund, WAMATA, TAHEA, UMADIKU, and KIWAKKUKI.

WAHUJA is a community-based organization that provides humanitarian service to HIV/AIDS victims in Kilosa Township.

Ukimwi Orphans Assistance Inc. (UOA) of Bukoba in Kagera region supports many orphans have no resources that will help them to attend primary and Secondary Schools. UOA program has worked hard to provide educational opportunities for orphans and the children at risk from the elementary to at least secondary school level (Mike, 2005). UOA-T recruits young people for metal and bicycle repair, masonry, arts and crafts and small business. The workshop serves as a nucleus for a larger youth vocational training program that incorporates training in and preservation of indigenous knowledge essential in banana and coffee husbandry. UOA-T elderly farmers train the young in the traditional banana and coffee husbandry, the art that is gradually soon dying out. The training features a special project of Shade Grown Coffee carried out on the *kibanja* without the use of artificial

fertilizers and pesticides. UOA-T has launched a small fishing project for 40 Maruku youths on Lake Victoria to boost nutrition in the area, to provide employment, income and skills. The fish project has the potential to grow into a sizable industry (Mike, 2005).

PASADA is organization run by the Catholic Archdiocese of Dar es Salaam. This organization's work is a good example of the tremendous efforts of faith-based organizations around the world. For 13 years, the people of PASADA have provided services to adults and children, who are either infected with HIV or not. PASADA provides health education in communities, teaching teens and adults about the risks of HIV transmission. PASADA offers voluntary counseling and testing, so that people can find out if they have HIV-and start getting the needed treatment. By increasing awareness and knowledge, and by helping people who are HIV-positive live longer, PASADA is helping to remove the stigma that associated with AIDS, so that people can not be afraid to get tested and then to get treatment. PASADA trains care-givers to provide home-based care for people living with AIDS. PASADA also provides support to orphans and other vulnerable children-who have lost one or both of their parents due to AIDS (Bush, 2005).

SWAA-T is a voluntary organization of Tanzania women assisting in the prevention and reduction of HIV/AIDS. It derives its goals from the Africa wide organization SWAA. In response to HIV/AIDS pandemic, SWAA-T focused on the principle of gender equality, particularly on the need for affirmative action to give extra support to women, orphans and vulnerable children. SWAAT undertakes education, control

and advocacy activities geared to raising awareness and provide care and support for individuals, groups and communities. SWAA-T activities include; training of psychosocial support to OVCs care-givers, home based care, counseling, and maternal nutrition, income generating activities, care and support to OVCs (SWAA-Tanzania, 2000).

Faraja Trust Fund of Morogoro in Tanzania is another organization, which provide home-based care for HIV/AIDS victims. It also attends to the educational needs of the orphans and street children by enrolling them in their “school without wall” program. Income generating activities conducted are divided into three categories:

- i. The organization itself (Tailoring, hostel, farming activities),
 - ii. HIV/AIDS victims (SACCOS and small-scale enterprises through credits),
and
 - iii. Orphans caretakers (Small-scale enterprises through credits and SACCOS)
- (Faraja Trust Fund, 2005).

WAMATA in Mwanza, through the grant covers educational expenses, including school fees, uniforms, and stationary for 250 primary school and 13 secondary school pupils and provide vocational training for youth. The grant also enables WAMATA to meet medical costs and emergency food assistance needs for approximately 50 families affected by AIDS (Mwaikambo, 2003).

Tanzania Home Economics Association (TAHEA) supported 1,697 orphans by providing school uniforms and school equipments in the year 2003. However, future

support is uncertain because donor support has not yet being obtained. As a means of generating income and ensuring sustainable support for the children, CARE authorized TAHEA to procure eight sewing machines and a milling machine so that proceeds accrued from the two projects could further reinforce the support (Personal communication with Kitundu in Iringa).

Religious Network on AIDS Control (UMADIKU) provides education, home care, counseling, income generation, behaviors change, orphan care and capacity building to HIV/AIDS victims.

Women against AIDS in Kilimanjaro (Kiwakkuki) are an organization working in Kilimanjaro region. Kiwakkuki's approach involves working with the large number of orphans in the Kilimanjaro region. Early on in the implementation of memory work, the organization set up children's clubs. The children in the club are an inspiration for others in the community and are creating demand for memory work by sensitizing the community around them about the project. For some children, this has been the only outlet they have had to share their sometimes painful and personal experiences. One outcome of the clubs has come from children requesting assistance to set up their own income-generating activities and interest in vocational training (Kiwakkuki, 2004). A group of women in the town of Moshi initiated Kiwakkuki in 1990. Since then the organization has attracted over 700 volunteers who work with communities in the Kilimanjaro region. Kiwakkuki uses a number of approaches to achieve its aims of sensitizing and educating communities about HIV and AIDS. These include the Moshi HIV and AIDS Information Centre, the Orphan Support

Programme, a Volunteer-Counseling and testing programme, a home-based care programme and the centre of HOPE for people living with HIV and AIDS (Kiwakkuki, 2004).

Various associations and institutes provide external assistance to most of CBOs to run their activities. The Tanzania Capital Boosting Association's (TCBA's) HIV/AIDS Family Business Grant Program (The Program) provides business-specific grant capital and training services for local families who have lost their breadwinner due to HIV/AIDS (TCBA, 2002). Clients for the HIV/AIDS micro-credit program are identified and helped in co-operation with local NGOs and CBOs who specialize in the provision of care to HIV/AIDS patients and their families (TCBA, 2002). The FXB does not lend money, but provides initial in-kind grants of about \$125 in the form of livestock, produce or durable goods, so a family or group can immediately launch a project and make use of any income for the care and support of their families and children

3.3 Policy review

3.3.1 The Small and Medium Enterprises (SME) development policy (2001-2011)

The overall objective of the Small and Medium Enterprises is to foster job creation and income generation through promotion, creation of new ones as well as improving the performance and competitiveness of existing SMEs to increase their participation

in the economy. This will enhance their contribution to economic growth, income and employment generation and poverty reduction.

The implementation plan for SME Development Policy includes a list of priority programmes and projects categorized under seven major objectives:

- i. Enabling the legal and regulatory framework,
- ii. Improved SME access to physical infrastructure and work places,
- iii. Strengthened entrepreneurial culture (through entrepreneurship development services BDS), training, and the provision of business information,
- iv. Improved SME access to finance,
- v. Strengthened stakeholder capacities to achieve effective implementation of SME assistance programmes and interventions (including institutions and associations),
- vi. Enhanced rural industrialization, and
- vii. Crosscutting issues, such as gender mainstreaming in all initiatives pertaining to SME development.

Inclusion of women in the SME Development policy

- i. Recognizing that women have less access to productive resources such as land, credit and education due to cultural barriers, and that they stand on uneven ground, the SME Development Policy specifies that gender mainstreaming will be enhanced in all initiatives pertaining to SME development, and outlines the need for specific measures that promote

women's entrepreneurship. These are stated as follows; Government in each of Tanzania's 21 regions, and the 130 districts within them,

- ii. Facilitate SME service providers to design special programmes for women entrepreneurs and disadvantaged groups;
- iii. Identify factors inhibiting women and disadvantaged group from going into business and design programmes to address those factors.

In complementing the government's focus on women entrepreneurs, the Government of Tanzania has directed Ministry of Industry and Trade (MIT) through SME section to be implementing partner for the ILO's Women Entrepreneurship Development and Gender Equality Programme (WEDGE) in Tanzania. Time is dedicated to leading projects to promote women's entrepreneurship, building capacity in associations of women entrepreneurs, and implementing gender-mainstreaming workshops for government officials, donor organizations and Business Development Services (BDS) provider.

3.3.2 Policy Statement on gender

The government of Tanzania policy statement on gender states that the Government will ensure that gender mainstreaming is enhanced in all initiatives pertaining to SME development. Various policies have also been formulated in facilitating growth of economy through, private sector and in particular, MSE development by various government departments including the President's Office, The Prime Minister's Office, Ministry of Women, Children and Social Affairs and the Ministry of Industry.

In the Sustainable Industrial Development Policy (SIDP) (which cover the period of 1996-2020), the government's role will be to provide an enabling environment for promotion of Private Sector Investment. Indeed, SIDP places specific emphasis on promotion of Small and Medium Industries, encouraging informal sector business to grow and formalize as well as enabling indigenous entrepreneurs, women youth and disabled to take part in economic activities.

