

Appendix 1

INTERVIEW GUIDE FOR SACCOS MEMBERS

1.0 Background Data:

Respondents Number: ()

2.0 Sex:

1 Male ()

2 Female ()

3.0 Age of respondent

1 ()

2 ()

3 ()

4 ()

5 ()

6 ()

7 ()

8 ()

9 ()

10 ()

4.0 **Marital status**

1. Married ()
2. Not Married ()
3. Divorced ()

5.0 **Level of Education**

1. ()
2. ()
3. ()

6.0 **The need for SACCOS**

Why did you join the SACCOS?

- 1 Security purposes ()
- 2 Future use (socio-economic need) ()
- 3 Investment and expanding the business ()

7.0 **Why other community members are not joining?**

- Poor SACCOS' performance ()
- Limitation of production offered ()
- Mismanagement fraud & fund appropriations ()

8.0 Does your SACCOS managed to provide service you needed?

1 Yes ()

2 No ()

9.0 If not why?

1. Less capital ()

2. Poor loan repayment ()

3. Policy and regulation ()

10. How is the members participation, involvement/and commitment?

1. Poor ()

2. Fair ()

3. Good ()

11. How can community be motivated to be committed and gain?

Confidence?

1. Openness & Transparency ()

2. More awareness and sensitization ()

3. Quality services of the MFI ()

4. Legal action against looters of the MFIs members. ()

5. Auditing of MFIs books of accounts ()

6. Government support at each level ()

12. Different services offered by your MFIs

1. Saving ()

2. Credit ()

3. Money Transfer ()

4. ATM services ()

13. What is your comment on the participation of the key stakeholder? Of the MFIs

1. Poor ()

2. Fair ()

3. Good ()

14. What is to be done so that community confidence is re build?

- More training on the role and obligation of the members
Provide satisfactory and quality services
- Transparency
- Participation and involvement of members on decision making

15. What can you say on the performance of your MFI since it's Inception?

1. Poor ()

2. Fair ()

3. Good ()

16. What are the main sources of your capital for SACCOS?

- i. Self-contribution ()
- ii. Loan from credit Organization ()
- iii. Grants from NGOs ()
- iv. Credits from the Government ()
- v. Other sources (specify) ()

17. Do you have any monitoring and evaluation system?

- 1. Yes ()
- 2. No ()

18. What are the main tools used in Monitoring and evaluation on your SACCOS Performance?

- 1. Monthly Financial reports ()
- 2. Field Visit report ()
- 3. Monthly reports ()

19. Is the financial performance of your SACCOS audited?

- 1. Yes ()
- 2. No ()

Appendix 2

The project Budget

SN	Activity planned	Budget	Source of Fund	Remarks
1.	To Conduct awareness and sensitisation meeting	1,400,000	RFSP	RFSP contribution will base on material and transport
2.	Conduct mobilization meeting to rise level of share,savings and	1,400,000	RFSP	"
3	To Conduct training on product development and promotion	900,000	RFSP	"
4	To Conduct training on members rights and obligation	900,00	RFSP	"
5	To Conduct training on Good governance and transparency	500,000	Members	Materials and Food
6	To Conduct training on policies and guidelines for credit savings and deposits	200,000	Members	"
7	Conduct Meeting for stakeholders	800,000	MFI	"
8	Train the members on Interpretation on financial accounting	1,200,000	District Council	"
	Total	15,400,000		

Appendix 3

Tujikomboe SACCOS board of director

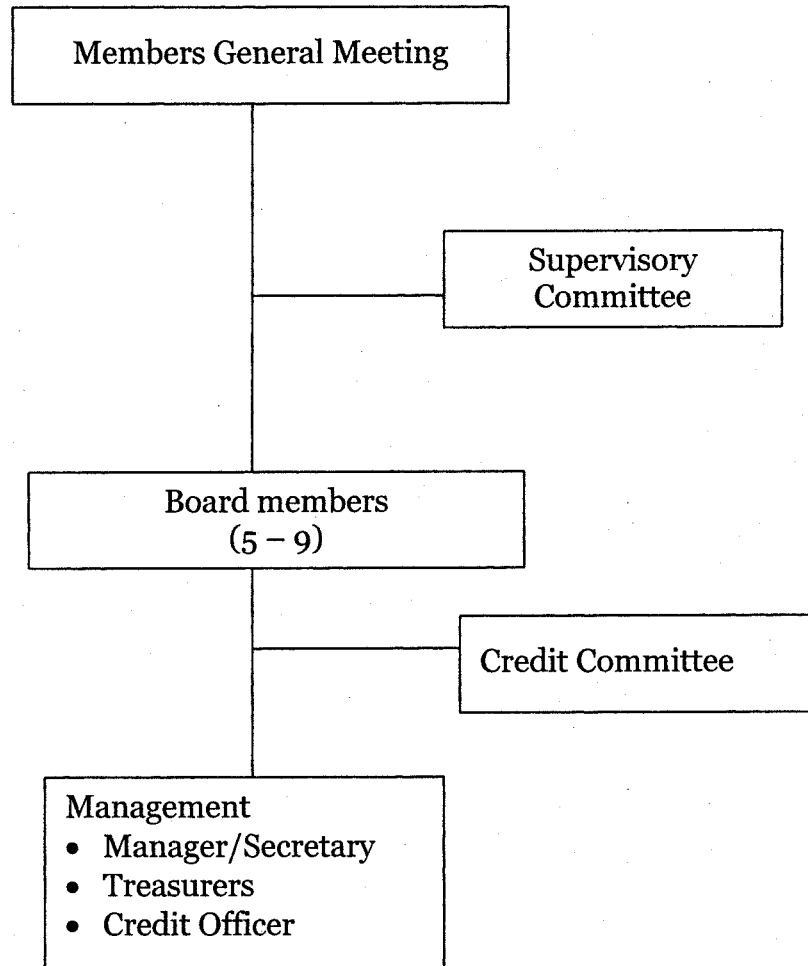
NO	NAME	POSITION
1	MRS. EVAREST .R. MOSHI	Chairperson
2	MR. LAURENCE .A. KIMAMBO	Vice chair person
3	MR. ERASTO .C. MARUWA	Member
4	MR. DONALD .M. MREMA	Member
5	GOLDLISTERS .I . KISANGA	Member
6	MR. OZENIEL FOYA	Member
7	MRS. FLORAH .F. KISANGA	Member
8	MRS. ELIASARIA .F. KISANGA	Member
9	MR. ADORIAME .O. MCHARO	Member

