

Southern New Hampshire University &

Open University of Tanzania

MASTERS OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT

(MSc CED 2007)

INCOME IMPROVEMENT AT HOUSEHOLD FOR COMMUNITY MEMBERS

MASAMA-RUNDUGAI WARD IN HAI DISTRICT

A PROJECT

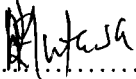
SUBMITTED IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE
MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT IN THE
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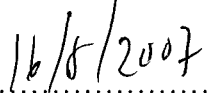
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Supervisor's Certification:

I *Mr. Felician Mutasa* certify that I have read this project report entitled "Income improvement at household for community members Masama-Rundugai ward in Hai District", and accept it as a scholarly work for submission to the Open University of Tanzania/Southern New Hampshire University for the award of Master Degree of science in CED.

Signature: 

Date: 

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Declaration

I declare that this is a result of my original work its essence is covered and contributed by many ideas from other writers which the researcher has referred; it has not been submitted for the similar degree in any University or Higher learning institution.

Signature _____ 

Mweta Gervas A,

Dedication

I dedicate this final paper and its fruits first of all to God and second to my beloved wife Tunu A. Mweta and lastly my two children Gladness and Godson who were praying and provide purity devotion to Christ close following step by step to ensure its accomplishment

Abstract

This project of income improvement at household level is a result of the need assessment conducted in Masama-Rundugai ward in early 2006. Assessment indicated that low income is a root cause of the core problem of poverty. Lack of employment, lack of skills to run micro business, ignorance and poor leadership commitment are other causes contributing to the problem. Goal and objectives were set through involving stakeholders. Implementation was conducted following the assessment which indicated what strategies to undertake to achieve the intended goals. Through survey researcher identified two appropriate strategies: The first was the formation of Savings and Credit Cooperative Society (SACCOS). It was necessary for community members to form their own SACCOS close to their destinations to ease access of soft loans. This was the reason of this project in this area. The second was capacity building for community members on entrepreneurship. During project implementation entrepreneurship manual for training at community level was developed and used to train community members who have been sensitized to borrow soft loans and apply in their micro business. SACCOS steering committee developed constitution, and was one of registration requirements. District Cooperative officers were consulted for registration process. Community members were mobilized to join the SACCOS. The response was that 57 women and 46 men joined the SACCOS (MKALONGO SACCOS) in the first place. Some organization promised to provide soft loan in 2006/2007 budget through the MKALONGO SACCOS.

Acknowledgement

. This project report “Income improvement at household for Masama-Rundugai community members” is a result of many efforts gathered to support its completion. I will not be right if I say it is done without mentioning the following individuals who supported its completion. I would like to acknowledge my supervisor Mr. Felician Mutasa who was following all steps advising, shaping and contribute his inputs until this end. I also acknowledge all our lecturers, MUVIMAHA CBO Leaders, Program Coordinator of Sanya ADP Mr. Victor Katambala who were stretching their hands to mould and shape well the project. I will not forget our Donor organizations World vision Tanzania (WVT) and Dorcas Aid Tanzania (DAT) who were ready to support fund specific for this project. I specifically recognize the contribution of the organization Dorcas Aid Tanzania (Mrs. Stella A. Mayenje) with her partner Rundugai Development Program (Father Erasto Kawau) for allowing me to work while studying. I really appreciate. These people are very important to me as far as this paper is concerned; my class group members (Zelote Loilang’akaki, Lorna Nteles, Rogathe Swai, Faraja Kulanga, and Latifa Sekajingo) and my class members led by Getrude King’ori. It is not possible to mention everybody in this single page but rather I say thank you to all of you who contributed in one way or another to cause the work become completed and ready for presentation. Once again thanks you all.

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Abbreviations

CNA	Community Needs Assessment
CBO	Community Based Organization
CED	Community Economic Development
CRDB	Community and Rural Development Bank
DAI	Dorcas Aid International
GDP	Gross Domestic Products
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activities
NGO	Non Government Organization
OUT	Open University of Tanzania
REPOA	Research on Poverty Allocation Programme
RDP	Rundugai Development Program
SACCOS	Savings and Credit Cooperative Society
SIDP	Sustainable Industrial Development Policy
SME	Small and Medium Enterprises Development
TASAF	Tanzania Social Action Funds
WVT	World Vision Tanzania

EXECUTIVE SUMMARY

Poverty is real and easily traced among Masama-Rundugai community members. A feeling of compassions and sometimes tears drops as everybody passing this area and observes surviving of most of community members. Income improvement at household level came as an idea but analysis indicates that it is a solution to the problem facing these people around this area. The CBO is called MUVIMAHA (Muungano wa Vikundi vya Maendeleo Hai) with meaning that it is the union of development groups in Hai District. Project is located in Hai District in Masama-Rundugai ward with 5 villages. The problem is lack of enough income to make quality of life for everybody in the community. This means access to meet at least 3 meals per day, ability to buy clothes and all necessary facilities for shelter such as housing.

The household income level is falling every year and make most community members fail to meet their basic needs, fail to pay fee to their children education and more worse some pupils are not sure of eating food on the next day.

The survey results indicate that Communities alternative strategies are:

- Agricultural and Livestock projects were 53.1% out of 49 respondents
- Micro-business projects were 30.6%
- Technical facilities support were 8.2%
- Capital or finance resources were 8.2%

We came up with one broad goal states as follows:

“Using community based initiatives to improve income at house hold level by the end of 2007” The following were specific objectives of the project:

- Establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business initiatives by the end of December 2006.
- Build capacity of SACCOS members on micro-enterprise development by September 2007
- To empower project committee on supervision skills and exercise sustainable development activities by the end of 2007

During the process of implementing the project the CED student conducted the formative evaluation to crosscheck whether objectives will be achieved as planned if not why and what to do. The report indicates that two objectives were achieved already and the remaining one might be realized at the end of the project. Community members were mobilized and formulate two integrated strategies which are: to initiate a savings and credit cooperative to enable community members access soft loans for micro-business. These micro-businesses include vegetables and spices selling, small shops and second to train these SACCOS members on entrepreneurship skills in a sense that they may be able to efficiently use the soft loan profitable. The SACCOS is under formation and is called “MKALONGO” having 58 women and 46 men. Most of SACCOS members were those who got micro-enterprise training. The project will end on December 2007 where Summative evaluation will be conducted.

CHAPTER ONE

1.0.0 COMMUNITY NEED ASSESSMENT

1.1.0 Community Profile

The target group is in Masama-Rundugai ward in Hai District – Kilimanjaro region

Masama-Rundugai population is 7560 people about 1890 households

The average income at household level ranges from 360,000 to 600,000 Tanzania shillings per year [Data from Dorcas Aid International in 2006]

Above 60% are Pare and Chagga tribes the remaining about 40% of the community members are mixture of other Tanzanian tribes such as Maasai and nyaturu.

More than 75% are peasants and subsistence farmers. The area has been faced with five years consecutive persistent drought.

Rundugai Development Program (RDP) is the local organization formed in collaboration between the church and the community with close support of fund from Dorcas Aid Tanzania (DAT) since 2005. The RDP was for the purpose of facilitating community members in the following areas of operations:

1. Agricultural development where through church DAT provide fund for farm input and implements. These include fertilizers, improved seeds, pesticides, water pumps and ox-ploughs. Community members without religious discrimination were supported freely in the first year and as a revolving plan from the second year to date (2007)
2. Trainings in basic integrated human services such as: Health and sanitation, HIV/AIDS and family planning, environmental conservation and entrepreneurship.

3. Low cost housing project where poor of the poorest are identifies and get support of two bedrooms and a sitting room house, and the ecosun-latrines.
4. Water project. Community members processed the water right of one intake from the Authority concern and asked for a support from DAT to set pipeline system where community can access drinking water at 200 to 500 meters by building water domestic points.

Rundugai Development Program become agent of support to poor communities in Masama Rundugai through church (Rundugai Cathoric Mission) Masama Rundugai communities have been accessing support from different organizations but communities are still very poor. When you speak of primary schools classrooms and desks World Vision Tanzania was the first organization to support in different times. UNICEF in 2003 provided support of medical facilities and building dispensary. The big question was what is the real problem facing community members living in these areas? This question calls for an assessment which may answer such trick question. As a student from CED program I requested management of RDP through MUVIMAHA CBO to collaborate together with other stakeholders to find out another different way of reducing poverty effects in the area. This was the starting point of thinking of community need assessment which may in one way or another provides clearer the best and community based strategies for alleviation of poverty in the area as other things remain constant.

1.2.0 Community Need Assessment

A survey is a method of collecting information from people about their ideas, feelings, plans, beliefs, and social, educational, and financial background. It usually takes the form of questionnaires and interviews. [**Arlene Fink and Jacqueline Kosecoff (1985)** page 13]

This is the reason awaken us to see the importance of involving community from survey, seeking opportunities for fund to the point of practicing what they said could work for their solutions to their problem In this way we will be sure of the project sustainability and impact for these communities as they authentically participate in our exercises.

Social research is the systematic method of discovering new facts, verifying old facts, their sequences, interrelationships, causal explanation and the natural law that governs them. [**S. Chand and Company LTD. (2003) page 1**].

In our case we aim to find out what exactly these communities need. I called for a meeting involving both stakeholders (NGOs and District Council) and community representatives and discuss thoroughly about community needs. The following were the list of needs resulted from that discussion:

Community have very low income, lack of employment, Very little fund and knowledge to start a micro-business, lack of skills to run current small kiosk, poor skills to handle small loans, and drought and disasters. We stated to make priority list and rethink on what exactly is the problem in this area because it was like a vicious cycle that every need seems to relate and had some close connection with another. At the end of the

discussion we came out with the following priorities: The first was low income at household and individuals then drought and disasters, lack of skills to run micro business and even to handle small revolving loans and the last was lack of employment. This was my starting point. It was very easy to get a clear direction of the need assessment. My survey plan had some highlights indicating how and where to start from these communities.

We understood that before we start doing any survey it is important to put clear on survey design, methodologies, tools and sampling method which suit the objectives thought to be achieved. The following is the survey design and sampling as main part of research methodology we wish to apply in this research.

1.3.0 Major features of the survey

1.3.1 Research Objectives

The objectives of this research are as follows below:

- ❖ Finding out which are relevant community based activities for household income improvement.
- ❖ Uncover what are the household skills required in order to improve income.

1.3.2 Research design

There are many types of research designs and serves for specific purposes and in this case since it is household survey we selected cross-sectional design with a reason to describe the status of the household's income at that specific time. We collected data at a single point in time to find out real problem facing households at this area. It is not very

simple we needed to think with stakeholders especially community representatives and decide together by sharing with them what exactly we want to do.

1.3.3 Survey Sampling

Population is the Community Based Organization (CBO) group members who were at that time 54 groups (About 275 members) at Masama Rundugai area. Because of time and limited resources we have chosen a non probability purposive sampling method. The reason to do so was that there are trained community members that we wish to survey and collect the intended information from them. These are 49 representatives of all and it is equal to 18% of the population intended.

1.3.4 Measurement Instruments

The survey was conducted through face to face interview; there was a well prepared questionnaire. The plan was to test before in order to establish reliability and validity of the survey. But because of some inconveniences, time was not enough to pretest the questionnaires. Some of the colleague and other NGO representatives at that area went through the questionnaires and we agree to use knowing that it might depict consistent facts.