3.3.3 The National Micro Finance Policy of 2000

The overall objective of the policy is to establish a basis for the evolution of an efficient and effective micro finance system in the country that serves the low-income segment of the society and thereby contribute to economic growth and reduction of poverty. This is done through:

- i. Establishing a frame within which micro finance operations will develop,
- ii. Laying out the principal that will guide operations of the system,
- iii. Serve as a guideline for coordinated innervations by the respective participants in the system, and
- iv. Describing the role of the implementing agencies and the tools to be applied to facilitate development.

The National Micro finance Policy stipulates the need for micro finance services for majority of Tanzanians, whose income are very low, access to financial services offers the possibility of managing scarce household and enterprise resources more efficiently, protection against risk, provision for future, and taking advantages of investment opportunities, for economic returns. For household financial services

allow higher standard of living to be achieved with the same resources base, while for enterprises and farmers, financial service can facilitate the pursuit of income growth.

3.3.4 Cooperatives Development policy 2000

Section 22 of the cooperative act No. 20 of 2003 lists different types of societies that can be registered in Tanzania and SACCOSS are found under the subsection (b), which says: “Saving and credit societies, Financial cooperative, micro finance institutions and cooperative banks whose primary activities are to mobilize savings and furnish secured and unsecured loans or credit to household, small holder procedures and market entrepreneur, micro-enterprises in rural and urban area. SACCOS became in existence as per section 16(2) of cooperative Act No. 20 of 2003 that states, “A financial Cooperative Society may be formed by savings and credit societies and other types of cooperative societies (Cooperative Development Policy, 2002).

3.3.5 The Tanzania Community Development policy of 1996

The Tanzania Community Development policy of 1996 emphasizes on the need for community initiative and empowerment in development as the main objective of the policy. This will enable Tanzanians as individuals or in their families and group or associations to contribute more to the government objectives of self-reliance and therefore bring about development at all level and finally the nation as a whole. The Tanzania Community Development Policy has prepared a framework for making fundamental changes that are needed to make NGOs supplement and compliment

government efforts to deliver services to the community and bring about social change. One of the key issues highlighted by the policy is building peoples' capabilities to manage their own development process for their own benefit

Another initiative made in this period include the creation of 1993/1994 Youth Fund, Women Development Fund and National Entrepreneurship Development Fund (NEDF) which were funded by the government in order to facilitate credit provision for small enterprises. The recently established Micro Finance Bank is also another positive step taken by the government to develop the MSE sector in the economy.

3.3.6 Ministry of Community Development, Women Affairs and Children (MCDWAC)

The MCDWAC is a national program established in 1994 to improve the economic status of women through employment and income generating activities. The funds have been active in mobilizing resources, providing loans, acting as a guarantee fund and offers business advisory services for women. Under this Fund, specific credit guidelines, created with input from women themselves, have been created to assist women's access to credit. At the district level, each district is required to contribute 10% of its annual income to the scheme to operate as a revolving fund. Beneficiaries of the fund are women with minimum of 18 years.

3.3.7 Access to empowerment: Way forward for gender policy

Innovative strategies in some programmes, including those attempting to be financially self-sustainable, do point to cost-effective ways of addressing empowerment issues. Elements of a gender policy would include:

- i. Conditions of micro-finance delivery to support empowerment,
- ii. Cost-effective complementary services, and
- iii. Institutional mainstreaming of gender policy.

At present, very little attention is given to empowerment questions or ways in which both empowerment and sustainability aims may be accommodated. Failure to take into account impact on incomes also has potentially adverse implications for both repayment and outreach, and hence also for financial sustainability.

There are a number of ways in which women's empowerment could be increased:

- i. Repayment schedules and interest rates to maximize impact on incomes,
- ii. Registration of assets used as collateral or purchased with loans in women's names or in joint names,
- iii. Incorporating clear strategies for women's graduation to larger loans,
- iv. 'Multiple choice' options based on participatory consultation including loans for new activities, health, education, housing, etc., and
- v. Range of savings facilities that include higher interest deposits with access that is more restricted.

Financial sustainability requirements of cutting costs to a minimum have led to many programmes seriously cutting complementary services. In the past some support services in some programmes, including business training and gender awareness, have been both expensive and had minimal impact. However, this does not mean that complementary services are not needed or would not make a substantial contribution to both aspects of empowerment and repayment rates if they were better designed.

Possible way forward includes:

- i. Initiating and supporting collective mutual learning on economic issues (e.g. skills, marketing, business development), other service provision (e.g. literacy, childcare) and social/political empowerment (e.g., legal rights) by clients/members;
- ii. Linking with and supporting other organizations working for change in gender relations;
- iii. Cross-subsidy from charging better-off clients for some services and/or charging all clients for some services once they have reached a certain level of income.

Along side with these strategies for women members, there is also a need to mainstream gender and empowerment concerns throughout all the activities of a programme. There is a clear qualitative difference in programmes where staff are gender aware and empowerment issues are raised as a routine part of all interactions between staff and clients, and those where staff be little gender issues and fail to

question gender stereo types or suggest ways in which women could overcome gender-based problems. Women-only programmes do not necessarily resolve mainstreaming gender, and these do not necessarily challenge gender inequality. Importantly, there are definite benefits to mixed-sex programmes where male staffs are also working on gender issues with men and women are able to take their concerns before a male organization.

Mainstreaming gender will however require a fundamental review at all levels including

- i. Review of all norms and regulations from a gender perspective;
- ii. Integrating gender equitable policies into services for men;
- iii. Empowerment indicators as integral part of MIS;
- iv. Fully integrating gender and empowerment issues into all client/member and staff
- v. Training, conditions of staff recruitment and staff incentive

The government is increasingly recognizing NGOs and CBOs as potent forces for social and economic development. As such, all actors are appreciating the need for close collaboration between the Government and NGOs. However, up to recent many laws governing the registration and operation of NGOs were a cause of confusion, inconsistency and created room for misunderstanding. In addition, there is a need for collaboration between the government and NGOs that was inadequate. At the

National level, a new policy is being prepared to regulate the operation and mandate of NGO in Tanzania. Within this new legal framework, support to NGOs and CBOs is based on:

- i. The recognition of the autonomy of NGOs,
- ii. Respect for NGOs right of initiative in presenting projects for funding,
- iii. Acceptance of the pluralist nature of the NGO and CBO community as a function of the heterogeneity of civil society,
- iv. Recognition of the specific role of NGOs and CBOs in reaching marginalized group,
- v. Their key role in the promotion of human rights and democracy at the grass-root

The government through Tanzania Commission for AIDS (TACAIDS) has a national policy on HIV/AIDS, which enables each sector to have a definite plan for the prevention and control of HIV/AIDS (Tanzania National Policy on HIV/AIDS, 2001). This policy aims at mainstreaming the efforts of different groups and authorities in the war against this pandemic. This effort goes deep down to community-based organizations who are engaged in prevention, counseling and offering humanitarian services to the victim (TACAIDS)

However, it is recommended that many things related to HIV/AIDS could not be handled and tackled by government alone. UNDP believes that a strong and vibrant civil society is able to attend to many problems at grassroots level (UNDP, 2004). Moreover, the government and the Clinton Foundation have formulated a draft care

and treatment programme that aims at providing care and treatment to about 400,000 people living with HIV/AIDS in five years at an estimated cost of about USD 535 millions.

CHAPTER FOUR

PROJECT IMPLEMENTATION

Community Needs Assessment described in Chapter One revealed that the main problem facing the WAHUJA-CBO is inadequate funds for the organization to operate and provide services to the targeted group. The following factors contributed to this situation:

- i. Lack of reliable income generating activities,
- ii. Lack of entrepreneurship and managerial skills,
- iii. Lack of financial resource mobilization, and
- iv. Inadequate knowledge in accessibility of credit and saving

In order to solve the problem of inadequate funding, this project intends to mobilize funds for the WAHUJA through assisting its members: to prepare a project write up, to establish reliable income generating activity, and conducting a training for the WAHUJA members on entrepreneurship, resource mobilization techniques, and credit facilities.

This chapter provides both original plan and the actual implementation of the project. It also provide report of what was accomplished including products and outputs.

4.1 Products and Outputs

After the implementation of the project, it is expected that a better-organized and equipped community based organization will be created with the following new outputs:

- i. 22 WAHUJA members trained on entrepreneurship, resource mobilization, and managerial skills. It is assumed that after training they will be knowledgeable and thus competent towards raising the organization income.
- ii. A proposal for funding prepared and distributed. When funded, the CBO will be in a position to operate smoothly and deliver a required service to the targeted group.
- iii. One reliable income generating activity established. This will help to have reliable internal sources of fund thus strengthen the organization and bring about sustainability.
- iv. CBO financial situation boosted, thus the CBO goal will be accomplished.

