

**SOUTHERN NEW HAMPSHIRE UNIVERSITY & THE OPEN UNIVERSITY OF
TANZANIA**

**FACTORS AFFECTING GROWTH AND EXPANSION OF WOMEN'S MICROENTERPRISES:
THE CASE OF ROSELLA WOMEN GROUP IN DODOMA MUNICIPALITY SUBMITTED IN
PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE MASTER OF SCIENCE IN
COMMUNITY ECONOMIC DEVELOPMENT IN THE SOUTHERN NEW HAMPSHIRE
UNIVERSITY AT THE OPEN UNIVERSITY OF TANZANIA (2007) .**

CONSTANTINE JOSEPHAT MUSHI

**SOUTHERN NEW HAMPSHIRE UNIVERSITY & THE OPEN UNIVERSITY OF
TANZANIA**

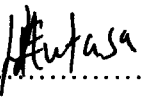
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PARTIAL FULFULMENT OF REQUIREMENTS FOR THE M.S. IN COMMUNITY
ECONOMIC DEVELOPMENT**

CONSTANTINE JOSEPHAT MUSHI

SUPERVISOR'S CERTIFICATION

I, Mr. Felician Mutasa, supervisor of Mr. Constantine Josephat Mushi hereby confirm that
I have read the project and have found it acceptable for review.

(..........)

Signature

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DECLARATION BY THE CANDIDATE

I, Constantine Josephat Mushi., declare that this Project Paper is my own original work and that it has not been submitted for the similar degree in any other University.

DEDICATION

This work is dedicated to my wife Elizabeth and my children Ester, Consolata and Grace.

ABSTRACT

The project on factors affecting growth and expansion of women micro-enterprises involved Rosella Women Group based in Dodoma town. The group is engaged in the cultivation of rosella flowers, drying and processing the flower into juice and jam for sell. The main objective of the project was to find out why the group's enterprise was not growing and expanding since it was started 9 years ago and then recommend appropriate measures to facilitate growth and expansion of the women's enterprise which was necessary to improve their livelihood. The research findings revealed that the group was unable to expand their enterprise due to the following problems and constraints: (i) Lack of capital; (ii) Lack of appropriate technology for rosella flower drying and wine processing; (iii) Inability to access financial support and markets outside Dodoma Region; (iv) Inadequate land for increased production of raw material; and (v) Lack of business skills. This situation had a negative impact on the incomes of the group which remained low throughout the project life. It was also found that the group could not access financial support from potential donors because it was not registered as an NGO.

This being the case, it was recommended to assist the group to register itself as an NGO and write a proposal for funding to be submitted to potential donors. The financial assistance to the group would be used to secure solar drier machines, wine processing plant and for training of the group members on business development skills. The total financial assistance required is Tshs 30,500,000/= (US \$ 23,462).

EXECUTIVE SUMMARY

This project report is about a group of 20 women micro-entrepreneurs operating in Dodoma Municipality by the name of Rosella Women Group. The project focuses on the factors affecting growth and expansion of the women's enterprise. The enterprise has shown no sign of growth since it was started about ten years ago. The project attempts to answer two questions: i) Why has the enterprise shown no sign of growth since it was started in 1998; and ii) What needs to be done to change this situation?

Rosella Women Group whose name is derived from rosella flower botanically known as 'hibiscus sabdariffa' is involved in the production, processing and selling of dried rosella, natural rosella juice and jam. The group was established in 1998 with the objective of creating self-employment and generating income.

During community needs assessment it was revealed that Rosella Women Group was facing a number of problems and constraints which prevented them from growing and expanding their enterprise. The core problems and constraints included: (i) Inadequate capital for business growth and expansion; ii) Inability to access financial support (iii) Lack of appropriate technology for rosella production and processing; (iv) Inadequate business management skills; v) Inability to access markets outside Dodoma Region; and (vi) Lack of business premise. These factors consequently led to low production and/or productivity and low income, thus affecting the livelihood of the group members and their family.

The group is desirous of changing this situation by securing financial support to facilitate growth of their enterprise. However, potential donors approached would not support this group since it operated informally. Hence, the priority need of the group was to register itself as a local NGO in order to qualify for financial support.

Based on community needs assessment and problem identification, the goal of this project was therefore to facilitate Rosella Women Group to grow and expand their business in order to increase income and improve livelihood of women in Dodoma Municipality. The objectives of the project were two-fold: i) To register Rosella Women Group as a local NGO by December 2006; and ii) To develop a project proposal for the expansion of rosella flower project by December 2006.

The two project objectives have been achieved by 97.5 percent. Registration of the group as an NGO has been achieved by 100 percent. The group has been registered by the name of 'Rosella Jipe Moyo' with a Registration SO. NO. 14673 of 30th January 2007 (Appendix X). The second objective i.e. proposal for funding has been achieved by 95 percent. The task remaining is to submit the proposal to potential donors for financial support consideration.

Experience gained in this project proved that women operated enterprises which can grow and expand into viable projects if they are supported financially. Researchers doing similar project need to direct their support to stimulating this potential.

ACKNOWLEDGEMENT

I wish in the first place to thank Mr. Michel Adjibodou, the Director of Community Economic Development (CED) Programme, Ms Rukia Masasi, Programme Coordinator, and Mr. Felician Mutasa, Programme Academic Instructor for their support which facilitated this course of study. I wish to take this opportunity also to express my sincere gratitude to the management of Dodoma Municipal Council for paying my entire school fees. Without this financial support I would definitely have not been able to attend this programme. I particularly wish to thank all the course instructors for their academic support during the course of study. Special thanks go to Mr. Felician Mutasa who supervised and enabled this final work to be accepted for review. I am also thankful to my colleagues who contributed valuable input to this work. I am extremely grateful to my wife Elizabeth and my daughters Ester, Consolata and Grace as well as close relatives and friends for their moral support throughout the course of study. Without their tolerance and encouragement, this work would have been difficult.

Particular thanks go to Rosella Women Group in Dodoma Municipality for providing the opportunity to work with them and for their tireless support and cooperation which made this work a success. Last but not least, I am particularly indebted by all those who in one way or another contributed to the successful completion of this programme, not forgetting those who spared their limited time to respond to my questionnaires.

Constantine Josephat Mushi.

LIST OF ABBREVIATIONS

BEST	Business Environment Strengthening for Tanzania
BIS	Basic Industrial Strategy
CBOs	Community Based Organizations
CED	Community Economic Development
CIDA	Canadian International Development Agency
CNE	Community Needs Assessment
CRDB	Cooperative and Rural Cooperative Bank
EDC	Enterprise Development Center
FAWETA	Federation of Women Entrepreneurs of Tanzania
FINCA	Foundation for International Community Assistance
FEs	Female Entrepreneurs
GDP	Gross Domestic Product
Ha	Hectare
IEC	Information, Education and Communication
Kg	Kilogramme
Km	Kilometre
LGA	Local Government Authority
LFA	Logical Framework Approach
MFIs	Micro-Financial Institutions
NBC	National Bank of Commerce
NGOs	Non-Governmental Organizations

NMB	National Micro-Finance Bank
NSGRP	National Strategy for Growth and Reduction of Poverty
NSIC	National Small Industries Corporation
SACCOS	Savings and Credit Cooperative Societies
SIDO	Small Industries Development Organization
SIDP	Sustainable Industrial Development Policy
SMEs	Small and Medium Enterprises
UDEC	University of Dar es Salaam Entrepreneurship Centre
UK	United Kingdom
UNDP	United Nations Development Programme
URT	United Republic of Tanzania
US	United States
WDF	Women Development Fund
WOWAP	Women Wake UP

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CHAPTER 1: COMMUNITY NEEDS ASSESSMENT

1.1 Community Profile

1.1.1 Background

Rosella Women Group derives its name from rosella flower botanically known as 'hibiscus sabdariffa'. Hibiscus flower is a crop which is widely cultivated in sub-Saharan Africa. In Tanzania apart from Dodoma, hibiscus is also grown in Kilimanjaro, Morogoro, Kagera and Coast regions. In Dodoma Region hibiscus is an indigenous crop produced by farmers for commercial and nutritional purposes. Hibiscus flowers are dried and used in processing of juices, jellies, jams, ice cream and flavours. Given appropriate technology, the hibiscus may also be processed to produce high quality wine.

Rosella Women Group comprising of 20 female micro-entrepreneurs was formed in October 1998 with the aim of improving their livelihood by undertaking this income generating project. The group is involved in the production, processing and selling of dried rosella, rosella juice, and jam using local technology. Their initial capital outlay was Tshs 500,000/= which was raised from members contributions and accumulated savings. Through this project the group has been able to generate an average annual net income of Tshs 659,000/= which has helped them solve some of their basic needs problems. The demand for dried rosella and its products is increasing within and outside Dodoma Region. Since its formation, the group has longed to grow and expand its business by processing rosella wine and making improvement on its products, but due to financial problems and lack of appropriate technology, it has not been able to do so.

The group has been trained in food processing by SIDO Dodoma in order to increase its skills and acquire appropriate technology required in rosella processing. The group has also undergone training in wine processing using dried rosella provided by the Institute of Traditional Medicine of the Muhimbili University College of Health Sciences. The group intends to register itself as an NGO in order to use its registration certificate to mobilize financial resources required for growth and expansion of its business.

1.1.2 Project Location

The project is located within Dodoma Municipality which is among the five districts constituting Dodoma Region. The Municipality is located in the centre of the region totally surrounded by Dodoma Rural District lying between latitudes 6° 0' and 6° 30' South of Equator and longitude 35° 30' and 36° 02' East of Greenwich. Dodoma Municipality has an area of 2,769 Sq Km (of which 625 Sq Km is urbanized) and a projected population of 350,000. The Municipality's projected average per capita income is Tshs 219,882/= (THBS 2005). Raw materials (hibiscus flowers) are obtained from Ipala, Hombolo, Kikuyu Kaskazini and Kikuyu Kusini wards within the Municipality. The group's office is currently located in a rented room at BIMA House in the center of Dodoma town. The group plans to build its own office and secure its own land in order to cut down the cost of renting these assets.

1.1.3 Organizational Structure

The organizational structure of Rosella Women Group is shown in Appendix III.

1.1.4 Vision Statement

The group's vision is to improve the livelihoods and reduce poverty of poor women in Dodoma Municipality by strengthening and expanding its income generating project i.e. producing, processing, and selling dried rosella flower, juice, jam and wine.

1.1.5 Mission Statement

The group's mission is to enhance women's participation in income generating projects.

1.1.6 Community Project Objectives

The group has the following objectives: (i) To mobilize poor women in Dodoma Municipality to participate in rosella flower income generation project; (ii) To expand production of rosella and create more employment for women; (iii) To improve the livelihood of poor women in the Municipality including those affected by HIV/AIDS; (iv) To increase networking with other groups within and outside the region; (v) To transform their group into a local NGO.

1.2. Community Needs Assessment

Community Needs Assessment involved a variety of research methods ranging from semi-structured questionnaires, and brainstorming. Basic needs assessment for the

group was first done using a face-to-face interview with group leaders. On the basis of this overview, major needs and problems of the group were determined followed by a more detailed study conducted using a semi structured questionnaire to gather more information on the local conditions surrounding the identified problems.

1.2.1 Needs Identification

Information for needs assessment was collected using a checklist shown in Appendix II. In order to identify the needs of the group, a brainstorming method was used to develop a master list of needs. The following list of needs was developed: (i) Capital for growth and expansion of business; (ii) Drier machines (iii) Winery machine (boiler); (iv) Products display premise; (v) Business development skills; (vi) Food processing skills; (vii) Access to market outside Dodoma; (viii) Office equipment (computer, photocopy); (ix) Acquire own land; (x) Increased production and income.

1.2.2 Needs Prioritization

Priority needs of the group were identified using brainstorming, voting and ranking methods. A master list of needs developed through brainstorming technique was displayed on a flip chart and participants instructed to vote for needs which they thought were the most important to the group. Following this procedure, a list of 5 priority needs of the group was selected which included: i) Capital for growth and expansion; ii) Drier machines; iii) Winery plant (boiler); iv) Product display premise; v) Food processing skills. Detailed results of needs prioritization are shown in Appendix II.

1.3 Research Methodology for Community Needs Assessment

1.3.1 Purpose and Objectives of the Study

The main purpose of the study was to investigate problems and constraints affecting the growth and expansion of women micro enterprises, then recommend a project to be implemented in order remove these obstacles. The specific objectives of the study were to: (i) Study the factors which affected growth and expansion of Rosella Women Group; (ii) identify priority problems and constraints to growth and expansion of the group's enterprise (iii) review the role of the government in supporting growth and expansion of women micro-enterprises; and (iv) propose strategies and commendations to further strengthen and expand women micro-enterprises.

