

## **APPENDICIES**

## **APPENDIX 1      APPLICATION AND ACCEPTANCE LETTERS**

Mussa Mohamedi Msakamali  
AMSDP  
S.L.P 14416  
**ARUSHA**  
10/10.2005

Mwenyekiti  
Parakuyo Imara  
S.L.P Msata  
BAGAMOYO

Ndugu Tumbo.

**YAH: MAOMBI YA KUSHIRIKIANA KATIKA KUFANYA UTAFITI WA  
MATATIZO YANAYOWAKABILI NA KUYATAFUTIA UFUMBUZI WA  
PAMOJA**

Rejea somo lililopo hapo juu.

Mimi ni mwnafunzi wa Chuo Kikuu Huria cha Tanzania (OUT), nachukuwa Shahada ya pili ya Maendeleo ya Uchumi wa Jamii (Community Economic Development). Shahada hiyo inatolewa kwa ushirikiano na Chuo Kikuu cha Southern New Hampshire kilichoko Marekani.

Pia mimi ni mtalaamu wa uhasibu mwenye uzoefu wa miaka zaidi ya kumi na tisa. Moja kati ya hatua za masomo hayo ni kufanya utafiti na asasi yoyote isiyokuwa ya kiserikali yenye lengo la kutoa huduma ya jamii, kuona matatizo yaliyoisukuma kuanzishwa na kusaidia kupata ufumbuzi wa matatizo hayo kwa kushirikiana.

Nimeonelea kuichagua asasi yenu kuweza kushirikiana kufanya utafiti wa pamoja kuibua matatizo na kutafuta njia ya kuyatatua kwa kushirikiana nanyi na wadau wengine.

Ni tegemeo langu ombi langu litakubaliwa

Wenu,

(Imesainiwa)  
**Mussa M. Msakamali**

Parakuyo Imara Livestock  
Primary Cooperative Society LTD  
S.L.P Msata  
**BAGAMOYO**

14/10/2005

Mussa Mohamedi Msakamali  
AMSDP  
S.L.P 14416  
**ARUSHA**

25/10.2005

**YAH: MAOMBI YA KUSHIRIKIANA KATIKA KUFANYA UTAFITI KATIKA  
ASASI YETU**

Kichwa cha habari cha husika.

Tunashuru kwa kutuma maombi ya kufanya utafiti nasi katika kuona matatizo yetu na jinsi ya kuyapatia ufumbuzi kwa kushirikiana.

Tumekubali kushirikiana nawe, pamoja na kukubali tunakuomba uje uzungumze na wana kikundi ili waweze kueleza wenyewe walionayo na nini utakachokifanya katika ujio wako, ili wajuwe watafaidikaje kwa uwepo wako. Itabidi utueleze lini utakuja ili tuweze kuitana na kukutana nawe. Ndoto zetu ni kubwa kwako, tunahisi utatusaidia mengi.

Ahsante,

(Imesainiwa)

(Imesainiwa)

Tumbo Mbarnoti  
Mwenyekiti

Yolan Niniya  
Katibu

**APPENDIX 2                      QUESTIONS USED DURING RESEARCH ESTABLISHMENT  
OF PARAKUYO IMARA SACCOS LTD**

**A. Personal Data**

1. Name of respondent .....
2. Sex:            Male/Female
3. Village .....
4. Ward..... In Bagamoyo-District
5. What is your Age (tick that is applicable)
  - (a)    15-25
  - (b)    26-45
  - (c)    46-60
  - (d)    Above 60
6. Marital status (tick that is applicable)
  - (a)    Single
  - (b)    Married
  - (c)    Divorced
  - (d)    Widow
7. Education level (tick that is applicable)

(a)    Have never been to school	(b)    Informal education
(c)    Primary education	(d)    Secondary education
(e)    College and above	

8. Mention your main occupation (tick that is applicable)

- (a) Peasantry
- (b) Employee
- (c) Petty Business
- (d) Livestock keeping
- (e) Selling livestock products
- (f) Casual labour
- (g) Handcraft
- (h) Others, specify .....

9. How many dependants do you have (tick that is applicable)

- (a) 0 - 2
- (b) 3 - 5
- (c) 6 - 10
- (d) Above 10

10. What are the main sources of your daily income (tick any or that is applicable)

- (a) Employment salary
- (b) Trading activities (petty business)
- (c) Selling livestock products
- (d) Casual labour
- (e) Handcraft
- (f) Farming
- (f) Other (specify) .....

11. What is your monthly average income in Tanzanian shillings

- (a) Below 30,000
- (b) Between 30,000-100,000
- (c) Above 100,000
- (d) None

12. Are you a member of any SACCOS

*“Tick in the box”*

Yes ☐

No ☐

11. SACCOS Name & Location.....

12. Are you Active member?

*“Tick in the box”*

Yes ☐

No ☐

13. What is your main source of operational capital

- (i) Personal Savings
- (ii) Credit/Loan
- (iii) Grant/Aid
- (iv) Others (specify) .....

14. How is your average earning from your business per month in  
Tshs.....
15. If your earning is poor, what reasons have caused your earnings to be poor?  
.....
16. What would think are the best way of generating capital?
  - (i) Loan
  - (ii) Grant
  - (iii) SACCOS
  - (iv) Own savings Vs Others Specify .....

