

Appendices

1. Letters of introduction/acceptance
2. Needs assessment (problem tree analysis...)
3. Organisation chart
4. Project implementation Gantt Chart
5. Staff job descriptions
6. Project budget
7. Project Power Point presentation

Octavian Calist Mushi
Chuo Kikuu Huria cha Tanzania
S. L. P. 23409
Dar es salaam
30/09/2005

Mwenyekiti
Uyaweko Women group
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Dar es Salaam

YAH: KUFANYAKAZI KWA KUJITOLEA KWENYE ASASI YENU

Tafadhali rejea kichwa cha habari hapo juu.

Kwa sasa mimi ni mwanafunzi wa shahada ya uzamili katika Chuo kikuu huria cha Tanzania kwenye masomo ya Uchumi na maendeleo ya jamii kwa kipindi cha miezi 18. kwa kipindi hiki nitakuwa nashirikiana nanyi (asasi ya kijamii) katika shughuli mbalimbali ikiwa ni pamoja na kuangalia mpango mkakati, utafiti na kuweza kuendeleza dira/utume wenu. Kwa kipindi nitakachokuwa nanyi nitafanyakazi kwa kujitolea, ila nitakachoomba kwenu ni ushirikiano.

Ni matumaini yangu mtanikubali ili tuweze kushirikiana kwa pamoja ili kuendeleza malengo yetu.

Wako



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DAR ES SALAAM

Ref: UWG/UK/06/03....

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Mr. Octavian Calist Mushi
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S.L.P. 23409,
Dar es salaam.

Ndugu,

YAH: USHIRIKIANO NA ASASI YETU

Tafadhali husika na kichwa cha habari hapo juu.

Rejea barua yako ya tarehe 30/09/2005 ya maombi ya kufanya kazi kwa kujitolea kwenye Asasi yetu.

Tunapenda kukufahamisha kuwa ombi lako limekubaliwa kwa kura nyingi sana hivyo tunakuaribisha wakati wowote tuweze kushirikiana na kujifunza mengi kutoka kwako katika kusaidia jamii yetu.

Ni matumaini yetu kuwa utaungana nasi hivi karibuni.