1.3.2 Scope and Limitations of the Study

Although the survey was intended to cover all 20 members of Rosella Women Group, only 15 members turned out for the interview. Semi-structured questionnaire was confined to conveniently selected government officials, and customers of Rosella Flower Project.

1.3.3 Survey Design

Descriptive design was chosen for community needs assessment. The design was chosen because of its convenience and simplicity in terms of administration, data analysis and tabulation.

1.3.4 Survey Questions

The survey research consisted of a total of 34 questions (Appendix IV). Overall, the questions were designed to collect information aiming at identifying problems and constraints to growth and expansion of Rosella Women Group in Dodoma Municipality. A total of 21 semi-structured questions were designed for group members and 5 for customers of Rosella products. The aim of these questions was to gather information on the project background, current situation, barriers to business growth and expansion and future plans. A three (3) item questionnaire was designed for Community Development Office of Dodoma Municipal Council aiming at collecting information on the government contributions to the development of women's enterprises. A 5 item questionnaire was administered to SIDO officials in Dodoma aiming at collecting information regarding business development services provided by the organization to women micro-entrepreneurs including Rosella Women Group.

1.4 Psychometrics Characteristics

The survey used nominal, ordinal as well as Likert scales in rating questionnaire responses. The content of the questionnaire was established through setting the boundaries of the questions before administering it. The content topics focused on collecting information regarding factors affecting growth and expansion of women micro enterprises. Definition of terms to be used in the survey was done in terms of what is already known and established about the topic. Data was thus collected basing on the selected topics in order to get the information needed. The survey had a

combination of response types ranging from fixed-choice or fixed response to open-ended or free response questions.

The reliability of the survey instrument was tested with representative members of the group and found to be convenient before actual survey. The validity of the survey instrument was established using test-pretest method. Content was the type of validity selected for this survey.

1.5 Administration

The interviews and questionnaires were administered between May and mid June 2006 by the researcher with the help of two assistants. Both survey assistants are Local Government employees working as Community Development Officers (CDOs) at the Municipality's head office. In order to facilitate the survey activities the survey assistants were oriented on the research methodology, the type of questions and data to be collected from the respondents. The entire survey took two weeks to be completed.

1.6 Survey Methods

1.6.1 Sampling Techniques

The sample size for the study comprised 27 respondents purposively selected. Twenty (20) out of 27 respondents were members of Rosella Women Group while 7 respondents included government officials (4), and customers of rosella products (3). Table 1.1 below shows distribution and response rate for this survey.

Table 1.1: Distribution of Respondents

No.	Category of Respondents	Sample Size	Number Responded	Response Rate (%)
1	Group Members	20	15	75
2	Government Officials	4	4	100
3.	Customers	3	1	33
TOTAL		27	20	74

Source: Own field data, May/June 2006

1.6.2 Data Collection Methods

Primary data were collected using semi-structured questionnaire, face-to-face interview and brainstorming, to investigate barriers to growth and expansion of Rosella Women Group business and what needed to be done to remove the barriers. Secondary data were obtained from records at Roseila Women Group's office. Journals, books, research papers and reports from Dodoma Regional Library, SIDO and CED Office were also used to obtain secondary data. Secondary data were also obtained through internet research on the topic. The collected data included background information to the group, profile of group members, profile of the enterprise, current situation of the business, barriers to growth and expansion of women's enterprises, and future plans.

1.7 Analysis of the Research Data

Quantitative data from the survey were analyzed with Microsoft Office Excel 2003. Descriptive statistics were used to organize and summarize the data (i.e. frequencies, means, and percentages). Data from structured questionnaires were analyzed using a

qualitative data analysis technique. The analysis involved dividing the data into manageable portions for analysis and then the researcher arranged the data for regularities and patterns. Two questions were kept in mind when reading and reviewing the data: (a) which comments were occurring on regular basis? And (b) which comments were similar to each other?

1.8 Summary of Key Research Findings

The survey results revealed that the project employed women between the age of 15 and 51; The mean average age of the members was 35.9 years; Majority (47 percent) of group members had attended post-primary education while 13 percent had no formal schooling; The majority (86 percent) of these women decided to participate in this project in order to employ themselves and generate income; Major source (93 percent) of capital used to start up the enterprise was obtained through member contributions and group savings; Lack of collateral or guarantee was cited by 86 percent of respondents as the major reason for the group not taking a bank loan; The group's average annual net income dropped from Tshs 732,500/= in 1998 to Tshs 400,000/= in 2006; Inadequate capital was cited by the majority of respondents (93 per cent) as the most critical barrier to growth and expansion of their enterprise.

1.8.1 Age of Respondents

The survey indicated that most of the group members were young women between the age of 26 and 32 implying that potential for growth and expansion of the enterprise exists given financial support (Table 1.2).

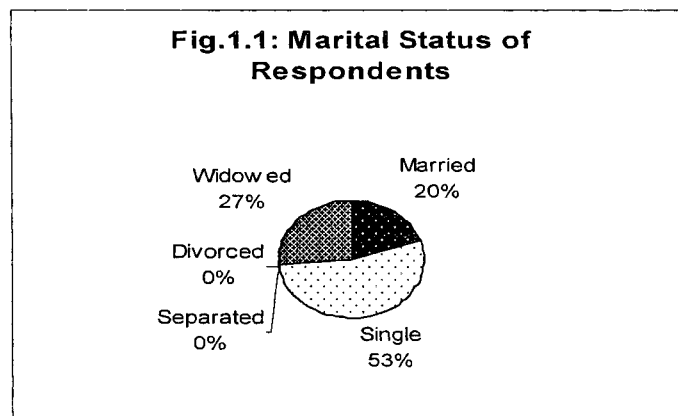
Table 1.2: Age of Respondents (Years)

Age Range	Frequency	Percentage
Below 18	1	7
19 to 25	3	20
26 to 32	7	46
33 to 39	0	0
40 to 46	0	0
47 to 52	4	27
Over 52	0	0
TOTAL	15	100

Source: Own field data, May/June 2006

1.8.2 Marital Status of Respondents

Majority (53) of respondents is single implying that they were more affected by employment problem (Fig.1.2). Majority (53) of respondents are single implying that they were more affected by employment problem.



Source: Own field data, May/June, 2006

1.8.3 Level of Education

Majority (47 percent) of respondents had attended post primary education while 13 percent had no formal schooling. (Table 1.3). Two members have attained college education and obtained diplomas in Administration and Accountancy while one has a secretarial certificate. This level of education indicates that the group has inbuilt human capacity which is an opportunity for sustainable project development.

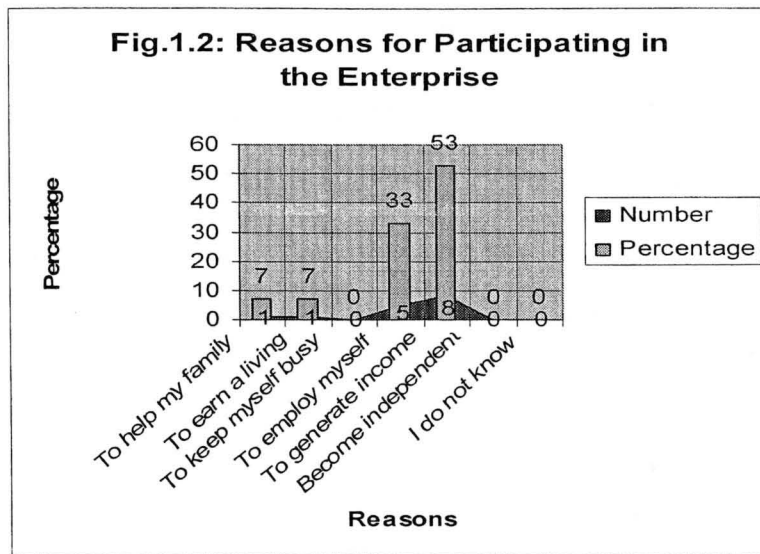
Table 1.3: Level of Education of Respondents

Level of Educational	Number of Members	Percentage of Total
Form Six	1	7
Form IV	7	47
Standard VII	5	33
Not Attended	2	13
TOTAL	15	100

Source: Own field data, May/June 2006.

1.8.4 Reasons for participating in the Enterprise

When asked to give reasons for participating in the project, majority (86 per cent) of respondents cited self-employment and income generation as reasons, which motivated them to participate in the project (Fig.1.2) below, provides a summary of reasons which were cited to motivate the group members to engage in the project.



Source: Own field data, May/June 2006.

1.8.5 Sources of Capital

About 93 percent of capital used for the development of the enterprise came from group savings while 7 percent was credit loan from the government (Table 1.4).

Table 1.4: Sources of Expansion Capital for Rosella Women Group

Sources	Frequency	Percentage of Total
Government	1	7
Bank Loan	0	0
MFIs	0	0
SACCOS	0	0
Group Savings	14	93
Other	0	0
TOTAL	15	100

Source: Own field Data, May/June, 2006

1.8.6 Income Generation

The study of financial performance of the enterprise revealed that the project was generating positive annual income since it was started. However, the profits have generally been declining while costs increased as a result of inadequate working capital. Table 1.5 below shows the trend of financial performance of the group for the past nine years.

Table 1.5: Trend of Annual Income Generation (1998-2006) -Tshs' 000'

Year	1998	1999	2000	2001	2002	2003	2004	2005	2006
Sales	1,408	1,420	1,350	1,375	1,380	1,405	1,395	1,300	1,330
Cost	675	615	835	750	705	649	900	992	850
Net Income	733	805	515	625	675	756	495	307	480

Source: Rosella Women Group

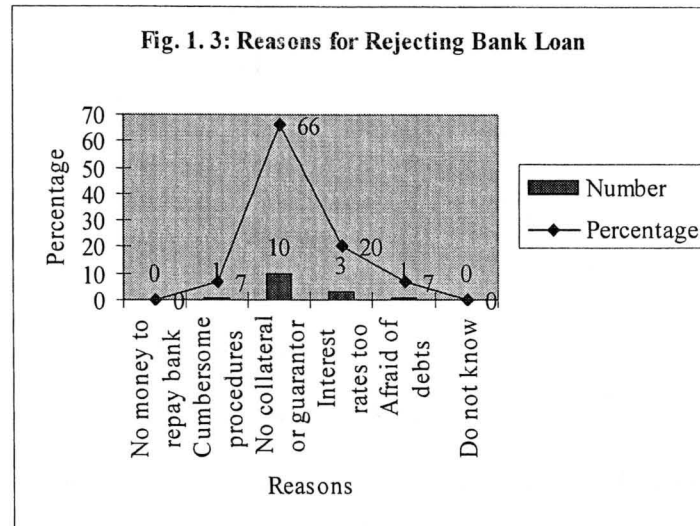
1.9 Factors Affecting Growth and Expansion of the Enterprise

The following factors were found to be critical barriers to growth and expansion of Rosella Women Group business.

1.9.1 Access to Financing

Despite existence of a number of formal and informal financial institutions in Dodoma Region, Rosella Women Group has not attempted borrowing from any. The group refrained from taking bank loan for a number of reasons. The main reasons

given were the lack of collateral and high interest rates charged by these institutions (Figure 1.3).



Source: Own field data, May/June 2006

Although the Municipality provides credit loan to support women economic activities through its WDF, the amount provided was inadequate and on the average, the lending portfolio continued to decline. It is only in 2006 the group succeeded in getting a credit loan worth Tshs 300,000/= from the Municipality's WDF which was used to increase production of rosella flower. However, Rosella Women Group received only 0.8 percent of the total amount allocated to women groups in the Municipality for last 6 years as shown in Table 1.6 below.

Table 1.6: **Municipality's lending to Clientele (2001-2006)-Tshs '000'**

Year	2001	2002	2003	2004	2005	2006	Total
Total Lending	11,000	4,000	3,000	10,500	3,000	6,500	38,700
Lending to Rosella	0	0	0	0	0	300	300
Percentage	0	0	0	0	0	4.6	0.8

Source: Department of Community Development, Dodoma Municipality, 2006

Other sources of microfinancing including SIDO, NMB, CRDB, and NBC, existed in Dodoma, but did not benefit poor women groups. For example, SIDO provides micro credit only to individuals in town who have collateral. A policy on group lending exists but only for rural clients. Although no collateral is demanded for group lending, one has to deposit 10% of the credit loan applied for. Moreover, individual member in the group has to be recognized by the local government authority and obtain two guarantors before getting the loan. For the past 6 years SIDO Dodoma did not lend anything to Rosella Women Group because it failed to meet these criteria (Table 1.7).