## **B. GROUP MOBILIZATION**

1. How did you join this group  
*(Tick that is applicable)*
  - (a) Through application
  - (b) Through friendship
  - (c) Casual labour
  - (d) Founder member
  - (e) Other (specify) .....
2. Why did you join the group  
*(Tick any or all that is applicable)*
  - (a) To generate income
  - (b) To obtain basic services

- (c) To access credit
  - (b) To share ideas/ networking
  - (e) To obtain financial and moral support
  - (f) To secure market for the product
  - (g) Other (specify) .....
2. When was the group formed.....
3. How long have you been in group?
- (a) Less than 1 yrs
  - (b) Between 1 – 3 yrs
  - (c) Between 3 – 6yrs
  - (d) Above 6 yrs
4. What was the objective of forming the group? (Tick any or all that is applicable)
- (a) To curb labour shortage
  - (b) To curb scarcity of capital/resources
  - (c) To generate income
  - (d) To obtain credit
  - (e) To find market for the products
  - (f) Networking/share ideas
  - (g) Other (specify) .....



5. Did the relationship with your husband or (in-laws) change after join the group?

(tick that is applicable)

***“Tick in the box”***

**Yes**      ☐

**No**      ☐

6. What did you benefit from the group since you joined

- (a) Increase of personal income
- (b) Receive Bank services/Loan
- (c) Find market for the products
- (d) Initiate new IGA
- (e) Link with other stakeholders
- (f) None
- (g) Other (specify) .....

7. If none, what do you think are reasons for not benefit from the group?

- (a) Poor management & leadership
- (b) Poor planning strategies
- (c) Uncertainty outcome
- (d) I don't know
- (e) Other (specify) .....

**C. GROUP ECONOMIC ACTIVITIES**

- 1 What are economic activities that your group engages with?
- (a) Farming product
  - (b) Livestock product
  - (c) Trading (buying and selling)
  - (d) Other (specify) .....
  - (e) None
- 2 Why do you consider that the above economic activities are appropriate one for your group currently?
- (a) Simple to be managed and implemented
  - (b) Income generation and profitable
  - (c) Need low risk management
  - (d) None
  - (e) Other (specify) .....
- 3 What are major economic activities performed by individual members in your group? (Mention)
- (a) .....
  - (b) .....
  - (c) .....
  - (d) .....

4 Does your Income Generating Activities (IGA) operates as you planned

*“Tick in the box”*

Yes ☐

No ☐

5 If Yes, what factors influencing the success of IGA (mention)

(a) .....

(b) .....

(c) .....

6 If not, what factors inhibiting the success of IGA (mention)

(a) .....

(b) .....

(c) .....

7 Does your IGA helped to meet your family basic needs?

*“Tick in the box”*

Yes ☐

No ☐

8 If your think your earnings are poor/low, what are the reasons for poor /low income ( tick any or all that is applicable)

(a) Lack of education

(b) Lack of operation Capital

(c) Lack of access to credit

- (d) Lack of business skills
- (e) Lack of working premises/land
- (f) Lack of access to market
- (g) Lack of working tools
- (h) Lack of decision-making
- (i) Family responsibilities/household chores
- (j) Traditional believes
- (k) Lack of confidence
- (l) Other (specify) .....

9 Mention indicators that shows your income are poor/Low

- (a) No house
- (b) Inadequate clothing
- (c) Malnutrition
- (d) Poor health
- (f) Other (specify) .....

10 Suggest ways to improve your IGA and to raise your income

- (a) Provision of capital or input loans
- (b) Self initiatives and hard work
- (c) Acquisition of entrepreneurial skills
- (d) Application of modern technology
- (e) Creation of enabling environment by government
- (f) Family Planning

- (g) Diversification of the activities
- (h) Provision of loan
- (i) Availability of land
- (j) Access to market links
- (k) Provision working premises
- (l) Networking with other stockholders
- (m) Other (specify) .....

11 What resources available that can be use to expand your IGA (mention)

- (a) .....
- (b) .....
- (c) .....
- (d) .....
- (e) .....

**D IF YOU ARE NOT A MEMBER OF SACCOS:**

- 1. What are the reasons that make you not join SACCOS?  
.....
- 2. Do you think that you loose an opportunity for not being a SACCOS member?  
*“Tick in the box”*  
Yes        ☐  
No        ☐

3. If. Yes. What do you think you fail to do?

.....

.....

4. What do you think should be done so that you can join SACCOs  
?.....

.....

**E: COMPLETE THIS PART, IF YOU ARE MEMBER OF SACCOs. IF NOT  
SKIP TO 4:**

**SACCOs OPERATIONAL SERVICES.**

1. How many times per year do you borrow from your SACCOs?

(i) Once per year ( )

(ii) Twice per year( )

(iii) Thrice per year ( )

(iv) Many times ( )

(v) Specify .....

2. Is the overdraft obtained from your SACCOs sufficient for you to carry on your  
business?

*“Tick in the box”*

Yes ☐

No ☐

3. If No, Why?.....

4. After getting credit, do you spend all the money for economic sort of business?

*“Tick in the box”*

Yes ☐

No ☐

5. If No, what activities do you spend for?

(i) Paying school fees ( )

(ii) Medication ( )

(iii) Contribution ( )

(iv) Other ( ) Specify.....

6. Has credit secured from your Society has helped you in any how to lift up your standard of living?

*“Tick in the box”*

Yes ☐

No ☐

7. If No,

Why?.....

8. If Yes,

How?.....