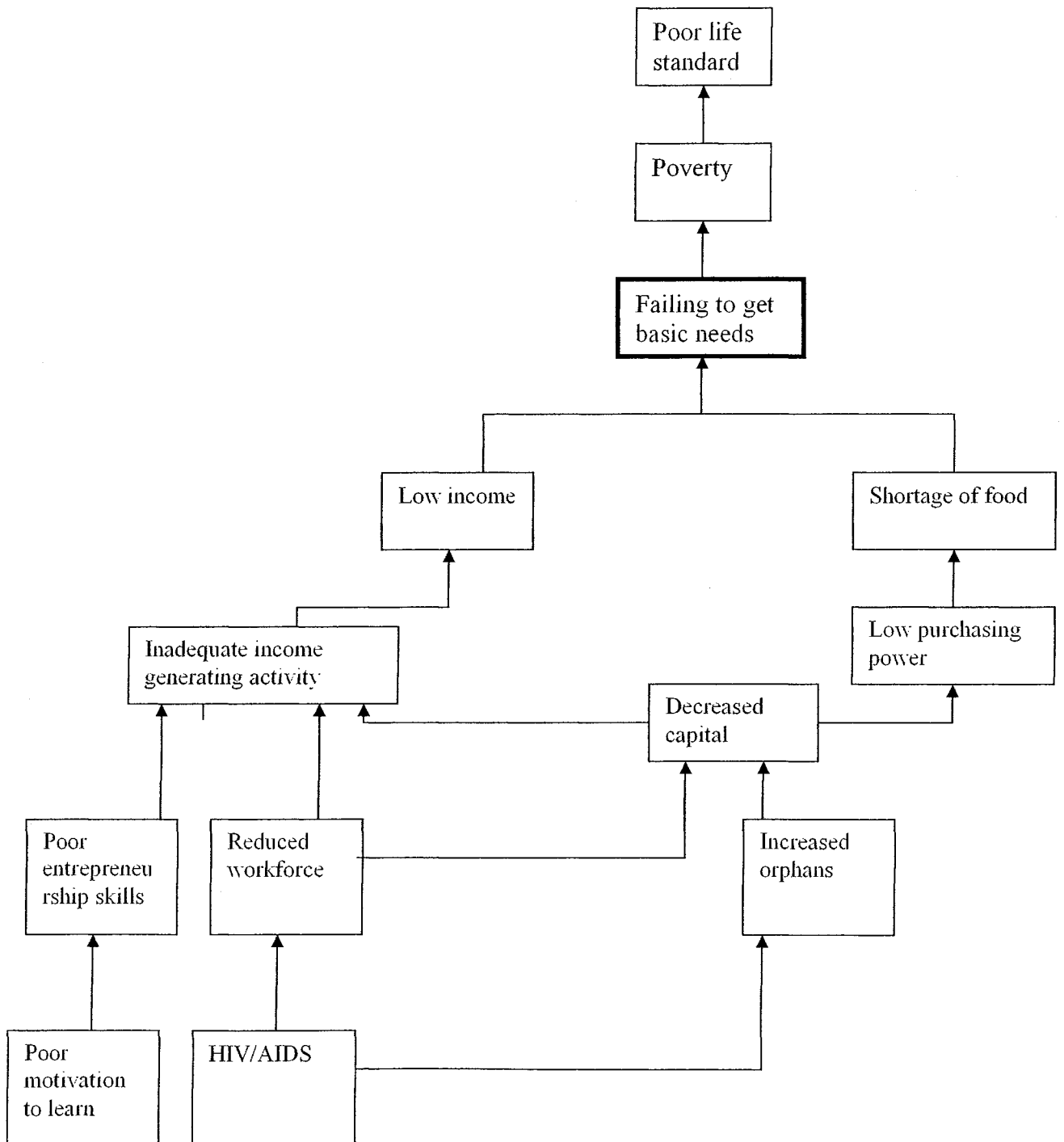
Wasalaam

UYAWEKO WOMEN GROUP

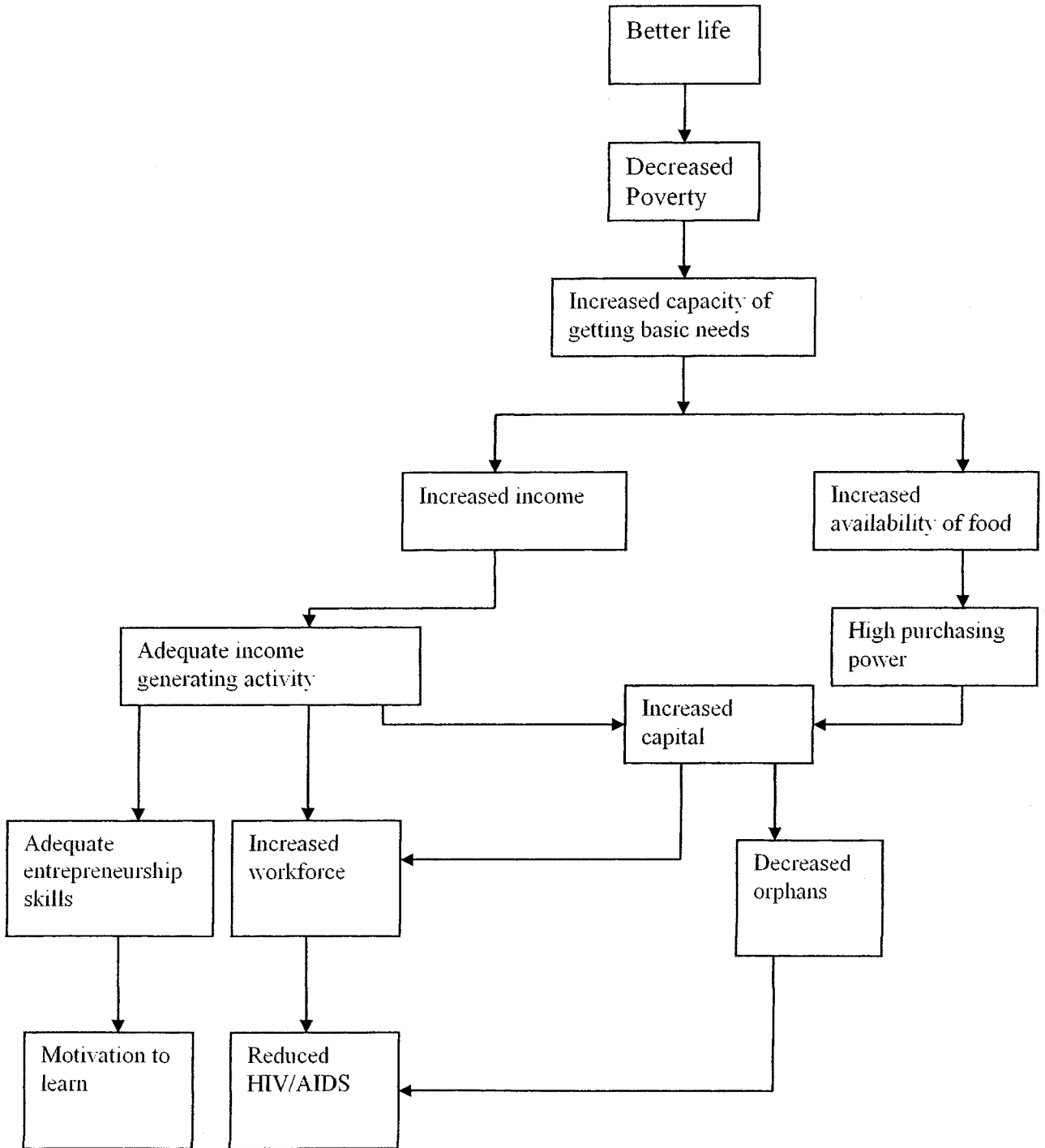


COMMUNITY NEEDS ASSESSMENT

PROBLEM TREE



OBJECTIVE TREE



Problems facing the community members as observed using problem tree analysis tool:

During the brainstorm sessions, different concerns/problems were raised and recorded as follows:

- 1) Increased orphans
- 2) Inadequate funds/capital
- 3) Inadequate income generating activities
- 4) Increased HIV/AIDS
- 5) Poor entrepreneurship skills
- 6) Reduced workforce

The problems/concerns were then prioritised, putting into consideration different criteria such to what extent the concern is a problem (how common); the seriousness of the concern (how serious); the importance of the concern (how important); and if it is possible to address a concern locally (locally addressed).

Prioritisation

Need/problem	How common	How serious	How important	Locally addressed	Score
Increased orphans	2	2	2	1	7
Inadequate funds/capital	3	3	3	2	<i>11</i>
Inadequate income generating activities	2	2	3	1	9

Increased HIV/AIDS	2	2	3	1	9
Reduced workforce	3	3	3	1	10
Poor entrepreneurship skills	2	2	2	1	7

