

MKAMA SAMSON YOHANA,
CHUO CHA MAENDELEO YA JAMII NA
UFUNDI - MISSUNGWI
S. L. P. 2799,
MWANZA.

9/10/2005

KATIBU,
KIKUNDI CHA KIUCHUMI USHIRIKIANO,
(CBO),
S. L. P.
MISUNGWI - MWANZA.

YAH: OMBI LA KUFANYA MASOMO KWA VITENDO KWA
USHIRIKIANO NA KIKUNDI CHAKO (CBO).

Tafadhali rejea mada tajwa hapo juu.

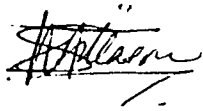
Mimi ni mwanafunzi wa Shahada ya Uzamili katika fani ya maendeleo na uchumi wa Jamii M.Sc (Community Economic Development). Kozi hii inaendeshwa na Chuo Kikuu cha Southern New Hampshire University cha Marekani kwa ushirikiano na Chuo Kikuu huria cha Tanzania.

Moja ya vigezo muhimu katika kuhitimu Kozi hiyo ni kufanya masomo kwa vitendo ambapo mwanafunzi hupaswa kushirikiana na kukundi au Taasisi moja ya kijamii na kuisaidia katika kuhakikisha kuwa kikundi hicho kinaendesha shughuli zake kiuchumi. Kwa upande wa mwanachuo baada ya muda wa miezi 18 ya Kozi hiyo anapaswa kuandika taarifa (Dissertation) ambayo huwakilishwa kwa uongozi wa chuo na kusahihishwa kisha kupewa makisi.

Baada ya kutembelea uongozi wa kijiji na Halmashauri ya Wilaya, kikundi chako ndicho kilichopata bahati ya kuchaguliwa kushirikiana nami.

Kwa barua hii nawasilisha ombi rasmi la kushirikiana nanyi wakati wa masomo yangu kwa vitendo kuanzia Septemba 2005 - June 2007.

Natanguliza shukrani.



Mkama S. Yohana
Mwanafunzi

USHIRIKIANO CBO COMMUNITY NEEDS ASSESMENT

Community needs were raised through participatory methods that involved all CBO members and some other key stakeholders especially those from the district council.

A list of questions/guided questionnaire was prepared and used to collect needs.

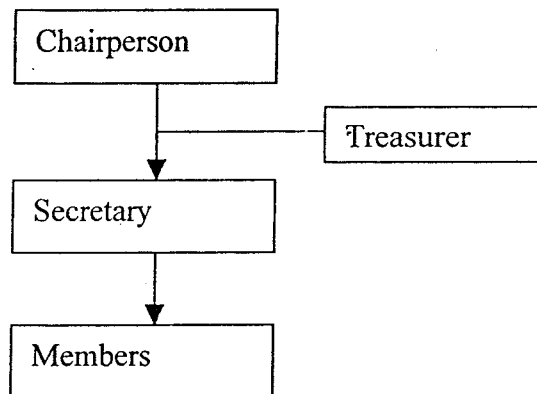
Also focused group discussions and face-to-face interactions with CBO members and other relevant stakeholders including village and district council leaders.

A number of needs were raised but the rank size rule was used to get the most priority ones as listed below chronologically.

1. To obtain alternative sources of income and finance to increase the business working capital.
2. To be trained on entrepreneurship skill and knowledge so as to improve their business operations and finally generate more profits.
3. To have a permanent site and shelter to base their business.
4. To be trained on entrepreneurship skills and knowledge.
5. To get assistance on the technical part on how to prepare the CBO's constitution.
6. To get potential and reliable donors to finance the business.

USHIRIKIANO CBO ORGANIZATION CHART

The CBO is well organized internally to ensure smooth running of the business and share responsibilities among the members with less difficulties for effective and efficient operation. There is a chairperson, Secretary, Treasurer and the rest are ordinary members. The organization Chart appears as follows:



Source: Interview, 2005

APPENDIX

ACTIVITIES GANTT CHART (IMPLEMENTATION TABLE)

[illegible]

GANTT CHART (IMPLEMENTATION TABLE)

[illegible]

GANTT CHART (IMPLEMENTATION TABLE)

[illegible]

Ushirikiano CBO members job descriptions.