4.2 Project Planning

The project plan is based on three objectives. Each objective is to be implemented using several activities as indicated below:

The first objective is training of 22 WAHUJA members on entrepreneurship and resource mobilization. Implementing this objective will involve activities such as; Identification of important topics to be trained, mobilization of funds for training, and preparation of curriculum. Other activities include identification of facilitator, hiring venue for training, purchasing of materials, and invitation of participants, followed by conducting training and summative evaluation.

The second objective is to assist CBO members to develop proposal for funding. Its activities include conducting a meeting to identify development partners, preparing a strategic proposal for funding, submission of proposal, make follow up and provide summative evaluation.

The third objective is to organize the CBO to start a reliable income generating activity. The activities will include conducting a meeting to identify an income generating activities, mobilizing capital, hiring a premise, recruiting the workers, purchasing of materials and equipments, start operation and provide summative evaluation. Timeframe allocated on monthly basis, followed by resources in each activity together with its budget and responsible person as shown in Tables 6a, 6b and 6c.

Table 6. Implementation Plan**Objective 1: To training 22 WAHUJA members on entrepreneurship, and resource mobilization**

No.	Activities	Period (Months) 2006/2007										Resource needed Item Cost(Tsh)	Person Responsible
		Sept	Oct	Nov	Des	Jan	Feb	Mach	Apr	May	Jun		
1	Identification of important Topics to be trained											Refreshments members 150000/=	CED student and CBO members
2	Mobilization of funds for Training											Stationery 50000/=	Members
												Travel allowance 45000/=	Funding partners
												Postage 50000/=	DEED student
3	Preparation of curriculum											3 Personal allowance 450000/=	CED student
												Stationary 50000/=	3 Personal
4	Identification of facilitator											Sitting allowance 30000/=	CED student CBO leaders
5	Hiring venue for training											Rent 50000/=	CBO leaders
6	Purchasing of materials											Materials 300000/=	CBO leaders
7	Invitation of participants											Meals 200000/=	
8	Conducting training											Allowance for facilitator 450000/=	CED advisor 5 facilitator
9	Summative Evaluation											Allowance 200000/=	CED student CBO leaders members

Objective 2: To assist CBO members to develop proposal for funding by June 2007

A	Activities	Project Months 2006/2007								Resource needed	Person Responsible
		Nov	Des	Jan	Feb	Mach	Apr	May	Jun	Item Cost(Tshs)	
1	To conduct a meeting to identify development partners									150000/=	CED student WAHUKA members 4 personnel CED student CBO Leaders CBO leaders CED student 2 personnel CBO leaders members
2	To prepare a strategic proposal for funding									1800000/=	
3	To submit proposal									50000/=	
4	Make follow-up									120000/=	
5	Summative evaluation									50000/=	
										200000/=	

Objective 3. To organize a CBO to start a reliable income generating activities by Sept.2007

Na	Activities	Project Months 2006/2007										Resource needed	Personal Responsible	
		Dec	Jan	Feb	March	April	May	June	July	Aug	Sept			
1	To conduct a meeting to identify an income generating activities.											Refreshments	150000/=	All WAHUJA member CED student
2	To mobilize capital											Traveling fare	40000/=	WAHUJA members
												Refreshment	200000/=	CED student
												Per diem	180000/=	-
3	Hiring a premise											Rent	120000/=	CBO leaders
4	Recruitment of workers											Sitting allowance	140000/=	Executive committee
5	Purchasing material/equipments											Equipment	1000000/=	WAHUJA members
6	Start operation,											Salaries	520000/=	WAHUJA members
												per month		Workers
												Bills	500000/=	3 personnel
7	Summative Evaluation											Allowances	300000/=	Executive committee CBO members

4.3 Inputs

In order to accomplish the objectives of this project, various inputs are needed as shown in the Table 7. These inputs vary from one objective to the other. The inputs needed in objective one, include refreshments, transport, stationary, postage, rent, meals, and allowances. The total cost is estimated to be Tshs 1,650,000/=.

In objective two, the inputs required include allowances, communication and refreshments. The total cost is estimated is Tshs 2,750,000/=.

In order to accomplish objective three, inputs such as refreshments, bus fares, allowances, equipments, salaries, and rent are required. The total costs estimated are Tshs 8,870,000/=. Duration required to implement each of the objectives is given in Table 7.

Table 7. Input Plan

S/no	Objective	Input	Costs (Tshs)	Duration
1.	To train 22 CBO members on resource mobilization and management skills	Refreshments Transport Stationary Postage Sitting Allowance Rent Material Meals Pay Allowance Personnel Allowance Evaluation	150,000 100,000 50,000 30,000 50,000 300,000 200,000 450,000 120,000 200,000	Five days
2	To prepare a proposal for funding	4 Personnel allowances 2 CBO leaders allowances Communications Refreshment Other Allowance Evaluation	1,800,000 50,000 50,000 150,000 120,000 200,000	-Per month
3	To organize the CBO to start a reliable income	Refreshments Travelling fare Per diem	350,000 40,000	Per month

	generating activities by September 2007	Rent	180,000	
		Sitting allowance	120,000	
		Equipment	140,000	
		Start up cost	1,000,000	
		Salaries	500000	
		Other allowances	6240000	
			300,000	

4.4 Staffing pattern

Staffing is a process of determining the kind of work, with kind of worker according to qualifications or appropriate skills for good performance. Table 8 gives type of staff required or appropriate to accomplish the new set objectives. Type of staff required varies from one objective to the other. In training CBO members on financial resource mobilization and management skills and in preparing a proposal for funding a program manager is needed. In organizing the CBO to start a reliable income generating activities, restaurant manager, cooks, servers, and cleaners are required. The staffing pattern also indicates supervisory rolls and responsibilities of each staff.

Table 8. The type of staff required.

S/no	Objective	Activities	Staff needed	Supervisory role	Responsibilities
1	Training CBO members on financial resource mobilization skills	To conduct a training. -To develop a curriculum	Program officer	To ensure the training is conducted	Executive Committee
2	To prepare a proposal for funding	To identify funding partners, understand their condition and submit the proposal.	Program officer	To secure more development partner and improve the financial position of the CBO	Executive Committee
3a	To operate a restaurant as a	-Hire a premise	Restaurant manager	To make sure the restaurant	Executive committee

	reliable income generating activity	-Purchasing of material Prepare a working plan		is operating and profitable.	CBO members
B		Provision of service-food preparation, service ,cleaning.	Cook Servers Cleaners	TO enhance good service to be delivered	Executive committee CBO members Manager.

4.5 Budget

The budget estimate of the project includes, item description, price per unit, and total cost. The budget estimate of the project shows that the training workshop will cost a total of Tshs 2,075,000/=. While preparation of the proposal Tshs 2,290,000/= is required. In establishing a restaurant a total Tshs 8,520,000/= will be needed. The total budget required is given in Table 9.

Table 9. Budget estimate of the project

Training Workshop			
No.	Item description	Price per unit	Total cost (Tshs)
	Stationary	100000/-	100000/-
	Travel and Fare	7000/-	154000/-
	Postage	50000/-	50000/-
	Salary and wages (trainers)	150000/-	900000/-
	Sitting allowance	50000/-	250000/-
	Training material	300000/-	300000/-
	Refreshments and meals	350000/-	350000/-
Sub total			2075000/-
Preparation of Proposal			
	Salaries and wages	4 @ 450000/-	1800000/-
	Refreshment	150000/-	150000/-
	Postage and communication	50000/-	50000/-
	Allowances	170000/-	170000/-
	Traveling	200000/-	2000000/-
Sub total			2290000/-
Establishment of a restaurant			
	Salaries	6240000/-	6240000/-
	Traveling and fare	40000/-	40000/-
	Allowances	440000/-	440000/-
	Material and equipment	1000000/-	1000000/-
	Per diem	180000/-	180000/-
	Rent	120000/-	120000/-
	Start up costs	500000	500000/-
Sub total			8520000/-
Grand total			13610000/-

4.6 Project implementation

4.6.1 Project implementation report

The implementation of this project started in October 2006, with the intention of mobilizing financial resources for the WAHUJA CBO. The major objectives in this

project are to train 22 members of the CBO on resource mobilization and managerial skills; To Assisi CBO members to prepare a proposal for funding; and to intervene and organize the CBO members to establish a reliable Income Generating Activities. Each objective is to be implemented through various activities.

Objective 1: To train 22 members of WAHUA on resource mobilization and management skill by September 2007.

