

SURA YA KWANZA

MAFUNZO YA VIKUNDI KWA AKINA MAMA (group dynamics)

Utangulizi

1. Kikundi Nini?

- Kikundi ni mkusanyiko wa watu waliokubaliana pamoja ili kutimiza malengo waliokubaliana pamoja
- Kikundi ni watu wenye nia moja waliokubaliana kufanya lengo linalofanana.

2. Hatua Nne za Uundaji wa Vikundi.

Kuangalia tabia ya Uongozi

- Uongozi hawana uwezo kwa hiyo viongozi wao ni tegemezi
- Wanaona umuhimu wa kikundi
- Mambo hubadilika, masikilizano yanakuwepo.

3. Mtazamo wa vikundi wa viongozi

- Uhusiano unakuwa karibu.
- Wanakikundi wanatoa upinzani.
- Mgawanyiko hutokea mfano kutetana.

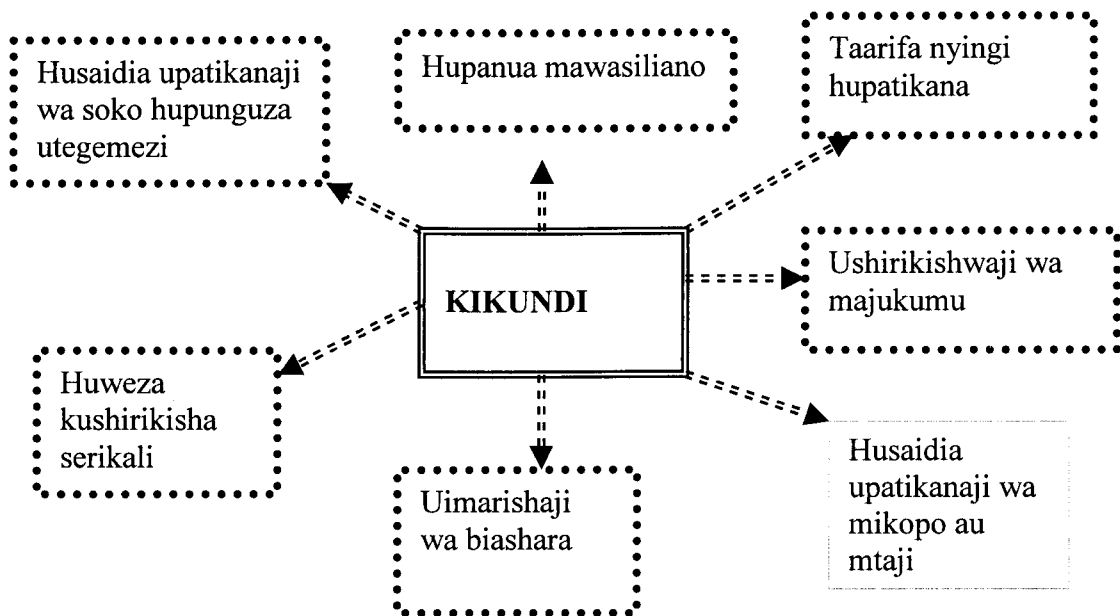
4. Imani katika kikundi.

- Kila moja anakuwa sio wazi kwa mwenzake.
- Wengine wanakosa imani na viongozi wao.

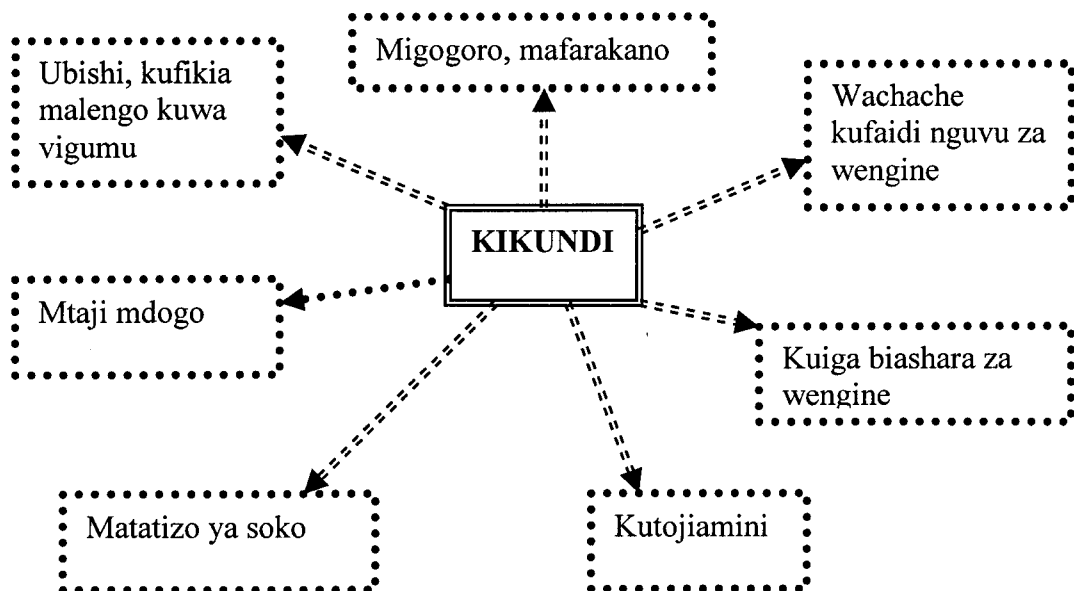
5. Maamuzi katika kikundi.

- Viongozi pekee ndio wanafanya maamuzi,
- Viongozi wanashirikisha wana kikundi wote katika maamuzi
- Kuna mgawanyiko endapo maamuzi yanafanywa na wachache.

MANUFAA YA KUWA KWENYE KIKUNDI



HASARA ZA KUWA KATIKA KIKUNDI



JINSI YA KUTATUA MATATIZO YA KIKUNDI

1. Yatatuliwe kupitia vikao halali vya kikundi.
2. Matatizo yakishindikana yapelekwe kwenye vikao vya wanachama wote
3. Tambua mapema wale watu ambao wanaweza kuwa na matatizo kwenye kikundi.
4. Kutoipa nafasi tabia ambazo hazijengi kikundi
5. Kuwateua watu wenye busara kuwa viongozi.

Pia matatizo mengi ya vikundi hasa vijijini hutokana na kutokuwa na Katiba ambo ni muongozo au makubaliano yaliyowekwa na wanachama katika kuendesha shughuli zao.

Katiba lazima iwe na vipengele ambavyo hufafanua kwa makini:-

-Malengo na madhumuni

-Wajibu wa viongozi na wanachama wa vikundi.

-Sifa za mwanachama

-Haki za wanachama

- . Haki ya kuchaguliwa
- . Haki ya kufukuzwa
- . Namna viongozi watakavyo chaguliwa na wajibu wao.

-Mali za kikundi au chama.

-Wathamini (Trustees).

-Wanachama wa heshima.