Appendix 4**Tujikomboe SACCOSs employed staff**

No	NAME	POSITION
1	ERASTO .C. MARUWA	Credit Officer
2	ISRAEL. I .KISANGA	Treasurer

Appendix 5

Tujikomboe Organisational status



BENJAMIN EVANCE NKOMOLLA
 BOX 7334
 MOSHI
 05/10/2005

MWENYEKITI
 TUJIKOMBOE SACCOS LTD
 MBOKOMU
 MOSHI RURAL
 KILIMANJARO REGION

UFS ZONAL COORDINATOR
 RURAL FINANCIAL SERVICES PROGRAMME
 BOX 7334
 MOSHI

Ndugu, Mwenyekiti.

YAHUSU: OMBI LA KIBALI KUFANYA UTAFITI KATIKA ASASI YAKO

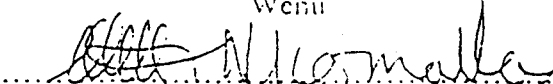
Ninayo heshima kubwa kutuma ombi langu kwako, ili niweze kuruhusiwa kufanya utafiti katika asasi yako.

Mimi ni mwanafunzi ninayesoma mafunzo ya digree ya pili katika Chuo Kikuu Huria cha Tanzania kwa kushirikiana na Chuo Kikuu cha Marekani kinachojulikana kama (New Southern Hampshire University) Nachukua mafunzo yanayohusu maendeleo ya kiuchumi ya kijamii (Community Economic Development).

Katika mada wote wa mafunzo nitashirikiana na wanachama, bodi ya asasi na wafanyakazi wa asasi katika kutambua matatizo yanayoikabili asasi namna ya kutatua na kufanya mipango shirikishi ya maendeleo ya asasi itakayoboresha maendeleo ya asasi pamoja na wanachama. Hayo yaliyoanza septemba 2005 yataendelea hadi Jan 2007.

Ni mategemeo yangu kwamba ombi langu litafikiliwa

Wenu



BENJAMIN EVANCE NKOMOLLA

Nakala : Mkurugenzi
 Halmashauri ya wilaya

TUJIKOMBOE SACCOS LTD

P.O.BOX 1076
KATA YA MBOKOMU
MOSHI
13/10/2005

BENJAMIN EVANCE NKOMOLLA
BOX 7334
MOSHI

Ndugu,

YAHUSU: RUHUSA YA KUFANYA SHUGHULI ZA MASOMO NA UTAFITI KATIKA ASASI YA TUJIKOMBOE

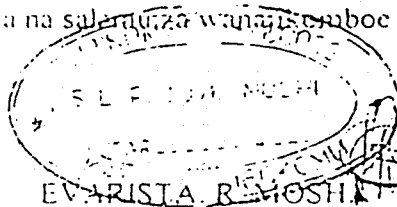
Rejca barua yako ya tarehe 05/10/2005 kuhusu somo la hapo juu.
Ninayo furaha kukujulisha kwamba bodi ya asasi imekaa na kutoa ruhusa ya kukubali
kufanya masomo yako pamoja na utafiti katika asasi yetu

Napenda kuchukua nafasi hii kwa niaba ya bodi kukukaribisha katika asasi yetu na ni
mategemeo yetu kuwa utafiti wako na yale yote yatakayotokana na masomo yako
yatatusaidia pia sisi katika kuboresha na kuendesha vizuri asasi yetu.

Viongozi, watendaji pamoja na wanachama wa Tujikomboc watakupa ushirikiano wote
katika kukamilisha shughuli za masomo yako na endapo kutakuwa na tatizo unashauriwa
kumwona Mwenyekiti kwa msaada zaidi.

Karibu sana Tujikomboc na tunakutakia masomo mema

Pamoja na salehi za wanaoomboc



MWENYEKITI WA ASASI

NAKALA: MKURUGENZI MTENDAJI
MOSHI RURAL

MRATIBU WA RFSP
MOSHI RURAL