1.3.5 Type of Analysis

Data was analyzed by using computer with a statistical package for social sciences (SPSS) because the researcher knows coding processes and the package help to save time and provide clear frequencies, descriptive statistics and cross-tabulation which will support the researcher to interpret correctly the collected information.

1.4.0 Survey Objectives and questions

1.4.1 Survey Questions

The aim of this research is: Describing the identified strategies for household income improvement. With the following questions:

- What alternative strategies can families use to gain more income?
- What could be the best sustainable income generating activities?
- What are the skills and knowledge needed in order to implement those identified strategies?

1.4.2 Survey participant eligibility

The success of the survey depends on the quality of interviewer. In this case the researcher decided to conduct a personal interview. The interview was arranged in conversational style. This arrangement was for the reasons of saving resources.

Information was collected by one person the researcher. Researcher has read different documents and training regarding the activity of data collection and was the CED student he went through all survey processes so he was eligible to do it.

1.5.0 Survey design

This is descriptive survey, a cross-sectional design. Reasons for choosing this design

- We were thinking to describe the community income status and community preference on the alternative solutions to the problem.
- We thought to describe all activities community is participating in fighting against income poverty

- It will involve qualitative narration and can be analyzed by statistical package for social sciences (SPSS)

1.6.0 Rationale for the design

In order to achieve the research objectives this design is suitable and for the sake of effective utilization of the resources and time the Researcher decided to employ this design as well as the methodology.

1.7.0 Response to Survey

Researcher decided to use face to face interviews in order to produce better results. With this methodology researcher planned 50 respondents but he set a minimum number of 70 responses to interview. Researcher in actual survey happen to meet 49 respondents only and this is $(49/50 * 100) = 98\%$ response rate. This was taken as a technique to easy replace those who will not be around at the time of interview.

1.8.0 Survey Findings

1.8.1 General Results

These results were the summary from the frequency table after SPSS analysis (found on the appendix)

(a) The findings shows that families with total members from 2 – 4 are 26.5%, 5 – 7 are 49% and 8 – 15 are 24.5%.

(b) Respondents revealed that female were 51% and male 49%.

(c) Respondents with age from 19 – 30 years were 10.2%, 31 – 40 were 18.4%, 41 – 50 were 36.7% and those beyond 51 years were 34.7%.

- (d) Results reveals that respondents who said are comfortable with the life they leave (i.e. no need for changes) were 16.3%, those had no-answer 20.4% and respondents who were unhappy (they real need changes)were 32.7% and those said are very uncomfortable (Immediate intervention is required) were 30.6%.
- (e) Results shows that Communities Sources of Income are as follows: Those depend on farming were 38.8%, farming and Livestock were 18.14, Livestock only were 8.4% Those depends on micro-business activities were 24.5 respondents who depends on employment were 4.1% and those depends on casual labor were 6.1%.
- (f) Results shows that respondents who said they depend on micro-business activities were asked on typical business they are doing and responded as follows: Those who depends on small shops and selling vegetables were 56.33% Those who sells charcoal, fuel and fire woods are 12.5% Those who are doing technical activities such as repairs of bicycles, cars, motorcycles, shoes, and carpentry, painting, were 25% and those depends an such business as MamaLishe (selling food), Machinga (selling shop commodities) were 6.3%.
- (i) Communities alternative strategies to enable them gain more income were in the following suggestions;
- Agricultural and Livestock projects were 53.1
 - Micro-business projects were 30.6%
 - Technical facilities support were 8.2%
 - Capital or Material resources were 8.2%

- (j) The Results Indicated that 51% of the respondents have experience on Micro-business and 49% do not have such experience. This calls for training attention specifically on micro-business projects or activities.
- (k) Respondents Comments on causes of Poverty were as follows: 8.2% said lack of knowledge, 73.5% said it is little resources, 12.2 said caused by theft, robbers, envy or witchcrafts, and 6.1% said it is an Issue of faith or religion of Individuals.

1.8.2 Cross-Tabulation Results

The cross tabulation in SPSS portray, relationship results between two or more variables which corresponds. Researcher analyzed data in the follows areas:

(a) Gender role in relations to alternative strategies.

We have found that most women (This is 32.7%) need agricultural and livestock activities (projects) as their alternative strategy for gaining more income where as only 20.4% of men need the same strategy. Look to the Appendices No.2

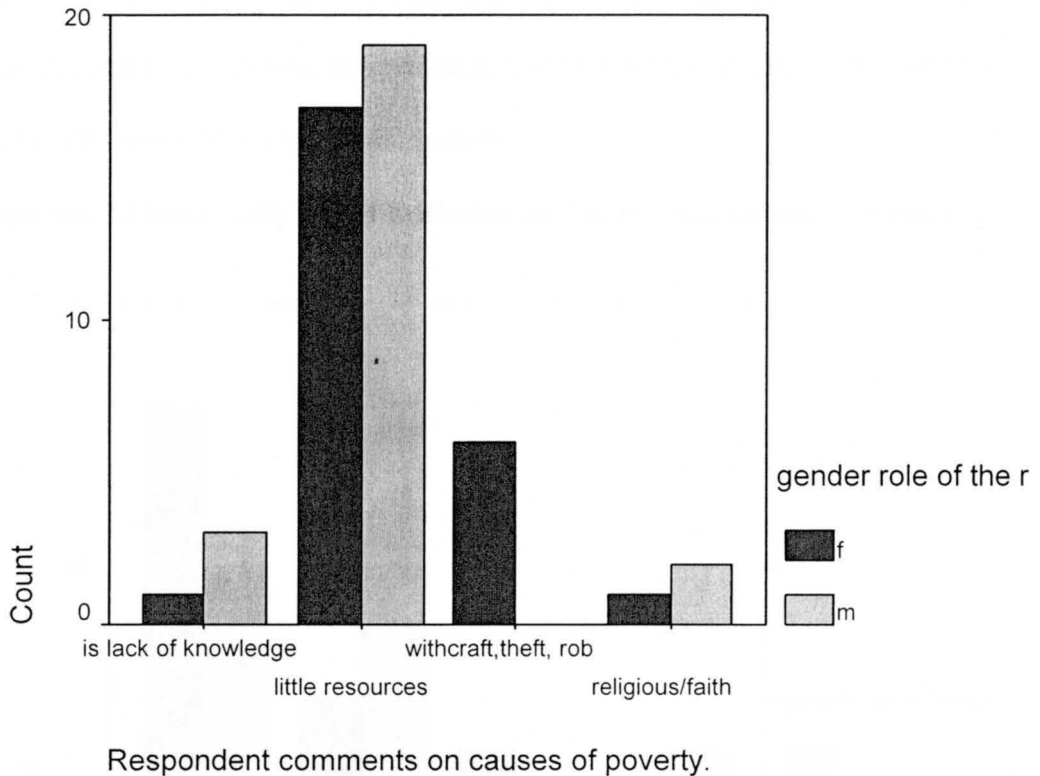
(b) Age with experience in business and gender role with experience in business.

58% of household's leaders of age beyond 51 years, said do not have experience in any of micro-business activities.

(c) Gender role with poverty causes commitment.

Most of men and women (this is 73.5%) said that the main cause of poverty in their areas is that households possess very little resources and 8.2% said it is lack of knowledge

Figure No. 1: Different causes of Poverty commented.



Source: Author's research findings

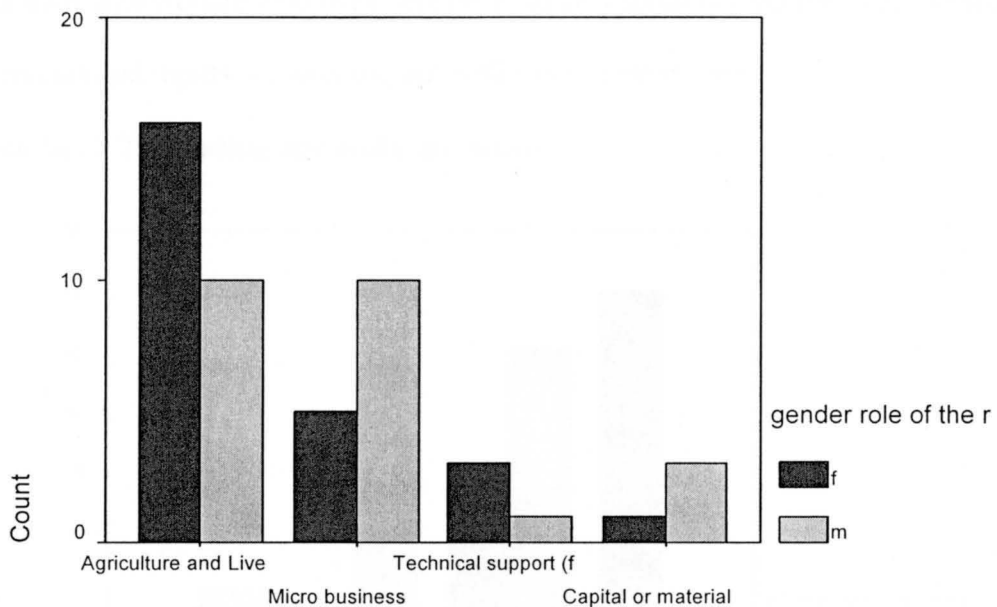
Results of cross-tabulation between role of gender (sex) and attitude towards causes of poverty-Analysis

The last question asked to respondents was to assess what attitude people have about the causes of poverty. This is very important in a sense that those who believe that people are poor because of religious matters, curse, witchcraft and the related beliefs will have different approaches in struggle against poverty compared to those who understand that it is lack of capital (Little resources) or lack of knowledge.

In these results which are the cross-tabulation with gender we find that a

Male are leading who said that the cause of poverty is lack of enough capital both men and women which are about 73% believe that it is lack of enough capital (Little resources) and very few who believe on lack of knowledge and religious and only women believe that it is witch craft or theft.

Figure No. 2 Community based Initiative for Income generation activities



What alternative strategies can enable household gain more income?

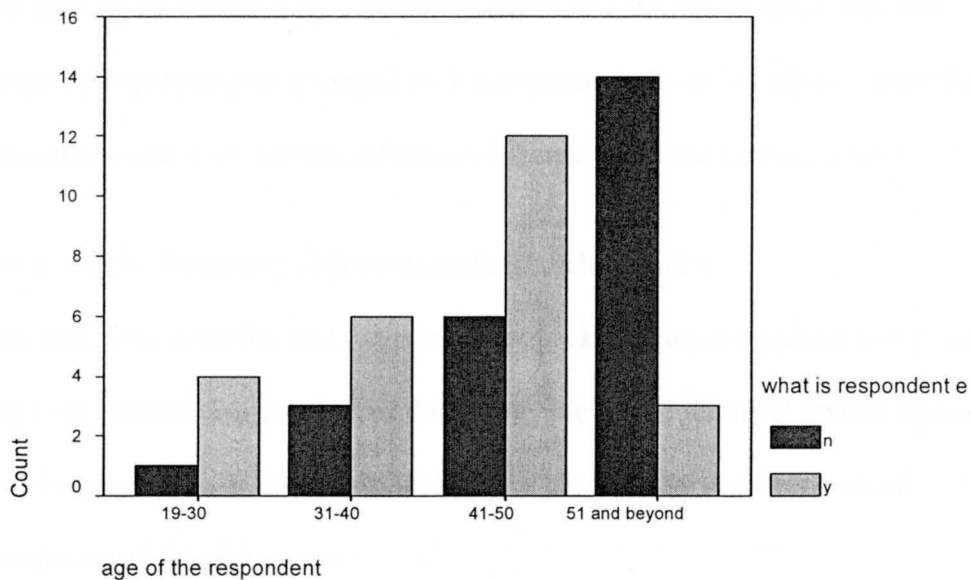
Source: Authors Research findings

Results of cross-tabulation between role of gender (sex) and strategies to income improvement-Analysis

This question was asked to seek information from beneficiaries about new strategies apart from those have been experiencing which will when applied will improve their household income. Now we crossed with sex to analyze which role need what more than the other role.