1. Chairperson:

- (i) Is the spokesman of the CBO
- (ii) Represents CBO in outside forums.
- (iii) Authorises funds expenditure.
- (iv) Chairs all official meetings
- (v) Signatory to the CBO's common account
- (vi) Participates in project activities evaluation

2. Secretary:

- (i) Is the Main executive of the daily business activities.
- (ii) Signatory to CBO's common account
- (iii) Does all correspondences with outsiders
- (iv) Prepares all work progress reports.
- (v) Acts as a public relations officer.
- (vi) Responsible to cooperate with CED student to prepare CBO's constitution.
- (vii) Writes all official meetings proceedings.

3. Treasurer

- (i) Keeps all Weekly, monthly premium contributions of CBO members for internal self-sufficiency financing strategy.
- (ii) Makes Bank reconciliation
- (iii) Banking and withdraw of funds.
- (iv) Collaborates with CED student and district officials to train other CBO members to write primary books of accounts
- (v) To Write and provide financial reports to CBO mgt and members
- (vi) Responsible for loan coveries
- (vii) To advise chairperson on financial matters .

4. Common members:

- (i) Daily operation of business activities
- (ii) To attend all meetings
- (iii) Contribute monthly 10,000/= to sustain the business
- (iv) To select, confirm and fire CBO leaders.
- (v) To approve common funds and other resources expenditure.
- (vi) Participants in project activities monitoring and evaluation.

PROPOSED PROJECT BUDGET

NO	BUDGET CATEGORY	UNIT COST	NO OF UNITS	AMOUNT	SOURCE OF FUNDS.
1.	Personnel:				
	1. Workshop mediator	20,000	4 days	80,000	District council
	2. Two district officials				
	3. CED Student.	10,000	4 days	80,000	District council
		10,000	4 days	80,000	Own funding
	Sub – total			200,000	
2.	(i) Traveling:	1,300	30 lts	39,000	District council
	Transport for facilitator & District Officials (fuel)				
	(ii) CED Student Daladala / Tax				
		2,000	8 trips	16,000	Own funding
	Sub total			055,000	
3.	Allowances:				
	(i) Village leaders.	10,000	4 days x 2 people	80,000	District council
	(ii) Ward executive Secretary	10,000	4 days x 2 people	80,000	District council
	(iii) Councilors	10,000	4 days x 2	80,000	District council
4.	Other direct costs:				
	(i) Venue	20,000	4 days	80,000	District council
	(ii) Stationeries	2,000	17 participants	34,000	District council
	(iii) Hand outs	1,000	16 participants	16,000	District council
	(iv) Guest of honor	30,000	4 workshops	120,000	District council
	(v) Follow – up visits, monitoring and evaluation (fuel)	1,300	15 lts.	19,500	District council
	Sub – total		269,500		
	Grand total		764,500		

PRESENTING RESEARCH REPORT

TITLE OF THE REPORT

- ASSESSMENT OF THE MAJOR CONTRIBUTING FACTORS TO POOR PERFORMANCE OF WOMEN MICROENTERPRISES
- (The case of Ushirikiano (CBO) in Missungwi Village, Misungwi district.
- BY: MKAMA SAMSON Y.

Introduction cont....

Objective No.2:

To sensitize CBO members on the importance and benefits to contribute their monthly premiums as a strategy to initiate an internal financing strategy by January,2007

Objective 3:

1. To assist CBO members to secure a permanent site and shelter to operate their bussinee more hygienically and comfortable by June,2007

Introduction

- Ushirikiano is a registered Community Based Organization. It is composed of twelve members. The area of Operation of its activities is in Misungwi village at Mwembe traffic area.
The CBO main activity is selling fried fish – Tilapia species.
- According to the National census 2002 the village have a total population of 12,104 people out of which 6,203 are women and 5,901 men.