Table 1.7: SIDO lending to clientele (2002-2006 (May) -Tshs ‘000’

Year	Lending to Other Groups	Lending to Rosella Women Group	Percentage of Total Lending
2002	9,000.0	0	0
2003	15,288.9	0	0
2004	18,650.0	0	0
2005	28,756.0	0	0
2006 (May)	11,486.0	0	0
TOTAL	83,180.9	0	0

Source: Own field data, May/June 2006

1.9.2 Access to Appropriate Technology

The group would like to expand its business by increasing production of roseila flower, start processing wine and improve quality of their products. However, due to lack of appropriate technology expansion plans have been difficult. Although the group has been trained in food and wine processing, lack of financial support to procure equipment for drying, processing and packaging of rosella products has been a critical barrier. Currently, rosella products were locally bottled and packaged. For example, juice was packaged in plastic bottles without seal and label. Thus, expansion of the project would be difficult in the absence of appropriate technology. The group needs financial support to secure drier machines, packaging materials and winery equipment to improve quality of their products and expand production.

1.9.3 Business Management Skills

During community needs assessment, it was revealed that the group had inadequate business management skills which also contributed to low levels of incomes and high production costs. There is need to train the group members to acquire appropriate business management skills in order to facilitate expansion of the enterprise.

1.9.4 Access to Markets

Most of the products produced by the group are sold to the local market. Potential buyers include people living with HIV/AIDS, NGOs and institutions which provide services to people living with HIV/AIDS, local brew makers and the general public. Some products are sold during trade fairs (national as well as private) which the group attends for the purpose of advertisement. Potential markets for rosella products are also available in Dar-es Salaam and Zanzibar but the problem remains inability to access these markets due to financial constraints and low quality of their products.

1.9.5 Access to Business Premise

The study revealed that the group operated their enterprise from a rented office for which they pay a monthly rent of Tshs 30,000/=. Despite this cost, the office is so small and inconvenient for displaying their products. The group said they would like to construct and own their own office but were financially constrained.

1.10 Discussions of the Research Findings:

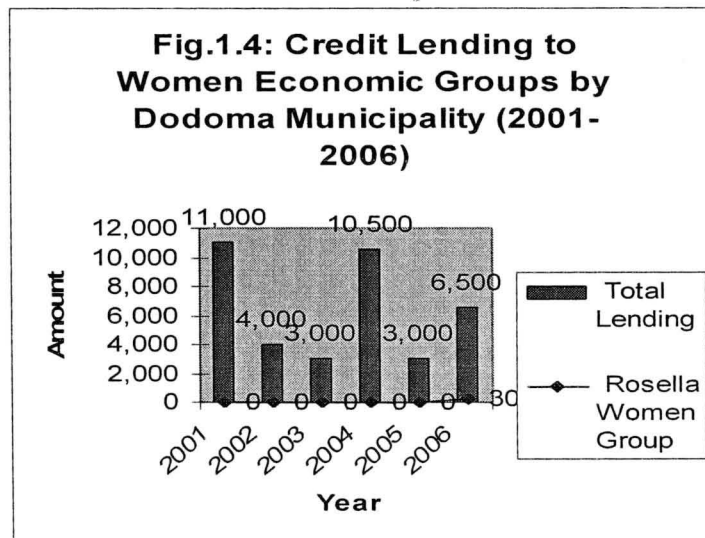
In light of background information and the statement of the problem, the survey results revealed that Rosella Women Group could not grow and expand their business due to various barriers which include: (i) Inadequate capital; (ii) Lack of appropriate technology for rosella flower drying and wine processing; (iii) Inability to access financial services from banks and financial institutions; (v) Inadequate businesses skills and (vi) Inadequate land for increased production of raw material.

However, inadequate capital was cited as the biggest problem affecting growth and expansion of Rosella Women Group's enterprise. The results are consistent with similar studies conducted by other researchers reviewed in Chapter Three. Lack of financial support and inadequate access to credit loan were factors found to affect growth and expansion of women micro-enterprises. Although there were many formal and informal financial institutions operating within the Municipality, Rosella Women Group could not borrow from them because of financial constraints, the lack of collateral and high interest rates charged by banks and MFIs.

In Tanzania this has been a big problem facing entrepreneurs and particularly poor women while starting or expanding their businesses. Most of the banks and financial institutions do not wish to lend money to poor borrowers and a few which do so charge interest rates between 18 and 21 percent which poor borrowers cannot afford. In Dodoma NMB charged interest between 20 and 24 percent for micro-entrepreneurs on top of collateral. As a result poor borrowers end up losing their

property (houses, vehicles etc.) they offered as collateral. The government seems to have failed in convincing owners of the banks and financial institutions to consider reducing the size of interest rates. In a country like UK borrowers pay a minimum of 5 percent as interest rate which is between 3 and 4 times less what their counterparts pay in Tanzania. (Mwananchi, Thursday, December 28, 2006 p.16).

The Municipality's WDF which was established to support women's economic activities has not benefited all the groups because the fund is not capable of generating enough money to meet the demand of more than 500,000 women groups operating within the Municipality. For example, over the past 9 years, Rosella Women Group received credit loan only in 2006 from the fund amounting to Tshs 300,000/= (Fig 1.4).



Source: Own field data, May/June 2006

However, this small credit had a substantial impact to the income of the group for that year indicating that if the group gets adequate financial support it could expand, create more employment and increase their income.

This being the case, there was need to assist Rosella Women Group in mobilizing financial resources and support from other sources to facilitate growth and expansion of their enterprise. The priority need of the group was to be registered as a local NGO in order to qualify for financial support consideration by various donors since many of these donors do not deal with informal groups. This support is important in order to increase the level of incomes of the group members which have been on the decline since the enterprise was started in 1998 (Figure 1.5).

CHAPTER 2: PROBLEM IDENTIFICATION

2.1 Problem Identification

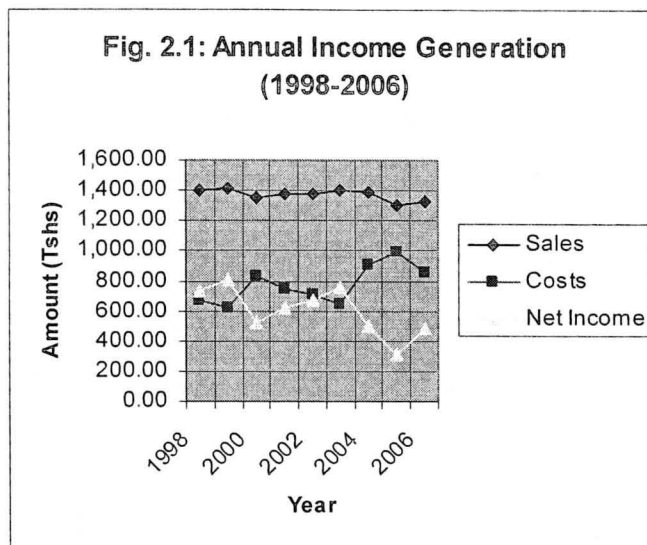
Based on the community needs assessment, the core problem of Rosella Women Group was found to be inability to grow and expand its business. This situation was caused by the following factors: (i) Inadequate capital for business growth and expansion (ii) Lack of appropriate technology for rosella processing (iii) Inability to access financial support; and (iv) Inability to access markets outside Dodoma Region; and (v) Inadequate business skills. Consequently, production and productivity, annual turnover and net income of the group have been affected leading to poor livelihood of the group members and their family.

In order to solve the core problem, the following solutions were recommended:

(i) Facilitate the group to register itself as a local NGO and (ii) Facilitate the group to apply for financial support to potential donors to facilitate growth and expansion of the group's enterprise.

2.2 Problem Statement

Despite being almost 9 years old in business, the group's enterprise has displayed no sign of growth and expansion. During the period the group's annual sales dropped to Tshs 1,330,000/= in 2006 from Tshs 1,407,500/= in 1998. Its average annual net income dropped by 45.4 per cent i.e. from Tshs 732,500/= in 1998 to Tshs 400,000/= in 2006, while the costs of production increased by 25.9 per cent i.e. from Tshs 675,000/= in 1998 to Tshs 850,000/= in 2006 (See Table 1.5 below).



Source: Own field data, May/June 2006

Crop productivity and profitability levels are lower compared to other areas. It is estimated that under good management practices, yield ranges between 450 to 5,000 Kg/Ha of dried hibiscus. Nevertheless, Rosella Women Group harvest between 170 and 200Kg./Ha of dries rosella which is by far lower than the recommended yield. With the average selling price of Tshs 1,000/=Kg. of dried rosella, the group earns a gross income of Tshs 50,000/= per season. The costs involved in the production and processing of the crop are estimated at Tshs 10,000/=. Their counterparts in Kilimanjaro earn up to 5,000,000/= per Hectare at a price of Tshs 10,000/=Kg. of dried rosella. These non growth indicators suggest presence of inhibiting factors which need to be examined. Research findings showed that capital was a factor most affecting growth and expansion of the enterprise.

The study further showed that given financial support, the group could grow and expand to a viable project. The impact of a small credit loan worth Tshs 300,000/= provided by Dodoma Municipality in 2006 had a substantial impact to the group's business growth. This small money was used to increase production of rosella flowers and boosted net income of the group from Tshs 300,000/= obtained in 2005 to about Tshs 500,000/= earned in 2006 (Table 1.5).

2.3 Target Community

Rosella Women Group in Dodoma Municipal Council is the target community of this project. The group is involved in the cultivation of rosella flowers, processing and selling of its products since 1998. Participation of the group members in the project activities is quite good. The group participates in various other activities outside the project area which include participation in trade fairs, exhibitions, and farmers' day (Nane Nane) for advocacy purposes and marketing of its products. Participation in these activities has empowered the group and helped them expose their products to markets outside Dodoma Region.

2.4 Stakeholders

The potential stakeholders of Rosella Women Group include WOWAP, SHIDEPHA+, Village of Hope, Roman Catholic Church, Anglican Church, SIDO, Dodoma Municipal Council, Community Based Health Initiatives (CBHI), and individual beneficiaries. Table 2.1 below provides a detailed description of potential stakeholders involved in the project.

Table 2.1: Description of Potential Stakeholders Participating in the Enterprise

Stakeholder	Role	Expectations
WOWAP	-Awareness creation and consultancy on the right of women and children	Uses the project's facilitation skills to train groups in the rural areas
SHIDEPHA+	-Counseling and home based care to people living with HIV/AIDS	The NGO is supplied with rosella flowers from the project.
Village of Hope	-Counseling and home based care to people living with HIV/AIDS	-Continued supply of hibiscus flowers from the project.
Roman Catholic Church	Community awareness creation on HIV/AIDS	-Continued supply of hibiscus flowers and consultancy
Anglican Church	Awareness to community on social and economic problems.	Continued cooperation with the church on community sensitization
SIDO	-Provides business development services to micro-entrepreneurs	Expects the group to grow and expand to a small-scale enterprise
Dodoma Municipal Council	-Provision and capacity building on utilization of micro-credit loan	Continued cooperation with CBOs and support to micro-enterprises
Stakeholder	Role	Expectation
Community Based Health Initiatives (CBHI)	Facilitation of community health care provision	Continued supply of rosella flowers from the project.
Beneficiaries	Provide key information required to assess the performance of the project	Continued participation in the project's activities

2.5 Project Goal in CED terms

2.5.1 Current Conditions of the target community

The current conditions of the group include: (i) Low income; (ii) Low production and productivity; (iii) Inadequate capital for business growth and expansion (iv) Lack of appropriate technology for rosella production and processing (v) Inability to access financial support (vi) and (vi) Inadequate entrepreneurial skills.

2.5.2 Preferred Conditions to be promoted by the Project

The project is designed to achieve the following: (i) Registration of Rosella Women group as a local NGO; (ii) Increased access to financial support; (iii) Increased business development skills; (iv) Increased production and productivity; (v) Improved quality and packaging of rosella products (vi) Increased income and reduced poverty among poor women.

2.5.3 Bridging the Gap

In order to bridge the gap between the existing and the desired situation the following needed to be done: (i) Expand business; (ii) Train group members on food and rosella wine processing; (iii) Apply for the registration of the group as a local NGO; (iv) Facilitate the group in developing a proposal for funding; and (v) Secure appropriate technology for production, processing and packaging of Rosella products.

2.5.4 Project Goal

The project goal is to facilitate Rosella Women Group to expand their business and improve livelihood of low income women in Dodoma Municipality. The goal was derived from community needs assessment and problem identification.