Key: Degree (important/common) 1 not; 2 fairly; 3 very

The priority: *Inadequate funds/capital*

RESEARCH QUESTIONNAIRE

The questions are divided into three parts (A, B and C)

A: General information:

Street/area:

1. What is your age
 - i. 25 – 40
 - ii. 41 – 55
 - iii. Above 55

2. What is your marital status
 - i. Married
 - ii. Not married
 - iii. Separated
 - iv. Widow/widower

3. What is your family size
 - i. 2 – 4
 - ii. 5 – 7
 - iii. 8 – 10
 - iv. Above 10

4. How many children do you have
 - i. 1 – 3
 - ii. 4 – 6
 - iii. Above 6
 - iv. None

5. What is your education level
 - i. Primary education
 - ii. Ordinary secondary education
 - iii. College

6. What is your occupation
 - i. Employed
 - ii. Self employed
 - iii. House wife

If others please specify.....

B: Information about the organisation and the project (importance and participation)

1. When did you come to know UYAWEKO?
 - i. 1 – 2 years ago
 - ii. 3 – 5 years
 - iii. I do not know

How did you get the information?

.....

2. Are you a member Of UYAWEKO?
 - i. YES
 - ii. NO
3. If is a member what are the reasons made you join UYAWEKO
 - i. Economic
 - ii. Social
 - iii. Not applicable

If others please specify

.....