CBO / COMMUNITY NEEDS ASSESSMENT

Target Community; The target Community is Ushirikiano (CBO) by the Project.

Target group current condition;

Business performance is poor and unprofitable.

Desired condition:

Business organization and operation is improved and becomes sustainable

Introduction Conti....

- Project Goal;
To ensure the long term profitability and sustainable growth of Ushirikiano women micro enterprise is achieved
Immediate Objectives:
Objective No.1:
To train at least 10 out of 12 CBO members equivalent to 83% on entrepreneurship knowledge and skills by end of June, 2007

COMMUNITY NEEDS ASSESSMENT. CONT.

Host Organization:

The host organization is Ushirikiano CBO
CBNO's/ Community needs assessment process;

Various participatory methods were used to identifying Community needs. They include; PRA, focused group discussions, interviews, and Literature review.

COMMUNITY NEEDS ASSESSMENT. CONT.

1. To obtain loans for business
2. To have a written Constitution
4. To be trained on entrepreneurship skills
5. To get permanent site for their business

Role of the author in the Project:

My role is to provide technical advice.

Literature Review Cont...

3. POLICY REVIEW:

Various policies affecting women activities negatively and positively were reviewed. Like; Presidential circular No.1. Of 1969 a declaration of Tanzania to be a country of cooperative farmers and Social Organization(S.D.Mtetewa unga,1982). Gender Policy of 2002. & The national vision2025, MKUKUTA,(2004/05)

LITERATURE REVIEW

1. THEORETICAL LITERATURE:

- Various documentary sources were reviewed. To include; text books, journals, Manuscripts, and internet. To get what others say about the problem.

Literature indicates that, lack of reliable capital.. hinder the growth of women SME's (Fatchamps(1995), Koch(1990), Kessous and Lessard(1993).

Problem Identification

- Participatory methods were used to identify the research Problem. PRA, focused group discussion and interviews.

Identified Problems were;

- Lack of entrepreneurship skills
- Lack of Capital among women
- Women discrimination to access loans.

LITERATURE REVIEW CONT...

2.EMPERICAL LITERATURE:

Included reading researches done by other people inside Tanzania, Other developing countries like Thailand,

USA. The factors explored in all cases were the same by various researchers like;

(Ziorkhic and Senbert (1977) the same problem is explored Hyman, Gupta and Dayal, (1996).Marjorie Mbilinyi in Thailand.

Statement of the Problem

- Lack of capital and reliable formal credit institutions contribute as stumbling blocks to the & growth of women micro- enterprises in Misungwi Village.
- The problem of traditional prejudices, and discrimination limit the performance of women micro- enterprises.
- Lack of entrepreneurship abilities hinder growth of women micro-enterprises

Hypotheses Tested

- Lack of capital and reliable formal credit institutions contribute as stumbling blocks to growth of women micro-enterprises.
- The problem of traditional prejudices, social discrimination limit the successful performance of women micro-enterprises.
- Lack of entrepreneurship abilities, growth of women micro-enterprises.

FINDING AND ANALYSIS:

Data analysis:

Both qualitative and descriptive statistics were used to analyze data and SPSS

Findings:

Where SPSS was used to analyze data to confirm that Lack of capital is the major limiting factor to growth of women micro-enterprises 57.1% out of 63 respondents

Methodologies:

- This survey was descriptive
- Sample size and selection procedures ;
- A total number of 63 respondents were selected through Stratified and simple random procedures. The rest 237 other methods were employed see below.

Methods of data collection;

- Mailed questionnaire, Focused group discussions, and Observations.

Findings Continued

28.6 % said that lack of entrepreneurship is the main problem and 14.3% had the opinion that women discrimination is the major problem. This kind of analysis confirms the validity of the tested hypotheses with different weights.

Methodologies cont.....

- **Research administration**
Two research assistants were recruited to administer questionnaires.
- Time spent to collect information:**
- It was undertaken for one month (Nov- Dec. 2006)

Findings Cont...