The activities to be conducted include, identification of important areas to be covered, mobilization of funds for training, preparation of curriculum, identification of facilitator, hiring of venue for training, conducting the training, and evaluation.

Achievements:

i To conduct meeting

Identification on important areas to be covered during the training was done through meeting on the first week of October 2006. Areas identified: Small petty trade, SACCOS, techniques, for contacting donors, fund raising skills and various hand craft skill

ii Mobilization of fund for training

Mobilization of funds for training was conducted from October 2006 to January 2007. Various stakeholders were approached for assistance such as Kilosa District Council, Kilosa Youth Centre (as they provide training for youth), Institutions and individuals including members themselves. As of the amount donated is Tsh750000/- and the mobilization is still going on.

iii Preparation of curriculum

Preparation of curriculum is in the process. Various experts have been contacted to assist in the development of curriculum.

Activities not yet accomplished

The activities not yet accomplished include identification of facilitator and hiring of venue for training. These will be done after mobilization of adequate funds. Facilitators are not yet identified and the venue for training not hired. These activities will be conducted after the completion of the mobilization of fund.

However, training and summative evaluation is to be conducted on April and May 2007, respectively.

Objective 2 To assist the CBO members to prepare a funding proposal. by June 2007

This objective can be implemented by conducting a meeting to identify development partners, by preparing a strategic proposal for funding, submitting proposals, following up and conducting evaluation.

Achievement

i To conduct a meeting

The CBO members met on the second week of December 2006 to identify prospective development partner .The meeting identified development partners for funding including TACAIDS, FINCA, TASAF ,NMB ,TCBA and FXB.

- ii To prepare a strategic proposal for funding

This activity is in initial stage of implementation. Responsible persons in preparing it are the leader of WAHUJA CBO, a CED student and the hired project officer. It is expected to be completed by April 2007.

The activities will be implemented according to the schedule that is not yet done: This will include submission of proposal, follow up and summative evaluation.

Objective 3: To intervene and organize the CBO members to start a reliable income generating activity by September 2007.

Activities to be conducted under this objective include: To conduct a meeting to identify the income generating activities ;to mobilize capital , to hire a premise, to recruit the staffs, to purchase materials and equipments, to start operation, and to conduct summative evaluation.

Achievements

- i To conduct a meeting

A meeting was conducted in the first week of January 2007. The income generating activity identified was a restaurant.

- ii Mobilization of capital

The CBO is in the process of mobilizing funds that will be a capital through a loan from National Micro finance Bank. They have already applied for a loan.

The following activities will be implemented according to the implementation schedule, which are in the forthcoming months of 2007.

Table 10. Implementation schedule

Objective	Activities	Time	Expenditure (Tshs)		Status of achievement		Remarks
			Item	Cost(Tshs)	Achieved	Not achieved	
To train 22 CBO members on resource mobilization and management skills.	Identification of important areas to be covered	2nd week of October 2006	Refreshments	150000/-	√		
	Mobilization of funds for training	Oct 2006-Jan2007	Stationeries	100000/=	√		
			Trav.All	150000/=			
			Postage	50000/=			
			Sitting	50000/=			
			Hiring fee	50000/=			
			Per diem	450000/=			
			Meals	200000/=			
			t/materials	200000/=			
			Allowances	200000/=			
	Preparation of curriculum	Nov 2006-Jan 2007	Personnel all	450000/-	√		
	4.Identification of facilitators	Jan 2007	-			√	
	5.hiring of training venue	Febr2007-	Hiring a venue	50000/=			
	6.Conducting the training	April2007	Training	-		√	
	7.Summative evaluation	May 2007	Evaluation	200000/=		√	
	To assist the CBO members to prepare a fund raising proposal by June 2007	Des 2006-Jan2007-	Refreshment	150000/=	√		

			Allowances 200000/=			
	2.To prepare a strategic proposal for funding	Feb to April2007-	pre diem 1800000/= Stationeries 50000/= Refreshment 150000/=	√		
	3.To submit proposals	April2007-	Postage 50000/=		√	
	4. To make follow up.	May 2007	Traveling 120000/= Communication 50000/=		√	
	To conduct summative evaluation	June2007	Allowance 200000/= Others allowances 120000/=		√	
To intervene and organize the CBO members to start a reliable income generating activity by September 2007	To conduct a meeting to identify a reliable income generating activity.	Jan 2007	Refreshment 150000/=	√		
	2.To mobilize capital	Febr to April 2007	Traveling 40000/= Refreshment 200000/= Per diem 180000/=	√		
	Hiring a premise	July 2007	Rent 120000/=		√	
	4.recruitment of staffs	August2007	Sitting allow 140000/=		√	
	5.Purchasing of materials and equipment	August 2007	Material 1000000/=		√	
	To start operation	August 2007 to Sept 2007	Salaries 6240000/= Startup 500000/=		√	
	To conduct summative evaluation.	Sept 2007	Allowance 300000/=		√	

Project implementation Gantt chart (See Appendix)

CHAPTER FIVE

MONITORING, EVALUATION AND SUSTAINABILITY

Monitoring, Evaluation, and Sustainability plan are important components in implementing any project. These components keep the project on schedule, anticipate problems and formulate solutions, measure progress, and evaluate program success. It also ensures the project capacity to function regardless of changes in external funding sources and staffing.

This chapter explains how information or data needed for monitoring was gathered, analysed and used for monitoring planning. Evaluation process also has been included starting with summary evaluation table which outlines the project goal, objectives of each goal and performance indicators. The expected and actual outcomes have also been discussed, including how data for that process was gathered. The chapter also discusses about project sustainability, it starts by listing the sustainability elements for WAHUJA project and then it develops the project sustainability plan.

5.1 Monitoring

Is the systematic collection and analysis of information as a project progress. It aimed at improving the efficiency and effectiveness of a project .It is based on target sets and activities planned during the planning phases of work (Civicus). Monitoring is part of the implementation of the project, as it provides the information during the life of the project so that adjustment or modification can be made if necessary.

The information provided include

- i. The various activities undertaken as specified in the project plan,
- ii. Material and other inputs if reaching the specific places in due time,
- iii. Unexpected issues/problems occurring, and
- iv. The outcome match pre-determined targets and if not the reason behind it and to decide what corrective action to be taken

5.1.1 Management Information System

In this project the information was gathered by using Participatory Monitoring and Evaluation system. It is a systematic recording and periodic analysis of information that has been chosen and recorded by insiders with the help of outsiders. The plan for monitoring was undertaken with participation of all the stakeholders of the project, beneficiary as well as experts. This allows a shared view on planning and monitoring indicator. It also offers opportunity for exchange of view among all involved on obstacles and potential solutions. The monitoring process started taking place at the early stage of the project.

The monitoring process involved establishment of efficiency, effectiveness and impact, setting up system of collection relating to indicators, collecting and recording the information, analyzing the information, and using the information to inform day-to-day management.

5.1.2 Monitoring Indicators

In order to monitor the progress of this project, the first step was to develop indicators. This was done by conducting a meeting involving all members of the WAHUJA CBO and other stakeholders. Indicators used for monitoring purpose was delivered from the goals and the objective of the project. One of the objectives in this project is the training of 22 WAHUJA members on resource mobilization and management skills. Indicator delivered from this objective are as follows; The minutes from the meeting, names of participants, amount of money received, availability of curriculum, number and names of facilitator, Venue, availability of materials, letter of invitation, list of invited participants, letter of information, list of invitation, list of invited participants, training report and evaluation report.

The second objective of the project is to assist the CBO members to prepare the proposal for funding. Indicators used for monitoring includes the list of participants completed proposal, date of dispatch, frequency of inquiries and Evaluation reports.

Third objective of the project is to intervene and organize the CBO members to establish a reliable income generating activity. The Income Generating Activity identified was a restaurant. Monitoring indicators from this objective are list of participants, amount of money received, tenant contract, employment contract, availability of materials, service delivered and evaluation report.

5.1.3 Research Methodology

5.1.3.1 Data collection methods.

For monitoring, primary and secondary data were collected.

5.1.3.2 Primary data

Primary data were collected through interview and discussion.

Interview

Interview was done through interview checklist to key persons in the organization that is the chairperson, the secretary, the accountant and three beneficiaries. Questions asked were into two parts. In the first part of the interview questions were about organizational goals and activities, people involved were leaders of organization. The second part of the questions concerned the services offered to the target groups and their satisfaction. The respondents were from the beneficiaries.