9. How do you rank the services offered by your SACCOS?

(i) Excellent ( )

(ii) Very Good ( )

(iii) Good ( )

(iv) Fair ( )

(v) (v) Poor ( )

10. As an active member of your SACCOS, how do you see the lending policies of your Society?

(i) Ver y Good ( )

(ii) Good ( )

(iii)Fair ( )

(iv)Poor ( )

11. On your observation, does membership procedure impede more people to join your society?

*“Tick in the box”*

Yes ☐

No ☐

12. If Yes. How? .....

13 Have there been delays in obtaining Credit?

*“Tick in the box”*

Yes ☐

No ☐



- 14 How long does it take from application of credit to release of the same to applicant?
- (i) Between 5 and 20 Day ( )
  - (ii) Between 20 and 30 Days ( )
  - (iii) Over 30 days ( )

- 15 Is the process of evaluating the credit application forms free and fair?

*“Tick in the box”*

Yes ☐

No ☐

16. If No, give details?

.....

17. What kind of incentives has attracted you to become a member of SACCOS?.....

.....

18. What are society constraints/ operational problems with respect to credit provision?

.....

19. What attempts have been made by your society on finding the lasting solution to the above constraints/operational problems? .....

.....

20. What suggestions do you give if implemented could assist your society to improve its services?.....

21. Are you satisfied with the operational performance of your society in its roles?

Yes ( ) No ( )

### **APPENDIX 3:        TRAINING ON GOOD GOVERNANCE AND RECORD KEEPING.**

#### **1.0     INTRODUCTION**

Mr. Mussa M. Msakamali is currently pursuing a Master Degree course on Community Economic Development with Southern New Hemisphere university of USA in partnership with Open University of Tanzania. As part of his fulfillment to complete a master Degree Course, he has to present a project Paper with a title “Establishment of Parakuyo Imara Saving and Credit Cooperative Society Ltd” a case study of Parakuyo Imara Livestock Primary Cooperative Society Limited at Mikongoro Sub Village in Msata Ward, Bagamoyo District. Mikongoro is located about two kms off Chalinze Segera highway.

In June 2006, Msakamali has come into an agreement with the Center for Practical Development Training and MM Micro business consultant of Msata village, to organize and conduct a training course on ‘SACCOS management and accounting records’, which will target to impart knowledge to leaders and members of PARAKUYO Imara SACCOS. Msakamali has requested CP Dev to provide funds to meet workshop facilitation and expenses over the period of training sessions scheduled to take part in a week time. The workshop scheduled to take of on January 2007.

## **1.1 Participants**

The workshop aimed to train members and leaders of Parakuyo Imara SACCOS who are typically farmers and Livestock keepers (Cattle) in Mikongoro village. The workshop invited other participants drawn from Msata SACCOS and CP-Dev SACCOS, which are within Msata ward. Msata and CP-Dev SACCOS represented by chairpersons, treasurers, credit officers and secretaries. Invitation letters were sent to the three SACCOS members and a total of 25 participants attended the training. Attendance was therefore about 90% of the expectation, and the full list of Participants indicating the groups they came from have been shown in the annex...

## **1.2 Venue and duration**

The training was conducted at CP-DEV Seminar room at Msata-from 24<sup>th</sup> to 27<sup>th</sup>, January 2007, the place was strategically chosen with the reasoning that, the center was committed to cover all costs and expenses of the workshop. It is also an ideal place that participants would concentrate on the training when they are reasonably distant from their places of residence.

## **1.3 Workshop objectives**

The training was designed to address needs assessed by the candidate during his visitation to the SACCOS, where he gathered with various members in the session organized by their leaders (Parukuyo SACCOS). The discussions were centered on issues related to; Management of SACCOS, how to keep records, members rights,

control and loan portfolio management. Therefore course objectives were designed basing on shortfalls revealed by the two party's discussion. The objectives are to;

- ❖ Equip participants with knowledge and skills on SACCO's management.
- ❖ Enable participants understand rules and regulations governing SACCOS,
- ❖ Impart knowledge to participants in applicability of good governance in SACCOS,
- ❖ Facilitate participants to learn and acquire necessary knowledge on entrepreneurship skills
- ❖ Understand and put into practice the use of accounting books for SACCOS financial records.

#### **1.4 Facilitation**

The workshop was organized by Mrs Fortunata Msakamali (Center Coordinator) and facilitated by Mr.Suleima Hemedi from MM Micro business consultants and assisted by cooperative officer Mr Tajiri Makunja from Bagamoyo District Council.

## **2.0 WORKSHOP REPORT**

### **2.1 Open remarks**

The workshop started by official opening remark made by Mrs. Msakamali Center Coordinator, who gives a brief presentation on center background and operational functions. She said it has been established to provide training on rural development with an overall goal to improve rural technology through practical training, technical

aspects and vocational skills in a participatory way and the use of available resources.

Informed the workshop members that, seriously participation on this training is very important because the course is very expensive and rarely to be offered. She expected that at the end of course, Participants would go and train others who missed such an opportunity to attend this training. Finally, concluded by telling participants that, during the training session the center will provide materials, lunch and other necessities as they may require to smooth learning of the workshop. After that, she declared the workshop is officially opened.

## **2.2 Workshop climate setting**

### **2.2.1 Self introduction**

Facilitator asked participants to introduce themselves in a participatory way, whereby each member was allowed to stand at the place where he/she stay and give self-introduction. Before of this exercise, facilitator asked to write down information and presented on the flip chart board, which was placed on the front of the class. The content of information include name of the participant in full, the society that belong to, marital status, position held in the society and their experience.