Responses collected from 12 CBO members only to act as a confirmatory test for Lack of capital to be the major problem hindering the CBO business ; 9 respondents equivalent to 75%,

Findings Continued

Percentage responses from 63 people results

1-4 Members.....	30.2%
5-8 Members.....	55.5%
9-12 Member.....	12.7%
13-Above.....	1.6%
Total	100%

Monitoring and Evaluation

Monitoring:

- During early stages of implementation follow ups were made to see progress on various agreed issues like preparation of constitution.
- Second monitoring is planned to take place during actual implementation of the planned activities in Feb.07

Quarterly , semi- annual and annual monitoring of implementation status.

Project Implementation

• Planning process:

The process of planning in general was participatory

- Logical framework was used to determine Objectives, Outputs, activities, targets, performance indicators, time frame, resources and assigning responsibilities.

Implementation Continued

Quarterly , semi- annual and annual monitoring of implementation status.

Evaluation:

It is planned to be participatory in the sense that it involves internal and external Stakeholders from the district council I, village Leaders and CBO members.

Implementation Continued

- Activities already done successfully:
Needs assessment,
- 2 CBO members have been trained on entrepreneurship,
- CBO constitution already completed and endorse by concerned authorities

Sustainability

- The long term sustainability of the Project is guaranteed since members of the CBO have adopted an internal self financing strategy by contributing to the general fund account each member Tshs 10,000/= per month.

Sustainability Continued

- Training on entrepreneurship of CBO members on entrepreneurship knowledge and skills aims to build their capacity and empower them for improved operations.
- The Project is built on the identified needs of the CBO members therefore it is likely to be supported.

Recommendations. CONT...

- Government should undertake a restructuring program of all Commercial banks concerned with women development and other formal financial institutions like women development Fund, NMB, & TASAF to ensure that they play their central role of establishment
- There must be good and enforced women supportive policy and guidelines.

Conclusion

- Ushirikiano Women Micro-entrepreneurs in Missungwi village suffers from constraints of; lack of Capital, entrepreneurship skills and knowledge, and discrimination which limits their effective performance. These problems need attention from the CBO itself, Government and other donors.

Recommendations Continued

Both local and central government as well potential available donors interested in investing in women micro-enterprises through loans provision, their main focus before loans disbursement could be to train women entrepreneurs on business skills, extended family matters in relation to economic issues.

Recommendations.

- The sustainability of women entrepreneurs endeavors relies much on their initiative and creativity abilities, that will ensure them with development of internal self financing strategies like adoption of monthly contribution. Since there are no reliable potential donors to women projects in Misungwi village. If they are there they have no interest in women businesses.

Recommendations Continued

Both local and central government as well potential available donors interested in investing in women micro-enterprises through loans provision, their main focus before loans disbursement could be to train women entrepreneurs on business skills, extended family matters in relation to economic issues.

References

1. Dr. S.S.Temu (Mrs.) Business management review Volume 5,December, 1998
2. Ernest Aryeetey; Sectoral credit allocation policy and credit flow of Small Enterprises in Ghana, (1993)
3. Rutasobya and Mrs. Miriam I. Nchimbi ; Knowledge Gaps and priority areas for future Research, (Professor, Letticia Kinuda(1987).
MAY THE LORD OF HEAVENS BLESS EVERY ONE
"AMEN"

ANNEX 1

Frequencies

		Statistics						
		Age of respondents	Marital Status	Education Level	Family Size	Number of children	Occupation	Problem experienced
N		Valid	Valid	Valid	Valid	Valid	Valid	Valid
	Missing	0	0	0	0	0	0	0

Frequency Table

		Age of respondents		Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	20-28	23	36.5	36.5	36.5
	29-37	27	42.9	42.9	79.4
	38-46	8	12.7	12.7	92.1
	47 and above	5	7.9	7.9	100.0
	Total	63	100.0	100.0	