4. To what extent your expectations of joining UYAWEKO have been met?
 - i. Very well
 - ii. Satisfactory
 - iii. Not yet
 - iv. Not applicable
5. How often do you participate in the projects initiated by UYAWEKO for development
 - i. Always
 - ii. Rarely
 - iii. Not at all
6. Have ever borrowed money in your life?
 - i. YES
 - ii. NO

If yes, why did you borrow?

.....

7. Do you regard a saving and credit service as useful?
 - i. Yes
 - ii. No

8. To what extent?
 - i. Very useful
 - ii. Useful
 - iii. Not at all

9. Are you a member of any saving and credit Society?
 - i. YES
 - ii. NO

If yes, which one?

.....
.....

10. If UYAWEKO is to establish a saving and credit facility, would you support them?
- i. YES
 - ii. NO
 - iii. I am not sure

C: Information on the Income generating activities; (sustainability).

1. Do you think UYAWEKO has a capacity and experience of running a saving and credit scheme?

- i) YES
- ii) NO
- iii) I do not know

Why do you think so?

.....
.....
.....

2. What is your income level per month

- i) Below 25,000
- ii) 25,000 – 50,000
- iii) 50,000 – 100,000
- iv) Above 100,000

3. Do you run any income generating activity?

- i) YES
- ii) NO

If yes, what type of income generating activity?

.....

4. If is to advice UYAWEKO on their program, what program will you consider as a priority...

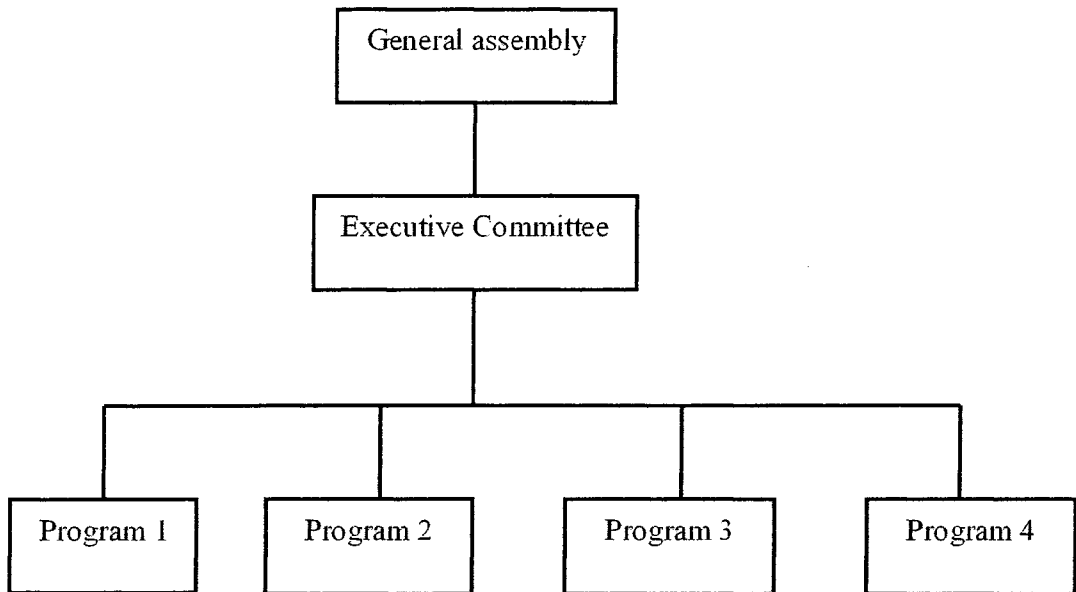
- i. Orphans
- ii. IGAs/S&C
- iii. VTC
- iv. HIV/AIDS