### **2.2.2 Expectation expressed by participants**

Participants were facilitated to air their expectations as regard to the workshop objectives mentioned on the invitation letters. Under this exercise participants were led by facilitator and asked them to mention at list one expectation, which is to be noted on the flip chart and shared by all. At the end of this session participants listed their expectations being;

- ❖ To gain knowledge essential for improving their SACCOS performance
- ❖ Use knowledge and skills for SACCOS operation and pass it over to others in the Community or Members
- ❖ Be able to write and keep proper records on member's loans and savings ledgers
- ❖ Be a competent person in issuing loans to Members
- ❖ Be able to formulate viable and aggressive loan policy and stress the use of constitution
- ❖ Be able in keeping up proper records and prepare financial report to members.
- ❖ Share experience from other operating SACCOS
- ❖ Know each other.

### **2.2.3 Workshop rules**

In order to achieve the above expectations, participants found it necessary to develop some guiding rules or norms that will govern and enhance smooth running of the

workshop. The session was facilitated through brainstorming, and finally come up with the following workshop rules;

- ❖ Each and every participant should observe time and punctuality in attending class sessions.
- ❖ Respect each other inside and outside the classes
- ❖ Mobile phones be set at moderate ringer tunes
- ❖ Each participant be active in class session and contribute during discussion in groups and in plenary sessions.
- ❖ Emergency call be communicated to the workshop chairperson or facilitators
- ❖ Buzzing /pair discussion should be initiated by facilitator only.

#### **2.2.4 Sharing of responsibilities**

Participants agreed among themselves to appoint some of them to be elected and own some key responsibilities during a day sessions. It was agreed that elected persons would hold their position from the first day up end of the workshop. Further to the same the elected should report every morning before the next session begin? The exercise was democratically done and the following were elected;

Mr. Muharami Shaabani Workshop chairperson

Miss Jabu M. Rwambo Workshop Secretary

Miss Ester Peter Kambi Workshop Ear

Mr. Moses Makunde Workshop Eye

Mr. Rashidi Hiza Workshop Timekeeper

Participants agreed, ear and eye are responsible to report what they see and hear during a day to the next day morning before a new session begins.

#### **2.2.5 Course Methodology**

The seminar was framed to employ a participatory methodology approach, whereby the facilitator had to start from what the participants have and then led the training session on each subject. Participant's chairperson will lead group work presentation and plenary sessions discussion. However participants were allowed to ask questions during the paper presentation for clarity and understanding. Their contributing ideas will be incorporated towards the desired answers.

#### **2.2.6 Communication and language**

The workshop was conducted in Kiswahili language given that all participants understand the language very fluently. Papers were delivered in Swahili and even handouts were developed in it.

### **3.0 PAPER COVERED**

Copies of papers presented during the training session are attached with this report, contents of the paper should however be regarded as guidelines because there was additional knowledge acquired through sharing of experience with participants most of which embellished the presentations. A summary of important aspects covered under each topic is given hereunder;



### **3.1 Good governance**

#### **Mr. Suleiman presented this paper**

Participants were asked to brainstorm on the meaning of good governance, and acknowledged to mention that, it is a way that those who are entrusted with leadership position involve people under him in whatever matters pertaining their own development within their geographical area. Adding to that, Facilitator said it is also an act done by people who acquire public position to make use of it through involving people with gender consideration on best use of public resources to development effectively and efficiently. He then narrated principles of good governance to be;

- ❖ Leaders must be trustful
- ❖ Be able to read and write
- ❖ Ready to receive and give challenges
- ❖ Be tireless worker
- ❖ Be charming and prudent
- ❖ Be able to initiate social and economic projects

The facilitator concluded by saying that, good governance is a key parameter for the development of the people and those who entrusted with public position should observe principles of good governance for betterment of entire community.

### **3.2. Entrepreneurships skills**

#### **Mr Lugendo presented this subject**

The subject was presented on the second day of the workshop after recap. The presenter started by giving chance to the participants to define the meaning of entrepreneurship skill and list the definitions on flip chart. Adding from their ideas, the Facilitator said it is a process of identifying business opportunities and gathering the necessary resources to initiate and manage successfully a business activity.

Mr. Ruben continued to say that, an enterprise should require economic resources such as money and equipments while on the other may require utilization of human resources, which will involve energy, skills, knowledge, and time. Moreover the paper touches types of entrepreneurs, business opportunities, roles of entrepreneurs, and its function in business, factors and sources of business ideas.

He finally winded up by delivering a message on marketing issues that an entrepreneurs need to know their customers, their wants, financial status, when they prefer to buy and how they buy.

### **3.3. Cooperative Act**

#### **Mr. Makunja presented this paper**

District Cooperative Officer from Bagamoyo District delivered this paper, and the main issues centered on the legal aspects as regarded to cooperative societies operations, and changes associated with the cooperative Act No. 12 of 1993. He

mentioned in a nutshell advantages derived from the changes and how they are favored members of different cooperatives.

He also touched Cooperative rules with emphasis on saving and credit section and challenged Members that at the time when formulating bylaws of their SACCOS they should adhere to saving and credit rules and guidelines from the Cooperative department which is in the office of Bagamoyo District council.