The project background, existing human capacity, and long experience of the group provide assurance that the project's goal will be achieved. The group's leadership is well conversant with the project and is committed to ensure its success. The group started out of its own capital which indicates that the question of sustainability is taken care of from the beginning of the project inception. The project's beneficiaries are highly interested and actively involved in the project activities. This a good sign that the project will achieve its goals. Raw materials (hibiscus flowers) are abundant and the markets, internal and external are readily available for the project's output.

2.5.5 Project Objectives

In order to achieve the project's goal the following objectives were set: (i) To register the group as a local NGO with the Ministry of Home Affairs by December 2006 aiming to improve Dodoma women livelihood (ii) To develop a proposal for funding by December, 2006 for the expansion of Rosella Flower Project i.e. start processing of rosella wine by June, 2007.

The main prerequisites of the project were availability of funds and technical skills especially on project proposal write-up. Resources for fulfilling these prerequisites

were partly raised by the group and partly contributed by well wishers. A total amount of Tshs 500,000/= was used in implementing this project.

2.5.6 Host organization

The project is hosted by the Rosella Women Group. The group is responsible for planning and implementing all the activities of the project i.e. cultivation, processing, and selling of rosella products. Rosella Women Group has actively participated in the project in terms of providing the opportunity needed for the project to be implemented within their organization; providing information/data for the community needs assessment; monitoring and evaluation; contribution in cash and in kind for the registration of their group and project proposal writing.

CHAPTER 3: LITERATURE REVIEW

3.1 Theoretical Literature

3.1.1 Definitions and Interpretations

For the purpose of common understanding, this report defined micro enterprises as those enterprises employing more than five persons and having an asset between USD 1,176- 2,353 and small enterprises as being those registered enterprises employing more than five persons and having an asset above USD 2,353 and not exceeding USD 5,882. Women enterprises are those which were started, are owned and managed by women. This means the woman is both the major owner and decision maker of the enterprise. Growth and expansion were defined as movement from micro to small and medium enterprises.

3.1.2 Motivation to start business

Many women engaged in micro enterprises started their businesses to overcome the challenges of poverty and its consequences. Some of the driving forces behind them starting a business include: i) unsatisfied household subsistence needs i.e. in order to meet basic needs like food, clothes, education of children etc. ii) Girls dropping out of school and being unable to find wage employment. iii) Family pressures on girls to earn their own living; and iv) Credit facilities being offered to women in their local communities. (Zewde and Associates 2003).

3.1.3 Constraints to Growth and Expansion of Women's Micro-enterprises

Micro entrepreneurs are likely to face a number of constraints that limit their business growth. Among these are : marketing (identifying sources of demand,

finding customers, developing business linkages, adapting products and services to meet buyer requirements); input supply, including access to raw materials, supplies, and equipment; technical/production; legal and regulatory compliance and harassment; affordable and accessible transportation; access to business facilities and infrastructure; and human resource development and management problems (Barton, 1997). These constraints do not affect men's and women's business in the same way, since men-owned and women-owned businesses do not operate in the same sectors or locations, or have equal access, control and use of the same resources and marketing outlets.

A number of constraints specific to women-owned business and growth, such as their use of informal networks for lack of access to formal channels and the limitations of such networks in increasing production and market opportunities, are cited in the micro-enterprise literature. Other reasons given for slow or no business growth among women's business are the more risk averse nature of women entrepreneurs compared to men due family priorities as well as women's tendency to diversify rather than specialize to minimize risk (Downing 1990). The main constraints women face to their business growth continue to be limitations on their access to the public sphere, markets, information, and networks, and their concentration in lower value-added sectors such as food production and sewing. These constraints are linked to the policy, market, and cultural environment in which women micro-entrepreneurs navigate rather than some inherent characteristic of women. Table 2.1 lists constraints to business growth mainly faced by women micro-entrepreneurs.

Table 3.1 Key Constraints to Business Growth

Needs	Nature of Constraints	Level of Intervention
Enabling environment (right policy & legal framework)	Social-cultural barriers and discriminatory policies	Macro: Equal property ownership and inheritance rights, equal rights to own and register business
Proper raw materials	Non-availability of good quality materials on a regular basis and at reasonable prices	Meso and Micro: Bulk buying with appropriate scale economies Macro: Easing of import duties on raw materials
Know-how (technical and managerial skills and training)	Limitations in admission to technical training institutions & management training programmes (low educational level and lack of resource flexibility for women's time constraints)	Macro and Meso: Introducing stronger policies and campaigns for girls' education, and skills training in technical and non-traditional areas
Information on: <ul style="list-style-type: none"> ▪ Technologies ▪ Finance schemes ▪ Markets ▪ Raw materials 	Lack of: <ul style="list-style-type: none"> -Financial resources to establish and maintain information systems -Special outreach strategies for women -Networking with the business community among women -Sufficient organization among women to gather information -Decentralized information systems 	Macro and Meso: <ul style="list-style-type: none"> -Women's business and groups need to obtain, maintain and use the necessary information -Public policies for outreach for women -Such policies need to be supported by both financial and human resources
Appropriate	-Technologies developed	Macro, meso, and micro-

Technologies and equipment	without women involved as end-users, so limited appropriate technologies for women -Difficult access to technology due to lack of information, finance or know-how	levels: -Training in cash and credit management -Technical skills to expand enterprises -Enterprise and business skills training for women's business growth as a national policy and institutional priority
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Source: International Conference on African Women & Economic Development in Addis Ababa, April 28-May 1, 1998

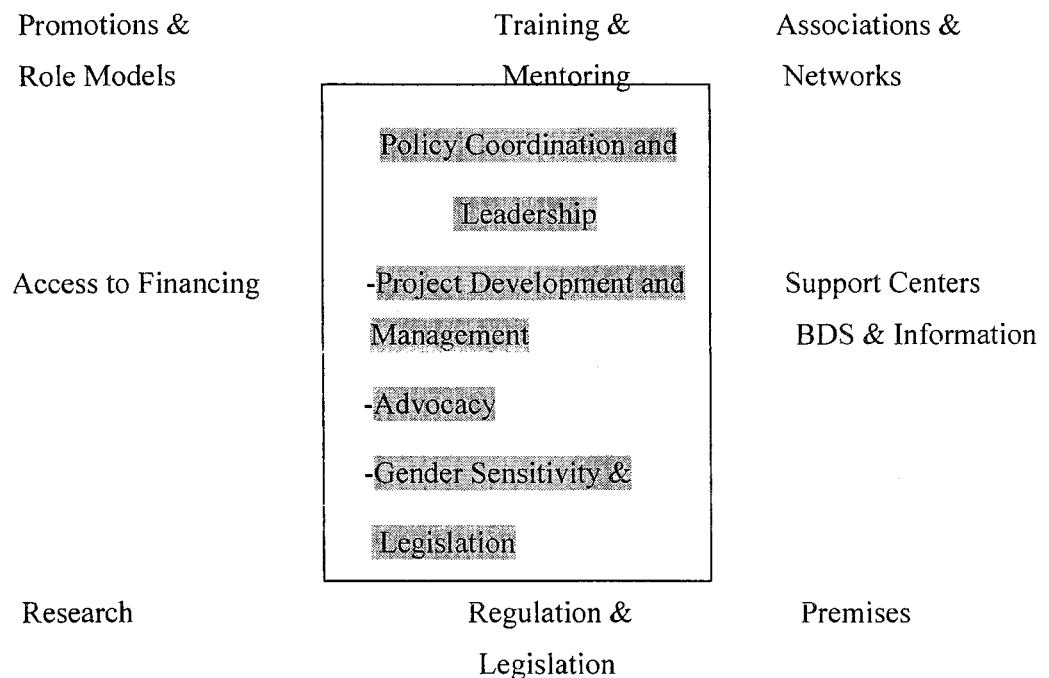
3.1.4 Development of Women Entrepreneurs

Although women's participation in the Micro and Small Enterprises sector in Tanzania has increased dramatically in the past 20 years, women entrepreneurs remain in the low profit growth development areas. They are stifled by limited education, lack of skills and business experience, limited access to support services and adverse regulatory and cultural environment (UDEEC, 2002). Numerous interventions are yet to produce commendable results in yielding more growth of women-owned enterprises.

As both ILO and ADB share the vision of women entrepreneurs contributing to employment creation, poverty reduction and sustainable development, they have identified the most effective means of improving the enabling environment for women to start and grow their own enterprises. An integrated framework, as

developed for Atlantic Canada was adapted and applied in the Tanzanian context, to assess the essential ingredients for assisting growth-oriented women entrepreneurs (UDEEC, 2002). This framework is shown in Fig 3.1.

Fig 3.1: An enhanced integrated framework for the development of women entrepreneurs



Source: UDEEC, 2002

The implementation of measures according to the integrated framework produced favourable results in Atlantic Canada over the 1990 -1997 period. It also laid the groundwork for ongoing government and private sector support in favour of the development of women entrepreneurs and the growth of their firms, which continues today.

3.2 Empirical Literature

3.2.1 The study conducted by UDEC in 2002 with the assistance of ILO to examine the factors affecting women enterprises in Tanzania identified the following barriers to growth and expansion of women enterprises: (i) The level of education of the entrepreneurs; (ii) The lack of managerial, marketing and production skills; (3); (iv) The use of rudimentary technology; (v) The low-skilled work-base; (vi) The lack of access to credit; (vii) The tiny purchasing power of their consumers/clients and; (viii) Regulatory constraints stemming from the difficulties of obtaining legal status

3.2.2 A study on the Assessment of the Feasibility of a Woman Business Incubators conducted by Dr. Marceline M. Chijoriga of Faculty of Commerce and Management, University of Dar-es Salaam with the support of the Italian Government through the Italian Association for Women in Development (AIDOS) 2003 identified the following as the most critical barriers to women in starting and growing businesses: limited human capacity in terms of technical business and marketing competencies; limited access to finance and markets; Lack of appropriate working premises; and a cultural environment which makes it more difficult for them to start and expand businesses. Following this study the researcher recommended the provision of incubator services to solve the problem of access to work place.

3.2.3 A study of the National Entrepreneurship Development Fund by Joseph Andrew Kuzilwa of Mzumbe University on the Role of Credit for Small Business Success showed that a substantially increased output was observed following access to credit (Journal of Entrepreneurship, Vol.14, No 2, 131-161 (2005).

3.2.4 The study by Prof. Peter B. Kibas of Management and Entrepreneurship USIU Nairobi and Chief Advisor, PERT International conducted a study titled ‘ Beyond Survival to Growth: How do we up-scale growth Oriented Micro-enterprises in Kenya? (Overcoming Barriers to Enterprise Growth)’ (2006) came up with the following barriers to growth and expansion of women’s micro - enterprises: Limited capital (and cost) for expansion; Time constraint-multiple roles of women; Limited management skills and record keeping; Fluctuation of market prices and other force; Climatic changes and nature of goods; Low level of education-lack of business knowledge and skills; Problem moving to ‘formal status’ license and taxation.

3.2.5 In a brief paper recently presented to the Government of Tanzania dated November 12, 2003, FAWETA outlined the current issues facing women entrepreneurs and made recommendations for actions to address these challenges. Among the key issues listed were: i) Lack of education and experience-women need more exposure to both; ii) Lack of capital for expanding enterprises or to start new ones-women entrepreneurs access disproportionately low amounts of credits from lending institutions and are unable properly finance their enterprises for sustainability, let alone growth; iii) Lack of markets-markets are saturated for products of many women micro enterprises they have difficulties in moving to higher value markets; iv) Lack of access to information and communication.

3.2.6 In determining barriers to MSME growth, Rural Programme on Enterprise Development (RPED) surveys completed over the 1993-95 period, revealed that the most serious constraint was related to credit access followed by market-related

problems (demand and competition), problems with inputs and lack of infrastructure (UDEEC,2002).

3.2.7 M/s Thereza Namusisi, a woman entrepreneur in Uganda living on the outskirts of Mbiko town in Njeru Town Council operates a plant which produces quality pineapple, banana and rosella wines. The government of Uganda had supported the proprietor to acquire a 250-litre appropriate boiler and a water purifier. With this support the winery diversified into packaging fruit juice and drinking water. The plant estimated to be worth 40 million Ugandan shillings, employs 15 people from the locality. However, the woman complains of lack of some equipment, land on which to expand, and unstable market caused by Ugandans drinking habits which are still embedded into beer and crude gin to the detriment of the smooth and healthy wines. Despite these constraints, Namusisi earns Ugandan Shillings 8 million after tax per year, enabling her to look after 11 orphans three of whom have gone through University (www.monitor.co.ug).