Katika kikundi (ule msemu wa Kiswahili usemao Penye wengi pana mengi hujitokeza) Hivyo tabia mbalimbali ambazo hujitokeza katika vikundi/vyama ikilinganishwa na wanyama na ndege mbalimbali ni kama ifuatavyo:-

Mbuni- anaficha kichwa mchangani/mjani na kujua kwamba yuko salama.

Tafsiri yake ni:- sawa na mwanakikundi ambaye hakubaliani na hali halisi.

Simba- Ni myama mkali, mbabe, mfamle wa porini

Tafsiri yake ni :- mwanachama mbabe anataka mawazo yake yatawale ya wengine, anaingilia mazungumzo, na mvurugaji.

Kiboko - ni mnyama anakaa kwenye maji, yeye ni mvivu **Sana**.

Tafsiri yake ni :- mwanachama mvivu saa zote husinzia, na kupiga miayo. Sio msikilizaji au mchangiaji mzuri wa vikao hawa nao huatarisha kikundi kwa kujunja wenzake moyo.

Tembo - ni mnyama mkubwa wa kuzuia njia na kusema hapiti kitu.

Tafsiri yake ni:- mtu ambaye anazuia maendeleo ya kikundi kwa sababu au kwa makusudi yake binafsi/hashauriki

Punda- ni mnyama ambaye anatumiwa na binadamu sana kubeba mizigo.

Tafsiri yake ni:- mwanachama ambaye anakuwa na shida ya kutumia akili/au kufikiri vizuri, bendera fuata upepo

SURA YA PILI

MAFUNZO YA BIASHARA KWA VIKUNDI VYA KINA MAMA (business skills)

Utangulizi

Kabla kabisa ya kuanza biashara yoyote lazima kwanza uwe na Wazo, mtazamo (Vision). Baada ya hapo ndio uanze kufanya mchanganuo wa jinsi mambo itakavyokuwa kwa lengo la kuanzisha biashara. Baada ya mchakato wa kina hapo mtu au kikundi kinaweza kuamua kuanza au kuacha hiyo biashara na kutafuta mbadala. Katika hatua hii inatakiwa kikundi kuwa wabunifu.

Jinsi ya kuanza biashara

1. Kufahamu Biashara Ndogo.

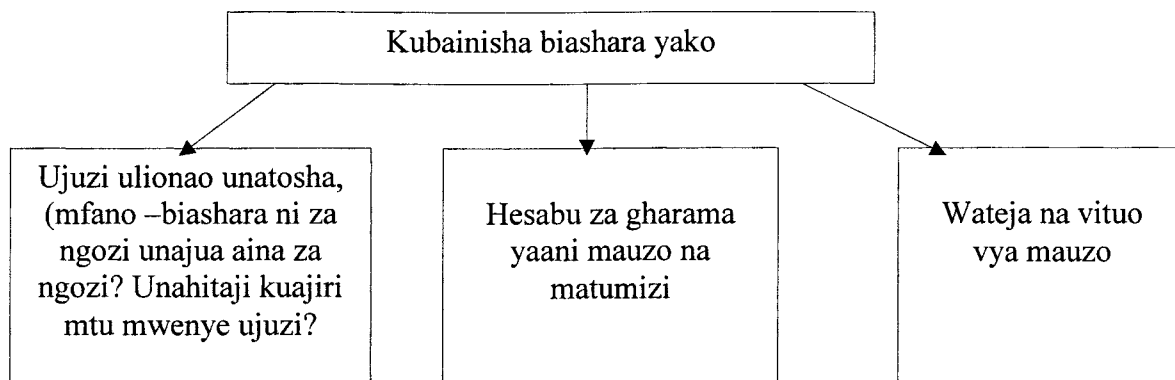
- Pata wazo, tunga wazo
- Kuza wazo lako kuwa bidhaa au huduma.
- Ona wazo kama inafaa
- Kama linafaa endelea
- Kama halifai acha.

2. Fanya Utafiti wa Soko wa wazo lako

Changanua hali ya soko

- Je nina wateja pale wanatoka wapi?
- Je pato Lao wanahitaji nini?
- Mahitaji Yao wanahitaji nini?
- Mahali gani?
- Wakati gani hununuwa?
- Tabia za wateja zikoje?
- Uwezo wa kununuwa.
- Kwanini hununua?
- Washindani wako katika biashara
- Tabia zao-hupenda kula saa ngapi?

3. Changanua Biashara halisi kutokana wazo lako.



4. Tafuta Mtaji

Ni moja ya raslimali muhimu katika kufanya biashara.

Je unaweza kupata wapi mtaji?

- Mtu mwenyewe au kikundi kujiwekea akiba.
- Marafiki
- Bahati nasibu
- Vyanzo vya nje

Taasisi mbalimbali za kifedha na mabenki, mashirika yasiyo ya kiserikali kama SNV, Oxform, SIDA, PRIDE, TRIAS, WORLD VISION, PACT, USAID, SIDO, RFE, TACAID, na kupitia Mabalozi Mbalimbali.

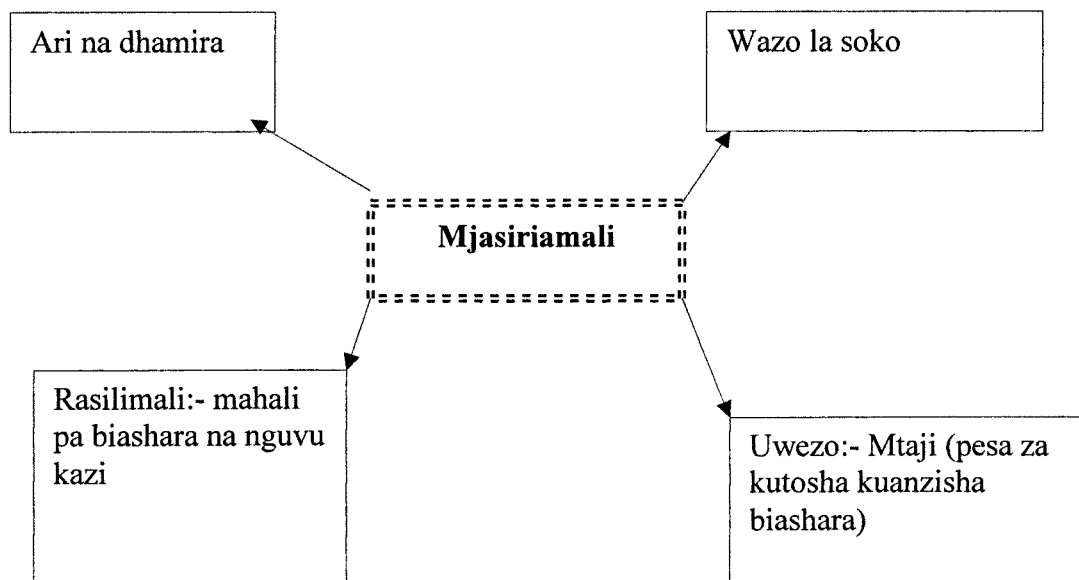
Jinsi ya kuwa Mjasiriamali

Mjasiriamali ni mtu mjasiri ni mfanya biashara jasiri wa mali na siku zote hulenga kupata faida. Mjasiriamali lazima awe mbunifu wa mawazo, na pia awe na subira. Lugha kwa wateja wako ni muhimu sana, uhakikishe kwamba wateja wako wanajisikia kuwa unawajali hivyo uwasikilize kwa makini. Mjasiriamali lazima awe mwoga wa kupoteza sehemu ya biashara yake, mjasiriamali hufannya utafiti wapi umekosea. Ili kuwa mjasiriamali mzuri lazima ujiandae kuandaa utaratibu wa kazi ili kufikia malengo ya biashara. Pia ni vyema kusikiliza ushauri lakini uamuzi wa mwisho utokane na wewe kulingana na wakati uliopo.