We find that most women need to apply farming and keeping livestock few want micro business as the bar chart above indicates. The same number of men who wanted agriculture and livestock wanted to involve in micro-business (buying and selling small shops, selling vegetables and fruits). More women with very few men who thought to be supported in facilities to apply their technical skills such as carpentry works, artist works More men than women who need support of loans/capital in material bases such as farm implements and inputs for working out with to increase income

Figure No. 3 Tabulating age and experience



Source: Authors research findings

Results of cross-tabulation between age of the beneficiary and experience in doing business-Analysis

The rationale of this question or cross-tabulation is that we have one objective of capacity building on entrepreneurship skills so the result will shape the curricular or materials prepared for the training

The result indicates that most of people of the age group of 41 to 50 have experience on doing micro-business. Followed by those at the age group of 31 to 40 then 19 to 30 and the last those most said do not have such experience of age group of 51 and beyond. Young people are able to carry this vision and rework with it much better for longer compare to old people at the village level.

So the training facilitator may collaborate with CBO leaders to make sure that training target group is properly re-arranged to develop those who at least know something than to start afresh with very new beneficiaries because of scarce resources we have.

Relate results to the survey objectives and research question

Results are wide, complex and with computer packages we can have any type of the findings we require. For the case of this survey we have identified several strategies for income improvement at household level so we can say that results speak of achievements of the objectives.

CHAPTER TWO

2.0.0 PROBLEM IDENTIFICATION

2.1.0 Problem statement.

Community members living in Masama-Rundugai ward in Hai District – Kilimanjaro region suffers income poverty and ignorance, the life background of these people indicates the reality of the life they live. Masama-Rundugai population is 7560 people about 1890 households. The total area is 176 square kilometer. The average income at household level ranges from 306,000 to 800,000 Tanzania shillings per year [Data from Dorcas Aid International in 2006]

Above 60% are Pare and Chagga tribes the remaining about 40% of the community members are mixture of other Tanzanian tribes including Maasai and Nyaturu.

More than 75% are peasants and subsistence farmers. The area has been faced with five years consecutive persistent drought which resulted to poor harvest as a result of hunger and famine for three consecutive years. Apart from drought it has been reported that several times whirlwind and floods had let most poor people homeless For instance in January 2005, at Kawayia village 25 houses were destroyed as a result of strong winds. This left 25 households and thus more than 200 people homeless. This was a shock that most of the people have until now never recovered. The same winds destroyed 20 houses in Chekimaji. In 1998 floods after the *elnino* rains devastated a lot of people's lives in the whole of Rundugai program area. Most people have since then remained poor and with no proper housing. The core problem found its roots from a mixed different cross-cutting issues related to the following elements: lack of basic education as far as

environment, micro-business, health issues, agriculture and livestock activities are concerned, lack of savings spirit which was contributed by dependency syndrome which ultimately cause zero investment and therefore very little household income. It is the same as the vicious poverty cycle where a poor man within a community is caught like a snare in a darkness of ignorance since he produces (harvest) little due to poor investment caused by little savings resulted from low income. Several programs intervened the situation but still little is seen as a change in the area.

Problem solution is first to empower communities to understand the real problem, to identify alternative solutions and strategies and help them apply the choice of strategies to overcome the problem.

Low income is the problem facing the community and the causes are rooted from both nature and situation status of people living in these areas and natural calamities occasionally happens in the area. The problem cut across all villages and over 75% of all community members are affected because they are peasant and small scale farmers.

There is a little relief for few community members who are engaged in self employment such as micro-business, technicians and government and private institutions employment like teachers

This problem is real touching and affecting communities living in these areas if not addressed is a strong threat to community development hence poor and afflicted people will increase and ultimately we will loose man power in our nation. The purpose of our

project is to collaborate with community members and identify new initiatives, income generating projects or activities and train people to practice those initiatives.

We believe for sure that if people are motivated to work on different initiatives apart from agricultural parse may experience other ways of generating household income which will make them meet basic and necessary needs.

2.2.0 Target Community

The project serves four villages two from Masama Rundugai ward which are Mkalama and Kawayu and two from Machame kusini Ward which are Longoi and Ngosero. The communities were sensitized to understand the projects and were ready to participate fully. They were ready to involve in the need assessment activities, during focus group discussion and in their village meetings. It was not possible to accomplish CAN activity without community authentic participation. Priorities were set by themselves and this activity was done in focus group discussion. Community members are tired of poverty spirit they need to get rid of it though they do not know how. The project initiatives promise some success on the solution to their problem.

2.3.0 Stakeholders

The community in collaboration with the researcher identified key stakeholders those who play significant role in community development who are: World Vision Tanzania (WVT), MUVIMAHA CBO, Talanta SACCOS, MVIWATA SACCOS, Rundugai Development Program (RDP), Dorcas Aid Tanzania (DAT), Hai District Council, French Micro-finance Organization (Fert), schools, Hospitals/Dispensaries and the Communities. All these organization play a great role in its area of operation to

contribute to the community sustainable development goals. The following is the summary of their role and expectations in the communities.

Table No. 1: Stakeholder Impact Analysis

Name of stakeholder group/organization	Potential benefits/costs	Project discussed with this group/organization?	What is their opinion of the project & its goals?	What is their opinion of the project design?
Community	-Beneficiary of the project -They will offer time, ideas, physical and manpower	-Accepted the start of the project.	-Are ready to support the starting of the project	-They accepted project design and Goals
District Council (The Government)	-Will provide technical support	-Was Discussed through their Agricultural representatives and Cooperatives Officer	-Agreed on the Project Goal because it contribute to the Ultimate Goal of the District	-comment was that design should follow principles and guidelines of the nation.
World Vision Tanzania	-Coordination -Technical support	-During the third meeting we conducted thorough discussion.	-Were involved to formulate Project Goal	-Accepted absolutely since it is within their area of operation.
MUVIMAHA CBO	Coordination	Discussed with their community representatives	Accepted the Goal since it shall contribute to the	Suggested to narrow down the project

			welfare of the community	and serve 4 instead of 8 villages
MVIWATA SACCOS	Experience and new ideas	Discussed with the Chairman of the SACCOS	Did not understand for sometime but then came in agreement	Accepted the design
Schools	Basic Knowledge to our Children	The teachers were involved in meetings	Are ready to join hands and even contribute in terms of manpower whenever needed	Accepted the design
Hospitals and Dispensaries	Health services, counseling and treatment	The Doctor and one Nurse in the area.	Are ready to participate.	Accepted the design
French Organization – Fert	Experience and ideas	Their Center Representative.	Not Applicable Didn't say anything	Didn't say but accepted
Rundugai Development Program	Support and funds	Program Manager was consulted	Initiators of the project	Were part of the Designers
Dorcias Aid Tanzania	Donor to churches and programs	Discussed with Country Coordinator	Part of the planning	Part of the designers
Churches and Mosques	Management and Leadership	Discussed with Priests and Shehe	Good	Good

SNHU Student Supervisor)	(CED and Facilitation	Coordination	Initiators	Initiators	Initiator
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Source: Authors Research findings

2.4.0 Project goal

The overall project goal state that using community based initiatives to improve income at house hold level. Little income at household level affect community members in different areas; Children can not have an opportunity to study and if they get it no enough food from home to school for them to become healthy and so capable of thinking and advance in their studies. Households can not save, can not invest and can not produce enough for the household members this make people weak and become vulnerable to diseases, hunger, conflicts and confusion. The project in its essence will need to see community members who are able to bring up their children provide them with basic needs including education, food, clothes, shelter and peace of mind. The project wish to see community members who are free from conflicts, confusion, hunger and diseases, community members who can think of saving, investing and development at all life style. Trained community members in entrepreneurship, importance of saving for investing and income management at different levels. The willingness of community members to participate and contribute what they have for our project is a good start to ensure that the project will achieve this goal. In the same way collaboration and networking with all stakeholders play a great role in achieving the broad project goal.

2.5.0 Project Objectives

The project goal will not be achieved unless we set some steps which we call them objectives. The accomplishment of objectives will ultimately indicate the achievement of the project goal. The following objectives are set to serve the purpose and hence achievement of the project goal.

- Mobilize resources through initiating savings and credit association by the end of 2006.
- Build capacity of community members on micro-enterprise activities by July 2007

We have very limited amount of fund and most is a support from Dorcas Aid Tanzania (DAT) through Rundugai Development Program (RDP). These three objectives when properly accomplished may result to short term and long term impact or positive change, we hope that community will be transformed. The main reason of this confidence for change is in the idea that the heart of man is in his own possession and if the resources are from community them self for savings they will be ready to follow process until they achieve the goal.

2.6.0 Host organization

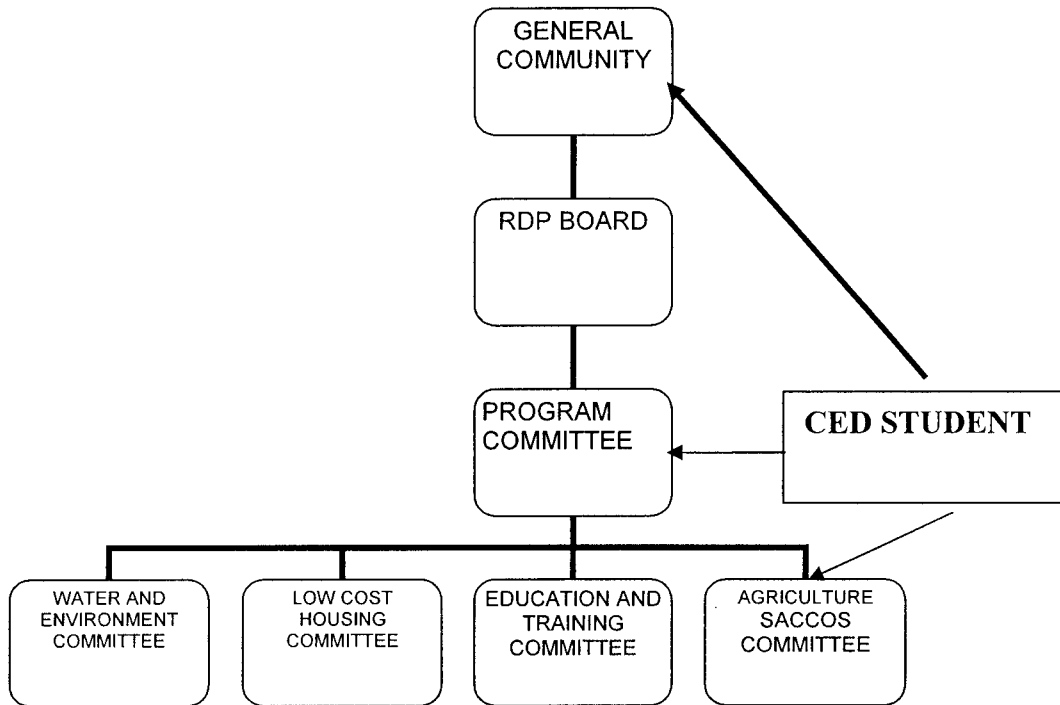
The organizations which host my projects were RDP and MUVIMAHA local organizations in the District. MUVIMAHA serves more than 8 wards about 37 villages, where RDP serve for 8 villages in two wards. The two wards under RDP are part of MUVIMAHA CBO. After discussions made with MUVIMAHA CBO executive committee on September 2005 concerning working together in the areas where I can fit in development facilitation .They accepted and suggest serving Rundugai villages where

most community members are very poor. It was a place where most people need skills and knowledge on micro-enterprise. The first visit I made to Rundugai I found my self people complaining on hunger because of drought because most of them are subsistence farmers (Small scale farmers). They cultivated last season without harvest and made them in hunger problem. Rundugai Development Program was in its initial stage with a broad goal states “Improving quality of life if people in Rundugai” I discussed with the Program Manager who was ready to fellowship with me in facilitating community members especially in entrepreneurship development in that area. MUVIMAHA acts as affiliates in facilitation of my projects where RDP act as employer in their position of a coordinator and I was able to see clearly where I might fit as change agent of community members.