3.3 Policy Review

Women participation in micro-enterprises plays an important role to sustain growth. In many countries the importance of the women entrepreneurship is recognized and special programmes have been established. High rate of unemployment and absolute poverty among women in both advanced market economies and transition economies constitute a rationale to support women's access to financial services because women are relatively more disadvantaged than men (US Department of State, 2004).

Human Development Report of UNDP (1995) shows that 70 per cent of the 1.3 billion people living on less than \$ 1 per day are women. A study by UDEC (2002) indicates that the SME sector in Tanzania contributes 30% of GDP and is responsible for more than 50% of private sector job creation. CIDA Report (1999) indicates that in Tanzania about 60 percent of women live in absolute poverty.

The following are the major policy documents reviewed:

3.3.1 URT Small and Medium Enterprises Policy (2003).

The need for expanding and strengthening micro-enterprises in Tanzania is accorded high priority in the policy. Regarding financial aspect the policy focuses at enhancing financial reforms aimed at further liberalization for the financial sector and the creation of financial intermediaries to cater for SMEs (p.25).

3.3.2 Tanzania Development Vision 2025

The vision seeks to transform from a low productivity agricultural economy to semi-industrialized one lead by modernized and highly productive agricultural activities which are buttressed by supportive industrial and service activities through actively mobilization of people and other resources towards the achievement of shared goals.

3.3.3 The Sustainable Industrial Development Policy – SIDP (1969 – 2020)

The vision places special emphasis on promotion of small and medium industries though the following measures: supporting existing and new promotion institutions, simplification of taxation, licensing and registration of SMEs and improve access to financial services. In addition, SIDP encourages informal sector businesses to grow

and be formalized. Furthermore, the policy identifies measures to enable indigenous entrepreneurs, women, youth and people with disabilities to take part in economic activities.

3.3.4 The National Micro Finance Policy

The policy covers the provision of financial services to small and micro enterprises in rural areas as well as in the urban sector that are engaged in all types of legal economic activities.

3.3.5 Agricultural and Livestock Policy

The policy is aimed at the development of agricultural and livestock activities that are performed by both small farmers and livestock keepers. The priority is given to resources-based enterprises particularly activities that add value to agricultural products. Nevertheless, agriculture is still the backbone of our economy. It contributes more than 50% of the country's GDP and accounts for about 60% the country's foreign earnings.

3.3.6 The National Employment Policy

The policy recognizes that the private sector including SMEs is the major source of employment in Tanzania and outlines policies that will contribute to the creation of an enabling environment for private sector development.

3.3.7 Regional Policy

Both ADB and ILO share the vision of women entrepreneurs contributing to employment creation, poverty reduction and sustainable development and thus have

identified the most effective means of improving the enabling environment for women to start and grow their own enterprises. An integrated framework, as developed for Atlantic Canada, was adapted and applied in the Tanzanian context, to assess the essential ingredients for assisting growth-oriented women entrepreneurs (UDEEC 2002).

3.3.8 The United Nations Policy

The United Nations Policy on micro enterprise development particularly for women is profound. One of the decisions by its Commission on Sustainable Development at its 13th Session held in New York from 11-12 April, 2005 with relevance to micro-enterprise development policy on employment and enterprise development was: Support national measures encouraging private investment, entrepreneurship and job creation, including the following: (a) Incorporating the development of micro-finance sector (b) Facilitating the development of micro-enterprise sector (c) Enhancing capacity in managerial, environment and technical skills of small and medium sized enterprises, including the informal economy to improve their access to finance and marketing opportunities (d) Providing education and vocational training to women and youth, particularly the urban poor, to improve their access to decent jobs, combining provision of financial services with mentoring business training, and counseling. The URT SMEs policy is in line with the United Nations Policy.

CHAPTER 4: IMPLEMENTATION

4.1 Products and Outputs

The following products and outputs were expected from the project: (i) Rosella Women Group registered as a local NGO (ii) Financial assistance secured for growth and expansion of the group's enterprise (iii) Equipment for rosella drying and wine processing procured (iv) Processing of quality rosella wine started. (v) Quality rosella jam, juice and wine produced (ii) Increased employment (iii) Increased income (vi) Poverty reduction among poor women.

4.2 Project Planning

The project was estimated to take 12 months beginning January 2006 up to December 2007 to deliver the planned outputs (Table 4.1 & 4.2).

4.2.1 Implementation Plan

Objective 1: To register Rosella Women Group in Dodoma Municipality as a local NGO with the Ministry of Home Affairs by the end of December, 2006 aiming to improve Dodoma women livelihood.

Table 4.1: Implementation Plan for Objective 1

Activity	Responsible Person	Resources Required	Time Frame
Prepare a draft constitution for the group	Project Advisor Group Leaders	Stationery Laptop Time	Jan- Mar 2006
Discuss draft constitution with the group members	Project Advisor Group Leaders	Time	April-Jun 2006
Refine the draft constitution	Project Advisor Group Leaders	Time Stationery	Jul-Sep 2006
Obtain and fill in the application forms	Project Advisor Group Leaders	Transport cost- Per diem	Oct- Nov 2006
Submit application forms to the Ministry of Home Affairs	Project Advisor	Transport cost- Per diem	Oct. 2006
Pay registration and annual fees	Group Members Project Advisor	Funds	Nov-Dec 2006
Follow-up Certificate of Registration with the Ministry of Home Affairs	Project Advisor	Transport costs	Nov-Dec 2006
Obtain and hand certificate to the group	Project Advisor	Transport costs Per diem	Dec. 2006

Objective 2: To develop a proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project i.e. starts processing rosella wine by December, 2007.

Table 4.2: Implementation Plan for Objective 2

Activity	Responsible Person	Resources Required	Time Frame
1. Asses project feasibility	Project Advisor Group Leaders	Stationery Time	Jan-April 2006
2. Develop proposal for funding	Project Advisor Group Leaders	Stationery Time Skills Computer	May- Aug 2006
3. Discuss proposal with the group	Project Advisor Group Leaders	Time Stationery	Sep. 2006
4. Refine the proposal	Project Advisor Group Leaders	Time	Sep-Oct 2006
5. Identify potential donors	Project Advisor	Time	Nov-Dec 2006
7. Conduct M&E	Project Advisor	Time Stationery	Jan- Dec 2006

4.2.2 Inputs

A list of the required inputs is built in the implementation planning tables above.

4.2.3 Project Implementation Gantt Chart

Project implementation Gantt chart is shown in Appendix IV.

4.3 Staffing Pattern

4.3.1 Staffing Plan

Rosella Women Group presently comprises 20 members. The project will be implemented by the existing staff. The project leadership constitutes the Group's Chairperson, the Project Accountant, and the Project Secretary. The remaining 17 women are group members who are answerable to the chairperson. The chairperson is answerable to the general meeting. For the purpose of CED project, the student assumed the role of a Project Advisor.

4.3.2 Staff Job Descriptions

The group's Staff Job Description is shown in Appendix V.

4.3.3 Staff Training Needs

Table 4.3 displays staff training needs for Rosella Women Group.

Table 4.3: Staff Training Needs

Category of Staff	Training Needs	Duration
Project Leader	▪ Entrepreneurial skills	5 days
	▪ Business planning skills	5 days
	▪ Leadership skills	5 days
	▪ Food/wine processing	5 days
Project Accountant	▪ Accounting procedures	5 days
	▪ Financial Management	5 days
	▪ Entrepreneurial skills	5 days
	▪ Business planning skills	5 days
	▪ Food/wine processing	5 days
Project Secretary	▪ Office Management	7 days
Ordinary members	▪ Entrepreneurial skills	5 days

4.4 Budget

The project was estimated to cost Tshs 44,180,000/= to achieve the desired goal including non-financial contributions by the community (Appendix VI shows detailed project budget).

4.5 Project Implementation

4.5.1 Project Implementation Report

Implementation report of the project was compiled and discussed with the beneficiaries on quarterly basis. By the end of December 2006, the overall performance of the project had reached 97.5 percent of the planned activities. Registration of the group has been completed by 100, percent while a proposal for funding has been completed by 95 percent. The plan is to continue with

implementation to the final stage by selecting and submitting proposals to potential donors and start wine processing as planned.

4.5.2 Registration of Rosella Women Group as a local NGO

Implementation process of the project commenced in January 2006. By December 2006 the group's draft constitution had been completed and forwarded to the District Commissioner via the Municipal Director. The constitution together with the application forms were forwarded to the Ministry of Home Affairs by January 2007 for approval and registration via the District Commissioner. By 30th January, 2007, the group was registered as a local NGO by the name of 'Rosella Jipe Moyo' with a Registration Certificate SO. NO. 14673 (Appendix X).

Table 4.4: Registration of Rosella Women Group as a Local NGO

Planned Activities	Planned Activities	Actual Implementation	Resources used	Remaining activities
1.Prepare draft constitution	Jan- Mar 2007	Draft constitution was prepared as planned	Stationery [7,000/=]	None
2. Discuss draft constitution with group members	April-Jun 2006	Discussion of the draft constitution done	Time Stationery	None
3. Refine the draft constitution	Jul-Sep 2006	Draft was refined	Stationery Printing	None
4. Obtain and fill in the application form	Oct-Dec 2006	Application forms were obtained from the Ministry of Home Affairs and filled in	Transport cost- [30,000/=]	None

5. Submit application forms to the Ministry of Home Affairs	Oct-Dec 2006	Application forms were submitted as planned	Transport cost- [30,000/=]	None
6. Pay the registration and annual fees	Oct-Dec 2006	Registration and annual fees paid as planned	Registration and Annual fees [150,000/=]	None
7. Follow-up Certificate of Registration	Oct-Dec 2006	Follow-up was made physically and by telephone	Transport cost- [60,000/=]	None
8. Obtain and hand certificate to the group	Oct-Dec 2006	Certificate of Registration was obtained and handed to the Group	Transport cost- [30,000/=]	None

4.5.3 Proposal for Funding

Proposal for funding was another important objective highly recommended for implementation as soon as the group was registered as a local NGO. By December 2006, a draft project proposal for funding had been completed as shown in Table 4.5 below. Submission of the proposal to various donors for support consideration was the remaining activity. The proposal shown in section 4.5.4 is planned to be submitted by April 2007.

Table 4.5: Developing a Project Proposal for Funding

Planned Activities	Time Frame	Actual Implementation	Resources used	Remaining activities
1. Asses project feasibility	Jan-April 2006	Assessment was carried out as planned	-Stationery -Time	None
2. Develop proposal for funding	May- Aug 2006	Project proposal was developed	-Stationery -Time -Skills -Computer	None
3. Discuss proposal with the group	Sep 2006	Proposal was discussed	-Time -Stationery -Soft drinks	None
4. Refine the proposal	Sep-Oct 2006	Proposal was refined	-Time	
5. Identify potential donors	Nov-Dec 2006	Potential donors were identified	-Time	
6. Submit proposal	Dec 2006	Proposal is yet to be submitted		Submission of the proposal
7. Conduct M&E	Jan-Dec 2006	M&E was conducted as planned	-Time -Stationery -Extra duty	Monitoring of submission of proposal

4.5.4 Project Proposal Summary

Project Title:	Supporting Growth and Expansion of Rosella Jipe Moyo Enterprise in Dodoma Municipality
Locations of the Project:	Dodoma Town, Tanzania-Ipala, Hombolo, K/Kusini and K/Kaskazini Wards
Name Of the Organization:	Rosella Jipe Moyo (Registered Name)
Name of the Applicant:	Rosella Jipe Moyo
Project Status:	Ongoing
Planned Commencement Date:	December, 2007
Anticipated Completion Date:	June, 2008
Total Project Budget:	Tshs 37,560,000/= (USD 28,892)
Funds Requested	Tshs 25,850,000/= (USD 19,885)
Other Sources of Funds:	Community Contributions- Tshs 11,710,000/=
	(USD 9,008)

4.5.5 DETAILED PROJECT PROPOSAL FOR THE SUPPORT OF GROWTH AND EXPANSION OF ROSELLA WOMEN GROUP ENTERPRISE IN DODOMA MUNICIPALITY

1. Background

The proposal is about Rosella Women Group which derives its name from rosella flower botanically known as 'hibiscus sabdariffa'. Rosella Women Group started rosella flower enterprise in 1998. Due to the growing demand for the flower within and outside Dodoma Region, Rosella Women Group started producing and processing the crop in order to employ themselves and generate income to improve their wellbeing. The group cultivates 5Ha of rosella flowers which produce 175Kg. of dried flowers per annum. The project earns an annual net income of Tshs 659,000/= and employs 20 women.