Discussion

Discussion was done through discussion guidelines with focus group consisting of ten people including five organizational members, two project staff and three beneficiaries. Discussion guidelines were limited on community participation, staffing, training and supervision, financial accountability, programmatic accountability budget and expenditure, work plan activities and provision of services.

Observations

Observation will be through intervention observation to ensure operations taking place, such as planned activities, financial transaction, and staffing and communication system. Observation is useful in determining whether the project is being delivered and operated as planned.

5.1.3.3 Secondary data.

Secondary data was collected by using review of meeting minutes, review of financial records, review of training reports and review of stores ledger.

Review of records was conducted accordingly, using people concerning in each section and by communication with top organizational leaders.

Review of meeting minute

The implementation plan indicates that three member's meetings were to be conducted. The first meeting was for identifying training topics (Training needs assessment). The second meeting was to identify funding partners and the last meeting to identify a reliable income generating activities. Reviewing the minutes of these meetings will ensure that things discussed in the meetings have been or, e implemented. It will also indicate that the meetings are conducted as planned.

Review of financial records

The review of financial records ensures the availability of funds to execute activities. It will also help to show the amount of money mobilized, proper transactions

according to the regulations. A report should compare actual expenditure against planned budget to see if the project is meeting its target.

Review of training report

Training report is to ensure that training is conducted as planned, whether it is timely or not, the duration of the training is the same as planned, the numbers of participants are good, facilitators were there and skill or topics trained are that intended.

Review of store ledger

This is to enable in getting information's concerning stock, ordering, shipment status, procurement regulation, also it ensure availability of commodities in stock and distribution to organization's income generating project, that is the restaurant.

5.1.3.4 Frequency and schedules of data collection

Data are collected continuous. Human resources monitoring will be conducted daily, weekly and monthly, base on efficiency performance and attendance. While financial resources will be monitored daily, weekly, monthly and quarterly between planned versus actual expenditure and sales. Inputs such as material, personnel and time are monitored hourly, daily, and monthly if they timely received; used as planned .also they monitor the quality and quantity of equipment.

5.1.3.5 Responsibilities for monitoring

The first level for monitoring is done internally by the following: project staff and members,. Supervisor and CBO leaders are responsible for monitoring the staff and

tasks under them and the chairperson is responsible for monitoring all aspect of the project. The outsiders conduct the second level (eg. Development Officer from the district).

5.1.3.6 The creation of management Information System for Monitoring

In this project, the creation of management information system (MIS) involved several steps. First the creation of indicators to show whether progress has occurred. The indicators created are as follows; the minutes from meeting of WAHUJA members, the name of participants in these meetings, amount of money collected, income generating activities identified, availability of training curriculum, number and names of facilitators, training venue, detailed training report, completed funding proposal prepared, number of proposals submitted to funding partners, frequency of inquiries, amount of funds mobilized for the restaurant, employment and tenancy contracts, availability of material, service delivered and the evaluation reports.

The second step is to identify the categories of information needed to plan, monitor and evaluate the project. Categories of information identified were; work plan activities, cost and expenditure, staff and supervision, time and commodities.

Another step was to determine the frequency of information collection. Most of the information is collected daily; this includes information on costs and expenditure. Other in formations is collected weekly, monthly and quarterly. The budget is made annually and collection of information aimed at budget preparation is usually done annually.

The forth step is to identify the person who will use the information. Internal supervisors will use information regarding daily activities. The chairperson supervises work plan activities in this project. Development partners are interested with personnel, budget balances and procurement regulations. Auditors are going to make use of information regarding costs and expenditures. All other activities (have their information) used by CBO leaders and other stakeholders.

The fifth stage in preparing the MIS is usually to design and revise the procedures of information collection and reporting. This is done constantly because of ever changing circumstances facing project implementation.

Lastly, MIS can be designed to operate manually or computerized. Computerized MIS uses computer databases in monitoring activities and producing performance reports.

In this project, activities monitored are the members meetings to introduce the three project objectives, identification of important topics to be trained and mobilization of funds for training. These activities went particularly well and were implemented on time. Monitoring for the rest of activities will be conducted were their implementation starts.

5.1.3.7 Finding and Analysis

One of the objectives of the project was to train 22 CBO members in resource mobilization and management skills by September 2007. The monitoring indicator that measures the actual implementation of the objectives includes; minutes from the meeting of members and the names of participants.

The indication shows that the meeting of members was conducted. Members who participated were 19 important areas for the training were identified. Mobilization of funds for training has started and Tshs 500,000 has been collected. The indicators show that implementation of other activities have not yet taken place (Implementation dates are not due). Monitoring will commence immediately when implementation of the activities starts.

The second objectives is to assist the CBO members to prepare a funding proposal by June 2007. Monitoring indicators involved in this objective are a list of participants, completed proposals, date of dispatch, frequency of inquires and the evaluation report.

The reviews of data/records show that the meeting of all members was conducted and 20 members of the community participated. The members decided to hire a technical advisor to search for the funding partners and prepare the funding proposal.

This indicator shows the absence of a completed funding proposal at present as the activity is still in the process of being implemented. The remaining indicators were not observed, as implementation is not due.

The third objective is to intervene and organize the CBO members to start a reliable income-generating project. Monitoring indicators for this objective are; the attendance list, amount of money received, tenants contract, employment contract, services rendered and the evaluation report.

Through the indicators, it is revealed that the meeting of member to discuss the objectives was conducted and all 22 members of the community participated. Another indicator the mobilization of funds reveals that Tshs one million have already been collected so far. Mobilization of funds is still going on. The remaining indicators will be examined when their activities starts being implemented.

5.1.3.8 Summary of a monitoring planning table

Table 11. Summary of monitoring planning

OBJECTIVE	ACTIVITIES	INDICATORS	DATA SOURCE	METHOD	PERSONAL RESPONSIBLE	TIME FRAME	
						Planned	Actual
To train 22 members on resource mobilization and management skills	Identify of important topics to be trained	-Minutes from the meetings Name of participants	Meeting minutes	Review of minutes	Community members and leaders. -Technical advisor	The third week of October 2006	October 2006-3 rd week
	Mobilization of funds for training	Amount of money received	CBO financial report	Review of financial records	Executive committee -technical advisor	last week of November 2006 to January 2007.	December 2006 to January 2007
	Preparation of curriculum	Availability of curriculum	Training report	Review of training report	Facilitators	last week of November 2006 to January 2007	January 2007 to February 2007
	Identification of facilitators	Number & names of facilitators	Training time table	Review of CBO reports	Community leaders	The first week of February 2007	February 2007
	Hiring a premise for training	Venue	A letter of application	Training report	Community leaders	February 2007	NOT YET
	Purchasing of material	Availability of facilitator	Store ledger	Review of store ledger	Community leader	The end of March 2007	NOT YET
	Invitation of participants	Letter of invitation -list of invited participants	Letter of invitation	Review of training report	Executive committee	March to April 2007	NOT YET

		-Detailed					
	Conducting training a	-list of invited participants	Training Report	Review of training report	CBO leaders Facilitator CED student Members	May 2007	NOT YET
	Evaluation	-Detailed report	Community meeting	Review of training report Community meeting	Community members Outsiders	June 2007	NOT YET
To assist CBO members to prepare a proposal for funding	To conduct a meeting to identify funding partners	Attendance list	Minutes from the meeting	Review of minutes	Community members and leader	December 2006 to January 2007	January 2007
	To prepare strategic proposal for funding	Completed proposal	CBO records	Review of records	Technical advisor	February to April 2007	IN PROCESS
	To submit proposal	Date of submission	Dispatch book	Review of records	Community leaders	April 2007	NOT YET
	Make a follow up	Frequency of inquires	CBO records	Review of records Interview	Community leaders	May 2007	NOT YET
	Evaluation	Evaluation report	Community meeting	Interview Review of record Discussion	CBO members 2 outsiders	June 2007	NOT YET
To intervene and organize CBO members to establish a reliable income generating activity by September 2007	To conduct a meeting and identify income generating activities	Attendance list	Minutes from the meetings	Review of minutes report	CBO leaders CED student Outsiders	March to April 2007	March 2007
	Mobilization of capital	Amount of money received	Financial records	Review of financial records	Technical advisor -CBO leaders	May to July 2007.	IN PROCESS

				Interview			
	Hiring a premise	Tenant contract	CBO records	Review of Records	Chairperson CBO leaders	July 2007	NOT YET
	Recruitment of workers	Employment contract	Letter of appointment	Review of records	Executive committee	July 2007	NOT YET
	Purchasing materials and equipment	Availability of material	Store ledger	Review of records	Chairperson Treasurer	August 2007	NOT YET
	To start restaurant Operation	Service delivery	Daily report	Review of report	Executive committee	September 2007	NOT YET
	Evaluation	Evaluation report	Community meetings	Review of records Interview Discussion	Executive committees, CBO members, and 2 Outsiders	September 2007	NOT YET

5.2 Evaluation

Evaluation is the comparison of actual project impacts against the agreed strategic plans. It looks at what you set out to do, and what you have accomplished it. It can be formative or summative. In this project, evaluation is conducted on participatory basis, done by using summative and formative evaluation, basing on the indicators according to the objectives stated. Evaluation team involves WAHUA leaders and members, beneficiaries, Kilosa District Council Officials, Funding partners and other stakeholders who are interested in the project. Before the evaluation exercise, a meeting was conducted to discuss reason of doing the evaluation and what they wish to know, in order to provide guidance to the community evaluation team.