My role in the project was to coordinate all activities so that they are implemented as planned and monitor their progress while ensuring that they are set to achieve project goal.

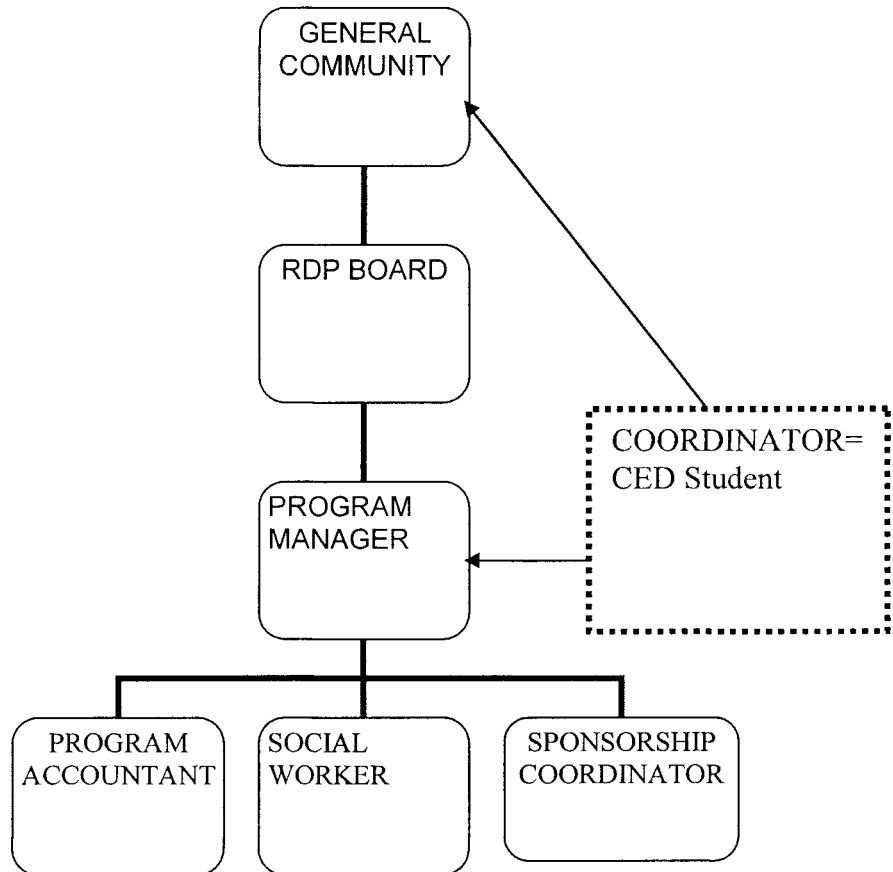
The following organization charts for RDP and for MUVIMAHA my role is marked in blue.

Figure NO. 4 Decision making organization chart for RDP



Source: Authors Research findings

Figure NO.5 Program duties organization chart



Source: Authors research findings

CED Student responsibilities include but not the least; Reporting to Program manager of RDP The coordinator will be responsible for:

- Making sure the program activities are implemented as according to the annual plan, budget approved by board
- Preparing monthly, quarterly, semi-annual and annual progressive and financial reports and case studies.
- Controlling the efficiency and effective use of the finances.
- Coordinating and facilitating committee members and meetings
- Organize and network so as to solicit other sources of fund in order to intervene other un-reached areas of the community need
- Supervising SACCOS activities through collaborating with SACCOS treasurer and SACCOS committee
- Preparing and presenting progress report of the program in the evaluation meetings which involves all stakeholders
- Any other duty as may be directed by his immediate supervisor.

CHAPTER THREE

3.0.0 LITERATURE REVIEW

3.1.0 Theoretical Review

3.1.1 General perspective of poverty and causes

Many Authors have written many articles on poverty causes, definitions, history, types, and all related matters concerning poverty. The following is a summary of the Microsoft Encarta Encyclopedia standard 2005 article about poverty.

Poverty has many causes, some of them very basic. Some experts suggest, for instance, that the world has too many people, too few jobs, and not enough food. But such basic causes are quite intractable and not easily eradicated. In most cases, the causes and effects of poverty interact, so that what makes people poor also creates conditions that keep them poor. Primary factors that may lead to poverty include (1) overpopulation, (2) the unequal distribution of resources in the world economy, (3) inability to meet high standards of living and costs of living, (4) inadequate education and employment opportunities, (5) environmental degradation, (6) certain economic and demographic trends, and (7) welfare incentives. (Is poverty means deprived household income) Poverty, condition of having insufficient resources or income In its most extreme form, poverty is a lack of basic human needs, such as adequate and nutritious food, clothing, housing, clean water, and health services.

Extreme poverty, which threatens people's health or lives, is also known as destitution or absolute poverty. In the United States, extreme poverty is traditionally defined as having an annual income that is less than half of the official poverty line (an income level

determined by the Bureau of the Census). Extreme poverty in developing nations, as defined by international organizations, means having a household income of less than U.S. \$1 per day. Relative poverty is the condition of having fewer resources or less income than others within a society or country, or compared to worldwide averages. In developed countries, relative poverty often is measured as having a family income less than one-half of the median income for that country.

The reasons for poverty are not clear. Some people believe that poverty results from a lack of adequate resources on global level—resources such as land, food, and building materials—that are necessary for the well-being or survival of the world’s people. Others see poverty as an effect of the uneven distribution of resources around the world on an international or even regional scale. This second line of reasoning helps explain why many people have much more than they need to live in comfort, while many others do not have enough resources to live. (1993-2003 Microsoft Corporation)

3.1.2 Poverty as entangled by Robert Chambers

Robert Chambers is a respected development professional working at the Institute of Development Studies at the University of Sussex in England, and is a champion of Participatory Rural Appraisal. (Now called Participatory Learning and Action)

Using the household as his point of departure, Chambers describes the poor as living in a “cluster of the disadvantage.” The house is poor, physically weak, isolated, vulnerable, and powerless. Chambers describes these dimensions of poverty as interactive system that he calls the “poverty trap” (1983, 103-39). Bryant L. Myers 1999.

Poverty is economic condition in which people lack sufficient income to obtain certain minimal levels of health services, food, housing, clothing, and education, generally recognized as necessary to ensure an adequate standard of living. What is considered adequate, however, depends on the average standard of living in a particular society.

Relative poverty is that situation experienced by those whose income falls considerably below the average for their particular society. Absolute (Abject) poverty is that experienced by those who do not have enough food to remain healthy. However, estimating poverty on an income basis may not measure essential elements that also contribute to a healthy life. People without access to education or health services should be considered poor even if they have adequate food. This is because of interdependency and relatedness of factors contributing to poor life.

There is a connected demeanor which becomes like a trend of a cycle that measure economic characteristics of poverty. These relationships are classified in different ways depending on environment, circumstances and forces of social life in a given area.

A simple example of these economic characteristics can be seen clearly in a vicious cycle of income poverty. Economic characteristics of poverty reveal the causes and nature of poverty, root cause and not symptoms. Knowing the nature and root cause of poverty is half solving the poverty problem. This is where strategies for development germinate and most of the strategies built under this foundation may lead to positive results as other factors remain constant. Robert Chambers (1995)

3.1.3 Economic Characteristics of Poverty

There are almost as many theories explaining the causes of poverty in the Third World as there are development theorists. Most of these theories talk on cause of poverty as follows:

- Poor Education
- Poor Health
- High Population
- Low Saving
- Lack of modernization tendencies
- Physical limitations
- Bureaucratic stifling
- Dependency of Third World countries
- Exploitation by local elite

3.1.3.1 Poor Education

Most poor families live by hand to mouth existence. They have very meager resources to the point that they intentionally miss their children out from school in order for them to work. Their view of the future is rather in a short-term fashion and they prioritize survival more than education. This causes in regression their society and poverty gets starts from square one.

3.1.3.2 Poor Health

Poor families often have little or no allowance for good health within their constrained budgets. Since they lack basic healthcare, they tend to be sickly and malnourished. Their motivation to work deteriorates and their drive for a better life diminishes in the process. The unemployed mounts up, leads to low productivity and the poor are back again where they started

3.1.3.3 High Population

Poor people view the attainment of success in a different light. For them, their salvation from poverty is by having as many children as they could. They believe that children are the capital for their progress. Unfortunately, this "responsibility" is passed on early to children who end up working young with no educational opportunities and are often end up underemployed. This twisted view to progress gives way to **high population** within the country. With too many people to manage, the resources get even scarcer and this makes economics a very tough matter to address.

3.1.3.4 Low Savings

Poor families don't have immediate access to the basic needs because of low income. Since their savings and expenditures ratio is roughly 1:1, their savings are virtually nil because the costs of basic needs are quite astronomical for their standards. The root of the problem comes from low investment in the country.

3.1.3.5 Lack of modernization tendencies

Those who explain poverty in terms of a lack of modernization tendencies in Third World communities often group their reasons into two main categories: They are inclined to believe that if these 'growth-inhibiting factors' can be removed and replaced with modern technologies and motivations, then development will take-off for the betterment of all concerned.

It is argued that poverty exists because the poor lack modern techniques of agriculture, fishing, and other areas of development. Farmers lack not only modern equipment, improved seeds, fertilizers and pesticides, but also the necessary knowledge to use these techniques. They lack irrigation, roads, cooperatives and other support facilities. Fishermen lack motorized boats and equipment. Industry needs modern equipment, improved seeds, fertilizers and pesticides, but also the necessary knowledge to use these techniques. They lack irrigation, roads, cooperatives and other support facilities. Fishermen lack motorized boats and equipment. Industry needs modern equipment, electricity, management, etc. Those who interpret the causes of poverty in this way tend to believe that introducing modern technologies together with the required training and extension programmers will lift the poor out of their destitute situation.

I have been thinking about this 'resistance-to-change' accusation. And I say it now clearly: I mean have they not done everything to fight our demand for a change in the ownership of the land?