Sifa za Mjasiria Mali

1. Ni mbunifu
2. Mwenye mipango
3. Mvumilivu
4. Mwenye kauli nzuri
5. Mwenye mwelekeo
6. Yuko tayari kwa hali yoyote /Risk taker.
7. Mwenye kuchukuwa tatizo kama nafasi ya biashara kwa kutatua.
8. Kufanya kazi bila kukata tamaa. Yuko tayari kukabiliana na kila hali
9. Kupenda kufanya kazi kwa malengo
10. Kupenda kupewa ushauri
11. Kupenda kufahamu vizuri wakati uliopo na wakati ujao (bei ya bidhaa kwa wakati huo)
12. Kupenda kufanya kazi na wenzake

SIFA ZA MFANYA BIASHARA



U. U. N. A. T. I

Njia kuu inayotumika kuchunguza au kutafiti vipengele vya biashara ni UUNaTi.

Maana ya UUNATI - (SWOT analysis)

1. U-Uwezo(s)
2. U-Udhaifu (w)
3. N-Nafasi (o)
4. T-Tishio (t)

Uwezo

- Urahisi wa kupatikana kwa Mali ghafi.
- Upatikanaji wa Mtaji/Urahisi
- Bei nzuri ya bidhaa
- Ujuzi wa kufanya biashara
- Gharama ya uzalishaji sio kubwa
- Soko la kuuza bidhaa lipo
- Mshikamano wa vikundi.

Udhaifu au Upungufu - Huwa inakuwepo kabla au baada ya kuanza biashara.

- Kutojua kusoma na kuandika
- Elimu duni ya kufanya biashara
- Kutokuwa na viongozi bora katika vikundi (viongozi kutofuatilia maendeleo ya vikundi)
- Mtaji mdogo wa kuendesha biashara
- Hawana soko la uhakika katika biashara.
- Hawana mahali maalum wa kuuzia bidhaa.
- Usafiri wa uhakika kwenda kwenye masoko.
- Kutokuwa na utaalam wa kiufundi
- Matumizi mabaya ya mtaji
- Kuiga biashara ya aina moja (copy cutting business)

Nafasi (O) Opportunities - ni mianya ya biashara inayojitokeza nje ya biashara yako.

- Uchache wa bidhaa ndani ya soko wakati zinahitajika.
- Kukuwa kwa mahitaji ya biashara hiyo.
- Kuongeza uwezo kwa wateja wa kununua.
- Nafasi ya kupanua biashara ipo.
- Mashirika, taasisi mbali mbali wanatoa huduma kwa wafugaji na wakulima

- Uvumbuzi wa teknolojia mpya-husaidia biashara.

Tishio - ni jambo ambalo lipo nje ya uwezo wa biashara lakini linaweza kusababisha kutofaulu kwa biashara yako.

- Ukame, mafuriko, Upungufu wa malighafi, hali ya hewa, migomo ya wafanyakazi.
- Ukosefu wa teknolojia.
- Msaada ya wahisani.
- Malumbano ya siasa
- Kutegemea wahisani.
- Washindani kuwa wengi.
- Kupanda kwa gharama za usafirishaji.
- Mila potofu na mifumo dume (mfano mwanamke wa kimasai hanaruhusu yakuuza ngombe ili kufanya biashara.)

Udhaifu wa Biashara Ndogo Ndogo

1. Hawana anuani maalum, hawana mahali pakuuzia
2. Elimu duni ya biashara, kutojua kusoma na kuandika
3. Kutotambuliwa na idara za fedha na hawana dhamana kwahiyo hawawezi kukopa
4. Mtaji mdogo
5. Matatizo ya utendaji
6. Mayai yao wameweka kwenye chungu kimoja (kuwa na biashara ya aina moja)
7. Hawana soko la uhakika katika biashara
8. Mahali maalum pa kuuzia biashara yako.
9. Matumizi mabaya ya mtaji
10. Usafiri wa uhakika kwenda kwenye soko.

Faida za Biashara Ndogo Ndogo

1. Waajiriwa ni wachache.
2. Ubora wa bidhaa
3. Urahisi wa maamuzi

Kanuni Saba za Mjasiria Mali.

1. Angalia ukweli wa mambo na sehemu ya kufanyia biashara. Pia jifunze kardi iwezakanavyo kuhusu biashara yako, kwa mfano sehemu ya biashara yako.
 - ✓ Bidhaa na wateja wako.
 - ✓ Namna ya kuendesha biashara.
 - ✓ Hali halisi yako kifedha.
2. Fanya biashara ya majaribio.
 - Jaribu bidhaa mpya na mitindo mipya
 - Nenda taratibu tengeneza uone kama zitanunuliwa
 - Lenga shabaha kwa mteja wako.
 - Chunguza na fahamu mteja wako anahitaji nini hasa.
 - Chagua eneo maalum au kikundi fulani
3. Usilenge shabaha kwa kila mtu, changua eneo maalum au kikundi fulani
4. Kuwa mbunifu yaani fanya kile ambacho mwingine hawafanyi au anza pale ambapo wenzako wameishia.
5. Kuwa mjasiri katika biashara. Tumia muda mwingi kusimamia biashara yako hata kama wengine wamekata tamaa.
6. Jenga uhusiano mzuri na wateja wako, Lipa kwa wakati unaotakiwa, Lipa watumishi wako vizuri, Uwe mwaminifu na benki yako, Lipa mkopo wakati unaotakiwa
7. Fahamu vizuri wakati uliopo na wakati ujao
 - Usichukuwe fedha nyingi katika biashara yako kuliko inavyoingia
 - Tenga matumizi ya biashara na matumizi ya binafsi
 - Tenga kiasi cha fedha kwaajili ya kuboresha biashara yako

Kipengele kingine muhimu kwa mjasiria mali ni kuangalia jumuisho la soko ambalo linatokana kwa kifupi B4 yaani Bidhaa, Bei, Banda (mahali), na Bango.