5. Do you contribute towards the development of UYAWEKO?

- i) Very often
- ii) Rarely
- iii) Not at all

UYAWEKO WOMEN GROUP

Organisation chart



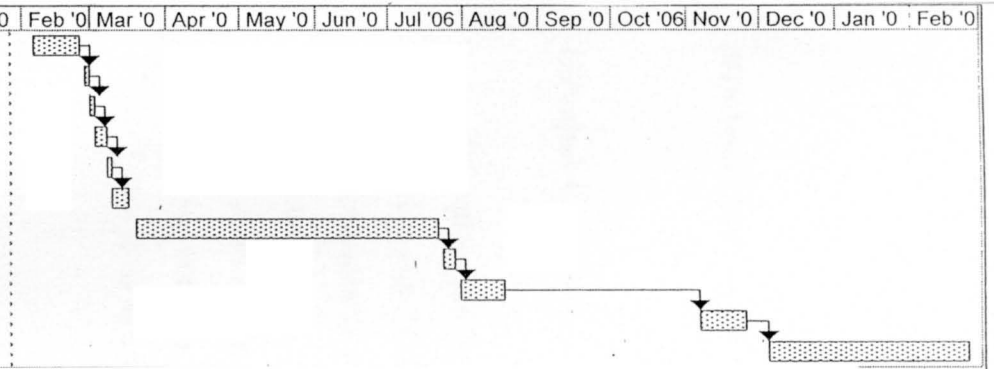
Executive Committee

1. Chairperson
2. Vice chairperson
3. Secretary general
4. Treasurer

Programs

1. Education
2. HIV/AIDS
3. Savings and Credit
4. Income Generating Activities (IGAs)

ID	Task Name	Start	Finish	Late Start	Late Finish	Jan '0	Feb '0	Mar '0	Apr '0	May '0	Jun '0	Jul '06	Aug '0	Sep '0	Oct '06	Nov '0	Dec '0	Jan '0	Feb '0
1	prepare proposal	Mon 06/02/06	Fri 24/02/06	Mon 05/02/07	Fri 23/02/07														
2	identify trainers	Mon 27/02/06	Tue 28/02/06	Tue 06/02/07	Wed 07/02/07														
3	select participants	Wed 01/03/06	Thu 02/03/06	Thu 08/02/07	Fri 09/02/07														
4	identify venue	Fri 03/03/06	Tue 07/03/06	Mon 12/02/07	Wed 14/02/07														
5	identify and collect station	Wed 08/03/06	Thu 09/03/06	Thu 15/02/07	Fri 16/02/07														
6	invite participants	Fri 10/03/06	Thu 16/03/06	Mon 19/02/07	Fri 23/02/07														
7	conduct trainings	Mon 20/03/06	Fri 21/07/06	Tue 13/06/06	Mon 16/10/06														
8	prepare methodology for c	Mon 24/07/06	Fri 28/07/06	Tue 17/10/06	Mon 23/10/06														
9	follow legal procedures	Mon 31/07/06	Thu 17/08/06	Tue 24/10/06	Fri 10/11/06														
10	recruit credit officer	Mon 06/11/06	Fri 24/11/06	Mon 13/11/06	Fri 01/12/06														
11	fundraise	Mon 04/12/06	Fri 23/02/07	Mon.04/12/06	Fri 23/02/07														



Project: Project 1 microsoft
Date: Fri 27/01/06

Task		Rolled Up Task		External Tasks	
Progress		Rolled Up Milestone		Project Summary	
Milestone		Rolled Up Progress		Group By Summary	
Summary		Split		Deadline	

JOB DESCRIPTIONS

1. Project Coordinator

- Overall responsible to day to day activities of the project
- Insure the implementation of the planned activities
- Communicate to the organization the progress of the project and other stakeholders
- To receive reports from credit officer on the performance progress
- Prepare fundraise strategy
- Assess IGAs as a precondition to credit

2. Credit officer

- Responsible to day to day clients work
- To supervise saving groups
- Remits credits to groups/individuals
- Collect funds from creditors
- Provision of advise to members and other beneficiaries
- Report to Project Coordinator
- Assist coordinator in fundraising as it may be required from time to time
- Conduct training on relevant topics from time to time
- Advise the project on the eligibility to credit