Viewpoints relating to the presumed 'lack of modern outlook' among the poor vary from the derogatory to the genuinely serious, and tend to be based on the broad concept of

resistance to change. Poor people are said to resist change because they are ignorant, superstitious, fatalistic, traditional, etc. They have a limited world view and are unable to see the advantages of modernization. They lack innovativeness and are unable to perceive the advantages of 'investing today for a better tomorrow'. They have limited aspirations and are unable to defer today's gratifications to the future. They have limited aspirations and are unable to defer today's gratifications to the future. They are either dependent on or hostile to government and other outside interventions.

3.1.3.6 Physical limitations

Another set of explanations for poverty relate to the physical limitations of geography. Many areas of the Third World are subject to long periods of drought; rain, when it comes, tends to come all at once causing flooding and water logging; soils are thin and very delicate; cyclones and earthquakes supplement drought and flooding in a frequent cycle of natural disasters.

Often, however, the problem is not natural disaster, but a nation's inability to respond to it effectively. After the 1974 floods in Bangladesh which devastated standing crops, there was enough rice stockpiled during the subsequent famine to feed the entire nation for four months. But the vast majority of the people were too poor to buy it. The ability to overcome physical limitations often depends on addressing other causes of poverty.

Poverty and population pressures intensify the physical limitations. Deforestation caused by over-grazing or the need for more land and firewood leads to desertification, soil erosion, flooding and micro-climatic changes.

The physical conditions of the poor resulting from their destitute condition create new barriers to development. The symptoms of poverty become the causes of continued poverty. Malnutrition, disease, lack of clean water and proper sanitation weaken the poor and often make it physically difficult for them to break the vicious circle. High rates of childbirth weaken women physically, and lead to greater pressure on the environment. However, physical limitations can be overcome assuming that political and economic conditions are strong enough to reverse environmental deterioration.

3.1.3.7 Bureaucratic stifling of development

Welfare programmes are instruments of manipulation and ultimately serve the purpose of dependence and domination. They act as an unaesthetic, distracting the oppressed from the true causes of their problems and from the concrete solutions of these problems. A third set of reasons, often proposed by non-governmental organizations, is the stifling of development by bureaucratic heavy-handedness. Third World governments are, in this view, saddled with overgrown bureaucracies attempting to control all aspects of rural people's development. Over centralization leads to decisions and programmes which are not only unrelated, but also often detrimental, to the real interests of the people. The lack of genuinely representative local government prevents the emergence of local initiatives. Government bureaucrats and politicians are said to be part of an elite who are uninterested in or, even worse, antagonistic to the real needs of the poor. Their formalism makes it impossible for them to communicate with the common man and woman. Programs and projects initiated from the top-down either never reach the poor or actually make their situation worse. Finally, there is a widespread conception that all

bureaucrats and government officials are corrupt, that their actions and decisions are related primarily to their desire for personal gain and prestige.

3.1.4 Dependency of Third World Countries

The ideas contained in this section are often espoused by observers with more politically radical tendencies although not exclusively so. These arguments are based on a particular analysis of capitalism and international economic relationships. It is maintained that colonialism was the beginning of a process in which the profits or surplus from the production of exported foodstuffs, minerals and other raw materials were expropriated by the colonial powers, thus draining the colonized countries of their wealth. Before independence the process was maintained through military force, but it has continued since independence in the more subtle form of neo-colonialism in which economic power has replaced military power.

Aid is often given on terms which benefit the donor countries' own bankers, industrialists and industrial workers – not to speak of those benefits which accrue to the expatriate 'experts'. It is suggested that many Third World leaders and bureaucrats are dependent on aid programs to maintain their positions and lifestyles. Aid projects are exported from the high-technology donor economies and placed in very inappropriate situations. Even 'good' development projects perpetuate attitudes of inferiority, and dependence on outsiders for progress. Foreign Aid will only be effective if it is directed to the poor and not otherwise. Likwelile (1994)

3.1.5 Achievable strategies for household income

There are many factors that go into the creation of a good quality of life. Access to clean water and air, decent food, shelter and clothing, education and life skills, good health, networks of friends and families, and a sense of hope for the future are all important components. But at the very center of every person's quality of life is having enough of a sustained income - through whatever source - to pay for the basic necessities of life, to invest in the future, and to save for a rainy day.

There are at least four major "pathways" for a person or family to a sustainable income:

1. Market-based pathways that involve progressive workplace practices, education and training opportunities, and opportunities for self-employment income;
2. Income support pathways that link residents with serious barriers to full employment to government programs that top up their modest incomes through existing programs;
3. Income from Financial Assets pathways that provide opportunities for people to create, expand and manage financial assets that strengthen their financial security and establish a complementary income stream;
4. Saved Income pathways that assist low income residents to reduce the costs of major household expenditures (e.g. housing, medical benefits, transportation, education) and allowing them to stretch their limited budget.

(<http://www.tzonline.org/pdf/microandsmallentreprisedevelopment.pdf>)

3.1.6 Creativity and new venture development

More and more corporate workers are leaving their jobs to start new ventures. When taking this leap, it is important that the goals of these entrepreneurs are solid, as these goals may ultimately determine the success of the new venture.

Unfortunately, many new entrepreneurs have goals that don't naturally lead to long-term success. Some of these goals include 1) being sick and tired of the same old corporate routine, 2) dissatisfaction with the way their corporation is run (think bureaucracy), and 3) feeling they are underpaid or under appreciated in their current jobs.

While these goals will be fulfilled when launching a new venture, they should not be the core reason to start one. Core goals should be deeply engrained ambitions that will drive you to succeed in the face of adversity. For instance, the goal of building a company that will truly make a difference in the people's lives that it serves can motivate not only the founder, but employees in both the short and long-term. However, the core goal need not be so ambitious or wholesome. Having goal such as 1) to do things better than they are currently done, 2) to prove that you have what it takes to launch a new business or 3) to become wealthy are all goals which will motivate you in the long-term to succeed. Moreover, it is this extra motivation that often is a determining factor between success and failure. When considering leaving a corporate position to launch a new venture, it is important to review your personal goals and make sure they merit taking the leap to entrepreneurship. If your goals are not worthy, you might find yourself in a position down the road where your needs are not fulfilled and your venture is faltering. However,

if your goals are such that they are fully engrained within you body, soul and mind, you will find yourself highly motivated and willing to do what it takes to launch and grow your new venture in the face of any adversities that come your way. (<http://www.growthink.com/>) and (www.ezinearticles.com/) by Dave Lavinsky.

3.2 Empirical Review

3.2.1 Alternative Income generating activities

Conservation programs that are initiated in economically impoverished but biodiversity rich locations should be designed to provide sustainable economic incentives that benefit local stakeholders. This allows them to be partners in conservation programs. The Kakamega Integrated Conservation Project promotes income-generating strategies that meet the communities' economic needs while enhancing ecological success by reducing pressure on the Kakamega Forest's biological resources. These strategies include the training of farmers and women's groups, farmer-to-farmer training and technology transfer and assistance from ICIPE to farmers in marketing the products. The project has set up 11 co-operative societies to facilitate implementation of the income generating programs within the community. The key income generating activities are as follows.

- Apiculture and Sericulture

The Co-operative societies were supplied with 62 model Langstroth bee-hives and 10 honey harvesting suits during the initiation of the program. Four local carpenters were trained to make the modern Langstroth beehives for the Kakamega community.

- Credit Provision

Credit facilities have been introduced into the project area to raise both on-farm and off-farm income opportunities for the forest adjacent households. Credit and financial services allow communities to diversify their income opportunities, subsequently easing over-dependence on forest resources. Credit facilities are being provided to the local communities in partnership with the Kenya Rural Enterprise Program.

- The K-REP introduced the Financial Service Association (FSA) or village bank to the community at Shinyalu in Kakamega. It is a shareholding financial enterprise directly linked to a formal financial institution in a commercially sustainable manner. Through it, rural communities have access to a comprehensive range of financial services, including credit (both consumptive and productive loans), saving facility, money transfers, etc. The FSAs become sustainable quickly because they charge a high interest rate. The high interest rate is a reflection of the local money market or rate of return in rural areas.

The FSA established a locally accessible, locally owned and managed financial institution. Community members wishing to utilize the services of the FSA have first to become shareholders since the village bank does business only with its own members rather than the general public. Farmers, traders and civil servants among other villagers can access a safe savings facility in case of in-flows of cash crop payments such as tea and coffee, cash transfers, remittances, salaries and pensions, sale of honey and silk moth cocoons and "*Naturub*". Similarly, the village bank enables the shareholders to

obtain loans for micro and small-scale businesses and related investments as well as meeting unforeseen consumption expenses. Subsequently, the members of Shinyalu FSA also benefit from an inexpensive life insurance facility. (www.mnh.si.edu/kakamega/credit/html)

3.2.2 Case study of the role of gender in household income

Edwards' and Pahl's studies were conducted in the 1980s and it can be argued that the numerous changes in the labor market since then, including the increased participation of women, the decline of manufacturing jobs, greater use of electronic banking, the significant proportion of both women and men in the labour force with dependent children (40 per cent), and so on, would have implications for within-household management.

In a review of three studies—two conducted by the Australian Institute of Family Studies called the Australian Family Formation Project (1981-82) and the Australian Family Formation Case Studies (1982), the third by Australian National University called the Australian Family Project (1986)—Glezer (1995) commented on the changes that have occurred 'with a shift in ideology away from traditional family values and an associated decline in the breadwinner model of the family'. She argued that, 'accompanying these changes are a greater tolerance for a variety of family forms and a rise in an egalitarian companionate model'. She also examined the behavior of couples within households with respect to control and management of finances.

The first wave of the Australian Family Formation Project was conducted in 1982, comprising 2544 interviews with adults between 18-34 years of age. Of these, 1923 were contacted again in 1991-92 and telephone interviews conducted with 1536 respondents.

The nature of questions asked was direct, for example, who has control over money? Given the paramount importance most married couples attach to the ideology of jointness and of sharing money in marriage, and given the manner in which they shy away from any discussion of the power imbalances that income inequalities might engender in a couple, it is likely that most couples would profess to joint management. And indeed, 75 per cent of the couples said that financial control in the household was shared or split 50/50 between the two partners.

With respect to two-income couples, Glezer reported there was no statistically significant relationship between demographic variables like gender, age, religion or education and financial management patterns. Household income, being a social security beneficiary, or husband's occupational status was similarly not significant. In relation to the wife's contribution to the household income, no significant relationship was found when the proportion of her income to her husband's was 30 per cent or less, but when her income was equal to or more than her husband's, there was slightly less pooling of incomes.

In 1981, as part of the Australian Family Formation Project, case studies were conducted of 58 married respondents. Joint control was reported by 75 per cent of these married couples. By 1991 this proportion had risen to 81 per cent. This was supported by the

Australian Family Project which found that, in 1986, 85 per cent of the couples reported joint decision-making on major purchases. On the basis of these findings, Glezer concluded that there was a high degree of pooling among two-income couples (as evidenced by the 83 per cent keeping joint accounts), as well as of joint decision-making.