BIDHAA Ni kitu kinachozalishwa kwa ajili ya kutumia au kuuza. Bidhaa nzuri inazingatia mambo

1. Ubora wa bidhaa
2. Umbile
3. Muudo
4. Tofauti za ushindani

5. Aina mbalimbali kama vile maziwa, siagi.
6. Bidhaa ya kisasa kwa mfano toleo 2006 badala ya 2005

BEI -ni tunzo mtu anatoa kwa ajili ya malipo fulani

- Gharama za bidhaa kwa mfano ukinunuwa shanga shilingi 5,000 na nauli shilingi 2500 ya kwenda na kurudi kufuatia zinakopatikana, halafu ongeza faida ya asilimia kumi basi bei ya kuuzia itakuwa ni shilingi 8,250.
- Yaani ni:- $\text{shs } 5,000 + 2,5000 + 750 (10\%) = \text{shs } 8,250/=$
- Wateja wako tayari kulipa kiasi gani au wako tayari kununua kwa bei
- Nini bei za washindani wako wanauza shilingi ngapi? Usije kuwa unauza juu kuliko wengine ukakosa wateja

BANDA /MAHALI

- Banda pawe ni mahali pazuri pakuuzia biashara. Fanya utafiti na mahali pa kuweka biashara yako, mfano unafungua saluni karibu na gereji wateja hawatakuja kwa sababu ya kelele ya gereji.
- Wakati wa kufanya biashara
- Mahali penye nafasi ya kuweka bidhaa.
- Ubora wa bidhaa

BANGO – Hili litasaidia kutanga au kuvumishaji biashara ambao inawafanya wateja wajue unafanya biashara gani.

- Iwe inafikika/mfano barabarani.
- Iwe na tangazo linalovutia
- Linaelezea ni kitu gani unachokuza
- Iwe imewekwa mahali pazuri panapoonekana, isiwe vichochoroni

Kwanini Mjasiria Mali afanye Utafiti wa Soko?

Kwanza kabisa swali la msingi ni soko ni nini? Kwa kifupi kabisa soko ni sehemu ambayo wanunuzi na wauzaji hukutana kuuza na kununua bidhaa au huduma mbali mbali. Wateja ambao wanaweza kuwa watu wa taasisi nyingine ambao wako tayari kununua bidhaa au huduma yako kwa bei mtakayokubaliana.

- Kwa maanahiyo soko ni wateja uliyonao.
- Wateja ambao unahitaji kuwapata siku zijazo.

- Wateja uliyowapoteza lakini wakotayari kurudi endapo utarekebisha huduma yako.

Na ili soko ikamilike lazima tuwe na vitu vitatu, Mahitaji ya mtu au watu, Uwezo wa mtu kifiedha, Watu /mtu wawetayari kubadilishana.

Utafiti wa soko inasaidia mambo yafuatayo:-

- Kuweka wazi adhari zinazoweza kujitokeza katika biashara mfano kufanya utafiti kuangalia uwezo, tishio na udhaifu.
- Ili kutosheleza mahitaji ya wateja
- Ili kupanga mkakati wa soko mfano inahitajika nini katika soko.
- Ili kujua kumbukumbu ya mauzo na nguvu za washindani, mfano unataka kuuza ngozi utauliza ni nani hasa alikuwa ana nunuwa na kwa bei gani

Kuna njia mbalili mbali za kufanya utafiti. Lakini hatua rahisi kwa wjasiriamali wadogo kama vikundi vinavyoanza ni kama ifuatavyo:-

1. Fafanua tatizo fafanua unataka kufanya nini?
2. Weka lengo
3. Panga namna ya kupata taarifa (data collection)
4. Chambua taarifa.
5. Panga mikakati kutokana na taarifa na matokeo ya soko

NB: Utafiti wa soko ni zoezi ambao hauna mwisho yaani endelevu ili biashara yako iweze kupanuka au kukua.

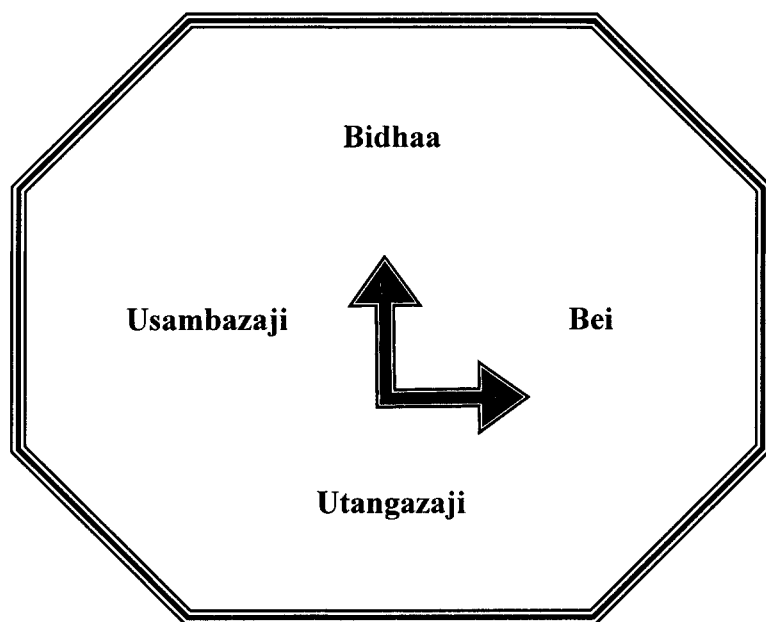
Baadhi ya vidokezo muhimu katika utafiti wa Soko

1. Fikiria (ni bidhaa gani utauza)?
2. Kisia (wanapendelea nini)?
3. Fanya ziara ya uchunguzi (tembelea masoko ya jirani)
4. Peleleza (wengine wanafanyaje?)
5. Ulizia (aina ya bidhaa wanayopendele na saa gapi?)
6. Kusanya (taarifa mbali mbali za soko na bei zao)
7. Chambua (linganisha bidhaa zako na zao kwa ubora kama unafaa.
8. Tangaza (kwa madoido kwa mfano wengine sokoni utumie speaker)

MASOKO /Marketing

Ni mbinu ya kukidhi mahitaji ya wateja kibiashara maana yake upande moja awepo mnunuzi na upande mwingine mwuuzaji

Vipengele vya masoko ni mfano wa saa.



Kuwa tumekwisha jionea kuhusu Bei, Utangazaji na Bidhaa kipengele cha usambazaji ndicho kinafuata.