		Marital Status of Respondents		Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	Married	36	57.1	57.1	57.1
	Single	16	25.4	25.4	82.5
	Separated	9	14.3	14.3	96.8
	Widow	2	3.2	3.2	100.0
	Total	63	100.0	100.0	

		Education Level of Respondents		Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	Primary education	37	58.7	58.7	58.7
	Sec	12	19.0	19.0	77.8
	Non-Formal	14	22.2	22.2	100.0
	Total	63	100.0	100.0	

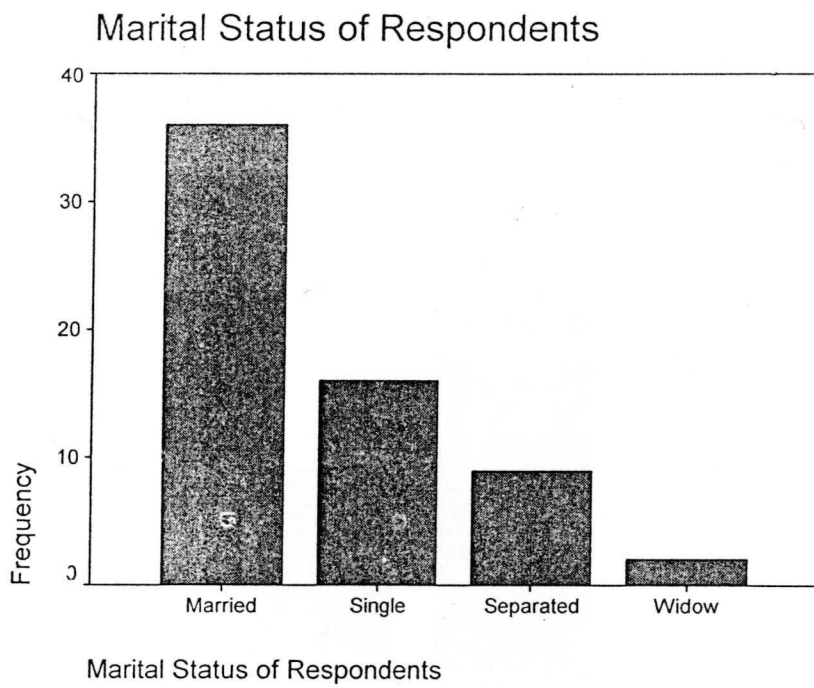
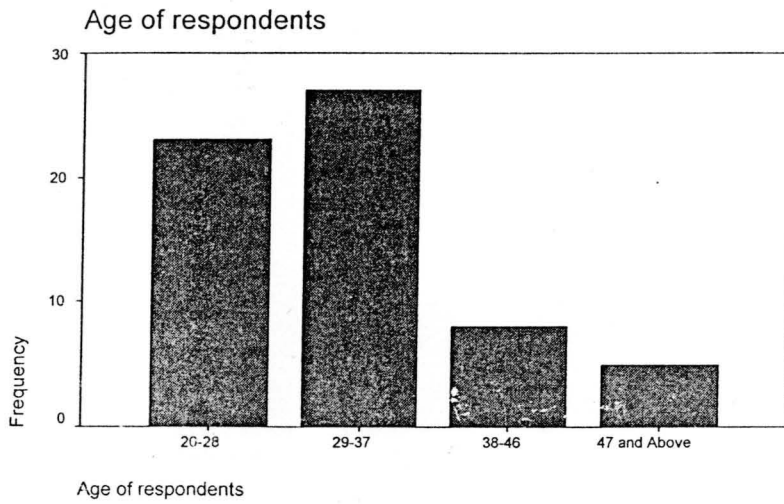
		Family Size of Respondents		Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	1-4	19	30.2	30.2	30.2
	5-8	35	55.6	55.6	85.7
	9-12	8	12.7	12.7	98.4
	13 and above	1	1.6	1.6	100.0
	Total	63	100.0	100.0	

Number of children of respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2	32	50.8	50.8	50.8
	3-5	25	39.7	39.7	90.5
	6 and above	6	9.5	9.5	100.0
	Total	63	100.0	100.0	