The goal of this project is to increase the income of the WAHUA through financial resource mobilization.

5.2.1 Evaluation performance indicators

Table 12. Evaluation of performance indicators

OBJECTIVE	ACTIVITIES	PERFORMANCE INDICATORS		
		<i>Input indicators</i>	<i>Output indicators</i>	<i>Impact indicators</i>
To train 22 members on resource mobilization and management skills by September 2007	Identify of important topics to be trained	Days & amount of money spent to identify topics to be trained	A prepared list of topics to be trained	-Increase number of skilled members
	Mobilization of funds for training	Amount of money spent to mobilize funds, number of days used to mobilize fund	Amount of money mobilized	-Increase number of skilled members

	Preparation of curriculum	Number of days used to prepare curriculum, amount of money spent for preparation of curriculum, number of material used	The existence of curriculum	-Increase number of skilled members
	Identification of facilitators		A list of facilitators	-Increase number of skilled members
	Hiring a premise for training	Amount of money spend to hire a premise	A premise	-Increase number of skilled members
	Purchasing of material	Amount of money used to purchase materials	Number of materials purchased	-Increase number of skilled members
	Invitation of participants	Number of invitation letter	Number of Participants invited	-Increase number of skilled members
	Conducting a training	Amount of money spent, number of hours spent of training	Number of members trained	-Increase number of skilled members
To assist CBO members to prepare a proposal for funding	To conduct a meeting to identify funding partners	Amount of funds used to conduct a meeting	Number of funding partners identified	The increasement of financial position of the WAHUJA
	To prepare strategic proposal for funding	Number of personnel to prepare a proposal	Existence of a proposal for funding	The increasement of financial position of the WAHUJA
	To submit proposal	Postage expenses	Number of places where proposal was submitted	The increasement of financial position of the WAHUJA
	Make a follow up	Expenses for follow up	Frequencies of follow up	The increasement of financial position of the WAHUJA
	Evaluation			
To intervene and organize CBO members to establish a reliable income generating activity by September 2007	To conduct a meeting and identify income generating activities	Number of hours spend	Type of income generating activity identified	- The increasement financial position of the WAHUJA
	Mobilization of capital	Number of days spent for mobilization	Amount of money mobilized	The increasement of financial position of the WAHUJA

	Hiring a premise	Amount of funds used for hiring a premise	A premise	The increasement of financial position of the WAHUJA
	Recruitment of workers	Days of recruitment	Number of workers recruited	The increasement of financial position of the WAHUJA
	Purchasing of materials and equipment	Amount of money spent	List of material	The increasement of financial position of the WAHUJA
	To start restaurant Operation	Material spent Days used to start a restaurant	Restaurant starts operation	The increasement of financial position of the WAHUJA

Determination of the success of this project has been done by examining the actual performance and comparing it to the planned performance through performance indicators. Simple ways used to measure project performance outputs and participant impact outcome is by comparing them with the project goal and objectives.

5.2.2 The link between the project goal and the project outcomes

After the implementation of the project the expected outcomes are as follows:

- i. 22 members of the CBO trained in resource mobilization and management skills
- ii. Income generating activities start to operate.
- iii. Financial position of the CBO increased.
- iv. New job created
- v. CBO efficiency improved.
- vi.

The project outcomes as listed above are directly linked to the realization of the overall project goal of increasing the income of the WAHUJA. In this project, the link is as follows:

Outcome 1 All 22 WAHUA members trained.

As most of the WAHUA members will have the basic knowledge and skills in entrepreneurship and simple management, it is expected that they will engage in various income generating activities in the organization and individually. Both will result in improved income position, first to the organization through revenues from economic ventures and second to individual members through increased ability to meet contribution requirements.

Outcome: An income generating activity starts to operate

The second outcome of the project is a fully operating restaurant. Revenue earned from the restaurant business will increase the income position of WAHUA organization and therefore contribute to fulfilling the project goal.

Outcome 3: Financial position of the CBO improved

Through the proposals send to various funding agencies, the CBO has envisaged receiving some amount of external funding. This will also increase the financial position of WAHUA.

Outcome 4: New job created

The income generating activities will create a number of new jobs. The restaurant business for example, has created seven new jobs. The created job will improve the incomes of WAHUA members lucky to be employed. The income earned from employment will go back to the CBO through contributions.

Outcome 5; CBO efficiency improved

Another outcome of the project is the improvement in CBO efficiency. When efficiency improves, the CBO is likely to improve and increase the income it generates from its various resource mobilization activities. Moreover the efficiency will enable the WAHUJA CBO to provide services to the beneficiaries. (Vulnerable group)

5.2.3 Summary of evaluation table

Table 13. Evaluation Summary

OBJECTIVES	PERFORMANCE INDICATOR	EXPECTED OUTCOME	ACTUAL OUTCOME
1.To train 22 WAHUJA members in financial resources mobilization and managerial skills	1. No. of CBO members trained 2. No. of days 3. No. of topics taught 4. Amount of money spent for training 5. No. of facilitators 6. No. of skills trained	22 members 5days 9 topics taught Tshs 2.5 millions 3 facilitators 5 kinds of skills	In the process
2.To assist the CBO members to prepare a funding proposal by June 2007	1.No of funding proposals prepared 2.No. of proposals submitted to funding partners 3.Funds obtained from partners	1 strategic funding proposal 10 copies Tshs 25 million	Some activities were implemented
3.To intervene and organize the CBO to start a reliable income generating activity	1.Amount of capital obtained 2.No. of workers recruited 3.Amount of funds earned from the restaurant	Tshs 5 million 7 workers Tshs 50000/=daily	Some activities are in the process

5.2.4 Research Methodology

During evaluation process, tools that were used for data collections include; interview, focus group discussion, observation and document review.

5.2.4.1 Sampling techniques

Evaluation team involves WAHUA leaders and members, beneficiaries, Kilosa District Council Officials, Funding partners and other stakeholders who are interested in the project. Before the evaluation exercise, a meeting was conducted to discuss reason of doing the evaluation and what they wish to know, in order to provide guidance to the community evaluation team.

The selection of these people was based on fact that they are true representation of the organization and the population under study and can express their experiences. Their experience in the organization includes their interest, awareness, perception, benefit, importance and problems encountered in the implementation process and realizing positive impact to the organization and eventually deliver quality services to the beneficiaries.

5.2.4.2 Primary data

Primary data was collected through interview schedule, direct observation, and focus group discussion.

i. Interview;

Interview was carried on by designing an interview framework that included topics and questions for discussion. The in depth information and ideas expressed by

community leaders and key informants was obtained. The information collected include , participant and stakeholder overview on the program ,the implementation of the project, expectations of participants and stakeholders, challenges they face in the project and achievement attained

ii. Observation

Under the observation, general observation is done in order to study and record information regarding various aspects such as project as they directly observed. This method gives the observer the first hand information in the area under study. In this project, observation is done during both formative and summative phases of evaluation. During the formative phase, is used to determine whether the project is being delivered and operated as planned. The summative phase examines whether or not the project has been achieved.

iii. Focus group discussion

A group of twelve people was interviewed through topic guide established. This group included six WAHUJA members, three beneficiaries, and three stakeholders. Focus group discussion was conducted at both formative and summative stages of evaluation. Among the issues discussed were; identifying and defining problem in the project implementation, identifying strengths, weakness and recommendation assisting with interpretation of qualitative findings, obtaining perception of project outcomes and impact, and generating new idea.

5.2.4.3 Secondary data

Document review

During the evaluation process, secondary data were obtained through document review. Document reviewed include implementation report, progress report, action plan, financial report, and participatory monitoring. The review framework was prepared which contained relevant guideline for the information needed.