Mikondo ya usambazaji ziko 4:

1. Mzalishaji _____ mlaji
2. Mzalishaji _____ muuza jumla _____ rejareja _____ mlaji
3. Mzalishaji _____ Rejareja _____ mlaji
4. Mzalishaji _____ Muuza jumla _____ mlaji

Jinsi mstari unavyokuwa mrefu mlaji hununua kwa bei ya juu

ZOEZI UTAFITI WA SOKO

Bidhaa / huduma	Wateja	Mahitaji ya wateja	Washindani
1. Maziwa mabichi	Familia mjini Arusha	Maziwa mazuri lita 1000 kwa siku	- Maduka makubwa - Kiwanda - Wafanyabiashara wengine - Wanaogadisha
2. Biashara ya ngozi	- Watengenezaji wa viatu na nguo - Wafanyabiashara watu binafsi	- Ngozi nzuri - Madawa - Ujuzi - Stoo - Usafiri - Mtaji	Wafanya biashara
3. Shanga	Watalii	- Shanga ya kutosha - Sindano - Uzi - Mtaji	Wafanya biashara wengine
4. Mahindi	Vikuundi vya akina mama	- Mahindi ya kutosha - Usafiri - Stoo - Magunia - Vibarua	Wafanya biashara wengine

Mikakati ya Kupunguza Umaskini Miongoni mwa Wanawake wa Kifugaji

Sababu zinazochangia umaskini

1. Mila potofu katika jamii;
 - Wanawake hawathaminiwi.
 - Hawapewi nafasi ya kumiliki Mali.
 - Hawana sauti ndani ya jamii mfano hana ruhusa kuuza ng'ombe.
 - Elimu
2. Ubaguzi katika jamii kisiasa, kiuchumi na kijamii, ushirikishwaji duni, mfano wasichana wamechukuliwa kama vitendea kazi.
3. Elimu duni kwa wanawake wa kifugaji
4. Ukatili wa wanawake;
 - Kutoa talaka
 - Kutelekeza
5. Uzazi usio na mpangilio;
 - Kuzaa watoto wengi wa kike ina madhara kwa jamii.
6. Wanawake wengi ni waathirika wa ukimwi kutokana na mume kuwa na wake wengi.

Mikakati.

- Kuwezesha makundi au vikundi katika jamii.
- Kutengeneza mipango ya mafunzo ya biashara.
- Kutoa elimu ya mwanamke kujiajiri.
- Kuanzisha vyama vya kuweka na kukopa. Mfano. (SACCOS)

SURA YA TATU.

Sura ya tatu imegawanyika katika sehemu mbili kuu nazo ni mpango wa biashara na kumbukumbu za mahesabu.

MPANGO WA BIASHARA(BUSINESS PLAN)

Ni nini mpango unaonyesha jinsi biashara fulani itakavyoundwa.

Kwanini Itayarishwe?

1.Mpango wa biashara nikuweza kufahamu namna ya kutekeleza biashara yako

1. Inakusaidia kuona faida na hasara ya biashara yako
2. Inakusaidia kukadiria kazi ya kufanya wakati fulani.
3. Kuweza kuona kipimo cha biashara yako.
4. Kioo cha biashara.
5. Chombo cha kuomba mkopo au ruzuku wafadhili.

Kwanini tunaandaa mpango wa biashara

1. Wawekezaji na watoa mikopo waweze kusoma mpango wa biashara
2. Ni chombo cha utekelezaji kwa mameneja wako.

Mpango wa biashara unaandaliwa kwa kina nani?

1. Wamiliki au mameneja wa biashara hiyo.
2. Wajumbe wa bodi watapenda kuiona.
3. Mameneja wa benki-hasa mikopo.
4. Wafadhili

Wanapenda kuona habari gani katika mpango wako.

1. Wazo la biashara linalopendekezwa ni halisi na inaweza kufanyiwa kazi.
2. Je biashara inamkakati mizuri ya masoko?
3. Je timu ya utekelezaji. (Wamefika wapi kielimu na pia ujuzi wa kazi)
4. Uwezekano wa kupata faida endelevu.
6. Msaada wa fedha kiasi fulani unahitajika. (Kuangalia Cash Flow)
7. Kwa kutumia UUNATI mambo gani yataadhiri uwezekano wa kufaulu au kushindwa.

Mchanganuo wa biashara.

Historia fupi ya biashara unayotaka kufanya
(robo tatu wa ukurasa) jumla ya maelezo.

- 1/4-maelezo ya biashara kwa undani
- Hadhi ya kisheria
- Taarifa kuhusu wamiliki (Mwedo)
- Malengo ya wamiliki/Vikundi
- Taarifa kuhusu bidhaa/huduma
- Taarifa kuhusu washindani.
- Mkakati wa biashara kiushindani.

Mbinu za kukabiliana ushindani.

- Ubora wa bidhaa.
- Punguza bei bila kuathiri faida.
- Unavyoweza kuwajali wateja wako wateja wako.
- Toa huduma haraka
- Zingatia wakati-Kama wanaweza kusubiri waombe msamaha
- Wafungie wateja bidhaa zako.

Toa vivutio, Kwa mfano

- Osha bure gari Kama ni sheli
- Toa pipi Kwa watoto-kama ni duka
- Kuivumisha biashara yako uweke bango la kuvutia na kubwa.

KUMBUKUMBU ZA BIASHARA. (Basic Bookkeeping Skill)

Utangulizi

Kwa nini tunalazimika kutunza kumbukumbu za mahesabu?

- Zinasaidia kwa ujumla kuweza kupanga jinsi ya kutumia mtaji kwa njia sahihi na kufuatilia jinsi biashara inavyoendelea.
- Kila mjumbe lazima aweze kuelewa ni nini imerekodiwa kwenye vitabu vya mahesabu
- Lazima wajue nini imeingizwa kwenye biashara na nini kimepatikana yaani faida

- Kumbukumbu za mahesabu zinatowa muelekeo wa wapi pesa zimetoka na zimefanya kazi gain, hii inasaidia kujua muelekeo wa kibiashara.
- Kumbukumbu za mahesabu ni lazima ziwakilishwe kwenye mikutano ya kikundi kwa ajili ya kuongeza ulewa wa kibiashara, kuongeza uwazi, na uwamuzi wa pamoja.

Kumbukumbu za awali – kwa nini tufanye?

Kuweka kumbukumbu za mahesabu ni lazima kisheria na ni kigezo cha kuendesha kikundi kwa mafanikio. Kumbukumbu za mahesabu husaidia

- Kuhakikisha pesa yote iliyopo iko kwenye vitabu
- Kutengeneza ripoti za mahesabu
- Kuenyesha muelekeo wa kibiashara
- Inasaidia kujua pesa mkononi na pesa iliyokopesha (mikononi mwa wateja)
- Inasaidia kuweka akiba kwa ajili ya kupanua mradi
- Inaweka kumbukumbu za wapi kikundi kimetoka na muelekeo wake kibiashara
- Ni sheria ya nchi ya “Companies Act regulations” kutunza mahesabu ya biashara kwa ajili ya kodi mbalimbali za kisheria.

Kwa biashara ndogondogo kama hizi za kwenu daftari la manunuzi na mauzo linatosheleza. Hata hivyo ni lazima iambatane na majina ya Wadai wako na Wanokudai, na kila mwisho wa mwaka uhesabu mali ambayo kikundi inayo ijulikane.

Daftari Ya Kumbukumbu

Ni kitabu kinachotunza taarifa au kumbukumbu zote za biashara/huduma ambazo ni mauzo, matumizi, salio na madeni.

Kwanini tuna daftari ya kumbukumbu hiyo?

1. Kutoa usimamizi mzuri wa biashara yako
2. Kufuatilia madeni kwa urahisi.
3. Kuonyesha kipimo cha ufanisi wa biashara yako ili kuona ina faida
4. Vitabu vya biashara huwa ni ushahidi wa sheria endapo utapata matatizo au unataka kukopa
5. Daftari ya kumbukumbu inakusaidia kufahamu gharama za biashara yako
6. Kukusaidia kungundua matumizi yasio ya lazima.
7. Kufahamu ni bidhaa zipi zinamletea faida kubwa na zipi zinamletea hasara.