While continuing delivering the paper, Mr Makunja presented to the flip chart an organizational structure of SACCOS and formation of relevant committees, which can deliver services to its members. While ending up his paper, he listed essential gradients necessary to be incorporated in Sacco's constitution, which are;

- Name and address of the SACCOS
- Objects of the SACCOS Society
- Membership
- Funds of the SACCOS
- Management
- Roles and responsibilities of leaders, Members and Employees
- Relevant committees
- Rights and obligation of Members
- Loaning policy and procedures

### **3.4 Elementary bookkeeping**

#### **Mr. Suleiman presented the paper**

This was almost the core subject located about 40% of the training time. During the presentation participants got time to discuss objectives, pertinent issues of bookkeeping, primary documents, and vocabulary used as oppose to other subjects. Despite of the participants to have time access to different documents, they had also an opportunity to make relevant entries for purpose of practicing. The facilitator stressed those SACCOS not keeping proper documentation they should introduce soon after completion of the seminar. However participants were able to practice up to the receipt and payment book.

### **3.5 HIV/Aids**

#### **Mr. Suleiman presented this paper**

This subject is falling under crosscutting issue subjects, and the presenter started by involving participants to define the meaning of the term and highlighted as follows;

- In ability of antibodies to fight against disease
- It is acquired immune deficiency syndrome
- It is a kind of sexual transmission disease
- A deadly disease with no cure

After such definition the facilitator mentioned causes of aids being;

Unsafe sexual contact, Blood transfusion through needle sharing and needle stick accident, in utero, during delivery through Brest feeding. Continued by telling participants the HIV symptoms to include;

Weight losses and failure to thrive, respiratory problems and chronic cough, skin rushes, mild dyspnea, persistent diarrhea and lymphadenopathy. Finally explained possible ways that can prevent spreads of aids as;

Reduce number of casual sexual partners, safe sex practices including use of condoms and insist living with single partners.

**Part two of this subject was issues related to gender.**

The facilitator informed participants that objective of the paper aimed to discuss and understands how gender issues has affect development process if not considered during programme intervention. He defined the term gender to mean the different role men and women perform, which are determined by social and cultural aspects not by biological differences. Finally touched on gender inequalities and analysis.

### **3.6 Environments**

**Mr. Suleiman presented this paper**

He briefly defines environment as those things or objects which surrounding people.

He then listed factors of environment to include;

- Weather
- Land
- Vegetation,
- Natural forest,
- Animals,
- Water
- Man made things etc.

#### **4.0 PARTICIPANT EVALUATION**

The organizer informed participants to evaluate the course from the first to the last day. Alerted and say that, no special form has been designed to conduct evaluation, but all course Members will be required to mention what he/she saw during the course duration whether it is good or bad things should be mention. Every one is free to air his fillings about the course so that their ideas will be an input to the organizer for future plans and preparation of other courses.

#### **4.1 Seminar logistics**

This section intends to get feedback on seminar preparation and service offered. All participants (100%) appreciated efforts made by organizer to arrange the workshop and the preparation done thereof. They also commended the venue has a conducive environment for learning. About 60% of the attendants complained a delaying of getting information about the course. On afternoon meals 90% of the trainees indicate complete satisfaction while the rest wanted some improvements to be done.

#### **4.2 Paper presentation**

Participants were well satisfied with the Facilitators and topics covered were relevant to their SACCOS. However 100% of the Trainees appealed for ample training duration especially record keeping and procedures of lending activities.

## **5.0 RECOMMENDATION**

The core Facilitator Mr. Suleiman told the participants that, the course has come to an end, and asked them; if the facilitations have met their expectations? One participant on behalf of others said yes, and after that, Mr. Suleiman facilitated participating SACCOS groups to sit together and list action commitment, of which when returning back should be implemented. Action commitment will be an inputs to the center to follow up and monitor their practices and utilization of knowledge gained so that in future they can plan or improve the training. The exercise was done and the results are summarized as hereunder;

- According to the knowledge gained, on management of SACCOS, we commit ourselves to mobilize other people in community to join our SACCOS.
- Improve managerial team to adhere with society bylaws, and requirement of cooperative act, and employ principles of good governance.
- Acquired new skills will be used to improve and control management team.
- Mobilize community at work place to join CP Dev SACCOS.
- To lay down strategies for resource mobilization (financial resources) to augment capital fund of cp-dev SACCOS
- To educate members on availability of safe depository facility at cp-dev and strong control of their regular savings.

- Promote quality management team through application of leadership code and use of democratic principles when choosing leaders.
- Arrange for new election
- Mobilize new members
- Educate Members on the importance of buying shares and their obligations in paying regular deposits on savings and other special accounts.
- Acquire necessary working tools (office furniture, calculators, etc.) and implement proper documentation.

## **6.0 CLOSING**

Mr. Damas Masanja Principal of the vocational center was the guest of honor to officiate close of the workshop. But before the speech Mr. Muharami Shaabani workshop chairperson, welcomed the chief guest, and in brief give a vote of thanks on behalf of others as follows;

- Thanks Center coordinator for organizing such kind of training, which reflects, the real needs of technical requirement to run their SACCOS.
- Assured the principal that, participants are well convinced and appreciates that, the center has competent personnel to undertake trainings of that nature.
- He further said that during the training, they don't give arbitrary examples but make reference to down to earth experiences, which are more appealing to trainees.



- Despite of our short stay and the knowledge gained, the course will help participants to improve performance in their respective SACCOS and appeal to the center to pay visit to our working areas to see changes.
- We have all the reasons to believe and remember the opening remarks that, CP-Dev is a real center for practical development.
- He then welcomed the chief guest to address the participants;

## **7.0 The Chief Guest**

The chief guest started by thanking participants to accept the invitation and attend the training, which was scheduled in a short notice. Welcomed participants and require them to feel at home and proud of it to acquiring knowledge within their locality.