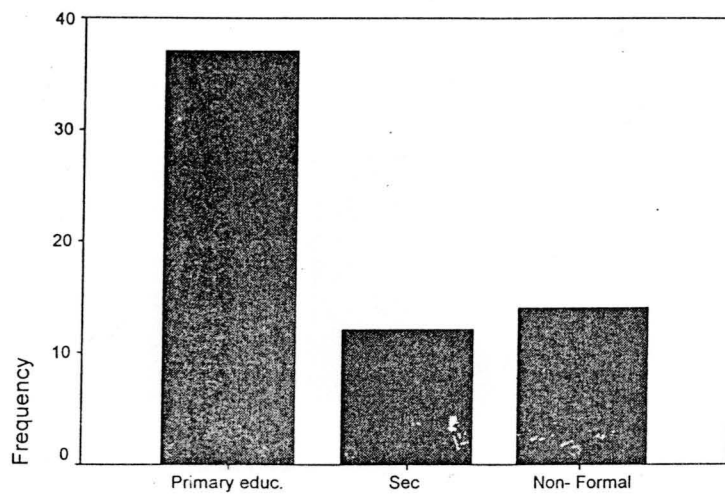
Occupation of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CBO Fish Fryers	12	19.0	19.0	19.0
	Individual Fish Fryers	20	31.7	31.7	50.8
	Ex-Fish Fryers	12	19.0	19.0	69.8
	Normal House Wives	19	30.2	30.2	100.0
	Total	63	100.0	100.0	

Problem experienced					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lack of Capital	36	57.1	57.1	57.1
	Women discrimination	9	14.3	14.3	71.4
	Lack of Entrepreneurships	18	28.6	28.6	100.0
	Total	63	100.0	100.0	