3.2.3 Factors influencing household financial control

According to Pahl, the system of allocating resources within the family was linked to life-cycle stage, income level and occupational, regional and economic culture (Pahl 1980). Drawing on her observations in the late 1970s of the women who came to the Women's Aid refuge, Pahl (1980) found that disputes about money formed a significant part of the account of their relationship with the men who had battered them; 70 per cent mentioned money as one of the problems. Interestingly, the interviews revealed a wide variety of management systems (pointing possibly to little association between management and control). Most women's primary task was looking after their homes and children; most families could be classified as belonging to the lower end of socio-economic scale. One-fifth of the women interviewed were responsible for managing their families' daily consumption expenditure while another fifth did not receive any money from their husbands. Two couples operated a pooling system while in the others the husband delegated responsibility for parts of expenditure to the wife while retaining control of the income.

3.2.4 A case study to measure Income level

Wilson (1987) lists level of income as one factor determining how a household organizes its finances. Thus at low-income levels, the wife manages the money because it is her job to make it, while at high-income levels, the husband retains control over the money (Wilson 1987). This observation corresponds roughly to what others report (Brannen & Wilson 1987; Pahl 1989; Volger 1994). This link between household a locative systems and income levels has been challenged by other studies which show that different systems may be adopted by households at similar income levels (Molloy & Snape 1999). Despite this, research in this area has indicated that when financial management is a burden rather than a source of power, the responsibility is the wife's. This has been found to be true particularly of couples on benefit (Goode, Callender & Lister 1998). It has been suggested that this enables the men to avoid facing the fact that their income may be unable to support the family; it also might help them blame the family's financial troubles on their wives' lack of financial power (Volger 1994; Goode et al. 1998).

Sometimes, it is argued that women might be more skilled at financial management than their partners (Molloy & Snape 1999). Research evidence seems to suggest that they are more able to exercise restraint and it is thus they who manage household finances when money is short. Related to this was the perception among women that their partner's spending priorities were less practical. In some cases, women on income support described how the men would always spend money on themselves and how the men would not pay bills (Molloy & Snape 1999).

3.2.5 A case study on family size

Analysis of data from the second wave of the Australian Family Formation Project in 1990-91 (Glezer 1996) shows that couples with only one child were more likely than others to share financial decision-making, while in couples with three or more children, men were more likely to have a greater say in decision-making. Foreman and Wilson (1995), however, reported that wife-only arrangements for financial decision-making with respect to family allowance and income support payments increased as the number of children in the household increased. (www.facs.gov.au/research/prp23/sec2.htm)

3.2.6 A case in Bangladesh on micro-enterprise

What do villagers in Bangladesh and peasants in the slums and rural areas of Latin America have in common with welfare mothers, residents of decaying border towns in the Southwest, immigrants in urban centers and residents of declining small towns in the Midwest? First, they live in areas where the economic infrastructure necessary to support business in general and small business in particular has deteriorated (or never existed) and, second, they live in areas where the micro enterprise movement has encouraged grass roots development and job creation (self-employment) in blighted areas. The micro enterprise movement is based on the premise that even the poor should have opportunities for small business ownership. Micro business programs provide very small loans, bundled with training and technical assistance, to make the dream of self-employment and small business ownership possible for the less empowered. The micro business movement is an import from the Third World. Dr. Muhammed Yunus, an

economics professor in Bangladesh, developed the concept of a "village bank," where extremely small amounts of capital are lent to poor individuals to start small businesses within a supportive and disciplined peer group. The peer group serves both as a guarantor for the repayment of the loan and as a provider of advice, training and support. From Bangladesh, Accion, Inc successfully transferred the program to Latin America. In 1986, the philosophy and experience of the Grameen Bank and Accion were transported to the United States. By coincidence, one of the early projects was the Good Faith Fund in Pine Bluff, Arkansas, undertaken by the Southern Development Bank Corporation and supported by then-Governor of Arkansas, Bill Clinton. Since that time, the number of programs in the United States has grown dramatically: today, the number exceeds 200. The programs typically target the least powerful segments of society, including women, welfare recipients, residents of depressed urban neighborhoods, immigrants, Native Americans and the rural poor of the South and Appalachia. The success of these programs is measured not only in terms of the income generated and jobs created, but also by the fact that its recipients join the ranks of the self-employed and job providers. (www.rupri.org/publication/archive/pbriefs/PB99-3/Index.html)

3.2.7 Studies in Tanzania on Income Generating Projects

A case of Buhemba Rural Agriculture Center (BRAC) where community members were mobilized to form their own Savings and Credits Cooperative Society (SACCOS). Community members were able to contribute and formulate a very big and reliable money association for both savings and accessing soft loan. For five consecutive years

now SACCOS members at Buhemba are accessing soft loan in a very wide portfolio. The CRDB bank in Musoma decided to initiate a new branch in Buhema for the same purpose and the SACCOS is now working as a community bank to support its members. Hearing such a wonderful success story we encourage Masama Rundugai community members that their able to do even more than Buhemba community members. A small group of 500 people in Buhemba caused the big Bank like CRDB in Musoma to initiate its branch at Buhemba.

3.2.8 Research in Tanzania

Income poverty, food poverty and all poverty traps caused by lack of education is real in many rural areas in Tanzania. The result of the household budget survey conducted in Tanzania 2000/2001 confirmed that there was a small fall in income poverty of about three percentage points over the decade. Some 36% of Tanzanians now fall below the basic needs poverty line and 19% below the food poverty line, compared with 39% and 22% in 1991/92 (Table 2). This decline is not large enough to be statistically significant. Rural areas have the highest poverty levels, with 39% of the population below the basic needs poverty line compared with 18% in Dar es Salaam and 26% in other urban areas. Over the decade, poverty declined most in Dar es Salaam.

TABLE 2. PERCENTAGE OF POPULATION IN POVERTY

	Dar es Salaam		Other urban areas		Rural Areas		Mainland Tanzania	
	91/92	00/01	91/92	00/01	91/92	00/01	91/92	00/01
Food Poverty	13.6	7.5	15.0	13.2	23.1	20.4	21.6	18.7
Basic needs Poverty	28.1	17.6	28.7	25.8	40.8	38.7	38.6	35.7

Source: Household budget survey 2000/2001

3.3 POLICY REVIEW

3.3.1 Regional Development Policy

3.3.1.1 UK and other European countries Development integration

There are many ways to speak about development and strategies to overcome poverty. The Lifetime Opportunities Strategy was launched by the Secretary of State on 13 November 2006. The strategy replaces New Targeting Social Need and has two explicit commitments, to end child poverty by 2020 and work towards eliminating poverty and social exclusion in Northern Ireland by the same year. The strategy has a four key life cycle structure which highlights the important issues impacting on a person at different stages of their life and a goal for each highlighting what government wishes to achieve in relation to the particular life cycle. The four life cycles stages are –

- Early Years (0-4)
- Children and Young People (5-19)
- Working Age Adults and
- Older Citizens (Beyond Working Age).

The Department has contributed to an Early Years' target to provide opportunities for young children in rural areas to benefit from projects and scheme including accessible rural transport. The strategy also refers to a range of transport initiatives, the water affordability tariff and metering in the Older Citizens' section.

While poverty and multiple deprivations tend to be concentrated in urban areas, rural communities are also at risk with high levels of deprivation in less accessible rural areas. This is for a variety of reasons. Patterns of migration of younger people away from rural areas have resulted in a greater concentration of older people in areas vulnerable to poverty and social isolation. 25. Agriculture continues to have an important economic role in the rural economy. It faces challenges including through changes in support arrangements and in market requirements, which mean that fewer farms are economically sustainable without an external source of income and there is less employment available in the farming sector. 26. Government will strive to increase the economic sustainability of all farm businesses, to increase added value in the land and marine based economy and increase local and export demand for NI produce, yielding more sustainable employment in rural areas.

3.3.1.2 African Regional Integration Policy

Trade Liberalization and regional Integration in SADC policy synergies assessed in an industrial Organizational Framework [compiled by Martine Visser and Trudi Hartzenberg]

Trade liberalization has a significant impact on firm-market dynamics in a regional context. The purpose of this paper is to use an industrial organization framework, focusing on the analytical units, the firm and the market, to assess the impact of trade liberalization within the Southern African region, SADC. It is specifically the firm-level responses to various policies that will provide insight into changes in national industrial configurations, regional patterns of industrialization and the potential for sustainable

supply chain development in Southern Africa.

The purpose of intra-regional trade liberalization is to facilitate trade within a regional economic space, and through enhanced trade opportunities to elicit firm-level decisions to expand productive capacity. Such expansion of productive capacity, through various modalities of investment, can have important implications for the development of markets and market processes, resulting in robust, sustainable regional development.

The impact of trade, labour and industrial policy on market structure and economic geography in the region is crucial. It is important that learning about the impact of these related policies happens at all levels of the economy (firm, industry and macro levels). The key to facilitating intra-regional industrialization and socio-economic progress lies in the support and accelerated development of industries where SADC has a comparative advantage. Integration of industrial and agricultural production activities is the most promising area for increasing value-added production within the region.

3.3.2 Small and Medium Enterprise Development Policy

The Tanzania Development Vision foresees that by the year 2025, “Tanzania should have created a strong, diversified, resilient and competitive economy, which can effectively cope with the challenges of development and, which can also easily and confidently adapt to the changing market and technological conditions in the regional and global economy”. The challenge is therefore to mobilize human and other resources towards that goal. Economic Reform Programmes implemented by the Tanzanian Government have been based on the philosophy that Tanzania is committed to a market

economy whereby the private sector will take the lead in creating incomes, employment and growth. On the other hand, the State will be a producer of public goods, play a regulatory role to level the playing field and create conducive environment for the private sector to take the lead in driving economic growth. This philosophy is evident in almost all policy statements made since 1986 and in particular after 1996. The private sector has started playing an ever increasing role in creating incomes and employment.

Small and Medium Enterprises

(SMEs) account for a large share of the enterprises active in Tanzania. In fact Small and Medium Enterprises are the emerging private sector and do form the base for private sector-led growth. 3. SMEs, important as they are to the economy, have been facing a number of problems despite the on-going reform programmes. This is due to a number of factors, one of which is a persistent culture that has not recognized the value of entrepreneurial initiative in improving the lives of the people. Other factors include complex, bureaucratic and costly legal, regulatory and administrative environment where SMEs are at a greater disadvantage than their counterparts that are larger in size. The high cost of compliance to regulations may discourage potential entrepreneurs from formally setting up their businesses, while driving some existing enterprises out of business and those working for them into unemployment. Also due to insufficient competition and inadequate information on the credit markets of Tanzania, banks are discouraged and not willing to lend to SMEs. Legislation and regulation on collateral exclude movable assets as mortgages, thereby putting smaller businesses that own more of these assets into a disadvantaged position vis-à-vis their larger business counterparts.

SMEs have lower demand for business 2 development services such as training, counseling, advising and consultancy due to cost considerations and lack of knowledge about the benefits of external services in improving competitiveness. Since the mid-1970s, Tanzania's agricultural policy has depended strongly on pan-territorial pricing of food crop and cash crops (with non-official prices of food crops competing with official prices on cash crops), cooperatives, marketing boards and crop authorities (with statutory crop monopolies), agricultural industries, directives, state farms and ranches, and crop improvement programmes. A new agricultural policy was inaugurated in January 1997 for four main reasons: the merger of agriculture and livestock policies; changes due to economic policy transformation; initiation of a new land policy that advocates changing land use patterns; and emphasis on environmental management and protection. [Small and Medium Enterprise Development Policy (2002) Ministry of Industry and Trade Tanzania]

3.3.3 National Agricultural Policies

The 1983 Agriculture Policy ignored gender issues, especially women's rights to ownership of land, access to credit and/or their labour situation. The policy made few visible efforts to integrate women's issues, except it acknowledged that women's contribution to agricultural production was significant. This obvious neglect in addressing problems besieging women in agriculture occurred at a time when an increasing number of women were looking for work on big farms, tea plantations and coffee estates because of their inability to subsist with only their

family farms' incomes. Some farming women preferred selling their labour rather than working on their husband's farms without monetary returns.