Tambua sura mbili za biashara - Tendo la biashara,

6. Sura Ingia (Mapato) Je ni kiasi gani imeingia?

7. sura toka (Matumizi) Je ni kiasi gani imetoka?

Ifuatayo ni mfano halisi ya daftari ya Mauzo na Manunuzi

Tarehe	Maelezo	Idadi	Mapato (ingia)		Matumizi (toka)		Salio	
			Shs	Cts	Shs	Cts	Shs	Cts
1.5.06	Salio la mwaka uliopita						50,000	00
1.5.06	Mauzo Sosi @ 5,000	5	25,000	00	-	-	75,000	00
5.5.06	Ununuzi wa shanga nyekundu @ pc 1,000	10	-	-	10,000	00	65,000	00
8.5.06	Ununuzi wa shanga nyeupe @500	2	-	-	1100	00	63,900	00
10.5.06	Mauzo mkanda wa shanga @ 7,000	10	70,000	00	-	-	133,900	00
15.5.06	Nauli ya kwenda na kurudi Arusha				5,000	00	128,900	00
25.5.06	Mauzo ya viatu vya ngozi @ 5500	6	33,000	00	-	-	161,000	00
30.5.06	Closing Balance for the of May 06	-	-	-	-	-	161,000	00

Source: Group data records

Katika daftari ya kumbukumbu zingatia safu zifuatazo

- Safu ya tarehe
- Safu ya maelezo
- Safu ya mauzo (ingia)

- Safu ya matumizi (toka)
- Safu ya salio

DAFTARI LA KUMBUKUMBU (ZOEZI)

Kikundi A- kilifanya mauzo na manunuzi ya bidhaa zifuatazo

20 /3/ 06 aliuza kuku sh 5,000/=

21/3/06 aliuza maziwa lita 15 @400=62,500

22/3/06 aliuza viazi sh 7,500/=

23/3/06 aliuza shanga sh 2,000/=

24/3/06 alinunua chakula sh 1,500/=

25/3/06 alinunua nyanya sh 200/=

26/3/06 alinunua vitunguu sh 1,500/=

Daftrari ya Kikundi A

Tarehe	Maelezo	Fedhaa ingia (mauzo)		Fedhaa toka (matumizi)		Salio	
		Sh	Cts	Sh	Cts	Sh	Cts
20/3/06	Aliuza kuku	5,000	000	-	-	5000	00
21/3/06	Maziwa	6,000	25	-	-	11,000	25
22.3.06	Aliuza viazi	7,500	00	-	-	18,500	25
22/3/06	Aliuza shanga	2,000	00	-	-	20,500	25
22/3/06	Alinunua	-	-	1,500	00	19,000	25
24/3/06	Alinunua	-	-	200	00	18,800	25
24/3/06	Alinunua	-	-	1,500	00	17,300	25

Wateja wengine hupenda kupewa hati ya malipo. Hivyo ni muhimu kufahamu matumizi yake na kuwa nazo. Pia unapoenda kununua bidha ni vyema kudai risti ambayo ndiyo ushahidi wako kimahesabu kuwa umetumia kiasi fulani cha pesa.

1.Hati ya malipo (receipt) Cash Sale

Jina la mfanyabiashara-----na-----

P.O.BOX-----

Imelipwa na-----

Maelezo-----

Kiasi Kwa maneno-----

Kiasi Kwa tarakimu-----

Imelipwa Kwa-----

Sahihi-----

2. Stakabadhi.

Jina la biashara namba-----

Anwani P.O.BOX-----

Nimepokea toka Kwa-----

Kwa ajili ya-----

Kiasi (kwa maneno)-----

Kiasi (kwa tarakimu)-----

Sahihi ya mpokeaji-----

King'ori, Gertrude Lorivi – CED Student

Godwin, Upendo – MWEDO Community Development Officer

Kasale, Mary – MWEDO Community Development Officer

Year of 2006.

file



The Open University of Tanzania
P.O. Box 23409
Dar es Salaam, Tanzania



Southern New Hampshire University
2500 North River Road
Manchester, NH 03106

Community Economic Development Program

October 5, 2005

To Whom It May Concern:

Dear Sir or Madam,

LETTER OF INTRODUCTION

This is to attest that the bearer of this letter, Ms. Getrude King'ori, is a student in the Master of Science in Community Economic Development program. It is offered in partnership between Southern New Hampshire University of USA and the Open University of Tanzania.

As part of fulfilling her course requirements, she is required to collect information for her project, by working closely with a community-based organization for the duration of her course.

Knowing that your organization is community based, we believe that you will be of assistance in providing relevant information. We would like to assure you that the information will be used for academic purposes only.

In case of further clarification, please contact us.

Your assistance is highly appreciated.

Thank you,

Sincerely,

Rukia Masasi
Coordinator, CED Program

THE COMMUNITY ECONOMIC
DEVELOPMENT (CED) PROGRAM
THE OPEN UNIVERSITY OF TANZANIA
KAWAWA ROAD
P. O. BOX 23409
DAR ES SALAAM - TANZANIA



Gertrude L. King'ori
Box 2029 Arusha
Tanzania

October 7, 2005

Dear Madam,

LETTER OF ACCEPTANCE

Your letter dated October 4, 2005 refers.

This is to inform you that your request of have been accepted and you will work as a Volunteer, in the area of capacity building.

I would like to take this opportunity to welcome you to our CBO, for the period of your course. I would like to assure you that, we will give you assistance accordingly and you will work close with our Program Officer.