Bar Chart

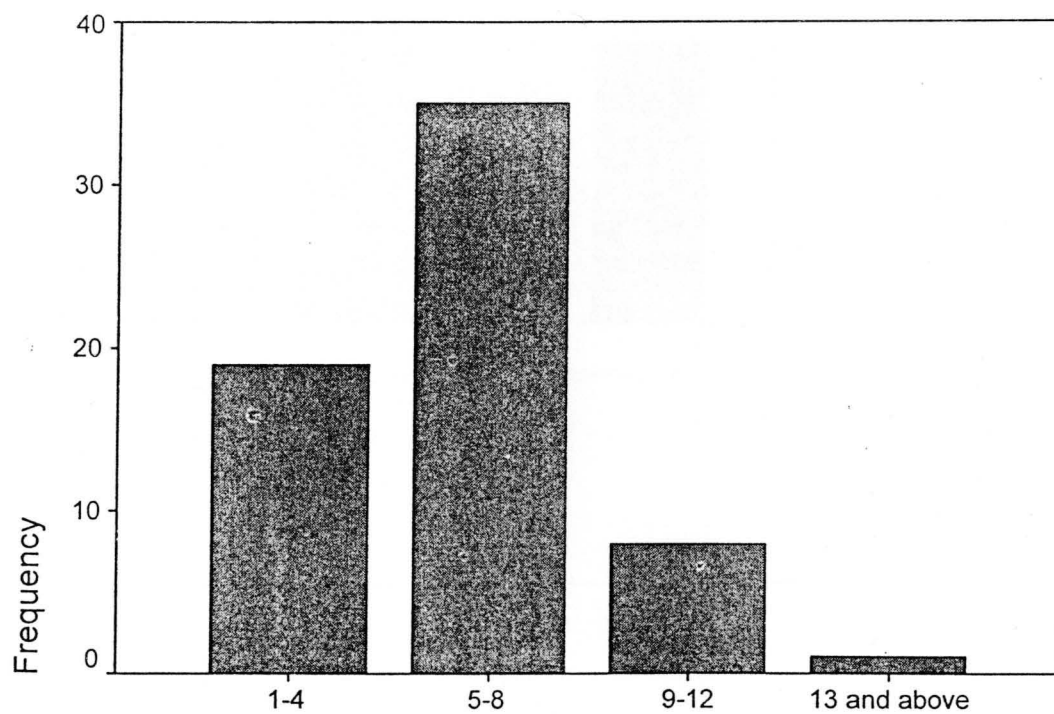


Education Level of Respondents



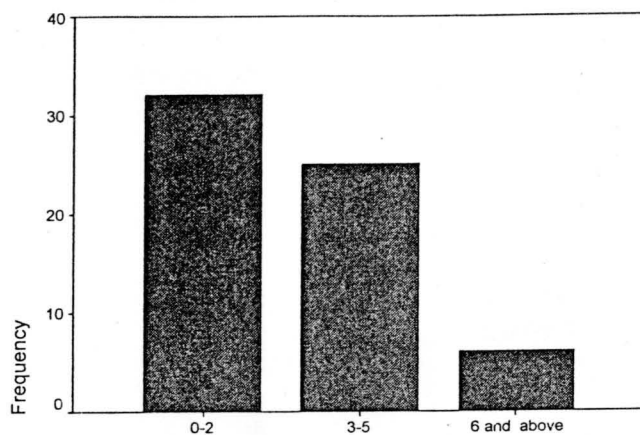
Education Level of Respondents

Family Size of Respondents



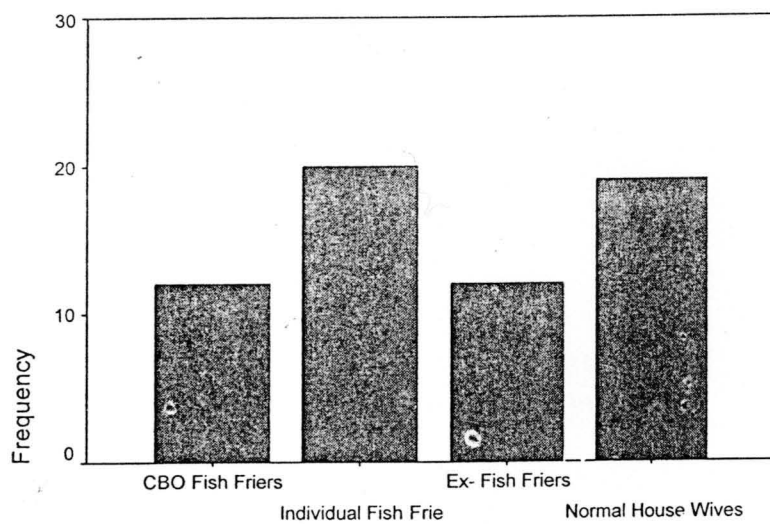
Family Size of Respondents

Number of children of respondents



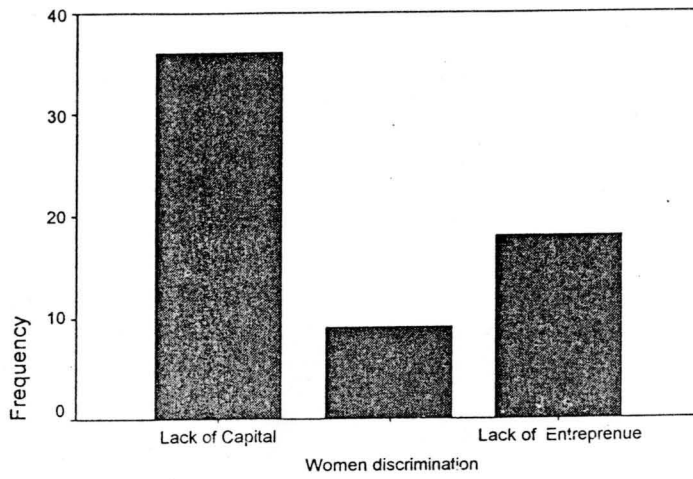
Number of children of respondents

Occupation of Respondents



Occupation of Respondents

Problem experienced



Problem experienced