Despite being almost 9 years old the group's enterprise has shown no sign of growth and expansion. Its average annual net income has progressively declined during the period as shown in figure 4.7. During the period, the group's net income dropped from Tshs 800,000/= in 1998 to Tshs 300,000/= in 2005. The costs of production continued to rise, while sales remained almost constant. Crop productivity and profitability levels are lower compared to other areas. It is estimated that under good management practices, yield ranges between 450 to 5000 Kg/Ha of dried hibiscus. Nevertheless, Rosella Women Group harvest between 170 and 200Kg./Ha of dries rosella which is by far lower than the recommended yield. With the average selling price of Tshs 1,000/= /Kg. of dried rosella, the group earns a gross income of Tshs

50,000/= per season. The costs involved in the production and processing of the crop are estimated at Tshs 10,000/=. Their counterparts in Kilimanjaro earn up to 5,000,000/= per Hectare at a price of Tshs 10,000/=Kg. of dried rosella. These non growth indicators suggest presence of inhibiting factors which needed to be examined. Research findings showed that capital was a factor most affecting growth and expansion of Rosella Women Group enterprise. The study further showed that given financial support, the group could grow and expand to a viable project. The impact of a small credit loan worth Tshs 300,000/= provided by Dodoma Municipality in 2006 had a substantial impact to the group's business growth. This small money was used to increase production of rosella flowers and boosted net income of the group from Tshs 300,000/= obtained in 2005 to about Tshs 500,000/= in 2006.

2. Goals and Objectives

2.1 Project Goal

The project's goal is to facilitate growth and expansion of rosella flower project and improve livelihood of low income women in Dodoma Municipality.

2.2 Project Objectives

- (i) To purchase 50 Hectares of land to increase production of rosella flower by July 2007.
- (ii) To purchase 2 drier machines for drying rosella flower by September 2007.
- (iii) To purchase a 250-litre appropriate boiler for rosella wine processing by September 2007.

- (iv) To conduct capacity building to 20 group members on rosella wine processing by December 2007.
- (v) To commence processing of rosella wine by the end of December 2007.

3. Beneficiaries

The primary beneficiaries of this project are the 20 founder members who initiated the project. The project is expected to increase incomes of the group and improve their livelihood. Potential stakeholders include people living with HIV/AIDS whose health depends among other services nutritious rosella juice produced by Rosella Women Group. Presently, the group provides home-based care to a group of 15 women living with HIV/AIDS residing in Makole Ward in Dodoma Municipality. Other indirect beneficiaries include the general public who provide market for the products produced by the group. Rosella wine is expected to attract more customers if the project is implemented as planned.

4. Targets and Activities

Targets and activities of the project are described in Appendix IV.

5. Implementation Schedule

The project is planned to start by the end of December 2007 as soon as financial support is secured (Annex I).

6. The Organization

Rosella Women Group operates under a Chairperson who reports to the general meeting held annually. Organizational Structure of Rosella Women Group is shown in Annex1 (Detailed profile).

7. Costs and Benefits

The project is expected to create costs and revenue centres. The following is an analysis of the anticipated costs and benefits of the project.

7.1 Costs

The project is estimated to cost a total of Tshs 37,560,000/= (USD 28, 892).

Local costs are estimated to be Tshs 11,710,000/= (USD 9,008) whereas external costs are estimated to be Tshs 25,850,000/= (USD 19,885).

7.1.1 Financing Methods

The local costs will be financed out of revenues generated by the project while external costs will be met by external financiers (donor support).

7.1.2 Local versus foreign exchange needed

Most of project supplies will be purchased using local currency while limited supplies (solar driers and boiler) will be purchased using foreign currency.

7.1.3 Non-financial contributions

Apart from cash contributions, the community will also incur other non-financial costs. The following are expected non-financial contributions by the local community:

Contribution	Estimated Value (Tshs)	USD
Land	3,000,000/=	2,308
Labour	3,000,000/=	2,308
Movable assets	500,000/=	384
Total	6,500,000/=	5,000

7.1.4 Methods to obtain supplies

Solar driers and boiler for wine processing will be purchased from outside Tanzania through tendering process. Other supplies will be purchased locally also following transparent procedures.

7.1.5 Proportion of total costs requested in this proposal

Total cost of the project: Tshs 37,560,000/= (USD 28, 892)

Total cost requested: Tshs 25,850,000/= (USD 19,885)

The requested cost is 69 percent of the total project cost. The difference of Tshs 11,710,000/= (USD 9,008) will be contributed by the beneficiaries.

8. Benefits

8.1.1 Direct Beneficiaries

- -Rosella Women Group will be benefit directly in terms of improved livelihood resulting from increased incomes.

8.1.2 Indirect Beneficiaries

- Small-holder farmers who will be supplying raw materials to the project.
- People living with HIV/AIDS will benefit indirectly by getting quality rosella juice produced by the project
- The Department of Traditional Medicine of the Muhimbili University College of Health Sciences has interest in the development of rosella flower for research purposes.
- The general public will indirectly benefit through increased employment opportunities.

8.1.3 Justification of the project

Given the above descriptions, the project justifies to be supported because it is consistent with Tanzania National Strategy for Growth and Reduction of Poverty (NSGRP).

8.1.4 Specific outputs of the project

The project is expected to produce the following outputs: (i) Increased production and profitability of rosella business (ii) Increased incomes for group members (iii)

Improved quality and marketing of rosella products (iv) Increased employment for women (v) Improved livelihood of women in Dodoma Municipality.

8.1.5 Average total cost per beneficiary

Total cost /Number of beneficiaries = 37,560,000/= /20 =1,878,000/= (USD 1,444)

9. Monitoring and Reporting:

Monitoring of the project will be done by the group leaders in collaboration with a local committee comprising of major stakeholders. Part of monitoring will be continuous self evaluation by the implementing community. Monitoring and follow-up are built in the project activities (Annex IV). Monthly, quarterly, half yearly, and annual reports will be prepared and discussed with the local committee and submitted to the Municipal and Regional authorities.

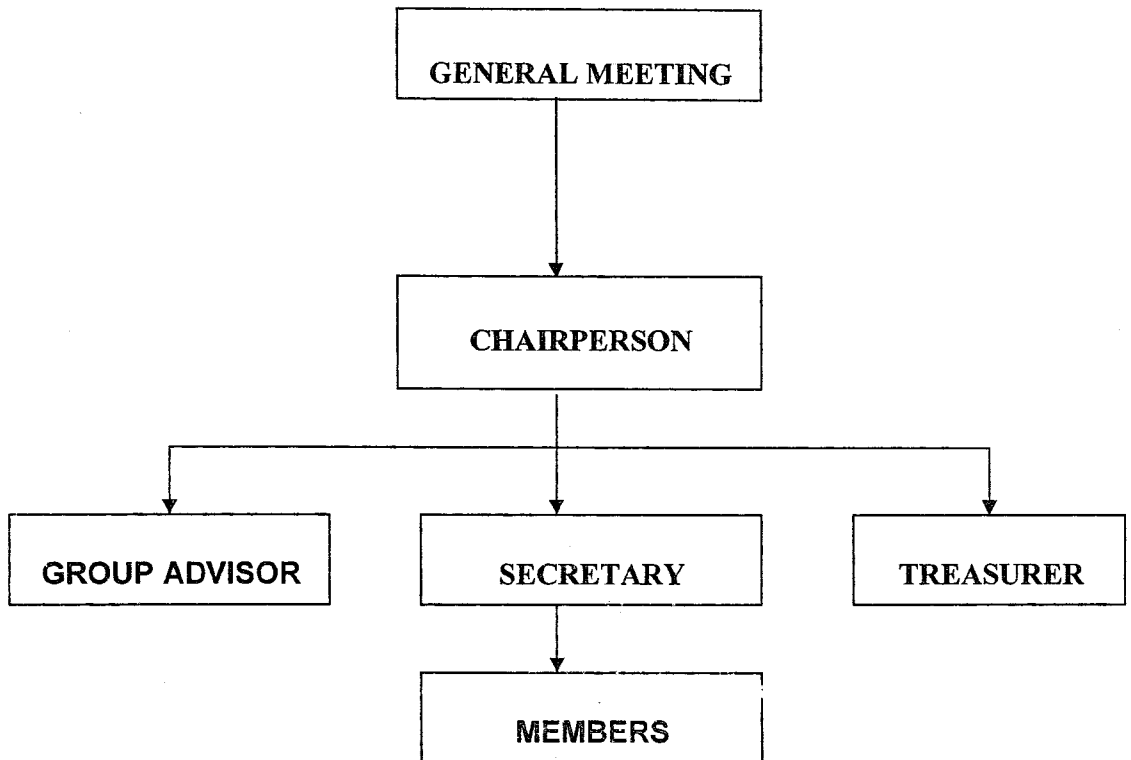
10. Project Budget:

The project total budget is estimated at Tshs 37,560,000/= (USD 28,892). Partners will contribute as follows: (Details see Annex V).

Partner	Tshs	USD
Donor.....	25,850,000/=	19,885
Community.....	11,710,000/=	9,008
Total.....	37,560,000/=	28,892

ORGANIZATION PROFILE OF ROSELLA WOMEN GROUP

1. Organizational Structure



2. Location of the Project: (Address)

Rosella Women Group – Dodoma

P. O. Box 1984,

DODOMA,

Tanzania, East Africa.

3. Number of persons involved in the project:

The number of persons who are currently involved in the project is 20.

4. Funding sources of the project:

The project operates out of its own equity raised from member contributions and own savings. The current capital outlay is between 500,000/= and 1,000,000/=.

5. Plans for future funding:

Securing financial support and credits from government, NGOs and through its own accumulated savings.

6. Project start:

The project started in October 1998

7. Project fixed time duration:

The project is ongoing.

8. General History of the Project

Rosella Women Group started rosella flower enterprise in 1998. Due to the growing demand for the flower within and outside Dodoma Region, Rosella Women Group started producing and processing the crop in order to employ themselves and generate income to improve their wellbeing. The group cultivates 5Ha of rosella flowers which produce 175Kg./Ha of dried rosella per season. The project earns an annual net income of Tshs 659,000= and employs 20 women. . The future plans of the group are to grow and expand their business in order to increase their incomes and reduce poverty among themselves.

9. Power Structure:

The chairperson controls group members, project assets, financial resources meetings, site visits and the entire discipline of the group members. The chairperson is answerable to the General Meeting.

10. Resources and Stakeholders Analysis:

10.1 Human Resources

The group is led by educated women. The highest educational level of the members is Form Six while the lowest is non attendant. Three staff have college education and one member has a post-secondary certificate. The group has employed 20 women.

10.2 Available Physical resources

Five (5) Ha of rented land for rosella flower cultivation; 2 tables and 1 chair accommodated in a rented office at BIMA House.

10.3 Financial Resources

The project maintains a minimum working capital between Tshs 500,000/= and Tshs 1,000,000/= kept at NMB Savings Account.

10.4 Institutional capacities available

Rosella Women Group enjoys the presence of various institutions with which it cooperates for capacity building.

STAFF JOB DESCRIPTIONS

1. Introduction:

Rosella Women Group presently comprises 20 members. The following is a job description of the group.

Job description 1:

Job Title: - Group's Chairperson

Reports to: - The Group Members

Responsible for:

Direct: - Group Members

Indirect: - Major stakeholders

Job Purpose: - Over all management of the
Group's activities

Main Duties:

- She is the chairperson of the Group
- And therefore chairs all
- Supervises all group's activities
- Mediator of conflicts and misunderstanding arising among members
- She is the overall spokesperson of the group affairs

Job Description 2

Job Title: - Groups Secretary

Reports to: -The Chairperson

Responsible for:

Direct - The Group Members

Indirect:	- Stakeholders
Job Propose:	- Executive Secretary of the Group
Main Duties:	
➤	She executes the resolutions of the group.
➤	She is the secretary to the group's meeting
➤	She takes and keeps the minutes of the meetings
➤	In consultation with the Chairperson meeting.

Job Description 3

Job Title:	- Project Accountant
Reports to:	- Chairperson
Responsible for.	
Direct:	- Group Members
Indirect:	- Stakeholders
Job Purpose:	- Accounting
Main Duties:	
➤	Keeping books of accounts
➤	Preparation of financial reports
➤	Bank reconciliation

Job Description 4

Job Title:	- Project Advisor
Reports to:	- Group's Chairperson
Responsible for:	

Direct:

Indirect:

- Group Members

Job Propose:

- Advising the Group on project matters

Main Duties;

- Provide advisory services to the group
- Collect, analyze and keep data pertaining to project operations
- Develop a project write-up for the group

Job Description 5

Job Title:

- Group Members

Reports:

- Chairperson

Responsible for:

Direct:

Indirect:

- Stakeholders

Job Propose:

- Implement project activities

Main Duties:

- Cultivate rosella flowers
- Sun-dry rosella flowers

PROJECT IMPLEMENTATION PLAN

Objective: Rosella Women Group in Dodoma Municipality starts producing quality wine, juice and jam using appropriate technology by the end of December 2007.