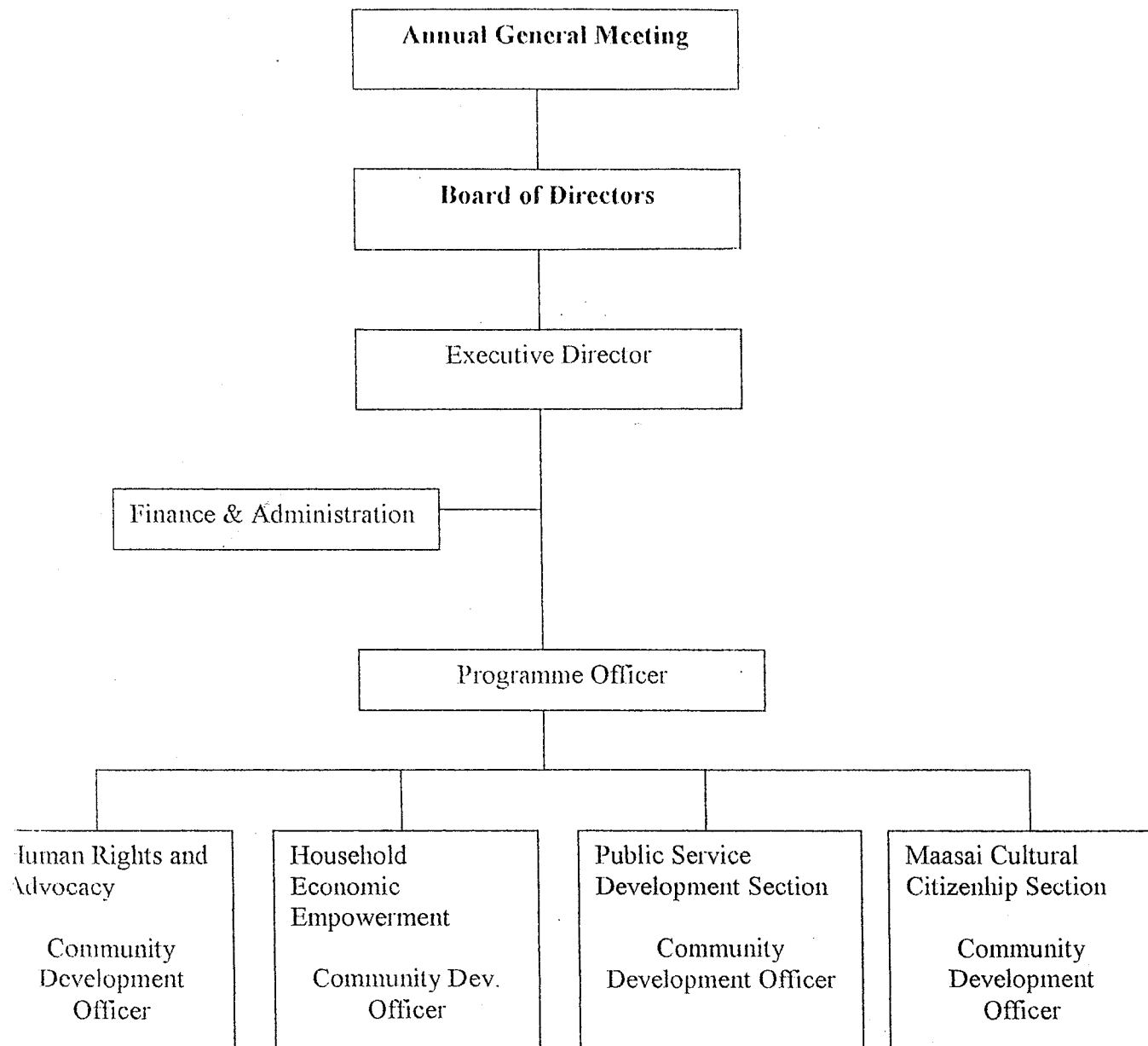
Please feel free to contact any MWEDO staff for assistance.

See you soon,

Sincerely,

Ndinini Kimesera Sikar
Executive Director.

Maasai Women Organization Chart



16 November 2005

The Executive Director
Maasai Women Development Organization
P.O.Box 15240, Arusha.

RE. Field report for various Groups visited

I thank you to enable the trip success, these are the following issues raised, observed from the groups.

Kimokoa group: These are doing fine with Maasai hand crafts but have pointed out the followings;-

- They have not been able to construct the hut due to time factor. Most of the women spend hours looking/seeking for water. However they still have the money received from the office for the purpose.
- The requested the head office to look for markets for their products at present is just a matter of chance.
- If possible they would like training for record keeping
- Exchange programme

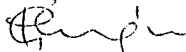
Longido groups – 2;-

- Concerned was markets
- Need to join to credit schemes
- Exchange programme
- Would like participate also this year Saba Saba Trade Fair
- Need help on how to realize profit for groups' items.
- The group have some conflict on the seed money they received, purchases and sales and group stocks.

Since the Community Development Officer introduced me before the dialogue, I ask them to list according to their priorities. After discussion we came out with training on how to maintain accounting records which will help them, to clear the present air of dispute on the purchases and sales and determine the profit which can be distributed among the members.

On observation I noted that one of the Longido group prefer to work at the same place but each individual concentrate on her own hand crafts. After looking ways of how to maintain the hut we came to a conclusion that on each sales which exceed shs. 1,000/= one should contributed shs. 200/= (revolving fund) for the maintenance of the present hut which all of them are benefiting.

I present,


Gertrude L. Kingori
MWEDO Volunteer.

Appendix 5.

Staff Job Descriptions

1. Executive Director Responsibilities

- To manage the portfolio in relation to the mission and vision of organization
- Planning and management of programs and activities
- Implementation strategic plans
- Set short term and long term objectives for the organizations
- To foresee process and progress of women group activities
- Incharge of financial management
- Develop projects and fundraising

2. Programme Officer

- To advice on project development
- To advise on government reforms and current policies
- To provide input on proposal skills and project monitoring and evaluation

3. Community Development Officers (These are flexible within the units)

- Coordinate activities relating advocacy, property rights and human rights
- Sensitization of Maa community on girls education
- Mobilization and awareness creation on HIV/AIDS and women and children health
- Advice on performance of activities or progress and provide business skills to women
- Attend village meetings and make follow-ups on development plans.

MAASAI WOMEN DEVELOPMENT ORGANIZATION (MWEDO)

4. HOUSEHOLD ECONOMIC EMPOWERMENT

ACTIVITY	SUB ACTIVITY	DETAILED BUDGET	
4.1 Capacity building in business development skills	4.1.1 Conduct group needs assessment.	Funds for 1 group	
		- 2 Facilitators @ 50,000 x 2	100,000
		- Meals for 30 participants @ 3,000	90,000
		- Staff per diem @ 30,000 x 3 x 2 days	180,000
		- Travel costs @ 10,000 x 30	300,000
		- Hall hiring	30,000
		- Fuel costs	300,000
		- Stationary	100,000
		Sub – Total	<u>1,100,000</u>
		4.1. 1 Sub - Total Funds for 6 groups	<u>6,600,000</u>
	4.1.2. Business skills training, accounting record keeping training and any intervention resulting from activity 4.1.1 above.	Fund for training on one district	
		- Hall expenses @ day 30,000 x 3days	90,000
		- Participants 50 @ 20,000 x 50 x 3 days	3,000,000
		- 2 Facilitators 50,000 x 2 x 3days	300,000
		- 5 people per diem 30,000 x 5 x 3 days	450,000
		- Mid tea & Meals @ 3,000 x 50 x 3 days	450,000
		- M/V running costs	300,000
		- Stationary	150,000
		Sub – Total	<u>4,740,000</u>
		4.1.2 SUB – Total for 3 districts	<u>14,220,000</u>
		Sub Total for activity 4.1	20,820,000
4.2 Market linkages	4.2.1 Identifying potential markets for art crafts, agricultural and livestock products		800,000

About the Organization:

Maasai Women Development organization (MWEDO) is a Community-based Organization not for profit making established in the year 2000, MWEDO was established with a guiding principle to improve the quality status and empower disadvantaged Maasai women in the areas of economic, political and social life through providing advisory services in advocacy, income generating activities, HIV/AIDS awareness, maternal and maternity rates education and human rights.

MWEDO is based in Arusha and its activities are implemented in the four districts of Monduli, Longido, Simanjiro and Kiteto in arusha and Manyara regions respectively.