He said the center is located along Chalinze Segera road at Msata village. Informed participants that, the center is functioning in three major aspects namely;

- Community support,
- Vocational training, and
- Environmental conservation

The guest told workshop participants that, the center operates under its own policy and principles but also it is there to implement government plans especially in developing SACCOS. It is for that reason the center has developed such kind of training to contribute overall goal in poverty alleviation by 2025.

Informed seminar attendants that, it is not an easy task to solicit funds for conducting training but those who got this opportunity should use the education gained to improve their performance, and the center will prepare itinerary to follow up utilization of this training to the participating SACCOS groups. In concluding his speech, he thanked workshop facilitators, logistic staff and the organizer. The Chief Guest wished every one to have a safe journey when going back home and then declare that workshop is officially closed.

## 8.0 TRAINING SCHEDULE (TIME TABLE)

Day	Time	Activity	Responsible /facilitator
Day one	09.00-09.30	Reporting and registration	Secretariat
	09.30-10.00	Introduction and course objectives	Core facilitator
	10.00-10.30	Opening remarks	Center coordinator
	10.30-11.00	Break	All
	11.00-11.30	Self introduction and experience sharing	All
	11.30-12.30	Participants expectation	Core facilitator
	12.30-01.00	Workshop rules	Participants
	01.00-02.00	Lunch	All
	02.00-03.00	Course methodology and language	Facilitator
	03.00-04.00	Discussion and closing	All
Day two	08.30-10.30	Good governance	Suleiman
	10.30-11.00	Break	All
	11.00-01.00	Entrepreneurship skills	
	01.00-02.00	Lunch	
	02.00-02.30	Group work	Participants
	02.30-03.00	Group work presentation	Facilitator
	03.00-04.00	Discussion and closing	All

Day three	08.30-10.30	Cooperative Act of 2003	Mr. Makunja
	10.30-11.00	BREA	All
	11.00-01.00	Cooperative Act of 2003	Mr. Makunja
	01.00-02.00	Lunch	All
	02.00-03.30	HIV /Aids	MR. Suleiman
	03.30-04.00	Discussion and closing	All
Day four	08.00-10.30	Elementary book keeping	Suleiman
	10.30-11.00	Break	All
	11.00-01.00	Elementary book keeping	Suleiman
	01.00-02.00	Lunch	All
	02.00-03.30	Elementary book keeping	Suleiman
	03.30-04.00	Discussion and closing	All
	08.00-08.30	Recap	Chair person
Day five	08.30-10.30	Water and environment	Thabiti
	10.30-11.00	Break	All
	11.00-01.00	Water and environment	Thabiti
	01.00-02.00	Lunch	All
	02.00-02.30	Action commitments by groups	Groups
	02.30-03.00	Workshop summary	Core Facilitators
	03.00-04.00	Official closing	Chief guest

**APPENDIX 4****EXPECTED ACHIEVEMENTS WITHIN THE NEXT 18 MONTHS.**

The following is an annotated outline of the expected achievements.

<b>Time frame</b>	<b>Activity/ Event</b>	<b>Expected Output</b>	<b>Brief Description</b>
January 2006	Sensitizing community on importance of the credit union	People's awareness rose for effective participation.	Public meetings will be organized and convened.  Publicity materials developed and used in the campaign.
February – March 2006	Mobilizing community participation	People are pro-active towards credit union.	House-to-house recruitment campaign organized and conducted.
April – June 2006	Applying for registration	Registration certificate giving the group legal status received.	Application forms will be submitted to Bagamoyo district cooperative office for onward transmission to registrar of cooperatives at Regional Office in Kibaha.
July 2006	Electing leadership	Democratically elected leadership installed	The clauses of the constitution will be observed and adhered to in electing leaders.
August 2006	Developing strategic plan	3-5 year strategic plan put in place	Expert on strategic planning will be hired to facilitate its development
September 2006 – July 2007	Mobilizing savings and membership and operating the credit union	Membership inventory savings mobilized Credit delivered Loans recovered	Initial stage of operating the micro credit

**APPENDIX 5****STAKEHOLDER IMPACT ANALYSIS.**

<b>Name of stakeholder group/ organization</b>	<b>Potential Benefits/ Costs</b>	<b>Project discussed with this group/ organization</b>	<b>What is their opinion of the project and goals?</b>	<b>What is their opinion of the project design?</b>
1. Parakuyo Imara Cooperative Society	Receive credit/loans Contributions	Yes, focus group discussion facilitated	Possible solution to local problems. Goals are manageable and achievable.	Technical assistance through mentoring needed in managing the operations
2. Village council	Receive revenue from produce cess	Yes, courtesy call paid to village authority and rapport building meeting.	A possible solution to problems of poverty and hunger	It could be better to be a community – based instead of being limited to a small group.
3. Village extension workers	Opportunity to impart technical skills to the group easily.	Yes, during sensitization sessions.	Investing in crop and livestock enterprises is their area of competence	Financially profitable enterprises should be given priority in accessing credit.

4. District council	Inventory of credit unions increased, thence monitoring burden given limited resources	Yes, when seeking opinion on the proposed project	Goals are manageable and achievable	Expedient and prudent operational management should be given due emphasis.
5. Center for Practical Development Training (CP-Dev)	Possible to receive trainees	Yes, when seeking their opinion.	Quality products need qualified operators who are well trained	Emphasis should be put on skills training
6. Msata Ward Development Association (MWADA)	Possible to provide skills in participatory approaches to development	Yes, when seeking their opinion	Quality operation requires well-motivated and organized group.	Participation, accountability, and transparency are crucial to group success.