Activities	Time Frame 2007						Resources Needed	Person Responsible
	JUL	AUG	SEP	OCT	NOV	DEC		
Site selection for the construction of winery plant							Transport	Group's chairperson
Draw up plans with architect and estimate costs							Architect, Q/Surveyor	Group's chairperson
Construction works							Technician Mason	Group's chairperson
Order winery machine							Transport, Mailing charges	Group's chairperson
Conduct staff training							Venue, stationary Facilitator	Group's chairperson

Install winery machine							Technician Mason	Group's chairperson
Commence production							Trained staff Raw material	Group's chairperson
Monitoring & Evaluation							Stationery Transport	Group's chairperson

PROJECT BUDGET (TSHS)

BUDGET LINE ITEMS	UNIT COST	NO. OF UNITS	AMOUNT
I. PERSONNEL SALARIES AND WAGES (COMMUNITY)			
Chairperson	30,000.00	1	360,000.00
Secretary	30,000.00	1	360,000.00
Accountant	30,000.00	1	360,000.00
Members	30,000.00	2	720,000.00
Watchmen	20,000.00	1	240,000.00
SUB TOTAL			2,040,000.00
II. FRINGE BENEFITS			
% of salaries	-	-	-
SUB TOTAL			
III. CONSULTANTS (COMMUNITY)	-	-	-
Architect	100,000.00	1	100,000.00
Quantity Surveyor	100,000.00	1	100,000.00
SUB TOTAL			200,000.00
IV. TRAVEL/ TRANSPORTATION (COMMUNITY)			
Air fare	-	-	-
Per Diem	225,000.00	3	675,000.00
In- Country Air fare	-	-	-
Ground Transport	150,000.00	5	750,000.00
SUB TOTAL			1,425,000.00
V. OTHE DIRECT COSTS (COMM.)			
Office rent	360,000.00	1	360,000.00
Office supplies	240,000.00	1	240,000.00
Telephone/ Fax/ E-mail	180,000.00	1	180,000.00
Printing / Reproduction	120,000.00	1	120,000.00
Utilities	60,000.00	1	60,000.00
Outside services	360,000.00	1	360,000.00
SUB TOTAL			1,320,000/=
VI. EQUIPMENT (DONOR)			
Packaging Materials	3,000,000.00	1	3,000,000.00
Solar Drier	500,000.00	1	1,000,000.00
Winery Machine	20,000,000.00	1	20,000,000.00
BUDGET LINE ITEMS	UNIT COST	NO. OF UNITS	AMOUNT
SUB TOTAL			24,000,000.00

VII. SUB CONTRACTS / SUB AGREEMENTS (DONOR)	1,000,000.00		1,000,000.00
SUB TOTAL			1,000,000.00
VIII. TRAINING (DONOR)			
Facilitation fee	100,000.00	2	200,000.00
Training materials	75,000.00	2	150,000.00
Venue	50,000.00	5	250,000.00
Refreshments	50,000.00	5	250,000.00
SUB TOTAL			850,000.00
IX. INDIRECT COSTS (COMM.)	150,000.00	1	150,000.00
SUB TOTAL			150,000.00
X. FIXED FEES (COMMUNITY)	75,000.00	1	75,000.00
SUB TOTAL			75,000.00
TOTAL FINANCIAL COSTS			31,060,000.00
NON-FINANCIAL COSTS (COMMUNITY CONTRIBUTIONS):			6,500,000.00
SUB TOTAL			6,500,000.00
GRAND TOTAL			37,560,000.00

CHAPTER 5: MONITORING, EVALUATION AND SUSTAINABILITY

5.1 MONITORING

5.1.1. Rationale for Monitoring

Monitoring was important in order i) to know whether the various activities are undertaken as specified in the plan; ii) to know where the unexpected issues/problems are occurring; iii) to know whether the outcomes match predetermined targets, and if not why and to denote what corrective action to be taken; iv) to know what should be done to change course from the original plan, if the unexpected happens; v) to know alternative courses of action, given the new circumstances.

5.1.2 Research Methods used for Monitoring the Project

Monitoring of the project activities was done using informal discussion with the group leaders, review of monthly reports and field visits. Monitoring was done by reviewing the following objectives and activities.

Objective1: : To register Rosella Women Group as a local NGO with the Ministry of Home Affairs by the end of December 2006 aiming to improve Dodoma women livelihood.

Activities:

- Prepare a draft constitution for the group
- Discuss draft constitution with the group members/Municipal Council
- Refine the draft constitution
- Obtain and fill in the application form

- Pay the required registration fees
- Submit application form to the Ministry of Home Affairs

Objective 2: To develop a proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project i.e. start processing of rosella wine by December 2007

Activities:

- Asses project feasibility
- Develop proposal for funding
- Discuss proposal with the group leaders
- Refine the proposal
- Submit proposal to identified donors

5.1.3. Monitoring Indicators

The following direct and indirect indicators were identified for monitoring purposes:

Objective 1: To register Rosella Women Group a local NGO with the Ministry of Home Affairs by the end of December 2006 aiming to improve Dodoma women livelihood.

Monitoring questions	Direct Indicator	Indirect Indicator	Tools	Monitors
Has the draft constitution been completed?	Draft constitution in place	Draft constitution approved by the District Authorities	Review of Monthly Reports	Facilitator Group leaders
Have the application forms for registration been filled in?	Duly completed Application form	Application form accurately filled in	Review of Monthly Reports	Facilitator Group leaders
Has the required fees been paid?	Cash receipt	Money required available	Review of Monthly Reports	Facilitator Group leaders
Has certificate of registration been issued?	Copy of Certificate	Conditions for registration met	Direct contact	Facilitator Group leaders

Objective 2: To develop a proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project i.e. start processing of rosella wine by December 2007

Monitoring questions	Direct Indicator	Indirect Indicator	Tools	Monitors
Has the draft proposal been finalized?	A copy of the proposal in place	Draft proposal discussed by group leaders	Group discussion	-Facilitator -Group leaders
Has the proposal for funding been submitted to donors?	A copy of proposal submitted	Response from donors	Group discussion	-Facilitator -Group leaders

5.1.4 Management Information System (MIS)

An informal Management Information System was established in order to ensure access to complete, timely and accurate information for monitoring the project (Table 5.3).

Table 5.1: Management Information System

Category of information	What to monitor	What records to keep	Who collects data	Who uses data	How to use information	What decision can be made
Application procedures	- No. of forms - Proper filling - Timing of submission	Copy of application forms	- Project Advisor - Group leaders	- Project Advisor - Group leaders	- Ensure compliancy	- Seek assistance from other people
Costs of application/ registration process	- Availability of funds - Actual costs - Expenditure	- Receipts	- Accountant	- Project Advisor - Group leaders	- Ensure adequate funds are available	- Make budget revision
Payment of application /registration fees	- Timing - Funds	- Receipts	- Project Advisor - Accountant	- Project Advisor - Group leaders	- Ensure budgeted funds are properly utilized	- Make budget revision
Status of application	- Feedback from the Ministry of Home Affairs - Certificate of Registration	Registration No.	Project Advisor	- Project Advisor - Group leader	- Ensure compliancy	- Continue follow-up
- Criteria for good project proposal write-up	- Acceptable format - Priority needs of the group	- Timing for submission to donors	- Project Advisor - Group leaders	- Project Advisor - Group leaders	- Ensure support needed is realistic	Revise priorities

5.1.5 Research Findings for Monitoring

The research findings for monitoring are summarized in tables 5.1 and 5.2 below per each project objective.

Objective 1: To register Rosella Women Group in Dodoma Municipality as a local NGO with the Ministry of Home Affairs by the end of December 2006 aiming to improve Dodoma women livelihood

Table 5.2: Research Findings for Monitoring -Objective 1

Activities	Time Frame	What to Monitor	Methods	Current Progress	Barriers	Solutions
Prepare a draft constitution	Jan-March 2006	Contents Timing	Group discussion	Draft constitution prepared	None	
Discuss draft constitution with group members	April-Jun 2006	Timing	Group discussion	Draft constitution discussed	None	
Refine the draft	Jul-Sep 2006	Accepted terms	Group discussion	Draft refined	None	
Obtain and fill in the application forms	Oct-Dec 2006	Timing	Group discussion	Application forms obtained and filled in	Some members not readily available	Physical contacts made to get the members' signature
Submit application forms to the Ministry of Home Affairs	Oct-Dec 2006	Duly filled forms Timing	Physical contact	Application forms submitted	None	
Pay registration and annual fees	Oct-Dec 2006	- Availability of funds	Physical contact	Tshs 150,000/- Paid as fees	None	
Follow-up Certificate of Registration	Oct-Dec 2006	Timing	Physical and telephone contacts	Follow-up made	None	
Obtain and hand certificate of registration to the group	Oct-Dec 2006	Timing	Group meeting	Certificate of registration handed to the group	None	

Objective 2: To develop a proposal for funding by the end of December 2006 for the expansion of Rosella Flower Project i.e. starts processing rosella wine by December 2007.

Table 5.3: Research Findings for Monitoring-Objective 2

Activities	Time Frame	What to Monitor	Methods	Current Progress	Barriers	Solutions
Asses project feasibility	Jan-April 2006	Information required for proposal writing	Group records	Feasibility study conducted	None	
.Develop proposal for funding	May-Aug 2006	Timing	Group Discussion	Proposal for funding developed	None	
Discuss proposal with group members	Sep 2006	Needs of the group	Group Discussion	Proposal discussed	None	
Refine proposal	Sep-Oct 2006	Agreed contents	Group Discussion	Proposal refined.	None	
Identify potential donors	Nov-Dec 2006	Timing	Group Discussion	Identification done	None	
Submit proposal	Dec 2006	Timing	E-Mail	Not submitted yet	Registration delayed	To be done in April
Conduct M&E	Jan-Dec 2006	Results Outputs Outcome	Participatory Group Discussion	Participatory M&E conducted	None	

5.2. EVALUATION

5.2.1 Rationale for conducting Project Evaluation

Evaluation of the project was important in order to assess the achievement of the project objectives i.e. determine whether the implementation process was on the right direction and make adjustments where and when necessary.

5.2.2 Research Methods used in Evaluating the Project

Evaluation (Formative and Summative) of the project performance was done using informal discussion, review of monthly records and semi-structured interview. Both formative and summative aspects of the project were evaluated using Logical Framework Approach (LFA).

The Formative Evaluation consisted of five main data collection methods: i) Telephone Interviews-Four government officials (two from LGA and two from SIDO) were interviewed; ii) Case study-Two customers of Rosella Women group were studied to determine quality of rosella products; iii) Survey all members of the Group- A total of 20 surveys were distributed to the group members; iv) File Review- One file from the Group's office was reviewed; v) Document Review- One document was reviewed on production trend. The following steps were followed during formative evaluation: i) Observe timing of registration of the group and development of project proposal write-up; ii) Hold informal talks about the project activities with the group leaders; iii) Hold

group discussions with the members to gain feedback; Answer specific questions outlined below:

- Were the community needs identified correctly?
- Have other needs and problems been noticed which need attention?
- Are there indicators that the project objectives will be met?
- Do the objectives need to be revised?

On the other hand, Summative Evaluation was done using performance indicators established for the project to determine the extent to which the project objectives were achieved. Evaluation process was facilitated with the use of an evaluation design worksheet (Table 5.4).

Table 5.4: Project Evaluation Design Worksheet

Objective to be Accomplished	Information Needed	Sources	Techniques	Instruments
Registration of Rosella Women Group as a local NGO by December 2006	-Application procedures -Application forms - Application and registration fees	Ministry of Home Affairs (NGO's Section)	Direct contact with responsible officers at the Ministry	Discussion
Developing a proposal for funding by December 2006	Required, available and needed resources	Group leaders	-Discussion -Interviews	-Interview guide - Informal discussion

5.2.3 Review of Objectives and Activities

The process of evaluation was preceded by reviewing the project objectives and activities followed by evaluation questions below.

5.2.4. Evaluation Questions

- Has registration of the group as a local NGO been realized?
- Which donors have responded to the group's proposal for funding?
- Has business expansion being realized?
- Has the livelihood of women improved?