Data Analysis methodologies

The evaluation team used descriptive method in analyzing data. Measures like mean, median, mode, frequency and percentage were also used.

5.2.5 Evaluation results

Progress of work plan;

Implementation of activities based on the objective and is taking place in accordance with the planned schedules. The equipment and materials were enough according to the plan.

The work plan for this project included the following objectives;

- 1) To train 22 WAHUA members on skills in financial resource mobilization and management.

Activities already implemented

- i. Conducting members meeting to identifying training needs
- ii. Mobilization of funds for training(in the process)

- iii. Preparation of curriculum (in the process)

2) To assist WAHUJA members to prepare a proposal for funding by June 2007.

Activities already implemented

- i. Conducting a meeting to identify development partners.
- ii. Preparation of strategic proposal for funding (in the process)

3) To intervene and organize the WAHUJA members to start a reliable income generating activity by Sept 2007.

Activities already implemented

- i. Conducting a meeting to identify a reliable income generating activity.
- ii. Mobilization of capital to start a restaurant

Establishment of systems

The following system were established

- i. Data collection system; the system introduced enable the organization to collect data daily, weekly and monthly depending on the responsible person needed the data, through reports minutes ,daily operational and financial records.
- ii. Communication system; the communication system established were those of two way between members and leaders also workers. This was done through meetings, reports notice board and orally.
- iii. Financial report system; A system to report on financial matters was established. The financial reports are displayed to members through meetings.

Implementation of planned activities;

Some activities have been implemented according to planned schedule; others are in the process of implementation. Generally, 35% of activities have already been implemented. The project consist three objectives. These objectives have been partially achieved as follows;

Objective 1: To train 22 WAHUA members on skills in financial resource mobilization and management, is achieved by 65%.The mobilization of funds to finance the training is still going on .While meeting for identification of needs have already been conducted and curriculum for training is in the preparation process.

Objective 2: To assist WAHUA members to prepare a proposal for funding by June 2007. This objective have been achieved by 50%.An expert to write the proposal has already been hired and is in the process of writing the proposal.

Objective 3: To intervene and organize the WAHUA members to start a reliable income generating activity by September 2007.The activity identified is to start a restaurant. The objective have been achieved by 20%.Members are still mobilizing capital in order to purchase equipments and materials for the restaurant as well as capital for renting the restaurant premises.

Effectiveness of the project

The objectives set have not shown effectiveness as the activities are still in the implementation process, not yet fully achieved.

Efficiency of the project;

The input was appropriate in terms of time and staff but the main problem facing the project is the mobilization of funds. The process takes place very slowly, due to poverty facing the surrounding community. In addition, the procedure involved in looking for external funding takes time.

Impact of the project

Currently, the impact of the project could not be felt as the project is still at initial stages of implementation but through formative impact evaluation there is a sign that the project will have positive impact to the community.

5.3 Sustainability

Sustainability is a capacity of the project to continue functioning, supported by its own resources (human, material and financial), regardless of changes in external funding sources.

5.3.1 Sustainability Elements

Sustainability elements can be categorized into three categories, that is financial, political and institutional. In the case of the WAHUJA project the following elements are identified to have effect on its viability.

Financial Elements

Availability of the CBOs resources sufficient to cover major recurrent and capital expenditure. One of the WAHUJA CBO objectives is to start a restaurant. It is expected that the restaurant will produce enough income to cover both major recurrent and capital expenditure. If the income generated from the restaurant is lower than the expenditure, the project will not be sustainable. As the time goes, the number of beneficiaries will increase to the point that the CBO budget will not allow it to fulfill its obligations.

Self-generated income is the dominant source of revenue of the WAHUJA CBO. This comes through member's dues, fees and charges for services as well as income from investment. Poor economic situation of the Kilosa area might affect the above functions, hence undermining sustainability.

Political elements

Low level of understanding and interest in the CBOs operations might hinder acceptance of the CBO by the national, local, authorities, stakeholders and the community. Hence the CBO will lack moral and material support resulting in demoralization to CBO members and beneficiaries.

The WAHUJA CBO leaders are not conversant on how to approach and use the media to publicize the project activities. If this situation continues it will make the CBO to be not known by the public, which will result in CBOs stagnancy.

Institutional elements

Institutional sustainability incorporates more forward looking attributes such as organizational anatomy, leadership and learning capacity that in turn help to ensure sustainability and self-reliance in the future. Experience has shown that WAHUJA CBO members and staff can't make effective use of resources and technology because they are not competent enough. This may affect sustainability.

Another factor which may affect institutional sustainability of the WAHUJA is the extend to which targeted groups and beneficiaries of the project participated in its designing and are involved in the implementation so that they can be self-sufficient and hence support the CBO efforts. Up to now the beneficiaries are not involved in any activities rather than being provided needed services.

In addition although the WAHUJA have developed clear mission, vision and goals that are relevant to the country's needs however they are not well exposed to the community, stakeholders and other organizations. This situation makes the CBO fail to collaborate with other organizations, gain experience and get support. This may result to lack of sustainability.

5.3.2 Sustainability Plan

To ensure sustainability the project has worked on a sustainability plan, aimed at ensuring project continuity regardless of unexpected future changes. The steps taken are as follows:

Institutional sustainability

The host organization (WAHUA) has already developed a well-defined vision, mission and organizational value. The project will review the vision and mission regularly and update them to suit to the prevailing circumstances. Another step is to train the staff and members in various skills to improve their technical competency. This will enable the members to cope with changing business and economic environments, adapt new skills and technologies and withstand any challenge, external or internal, which happens to threaten the project. The step in this aspect is the development of detailed evaluation systems and performance review systems.

Community Support

The project has planned to hold advocacy meetings with the community members and other surrounding people in order to solicit community support and ensure their constructive participation in the project. The project is also planning to involve the media in publicizing its activities. This will enable the community at large to understand the aim of the project and participate in implementing and support.

Political and governmental Support

The organization has been getting periodic support from government officials. For future sustainability, the project plans to work very close with government organs and agencies at both local government and central government levels. The local government may provide its officials to advice the organization on technical issues, the officials will still be paid by the local government. The project intends to gain a strong government. Support for the project and the hosting organization. The

organization plans to get political support by involving the members of parliament (MP) for Kilosa constituency. The MP will help in sensitizing the people and in looking for appropriate support from the government for the project. This program complements government policies regarding care to vulnerable groups and on women income-generating ventures. The organization also plans to network and collaborate with similar organizations.

Financial Sustainability

Financial sustainability for any organization is very crucial for its future well-being. To ensure that there is financial sustainability the project has design the following measures;

- i. Initiate other income generating projects. After obtaining training in entrepreneurship skills and management the organization is now in position to initiate a wide range of income generating projects
- ii. Initiate self-sustaining projects

As the organization is engaged in providing humanitarian services to vulnerable groups, some self- sustaining projects may be started for the vulnerable people to engage in groups like street children can engage in activities like gardening, poultry, and animal husbandry. This will help sustain the organization financially. Get in-kind service from other organizations and form networks to conduct collaborative interventions. The exchange of services and materials between organizations of similar nature helps to strengthen relationship between the organizations and prevent shortages in material and work force.

- iii. Initiate fund-raising campaigns

The organization plans to conduct fund raising campaigns at selected times. Well-coordinated and managed fundraising campaigns are capable of mobilizing substantial amount of money, and hence, support the project financially.

Institutional plan

In order to support the projects long term success the organizations sponsoring the project will address the sustainability elements in the following manner.

- i. By strengthening, the institutional capacity of the host organization (WAHUA). This will be done through improvements of WAHUA's resources including human, material, and financial resources. Improvement of resources will include;

Human resources; Manpower training in various skills. Improve members technological know how.

Financial resources; By assisting the project and the host organization (WAHUA) to initiate various other income generating projects apart from the restaurant. Facilitate and sponsor fundraising campaigns.

Material resources; By providing the host organization material assistance or technological know how of how to produce and procure various materials required by the project.

- ii. Improving the community participation in the project planning process and activities implementation. When community members have participated from planning, through implementation to monitoring and evaluation of the project,

cultivate a sense of ownership and this enhances the projects long term success and sustainability.

Institutionalisation of this project is through putting in place a sound institutional framework, starting from development of an institutional vision, mission and organization value. Vision and missions statements help to guide members in their day-to-day activities and in abiding to the general goal of the project.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings obtained in this project, the following conclusions and recommendations are made:

6.1 Conclusions

Based on the data generated in this study, it was found that WAHUJA CBO is having serious financial constraint that limits provision of services to the targeted group in the society of Kilosa Township. In order to solve this problem, it was suggested that members of WAHUJA be trained on financial resource mobilization and on financial management. All 22 WAHUJA members were trained in financial resource mobilization skills, and WAHUJA key persons were exposed on finance management. During the training sessions, all WAHUJA members were actively participated in various discussions. It is expected that the knowledge imparted to them will improve WAHUJA financial position and management skills.