## APPENDIX 6: EVALUATION OF STAKEHOLDERS' PARTICIPATION.

Stakeholder	Describe participation	Evaluation	Impact of participation	Rate	Plan
Parakuyo Imara members	Contributions and daily operations.	High	Dam construction and cold facility	+ve	Capacity building: training
MS-Danish Government	Contribution of the cold storage facility	High	Installation of cold storage facility.	+ve	Capacity building: milk storage and marketing.
Community members	Supporting of the project	Medium	Awareness raising on the project	+ve	Awareness creation
Center for Practical Development Training	Training on improved crop and livestock production, environmental conservation and microfinance	High	Impart knowledge and skills on crop and livestock production, environment education micro finance and market linkage	+ve	Technical capacity building to CBO members.



District, ward and village leaders and officials	Policy guidance, regulations and administration	Medium	Improving local policies, conducive community participation	+ve	Capacity building to leaders and group member
Ward and village technicians	Provision of expert services.	High	Improve CBO members and children's education, health and other social services	+ve	Capacity building to CBO leaders and members.
Msata Ward Development Association.	Training in participatory approaches to community development.	High	Improved community participation in local development process.	+ve	Capacity building to CBO members on participatory approaches.

**APPENDIX 7****MEMBERS OF PARAKUYO IMARA SACCOS AS AT 31.12 2006**

S/N	Name	SEX		Designation	Age	Level of Education
		M	F			
1	Luka Mlondwa	√		Secretary	34	Secondary Education
2	Mosses Makunde	√		Treasurer	35	Primary Education
3	Lazaro Charles	√		Member	30	Primary Education
4	Roika Machaku	√		Member	45	Primary Education
5	Rashidi Mwalimu	√		Member	40	Primary Education
6	Charles Sambeta	√		Member	61	Haven't been to School
7	Leya Tumbo		√	Member	55	Haven't been to School
8	Paulina Maiko		√	Member	30	Haven't been to School
9	Simba Haki	√		Member	50	Haven't been to School
10	Fii Papaa	√		Member	28	Haven't been to School
11	Ibrahim Lazaro	√		Member	30	Primary Education
12	Kiraudi Charles	√		Member	24	Primary Education
13	Ndikira Yaini		√	Member	28	Haven't been to School
14	Emmanuel Mlondwa	√		Member	30	Primary Education
15	Leya Charles		√	Member	45	Haven't been to School
16	Salumu Makuju	√		Member	40	Primary Education
17	Aksam Mohamedi	√		Member	25	Primary Education
18	Keya Charles		√	Member	35	Haven't been to School
19	Eliza Moses		√	Member	25	Haven't been to School
20	Ipiteti Luka		√	Member	25	Haven't been to School
21	Musa Msakamali	√		Member	47	Msc CED Student

Co-op. Form No. 3



JAMHURI YA MUUNGANO WA TANZANIA

## HATI YA KUANDIKISHWA

Na..... CR. 496.....

Mimi..... **GEORGE JAVANI MALECELA**.....

mwanachama kuwa Umma cha Ushirika kitiwacho

**PARAKUYO IMARA LIVESTOCK SAVINGS****AND CREDIT CO - OPERATIVE SOCIETY LIMITED**kumcandikishwa hivi leo kwa mujibu wa Sheria ya Vyama vya Ushirika Na.  
20 ya 2003 kitiuaghi cha 27.

Hati hii imetolewa kwa msharti maalum yafuatayo:-

Imetolewa na katiwa saini kungu leo tarehe..... **20 TH**.....**NOVEMBER**..... **20**..... **06**  
**G. J. MALECELA.****Msaaidizi** *Mraja wa Vyama vya Ushirika*  
**PWANI**

## PRESENTING RESEARCH FINDINGS

ESTABLISHMENT OF SAVINGS AND CREDIT  
COOPERATIVE SOCIETY  
(A Case Study of Parakuyo Imara Livestock Primary  
Cooperative Society Limited in Mkongoro Sub-Village,  
Msata Ward in Bagamoyo District).  
By: MUSSAM. MSAKAMALI  
REG. NO.: 618125

## PROJECT TITLE

ESTABLISHMENT OF SAVINGS AND CREDIT  
COOPERATIVE SOCIETY:  
(A CASE OF PARAKUYO IMARA LIVESTOCK  
PRIMARY COOPERATIVE SOCIETY LIMITED  
IN MIKONGORO MSATA WARD).  
SPONSORS: CENTER FOR PRACTICAL  
DEVELOPMENT TRAINING (CP-DEV)  
RESPONSIBLE: MUSSA M. MSAKAMALI  
CP-DEV FIELD OFFICER  
CED STUDENT

## RESEARCH OBJECTIVES

- TO ASSES THE POSSIBILITY OF THE SACCOS TO GENERATE CAPITAL FOR INCOME GENERATING ACTIVITIES TO MEMBERS HOUSEHOLDS.
- TO INCREASE INCOME LEVELS AND ALLEVIATE POVERTY AMONGST PARTICIPATING SACCOS MEMBERS IN ECONOMIC ACTIVITIES THAT CAN CHANGE THEIR SOCIO-ECONOMIC STATUS.

## RESEARCH PROBLEM/NEED

- TO FIND OUT HOW THE PRIMARY COOPERATIVE SOCIETY CAN GENERATE CAPITAL FOR INVESTMENTS IN INCOME GENERATING ACTIVITIES FROM INTERNAL AND EXTERNAL SOURCES.