5.2.5 Indicators used to Measure Project Performance

The following direct and indirect indicators were used to evaluate overall performance of the project.

Evaluation questions	Direct Indicators	Indirect Indicators	Tools	Evaluation Team
Has registration of the group as a local NGO been realized?	Certificate of Registration	Group's proposal for funding accepted by donors	Documents	Facilitator Group leaders
Which donors have responded to the group's proposal for funding?	Correspondences exchanged	Funds received by the group	Records	Facilitator Group leaders
Has business expansion been realized?	Wine processing started	Product in the market	Production Records	Facilitator Group leaders
Has the livelihood of women improved?	Income of poor women increased	Increased employment	Group discussion	Facilitator Group leaders

LFA was used to identify performance indicators for the project goal, objectives, output and activities (Table 5.5).

Table 5.5: Performance Indicators for Objective 1

1. GOAL 1. To empower Rosella Women Group to grow and expand its business in order to generate more income and improve livelihood of women in Dodoma Municipality	INDICATORS <ul style="list-style-type: none"> ▪ Certificate of registration ▪ A project proposal 	EXTERNAL FACTORS Funds for expansion secured
2. OBJECTIVE 1: To register Rosella Women Group in Dodoma Municipality as a local NGO by the end of December 2006	INDICATORS <ul style="list-style-type: none"> ▪ Certificate of Registration 	EXTERNAL FACTORS Conditions of registration met
3. OUTPUTS <ol style="list-style-type: none"> 1. Increased access to financial support 2. Increased networking 3. Increased recognition from other donors and government 	INDICATORS <ul style="list-style-type: none"> ▪ Correspondences ▪ Actual financial support ▪ Number of meetings attended ▪ Correspondences 	EXTERNAL FACTORS Coordination capacity available
4. ACTIVITIES <ol style="list-style-type: none"> 1. Prepare a draft constitution 	INPUTS <ol style="list-style-type: none"> 1. Skills 	EXTERNAL FACTORS Required skills available
<ol style="list-style-type: none"> 2. Discuss draft constitution with the group members 	<ol style="list-style-type: none"> 2. Time 	Group members attend as required
<ol style="list-style-type: none"> 3. Refine the draft constitution 	<ol style="list-style-type: none"> 3. Attendance 	Group members attend as required
<ol style="list-style-type: none"> 4. Obtain and fill in the application forms 	<ol style="list-style-type: none"> 4. Funds 	Funds available to meet traveling costs
<ol style="list-style-type: none"> 5. Submit application form to the Ministry of Home Affairs 	<ol style="list-style-type: none"> 5. Funds 	Funds available to meet traveling
<ol style="list-style-type: none"> 6. Pay registration and annual fees 	<ol style="list-style-type: none"> 6. Funds 	Funds available to meet implied costs
<ol style="list-style-type: none"> 7. Follow-up Certificate of Registration 	<ol style="list-style-type: none"> 7. Funds 	Funds available to meet traveling costs
<ol style="list-style-type: none"> 8. Obtain and hand certificate to the group 	<ol style="list-style-type: none"> 8. Funds 	Funds available to meet traveling costs

Table 5.6: Performance Indicators for Objective 2

1.GOAL 1. To empower Rosella Women Group in Dodoma Municipality to grow and expand its business in order to increase income and livelihood of women in Dodoma.	INDICATORS ▪ Enterprise Expansion ▪ Increased production/productivity ▪ Increased employment ▪ Increased livelihood	EXTERNAL FACTORS Funds for expansion secured
2.OBJECTIVE 2: To develop a project proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project	INDICATORS ▪ Donor responses ▪ Enterprise expansion	EXTERNAL FACTORS Proposal accepted by donors
3. OUTPUTS 1. Increased access to financial support 2. Enterprise expansion	INDICATORS ▪ Correspondences ▪ Actual financial support received	EXTERNAL FACTORS Coordination capacity available
4. ACTIVITIES 1. Asses project feasibility	▪ Existing capacity to implement the project	Facilitation skills available
2. Develop project proposal	▪ Attendance of group members	Skills for proposal writing available
3. Discuss proposal with the group	▪ Attendance of group members	No interference with the plan
4. Refine the Proposal	▪ Attendance of group leaders	No interference with the plan
5. Identify potential donors	▪ List of donors	Group experience
6. Submit Proposal to identified donors	▪ Copy of proposal ▪ Correspondences	Donors accept the proposal
7. Conduct M&E	▪ M&E Report	M&E Team available

Means of Verification:

-Monthly M&E reports

-NGOs Register in the Ministry of Home Affairs, 2007

-Correspondences and feedback from donors contacted

5.2.6 Skills and Labour required to obtain Information:

Resources required	Resources available	Resources needed
Planning skills	available	none
Food processing skills	available	none
Facilitation skills	available	none

5.2.7 Information Gathering

The Project Advisor in collaboration with group members gathered information required for evaluation of the project between January 2006 and January 2007.

5.2.8 Analysis and Presentation of Results

Analysis of information was done using MS Excel 2003, which facilitated production of tables, graphs, percentages and averages of various variables (Chapter 1). Evaluation results were presented using written document, PowerPoint and oral methods.

5.2.9 Formative Evaluation Results

Formative evaluation involved gathering information and giving feedback to the group leadership from the early stages of the project. The objectives of the formative evaluation were three-fold: i) To assess the project performance as it progressed; ii) To find out the extent of project implementation; iii) To determine improvements and adjustments needed to attain the project objectives

The following were the results of formative evaluation. i) The priority needs of the community remained as identified earlier during Community Needs Assessment ii) Financial constraint was found to impede implementation of the project, thus need to borrow topping up funds to pay for the registration of the group as a local NGO. In order to improve the project and make it sustainable it was recommended to continue implementing the project objectives according to plan.

5.2.10 Summative Evaluation Results

Based on selected performance indicators, the objectives of the project were achieved as defined. Direct CED outcomes derived from the project are:

- i) Registration of Rosella Women Group as a local NGO
- ii) Proposal for funding developed

Table 5.7 below summarizes the results of summative evaluation of this project.

Table 5.7: Summative Evaluation Results

	Performance Indicators	Outcomes	
		Expected	Actual
Goal To empower Rosella Women Group to grow and expand its business in order to increase income and improve livelihood of women in Dodoma Municipality	<ul style="list-style-type: none"> ▪ Enterprise Expansion ▪ Increased production/productivity ▪ Increased employment ▪ Improved livelihood 	-Financial support is secured for the expansion of the enterprise leading to increased production/productivity, employment and improved livelihood	-Financial support is yet to be secured
Objective 1 To register Rosella Women Group in Dodoma Municipality as a local NGO by the end of December 2006	<ul style="list-style-type: none"> ▪ Certificate of Registration 	-Rosella Women Group registered as a local NGO -Increased networking with the Government and other NGOs	The group is now a registered local NGO with Certificate of Registration SO.NO14673 of 30 th January 2007
Objective 2 To develop a proposal for funding by the end of December, 2006 for the expansion of Rosella Flower Project	<ul style="list-style-type: none"> ▪ Project Proposal ▪ Number of donors accessed ▪ Number of donor responses 	-A project proposal for funding developed and submitted to donors by December 2006	-Project proposal was developed as planned. -The proposal will be submitted to donors in April 2007

5.3 SUSTAINABILITY

5.3.1 Sustainability Elements

The host community and the viability of the project in future may be affected by the following financial, political and social circumstances. Financial constraints currently facing Rosella Women Group may lead to further decline of production/productivity if

no financial support is made available to the group in time. Decline in productivity will further lower incomes of the group and so worsen poverty situation of the poor women.

Politically, the host community and the viability of the project in future may be affected if the government loses interest in the crop, which has already shown potential to contribute significantly to poverty reduction and improved livelihood.

Socially, residents of Dodoma look at rosella as a source of employment, income, nutritious juice, jam and wine which are essential for improved livelihood. If no support is made available to Rosella Women Group the market for the crop and its products may be affected.

5.3.2 Sustainability Plan

The following strategies were discussed among the group and laid down as strategies for ensuring project sustainability. i) Build up capital through increased savings with bank; ii) Approach other donors including national and international through project write-ups; iii) Start wine processing aiming at increasing income; iv) Use facilitating skills of the group in rosella juice making to raise funds; v) Establish and strengthen other self-sustaining projects to generate revenue to support the existing project; vi) Other low income women will be mobilized to cooperate and form a Savings and Credit Cooperative Society (SACCOS) to solve their financial problems.

Rosella flower is already an important crop in Tanzania and in Dodoma it is recognized as a source of income as well as a source of nutritional food and medicine. Furthermore, Dodoma Municipal Council is currently undertaking promotional activities for the crop in anticipation that the crop will complement government policies and strategies on food security and poverty reduction. Thus, political and government support for this crop is strong. However, continuous sensitization and awareness creation of political and government leaders will be used as a strategy to win their support to further strengthen and expand the project. Other organizations like the Institute of Traditional Medicine of the Muhimbili University College of Health Sciences are also taking keen interest on the development of rosella and have trained one staff of Rosella Women Group on rosella production and wine processing.

In addition to political support, the following other strategies will be adopted: i) Ensure community support and participation for the project; ii) Network and collaborate with other organizations; iii) Conduct advocacy meetings and contact the media to publicize project activities; iv) IEC material (newsletter, calendar, brochure, leaflets and fliers) will be developed and circulated to the main stakeholders.

5.3.3 Institutional Plan

In order to achieve institutional sustainability of the project the following will be done: i) Technical competency among staff will be built/developed within the project through training, workshops, seminars and trade fairs organized by the government and other

organizations; ii) Performance reviews and institutional evaluation systems will be established and strengthened; iii) Implementation of the project will be guided by vision, mission and values of the organization; iv) Flexibility and adaptability to the changing internal and external environment will be accorded high priority.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

6.1.1 Results

The goal and objectives of the project did not change over the life of the project. The project had two objectives. The first objective focused on the registration of Rosella Women Group as a local NGO while the second entailed developing a project proposal aimed at seeking financial support from potential donors for the expansion of Rosella Women Group's enterprise. Registration of the group was fully achieved. Rosella Women Group was registered as a local NGO by the name of Rosella Jipe Moyo with registration SO. NO. 14673 of 30Th January 2006. Project proposal for funding was achieved by 95 percent.

6.1.2 Remaining Work

The remaining work required to be executed to fully achieve the objective is the submission of the proposal to identified donors. Submission of the proposal was delayed as a result of delay in registering the group. If the proposal was submitted as planned i.e. by the end of December 2006, the group might have by now secured the financial assistance required for the expansion of the enterprise. The interest of the group is to expand their enterprise i.e. start processing rosella wine and increase production and quality of rosella juice and jam. The proposal was rescheduled to be submitted to donors in April 2007.

6.2 Recommendations

6.2.1 Recommendations to others attempting similar project

In light of the experience gained during the implementation of this project, the following are recommended to others attempting similar project: i) Women micro-entrepreneurs have economic activities which can be turned into viable projects if supported financially. ii) In order to identify their potentials participatory community needs assessment is important iii) Community initiatives should be valued and supported in order to create community's new businesses and wealth, which is the essence of CED Programme.

6.2.2 Strategies and Best Practices

During implementation of this project, the following experiences and best practices were gained and found to be helpful; i) Putting the target community in the driver's seat during planning, implementation, and monitoring and evaluation was a key to achieving project sustainability; ii) Microfinancing is crucial for the expansion of micro enterprises. Experience gained in this project proved that women operated enterprises which can grow and expand into viable projects if they are supported financially. A small micro-credit loan extended to women entrepreneurs may have a significant impact to their business. For example, Rosella Women Group used a small credit-loan worth Tshs 300,000/= extended to it by Dodoma Municipality in 2006 to generate a net income of Tshs 400,000/= which was higher compared to Tshs 300,000/= earned in the previous

year in the absence of a credit loan. This is a demonstration that Rosella Women Group has the potential for growth and expansion, but was limited by a number of obstacles including inadequate capital for expansion; iii) Banks and most financial institutions still regard women's micro enterprises as risky ventures thereby justification for not supporting them in terms of microfinancing. The banks and MFIs need to change their mind-sets towards microfinancing to small businesses particularly for female growth-oriented micro enterprises.

6.2.3 Steps to further advance this project

In order to further advance this project, the following steps need to be pursued: i) Obtain financial support for the expansion of the rosella flower project; ii) Secure appropriate technology needed to increase production/productivity and quality of the group's products; iii) Provide training focusing on entrepreneurial development and marketing; iv) Encouraging networking among women entrepreneurs; v) Set up women credit guarantee fund; vi) Establish umbrella association for women micro-entrepreneurs.

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