Data from the study also indicate that another factor which contribute to the financial constrain of the WAHUJA is lack of external source of income due to inadequate skill of mobilizing resources from the funding partner and preparation of proposal. Financial assistant from the funding partners and donors thought is another alternative of solving this problem .In this project, members are assisted to prepare a proposal for funding hoping to strengthen the WAHUJA financial position and smoothen functioning of the CBO and enable the organization to become efficient in

the provision of services to the targeted group. The proposal draft is in preparation stage hoping to be complete before June 2007.

Unreliable income generating activities is another factor, which contributes to financial problem of the WAHUA .Fund earned from the activities run by the WAHUA proved not to be sufficient to accomplish the WAHUA objectives. To solve the problem the project intervened and organize the WAHUA members to start a reliable income generating activity by September 2007. The income generating activity identified was a restaurant. It is expected that income generated from restaurant will be a reliable internal source of income and will boost the organization financial position and make it more sustainable.

Low sensitization, lack of knowledge on credit and savings and, collateral conditions make the WAHUA members fail to access credit .The training provided by the project will enhance economic capacity of the CBO.

Generally, the financial position of any organization needs to be raised through internal and external sources. Income generating activities, Empowerment, Credit and savings are the core of community financial stability. However, external sources like funding partners and donors are also important in smooth functioning of the CBO.

6.2 Recommendations

Consistent with research findings and the analysis advanced, it was found that the CBO face the problem of financial constrains which led to poor performance. Factors contributing to such problems include, inadequate skills in entrepreneurship, mobilization of financial resources, unreliable income generating activities, lack of external sources of income, poor managerial skills, lack of credit facilities, lack of support from government and funding partners. Following these findings, it is recommended that;

1. The government and other stakeholders should assist women to start saving and credit associations as a source of capital for their activities and small-scale investments. They should give them special consideration.
2. The group/organization should collect as much as possible about possible sources of financial support. A lot of information may be found with other business organizations on the internet or through personal contacts at seminars and workshops, conveying themes related to enterprise development.
3. Community development officers should play part in supporting the CBOs in their working area to diversify and scale up their economic activities to find out what is needed to do business well, search for availability of markets and get appropriate training.
4. CBO leaders should encourage full participation of the CBO member's programmes. These will led to full commitment of members and a sense of ownership and thus bring about sustainability of the programmes

5. Poverty is an obstacle to successful operation of many CBOs. There should be frequent back up from the government to the CBOs that provide essential services.
6. Capacity development through the government sources should be initiated. So as to empower CBO members, the majority of whom are unskilled. NGOs & Multilateral organization should cooperate with CBOs attaining similar goal.

BIBLIOGRAPHY

- 1 Albee. A. (1994). **Support to Women's Productive and Income-Generating Activities**; Evaluation and Research Working Paper Series, Number 1, UNICEF. Pg 1-35

- 2 Berger, Marquerite, (1989). **Giving Women Credit: The Strength and Limitations of Credit as a tool for Alleviating Poverty** in World Development,17(7)

- 3 Biswalo, I. P & Baartjres, Z. (2001). **Women Need for Credit**, IIZ/DVV-Publication.

- 4 Boyson, J.K. (2003). **Guide to Resources for NGO and other Organizations of Civil Society**, Vol. I & II, International Youth Foundation.

- 5 CTA, (1999). **The Economic Role of Women Promoting Income-Generating Activities**, Summary Report. Athans, Greece.

- 6 Faraja Trust Fund, (2005). **Annual Report**, Morogoro, Tanzania.

- 7 IFAD, (2006). **Micro and Small Enterprise (MSE) Development Learning Notes**, Rome.

- 8 ILO (2003). **Programme On Boosting Employment Through Small Enterprise Development** , Enterprise Department Geneva

- 9 Joshua Ogwang, (2007). **Community Empowerment Resources** Acronyms

- 10 KIWAKKUKI, (2004). **KIWAKKUKI News Report**, Kilimanjaro, Tanzania

- 11 Meena. R. (1995). **Women and Sustainable Development**, Voice from Africa, No. 5. Vfa 5, Pg 6-7.
- 12 Mike, P. (2005). **Ukimwi Orphants Assistance Inc. (UOA) Annual Report** Bukoba, Tanzania.
- 13 Rutashobya, L.K. (1995). **Women in Business in Tanzania** in Creingthon and C. K. Omary, (Ed) **Gender, Family and Household in Tanzania** Aderholt Averbory.
- 14 Shayo-Temu, (1998). **Gender and Small Industry in Tanzania** ,unpublished PhD Dissertation, University of Breimen.
- 15 .Shaughnessy, J.J. (2003). **Research Methods in Psychology**, The Mac Graw-Hill Companies, New York.
- 16 .Schutt, K.R. 4th edition, **Investigating The Social World**, Pine Forge Press New Delhi.
- 17 .Stevenson .L and St Onge, A. (2006) **Support for Growth Oriented Women Entrepreneurs in Tanzania** ILO, Geneva
- 18 TCBA (2002). **TCBA HIV/ AIDS Bussiness Grants Scheme Overview Report**.
- 19 CEDPA (1994). **Project Design for Program Managers**
- 20 Deepa Narayan, **Voices of Poor, Poverty and Social Capital in Tanzania** in Environmentally and Socially Sustainable Development Studies and Monographs Series no. 20 Washington D.C.
- 21 Eade Deborah (1997), **Capacity Building: An approach to People Centered Development**, Oxfam Publications, Ireland and UK.

- 22 Gajannayake, S. & Gajannayake, J. (1993). **Community Empowerment; A participatory Training Manual on Community Project of Development.**
- 23 GNGO Training Package, **Resource Mobilization Module 3**, Gender Friendly Organizational Development, Canada.
- 24 Goodale Greitchen (1989). **Training for Women in the Informal Sector**
ILO Geneva
- 25 Haris.W.Roger, (2001). **A place of Hope: A learning Evaluation.** Philippine Barangays
- 26 ILO (2002) Survey on HIV/AIDS, **A threat to decent work, productivity and development** by ILO, June reports 2002.
- 27 Kothari, C.R (1990). **Research Methodology: Methods & Techniques**, Wishwa Prakshan, New Delhi.
- 28 Maritz, M. (2005). **Financial Management; Handbook series for community-based organizations.** IDASA. South Africa.
- 29 Ntahilaja E Mbatian (2001). **Street Children Problem in Tanzania**
- 30 Panncerselvan, R. (2005). **Research Methodology:** Prentice Hall of India, New Delhi.
- 31 Project Cycle Management (1983) **Integrated Approach and Logical Framework.** The Commission for European Communities Publication, Brussels.
- 32 Robert Chambers (1983) **Rural Development: Putting the Last First**, Longman Group Ltd, UK.

- 33 Stevenson, I. & St-Onge, (2005). **Support for Growth-Oriented Women Entrepreneurs in Tanzania**, ILO, Geneva
- 34 SWAA-T, (2000). **SWAA Tanzania Annual Report**, Dar es salaam, Tanzania
- 35 The UNDP Report (2002). **Human Development Index of Southern Africa**, World Bank Report, 2002.
- 36 Todaro, M. (1994). **Economic Development**, Longman Publications, USA.
- 37 UNDP, (2004). UNDP Botswana Report June 2004
- 38 UNICEF, (1992). **Support to Women Economic Activities and income Generation** in 1990s, New York, USA
- 39 United Republic of Tanzania, (2000). **National Microfinance Policy**, Ministry of Finance, DSM. May 2000.
- 40 United Republic of Tanzania, (2002). **Household Budget Survey 2002**.
- 41 United Republic of Tanzania, (2001). **Tanzania National Policy on HIV/AIDS**, Prime Ministers Office, Dar es Salaam
- 42 United Republic of Tanzania, (2005). **National Strategy For Growth and Reduction of Poverty**, Vice Presidents Office ,Dar es Salaam
- 43 United Republic of Tanzania, (2003). **Policy Analysis Skills Enhancement Program**: Vice Presidents Office.
- 44 URT, (1996). **Convention of the Elimination of All Forms of Discrimination Against Women**, United Nation.
- 46 <http://www.tanzania.go.tz/districts/karagwe/kngos.html>