## RESEARCH METHODOLOGY

- **AREA OF THE STUDY:**  
THE FIELD WORK OF THIS STUDY WAS CONDUCTED IN MIKONGORO SUB-VILLAGE, MSATA WARD IN BAGAMOYO DISTRICT.
- **RESEARCH DESIGN:**  
CROSS - SECTIONAL SURVEY DESIGN WAS ADOPTED WHICH COMPRISED OBSERVATION OF DEFINED POPULATION (MEMBERS OF PARAKUYO IMARA LIVESTOCK COOPERATIVE SOCIETY LIMITED) AT A SINGLE POINT IN TIME, 2006.

## RESEARCH METHODOLOGY...

- INSTRUMENTS USED INCLUDED QUESTIONNAIRES AND INTERVIEWS AND A MIXTURE OF BOTH OPEN AND CLOSED END QUESTIONS TO MEMBERS OF THE COOPERATIVE SOCIETY AND COMMUNITY LEADERS;
- DIRECT OBSERVATIONS; AND
- RANDOM SAMPLING METHOD (STRATIFIED) WAS USED TO CHOOSE RESPONDENTS AS A SAMPLING UNITY FROM THE SELECTED TOTAL POPULATION
- 36 RESPONDENTS WERE SAMPLED FROM THE ECONOMIC GROUP.

## DATA ANALYSIS TECHNIQUES

THE COLLECTED DATA WERE VERIFIED AND CODED PRIOR TO CARRYING OUT THE ANALYSIS USING COMPUTER SOFTWARE.

THE TOOL USED TO CALCULATE AND ANALYZE FREQUENCIES, MEAN OF DATA VALUABLE.

MS EXCEL SPREADSHEET PACKAGE WAS USED TO CREATE STATISTICAL CHARTS TO EASE DATA INTERPRETATION.

## CONTENTS

- TEN QUESTIONS ON PERSONAL DATA.
- NINE QUESTIONS ON GROUP DATA AND MOBILIZATION.
- TEN QUESTIONS ON SOCIETY'S ECONOMIC ACTIVITIES.
- QUESTIONS RANGED FROM BACKGROUND TO WHETHER THERE WAS A NEED FOR ESTABLISHING AND OPERATING A SACCOs WITHIN PARAKUYO IMARA COOPERATIVE.

## LITERATURE REVIEW

- Adjibodou, M. & Mutasa, F. (2006) *Research and Evaluation Methods*.
- Fink A. and Kosecoff J. (1985), *How to Conduct Surveys. Step by Step Guide*, Saga Publications Newbury Park.
- Greenbaum, T. L. (1993), *The Hand Book for Focus Group Research*. New York: Macmillian.

## SURVEY METHODS

- DESCRIPTIVE-OBSERVATION AND INTERVIEW METHODS.
- CROSS-SECTIONAL SURVEY FOR 36 RESPONDENTS INCLUDING COMMUNITY LEADERS.
- LIMITATIONS – INADEQUATE TIME, MATERIALS AND FINANCIAL RESOURCES POSED AS CONSTRAINTS TO THE SURVEY.

## SURVEY ANALYSIS

- PERCENTAGES AND PROPORTIONS.
- NARRATIONS.
- TABLES, CHARTS AND GRAPHS.

## SURVEY RESULTS

### A: PERSONAL DATA

#### AGE:

- ✓ SURVEY HAVE BEEN CONDUCTED TO THE COOPERATIVE SOCIETY MEMBERS AGED BETWEEN 18 TO 85 YEARS OLD.
- ✓ 45 PER CENT OF THE RESPONDENTS (45%) WERE MIDDLE AGED i.e. BETWEEN 18 AND 45 YEARS OLD.
- ✓ 30 PER CENT OF THE RESPONDENTS RANGED BETWEEN 46 AND 55 YEARS OLD AND 25 PER CENT WERE ABOVE 55 YEARS OLD.

**MARITAL STATUS**

- 30 (83.3%) WERE EXISTING MARRIED.
- EDUCATION:**
- THE LEVEL OF EDUCATION AMONG THE RESPONDENTS RANGED FROM ILLITERACY TO PRIMARY EDUCATION GRADUATES WHO WERE THE MAJORITY, 34 ( OR 94.4 PER CENT).
  - SECONDARY EDUCATION GRADUATES ACCOUNTED FOR ONLY 2 RESPONDENTS (OR 5.6 PER CENT). (TABLE 1)

**RESPONDENTS' EDUCATION LEVEL**

EDUCATION	FREQUENCY	PERCENTAGE
HAVE NEVER BEEN TO SCHOOL	18	50
INFORMAL EDUCATION	2	5.6
PRIMARY EDUCATION	14	38.8
SECONDARY EDUCATION	2	5.6
TOTAL	36	100

**FINDINGS ESTABLISHMENT OF SACCOS**

- 25 (OR 69.5 PERCENT) RESPONDENTS NEEDS TRAINING ISSUES RELATED TO AWARENESS ON SAC COs FORMATION.
- 27 (OR 75 PER CENT) RESPONDENTS NEEDS THE ACTUAL ESTABLISHMENT OF THE SACCOS.
- MORE DETAILED INFORMATION WILL BE IN THE FINAL REPORT DOCUMENT.

**Sensitization Meeting at CP Dev Msata, Bagamoyo.**



**CED STUDENTS**  
**THANK YOU FOR YOUR**  
**ATTENTION**