In 1985, a WID Focal Point Unit was established in the Ministry of Agriculture. Its functions included: working with regional focal points and with agencies involved with women in rural development issues; training of rural women in agricultural credit matters and other entrepreneurial activities; and organizing seminars for women's groups at village level in collaboration with other like-minded institutions. The Unit also worked to ensure that national extension programmes benefited women and encouraged women to take leadership positions within agriculture.

Also, a Women and Youth Unit was established at the office of the Commissioner for Research and Farmer's Education in the Ministry of Agriculture in Zanzibar, to encourage women and young people to form groups and participate in agricultural, livestock, forestry and fishing activities, to offer nutrition education to women, and to work toward equitable distribution of incomes and an improvement in the overall economic status of women and young people. Although the Ministries lacked clear policies and strategies for promoting women's agricultural advancement, a few tangible successes have been noted.

Now, in the 1997 Agricultural Policy, women are recognized for their contribution to agriculture: "It is estimated that the ratio of males to females in the agricultural sector is 1:1.5. Women in Tanzania produce about 70 percent of the food crops and also bear substantial responsibilities for many aspects of export crops and livestock production. However, their access to productive resources (land, water, etc.)

supportive services (marketing services, credit and labor saving facilities, etc.) and income arising from agricultural production is severely limited by social and traditional factors."

The policy also acknowledges that social and traditional factors can keep women from contributing effectively, and hints that social and legal actions taken by other ministries could reduce or minimize such limitations. It states that the Ministry of Agriculture and Cooperatives will target its extension, research, and training and credit services to rural women to enable them to contribute effectively to agricultural production. Among strategies chosen to alleviate the situation are labor-saving technologies, cooperation among women, and support of the participation of women in planning and management of development programs.

It also states that the Ministry should promote the access of women and youth to land, credit, education and information. Another direct reference to women states that extension services will be demand driven and address the needs of livestock keepers, farmers and other beneficiaries with special attention given to women in recognition of their critical role in family household management and food production. It calls for initiating targeted messages and other innovative methods for reaching women and that the Ministry, through extension service, will support farm families (especially women and youth groups) in identifying viable income generating activities.

The policy specifies that training, credit, land and low-cost environmentally-friendly technologies should be provided for women. It says women will be entitled

to acquire land in their own right not only through purchase but through allocation, and recognizes that women in the rural areas play a critical role in food production, transportation, processing and distribution.

Government and Microeconomic Policy

: It is sometimes disincentive to allow taxation at a small increase of low-income earners. Government income tax eligibility begins when income reaches the top of the range of the personal allowance. (Below which no tax is payable)

It happens that some of the poorest members of the community with incomes at low level (In Tanzania it is less than one dollar per day) are in receipt of social security benefit since they do not pay tax. As soon as their income rises, this can both take them into the range of tax eligibility, and lead to the loss of social security benefits.

Economists call this a poverty trap (Richard G. L. and Colin H.1992)

3.3.4 Sustainable Industrial Development Policy

SIDP (1996 - 2020) puts specific emphasis on promotion of small and medium industries through 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.

3.3.5 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. Furthermore the *Agricultural and Livestock 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% of the country's foreign earnings.

Small and Medium Enterprise(SME) Development policy 2002 recognizes setback faced with SMEs in Tanzania, Generally, SMEs are confronted with unique problems including heavy costs of compliance resulting from their size. Other constraints include insufficient working premises and limited access to finance. In addition, Business Development Services, namely services related to entrepreneurship, business training, marketing, technology development and information are underdeveloped and not readily available. On the other hand, SME operators lack information as well as appreciation for such services and can hardly afford to pay for the services. As a result, operators of the sector have rather low skills. Also, there is no umbrella association for SMEs. At the same time, the institutions¹⁰ and associations supporting SMEs are weak, fragmented and uncoordinated partly due to lack of clear guidance and policy for the development of the sector.

A draft national microfinance policy document that was the subject of discussion at a stakeholders meeting in May 1999 was submitted to government for approval, which finally came in February 2001. The national microfinance policy articulates a clear vision and strategy for the development of a sustainable microfinance industry, specifying the respective roles of the key stakeholders- the government and its principal agencies in policy formulation and implementation. Different institutional providers of microfinance services, and the donor community. In its statement of the overall microfinance policy, the government recognizes the microfinance sector as an integral part of the financial sector, which falls within the general framework of its financial sector reform policy statement of 1991.

The poverty reduction process in Tanzania has been hindered by the poor performance of microfinance institutions (MFIs) in creating more efficient and reliable micro finance and small enterprises (MSEs). The article is based on a study by two researchers, Severine Kessy and Fratern Urio under the sponsorship of Research on Poverty Alleviation Programme(REPOA) of Tanzania. They have asserted that while MSEs were created as positive forces to foster economic growth and sustainable development, after the economic downturn in the public sector within the country, lack of motivation with soft loans and entrepreneurship support has in turn left them in a weak condition.

- Communities are unique in the way they live together and get involved into interaction with other community members. We can think of involving communities to think which ways, initiatives and activities that may become sources of income as they intend to pursue. RDP is working with very poor people who are ready to learn

and adopt new initiatives as long as they are accessing such understanding and skills. All these facts arose from the point of alleviation poverty through raising income level of an individual and household as well. We think to insist on community based initiatives for income improvement rather than a top-down or importing from a different environment. These members can re-assess their environment, conduct their own SWOT analysis and come up with such wonderful initiatives which are appropriate for all seasons and can easily be achieved for household income improvement.

3.3.6 MKUKUTA

MKUKUTA [2005/6 – 2009/10] A new Poverty Reduction Strategy Papers (PRSP), the "National Strategy for Growth and Reduction of Poverty" (NSGRP), The Tanzania Policy as a guide to Tanzania development vision 2025 ensures that benefits at macro level are translated into micro level welfare outcomes. This is in line with our stakeholders the government at that local level (Hai District Council and Local government leaders) www.sarpn.org.za/documents/d0001828/tanzania_national-strategy-june2005.pdf

3.3.7 MKURABITA

Mkurabita, Tanzania's Property and Business Formalization Programme (TPBFP), was founded to empower the marginalized majority in the informal sector so that they can use their properties and business assets and other opportunities in the modern market economy, and thus increase their income. Under such facilitation they can effectively

participate in the reduction of income poverty and contribute to the attainment of Millennium Development Goals (MDG) targets. MKUKUTA (NSGRP) meanwhile has been founded with the mere objective of reducing poverty amongst Tanzanians in general. With its acronym National Strategy for Growth and Reduction of Poverty its strong outcome focused and has deliberately set out to mainstream cross-cutting issues as integral to the strategy and not as ``an add on``. The focus is outcome orientated and organized around three clusters - Growth and reduction of income poverty, improved quality of life and social well-being, and governance and accountability. A very important feature of the development of the review leading to MKUKUTA has been national ownership and the implementation of extensive consultation with a wide range of stakeholders on the content and focus of the strategy with the aim to make it a national strategy.

Monitoring MKUKUTA progress across these clusters is a large and important task. To do this monitoring system has a structure which includes coordination by the MKUKUTA Secretariat and three multi-stakeholder Technical Tanzania Development Partners Group (DPG) MKUKUTA is based on the achievement of three major clusters of broad outcomes for poverty reduction, namely--growth and reduction of income poverty; improved quality of life and social well being; and good governance and accountability.

However, with all these good intentions the two terms apparently are not familiar to the majority of Tanzanians. A cross section interview carried out by one of the local TV stations established that many people neither know existence of the terms nor their

functions. Of all the interviewees covering people of all walks of life except children none could tell what MKURABITA or MKUKUTA is all about and for what purpose has it been established. Some simply said they had heard of it but do not know what the two terms are. What is even surprising is that some of the petty businessmen who were caught operating beside MKURABITA and MKUKUTA offices did not know what the offices are there for. Some suggested that implementers of the two programmes should embark on massive education campaign to educate them on their activities so that they improve their businesses and contribute to the national economy.

Indeed, educating beneficiaries on any programme under implementation is of paramount importance. Once they understand that they will be in a position of contributing magnificently materially and morally because they would take it as theirs. Failure to that they would take it as a government entity. This in a way has led to failures of a number of projects especially those executed in the rural areas. After all there is no point of initiating a project and then you sideline the target groups.

In this consideration we are planning what exactly fit to the target group. Efforts of improving income should straight forward begin from an individual the victim himself, He or She must not think that someone elsewhere may come and make Him or Her rich for a day as some beneficiaries use to perceive. Government and all politicians have to ensure conducive environment for the poor to develop. Development however is a wide and broad term in its context but the aim in this report is limited to ensuring quality of life of poor people improved by enhancing their household environment.

CHAPTER FOUR

4.0 IMPLEMENTATION

4.1.0 Introduction

Implementation is the execution, or practice of a plan, carrying out a method, or any design for doing something. The purpose of the project is to improve quality of life of Masama-Rundugai community members. The overall objective of the project is using community based initiatives to improve household income by the end of 2007. This is a report of actual project implementation which involves: Project planning, Implementation plan and time schedule, staff pattern, budget and actual implementation plan. Researcher, community project committees and other key stakeholders together were implementing the project under Rundugai Development Program (RDP)

4.2.0 Products and Outputs

Objective 1.0

Establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business initiatives by the end of December 2006.

Activities

- 1.1 Organize meetings with existing stakeholders for support of the new SACCOS
- 1.2 Mobilize community members to join the SACCOS by contributing to their shares.
- 1.3 Collaborate with District Cooperative officers in ensuring registration process is taking place.

Outputs and products:

- Stakeholders are collaborated to share and to support the idea of SACCOS formation
- Community members mobilized to contribute and join to the SACCOS
- Local government at District level is aware of the process of registration of the new SACCOS
- District Cooperative Officers (DCOs) contributed their expertise on the process of formation of the SACCOS

Objective 2.0

Build capacity of SACCOS members on micro-enterprise development by September 2007

Activities:

- 2.1 Preparing training materials by collaborating with District Cooperative officer and other stakeholders
- 2.2 Train SACCOS members on micro-enterprise
- 2.3 Monitor the after training progress on business initiatives

Outputs and products:

- 70% of SACCOS members trained on entrepreneurship skills.
- SACCOS members are sensitized to access soft loan in their micro-business initiatives.

- SACCOS members got knowledge and skills of running income generating activities

Objective 3.0

To empower project committee on supervision skills and exercise sustainable development activities by the end of 2007

Activities

- 3.1 Prepare and implement a monitoring sheet of project activities together with project committee.
- 3.2 Conduct formative evaluation of the project with the project committee during the end of the first year of the project implementation (Impact Study)
- 3.3 Conduct a summative evaluation of the project together with the project committee during the end of the project (September 2007)
- 3.4 Conduct a phase out strategy workshop to project committee with other key stakeholders in the project area.