It is a members-based organization whose current membership is approaching 808. The membership is composed of individuals and group members.

Our Core Values:

- Gender equity and equality
- Zero tolerance to women's oppression and subordination
- Work for the strength and dignity of women
- Equal social, economic, and political opportunities
- Promotion of indigenous culture and knowledge for development approaches.
- Honesty, integrity, professionalism, efficiency and effectiveness.

Programs and Activities:

MWEDO has a very clear understanding of Maasai Community in terms of location, language, norms and culture and the Maasai community understands MWEDO's objectives and hence becomes a good entry point for advocacy work.

It has good relationship with partners, government and other stakeholders and has already initiated networks with other local Civil Society organizations. The four main program areas that are being implemented by MWEDO are:

- Human Rights and Advocacy
- Household Economic Empowerment
- Public Service Development &
- Maasai Cultural Citizenship

Human Rights and Advocacy:

This program intends to work with pastoral Maasai

communities on capacity building issues. It may include awareness raising in constitutional rights particularly policies, which involve land rights, livestock, poverty eradication legislation and natural resources management systems.

This strategy tries to address the issue of patriarchal system in the pastoral Maasai communities. These systems are designed in a way that, the men have power of ownership and control of valuable properties. The women in this community have less power or even limited ownership rights. Women in this community have been brought to a state of being submissive, nurturing and non-argumentative, this then has put them in a state of thinking that they are always the second.

MWEDO therefore, tries through this program to address the issue by engaging pastoralists women in political cycles, economics and social representation at all levels. With the decentralization of the Government of Tanzania towards democratic governance and the high priority given to local self-reliance democratic process become important, this will be the right time for MWEDO to carry out human right mission for the Maasai women in the pastoral community.

Household Economic Empowerment:

In a pastoral community men tend to dominate household economy, especially on the ownership of the major means of production. The decision for the use and management of means of production entirely relies on the discretion of the men. The social systems such that men have generally construed this domination as a cause of oppression and exploitation.

Women are responsible for a greater share of household chores, which leave the burden for women reproduction and food production. Women are left with a greater share of social care of the community. MWEDO aims

Public Service Development:

The main purpose of this program will particularly address issues of top-down approaches in planning and implementing public services in the Maasai community e.g. education, health water and other related services.

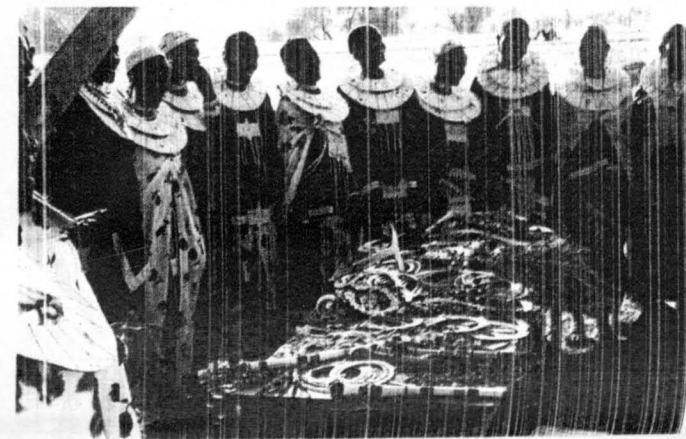
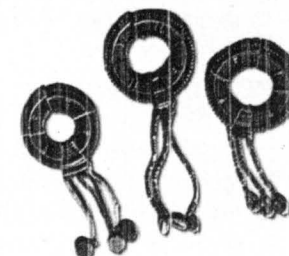
The program will use participatory techniques to make sure the gender involvement is used to address this particular program. Technical staff in the local Authorities and MWEDO are challenged to equip themselves with participatory skills for socio-economic and gender analysis and give more priorities to the pastoral women in the community.



MWEDO will put more efforts on training and support women in advocacy campaign to improve social services without compromising with the deadly disease, this will also involve other stakeholders in the said community.

Maasai Cultural Citizenships:

The program for the citizenship is to address the whole issue of a neglected view of the Maasai culture. This program tries to look upon and treating culture as a basic driving force behind human behavior, it is a central poll to a Maasai community.



MWEDO is engaging this program to be the one that can be used to communicate best theories and practices and to stimulate Maasai community to take charge of their own development.

Based on cultural mapping is to ensure that Maasai cultural considerations are present and considered in all facets of development processes. This will work when linking the best Maasai theories and practices to the existing developmental programs. At the heart of the actual practice of cultural planning and the imperative to join up ideas linking cultural policy to mainstream agendas in economic, social and human development, regeneration and physical and human resource management.

Various tools will implement the program; it will involve a lot of research on cultural issues particularly for the Maasai women. The program will try to promote cultural heritage using adaptive and existing cultural structures, and lastly will employ indigenous knowledge through participation of cultural norms.

MWEDO Special Projects:

These are Special Projects in the sense that, stand with their own plans and carried out on long-term basis. The special projects that are being carried are:

- Pastoralist Girls Education Fund
- Maternal Health And Child care Services
- Maasai Women Cultural Center

MWEDO Achievements

- Establishment of the Pastoralists Girls' Education Fund is successfully delivering positive results as currently the organization supports almost about 70 Maasai girls who attending secondary schools and colleges in the country under the support of USAID, Flora Family Foundation, TEMBO Canacla and contributions coming from the community.

- Women have been organized and monitored into entrepreneurial business groups undertakings whereby the organization have managed to form 30 women 35 women groups and 10 youth groups.

- Small income generating projects such as maize business, traditional art craft, cultural tourism projects, goats and chicken projects were established through provision of grants to women groups and still on going.

- Policy advocacy on Tanzania new policies and understanding of laws affecting women and pastoralists communities.

- Awareness rising on HIV/AIDS and Female Genital Mutilation (FGM), mobilization of women to fight for their Human inalienable Rights towards unchaining the patriarchy male domination is successful ongoing.

Opportunities:

There are some other institutions, which deal with women rights and a good number of institutions with advocacy experience of which MWEDO can easily outsource.

Also the availability of women groups in the neighboring countries, with almost the same vision, availability of public media-e-g Radio Sauti ya Wafugaji, broadcasting in Maasai language, and high demand of MWEDO products/services in pastoral communities facilitate the functions of the organization



For more Information Please Contact:

The Executive Secretary
P.O.Box 15240, Arusha, Tanzania
Tel: 255-27-2509484, Fax: 255-27-2509484
E-mail: mwedo@habari.co.tz, or
maawomen@yahoo.com

Maasai Women Development Organization (MWEDO)

Programs and Activities



"Women Have Equal Rights Within The Society"



Vision Statement:

MWEDO is envisioning "improved sustainable Livelihoods of Maasai Women in Tanzania"

Mission Statement:

Maasai Women Development Organization (MWEDO) aims to work towards the empowerment of disadvantaged Maasai women economically, politically, culturally and socially through implementing activities in capacity building, facilitation, advocacy and promotion of Human Rights within the Maasai community.