Budget

Activity	Inputs/ Resources	Measurement unit	Quantity	Total	Budget (Tshs)	Budget (US \$) ¹
Fundraise for trainings	Man – days		10	10	500,000	416.67
Identify trainer and agree	Man-days	Days	2	2	-	
	Man- days	Days	1	1	-	
Select participants						
identified venue	Man days	Days	1	1	240,000	200.00
identify and collect necessary training materials	Flip charts	Numbers	6	6	36,000	30.00
	Short hand books	Numbers	100	100	100,000	83.33
		Numbers	100	100	30,000	25.00
	Pens Maker pens	Numbers	24	24	12,000	10.00
invite participants	Letters/calls	Numbers	100	100	50,000	41.67
offer training	Man- days	Days	24	24	1,200,000	1000.00
Sub total (1)					2,168,000	1,806.67

Activity	Inputs/ Resources	Measurement unit	Quantity	Total	Budget (Tshs.)	Budget (US \$)
Agree on the model of saving and credit scheme	Man days	Days	2	2	100,000	83.33
	Man days	Days	5	5	250,000	208.33
Prepare modality of credit (and saving)	Man days	Days	14	14	300,000	250.00
Legal procedures follow up	Man days	Days	14	14	250,000	208.33
Recruitment of credit officer	Man days	Days	14	14	500,000	416.67
Fundraise						
Sub total (2)					1,400,000	1,166.66
Total (1 + 2); (2,168,000 [1806.67] + 1,400,000 [1,166.66])					3,568,000	2,973.33

¹ The exchange rate: US \$1 is equal to Tshs. 1200

TITLE: ESTABLISHMENT OF SAVINGS AND CREDIT SCHEME MWEMBEMADAFU UKONGA-ILALA

By Mushi Octavian Calist

Coverage

- An abstract
- Objectives
- Methodology
- Results
- Monitoring and Evaluation
- Conclusion and recommendations

An abstract

- Awareness to community members on savings and credit.
 - Knowledge on savings and credit.
- Establish community savings and credit scheme.
 - Savings and credit scheme
 - Access Savings and credit facilities
 - Improved income generating activities
 - Improved Incomes
 - Improved living standards

Population

- The population is around 3,500
- 500 households
 - 54 percent are women (the rest are men)
 - 42 percent (of the total population) are children (1-18 years).

Objectives

1. To raise awareness on savings and credit to community members (especially women)
 - One hundred people (at least 80 women) trained on savings and credit.
 - One hundred people trained on entrepreneurship (e.g.. livestock keeping).
2. To establish savings and credit scheme
 - Operational savings and credit scheme in place

Products and Outputs

- **Products**
 - **Trainings:**
 - savings and credit societies
 - micro-enterprises/entrepreneurship
 - livestock keeping
- **Outputs**
 - Knowledge on micro-enterprises /entrepreneurship skills
 - Knowledge on livestock keeping
 - Operational savings and credit scheme

Monitoring and Evaluation

Monitoring:

- Every person in the project; to monitor his/her activities as they occur
- A monitoring team compiles reports from individuals at the end of each month/quarter.

Monitoring and Evaluation

Evaluation:

- What the project intended to achieve – what difference did it want to make? What impact did it want to make?
- Assessed its progress towards impact targets.
- Look at the strategy of the project.
- Was it effective in following its strategy? Does the strategy work? If not, why not?

Conclusions & recommendations

Survey was conducted to answer:

- importance of establishing a savings and credit scheme
- community participation in the scheme
- sustainability of savings and credit scheme

Methodology

- Research design
 - cross- sectional survey design; whereby data were collected at a single point in time
 - specified group (i.e. women group < 25 years old)
 - minimized the time for data collection...
- **Sample**
 - Deliberate or purposive sampling design
 - Women group that is first benefiting from the project
 - Random sampling
 - Out of 90 women get a sample of 30

Conclusion

- Appreciation in savings and credit service
- Willingness to participate in savings and credit scheme
- Importance of having their own scheme
- Readiness and willingness to engage in IGAs
- Appreciate the capacity and reputation of leading Organisation

Recommendations

- Area coverage
 - one street out of four
 - needs to extend to other streets/areas.
- Capacity building
 - limited exposure especially to formal education
 - enhance their knowledge
- Out sourcing Finances
 - Running capital needs to be significantly viable
 - possibility of a revolving fund

THE END

- o Comments
- o Questions
- o Recommendations

Thank you for your attention