Outputs and products:

- Project committee is involved and participate in supervising planned activities
- Community members are involved in setting out sustainability strategies for the project
- Project committee is aware on how to evaluate their community based projects

4.3.0 PROJECT PLANNING: TABLE NO. 3

Objective	Activities	Product and output	Resources	Responsible parties	Means of verification	Assumption
1.0.0 To establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business by the end of 2006	1.1.0 Organize meetings with existing stakeholders for support of the new SACCOS	<ul style="list-style-type: none"> • Agreement made with existing stakeholders on supporting the SACCOS 	<ul style="list-style-type: none"> • Funds • Human resources • Technical experts and • Time 	<ul style="list-style-type: none"> • Project Committee • CED Student • Social Worker 	<ul style="list-style-type: none"> • Two or more meetings minutes • Monthly progressive reports. 	No Flood or Natural calamities Community participation and readiness for change
	1.2.0 Mobilize community members to join the SACCOS by contributing to their shares	<ul style="list-style-type: none"> • The registered SACCOS 	<ul style="list-style-type: none"> • Funds • Human resources Technical experts and Time		Number of Men and women who are the SACCOS members	

	1.3.0 Collaborate with District Cooperative officers in ensuring registration process is taking place.	The registered SACCOS				
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Objective	Activities	Product and output	Resources	Responsible parties	Means of verification	Assumption
2.0.0 To build the capacity of SACCOS members on entrepreneurship skills by the end of 2006	2.1.0 Preparing training materials by collaborating with District Cooperative officer and other stakeholders	<ul style="list-style-type: none"> A well prepared training materials for micro-business. 	Funds Human resources Technical experts and Time	Project Committee, CED Student and the Social Worker		No Flood or Natural calamities Community participation and readiness for change
	2.2.0 Train SACCOS members on micro-	<ul style="list-style-type: none"> Trained community 				

	enterprise	members ready to access soft loans				
	2.3.0 Monitor the after training progress on business initiatives	SACCOS members are aware of different micro-enterprise initiatives				

Objective	Activities	Product and output	Resources	Responsible parties	Means of verification	Assumption
3.0 To empower project committee on supervision skills and exercise sustainable development activities by the end of 2007	3.1 Prepare and implement a monitoring sheet of project activities together with project committee.	Project committee is involved and participate in supervising planned activities	Funds Human resources Technical experts and Time	Project Committee, CED Student and the Social Worker		No Flood or Natural calamities Community participation and readiness for change
	3.2 Conduct formative evaluation of the	Community members are				

	<p>project with the project committee during the end of the first year of the project implementation (Impact Study)</p>	<p>involved in setting out sustainability strategies for the project</p>				
	<p>3.3 Conduct a summative evaluation of the project together with the project committee during the end of the project (September 2007)</p>	<p>Project committee is aware on how to evaluate their community based projects</p>				
	<p>3.4 Conduct a phase out strategy workshop to project committee with other key stakeholders in the project area</p>					

4.4.0 PROJECT IMPLEMENTATION PLAN AND TIME LINE

TABLE NO. 4

OBJECTIVE 1.0.0 Establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business initiatives by the end of December 2006.

Activities	Project Months in 2006/2007 from January.																		Resources Needed	Person Responsible
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
1.1.0 Organize meetings with existing stakeholders for support of the new SACCOS						√	√		√				√						Funds Human resources Technical experts and Time	Project Committee
1.2.0 Mobilize community members to join the SACCOS by contributing to their share								√				√					√		Time Fund and Facilitators	Social Worker and CED Student

Activities	Project Month												Resources Needed	Person Responsible
	1	2	3	4	5	6	7	8	9	10	11	12		
1.3.0 Collaborate with District Cooperative officers in ensuring registration process is taking place		√		√			√			√	√	√	Funds Human resources Technical experts and Time	Project Committee and CED Student

OBJECTIVE: 2.0.0 Build capacity of SACCOS members on micro-enterprise development by September 2007

Activities	Project Months in 2006												Resources Needed	Person Responsible	
	1	2	3	4	5	6	7	8	9	10	11	12			
2.1.0 Preparing training materials by collaborating with District Cooperative officer and other stakeholders						√	√							Funds Human resources Technical experts and Time	District Coop. Officer and CED Student
2.2.0 Train SACCOS members on micro-enterprise development.									√	√					District Cooperative Officer and CED Student

Objective 2.0.0 continues

Activities	Project Month												Resources Needed	Person Responsible
	1	2	3	4	5	6	7	8	9	10	11	12		
2.3.0 Monitor the progress on business initiatives after training	√	√	√	√	√	√	√	√	√	√	√	√		Program Manager and CED Student

OBJECTIVE: 3.0.0 To empower project committee on supervision skills and exercise sustainable development activities by the end of 2007.

Activities	Project Months in 2006												Resources Needed	Person Responsible	
	1	2	3	4	5	6	7	8	9	10	11	12			
3.1.0 Prepare and implement a monitoring sheet of project activities together with project committee.						√	√							Fund and Human Resources	Project Committee and CED Student

3.2.0 Conduct formative evaluation of the project with the project committee during the end of the first year of the project implementation									√	√				Materials Experts, Fund	Project Committee and CED Student
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Activities	Project Months in 2006/2007 From January												Resources Needed	Person Responsible	
	1	2	3	4	5	6	7	8	9	10	11	12			
3.3 Conduct a summative evaluation of the project with the project committee at the end of 2007							√	√	√					Tools stationeries, experts consultants, project committee, fund	and or Project Committee CED Student
3.4 Conduct a phase out strategy workshop to project committee with other key stakeholders.											√	√		Training materials, Facilitators and fund	Project committee CED Student

4.5.0 STAFF PATTERN

Rundugai Development Program is a local community based organization not for profit organization. It is managed by the Program Committee with a secretary who is a Programs Manager. Other staffs are Programs Coordinator reporting to programs Manager, Social Worker and Accountant reporting to the Programs Coordinator. The Program Manager employed by the Catholic Mission at Rundugai.

The two staffs: Coordinator and Social Worker employed by the Program where accountant is temporally employed. Part of the fund to support day to day activities is from Dorcas Aid Tanzania grants and part from The Rundugai Cathoric Mission who are the initiators of the CBO. The program is limited to eight villages in two wards (Masama-Rundugai and Machame Kusini) Staff in collaboration with the program board work together to ensure accomplishment and achievement of the mission and goals of the CBO. The nature of the decision making lies on the structure of the organization where as after the Programs Board there are four sub committees which are: water and environment sub committee, Education and training committee, Low cost house sub committee and Agricultural and SACCOS committee. (See organization chart in appendix page 4)

Each staff in his/her position is responsible for all programs activities in collaboration with the committee concerned. The staffs work together as a team and they need more training in project cycle management, strategic plan, and financial control and development policies.

Staff Job descriptions are attached with this document in the appendix page 6

4.6.0 BUDGET

The assistant accountant is the one who is paid monthly allowance where as others are employed in a one year contract. Rundugai Development Program (RDP) is supported partly by both Dorcas Aid Tanzania and Rundugai Cathoric Mission. The summary of the project budget is here: In Tanzanian Shillings.

TABLE NO. 5 BUDGET SUMMARY

No.	Budget line Items	Unit Costs	# of Units	Amount
1	Human Resources Salary and Wages	Assorted	2 years	9,300,000/=
	Facilitator and Administrative Costs	250,000	24 months	6,000,000/=
2	Fringe Benefits 25% of the Salaries			2,325,000/=
3	Travel and Transport (Bus fare and Meals)	4,000	24 months	96,000/=
4	Trainings, Stationary, Typing and printing, copies and Facilitators	Assorted	Assorted	3,200,000/=
5	Workshops and mobilization meetings	Assorted	Assorted	800,000/=
	Other	Not Applicable		
	TOTAL			21,721,000/=

This is the summary of the planned budget some detailed of the budget lines are attached with this document in the appendix page 7

4.7.0 ACTUAL PROJECT IMPLEMENTATION: TABLE NO. 6

PLAN			ACCOMPLISHMENT		
Objective	Outputs	Activities	Activities	Means of Verification	Comments
1:0 Establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business initiatives by the end of December 2006.	Stakeholders are collaborated to share and to support the idea of SACCOS formation	1.1 Organize meetings with existing stakeholders for support of the new SACCOS	1.1 Two meetings were organized with existing stakeholders for support of the new SACCOS	Minutes of the meeting Narrative Monthly report	Documents are kept by Project committee for RDP
	Community members mobilized to contribute and join to the SACCOS	1.2 Mobilize community members to join the SACCOS by contributing to their shares.	1.2 Three sessions of Community mobilization conducted to motivate people to join SACCOS by contributing to their shares.	Number of SACCOS members.	Four villages were involved
	Local government at District level is aware of the process of registration of the new SACCOS	1.3 Collaborate with District Cooperative officers in ensuring registration process is taking place.	1.3 Collaborated with District Cooperative officers in ensuring registration process is taking place.	Monthly progressive report	Most means of communications were by telephone and invitation letter

PLAN			ACCOMPLISHMENT		
Objective	Outputs	Activities	Activities	Means of Verification	Comments
2.0 Build capacity of SACCOS members on micro-enterprise development by September 2007	70% of SACCOS members trained on entrepreneurship skills.	2.1 Preparing training materials by collaborating with District Cooperative officer and other stakeholders	2.1 Two trainings were coordinated and prepared by collaborating with District Cooperative officer and other stakeholders	Availability of training materials	
	SACCOS members are sensitized to access soft loan in their micro-business initiatives.	2.2 Train SACCOS members on micro-enterprise	2.2 Two trainings conducted to SACCOS members on micro-enterprise development	Participatory attendance list and materials purchased receipts	
	SACCOS members got knowledge and skills of running income generating activities	2.3 Monitor the after training progress on business initiatives	2.3 Project committee monitored the after training progress on business initiatives	Micro-business initiatives recorded	SACCOS members came up with some ideas

PLAN			ACCOMPLISHMENT		
Objective	Outputs	Activities	Activities	Means of Verification	Comments
3.0 To empower project committee on supervision skills and exercise sustainable development activities by the end of 2007	Project committee is involved and participate in supervising planned activities	3.1 Prepare and implement a monitoring sheet of project activities together with project committee.	3.1 The monitoring sheet was prepared in Swahili for the committee to follow-up project activities	Monthly Progressive reports	
	Project committee is aware on how to evaluate their community based projects	3.2 Conduct formative evaluation of the project with the project committee during the end of the first year of the project implementation (Impact Study)	3.2 Formative evaluation was conducted in collaboration with other experts from Dorcas Aid Tanzania	Evaluation Report	
	Community members are involved in setting out sustainability strategies for the project	3.3 Conduct a summative evaluation of the project together with the project committee during the end of the project (September	3.3 The Summative Evaluation was not conducted until September 2007 as according to the project plan.	Not Applicable	Project will end on December 2007

		2007)			
		Conduct a phase out strategy workshop to project committee with other key stakeholders in the project area.	3.4 The workshop will be organized by November 2007	Not Applicable	

Note: Summary of the Project Implementation Gantt chart can be seen in the appendix page 5

CHAPTER FIVE

5.0 MONITORING EVALUATION AND SUSTAINABILITY

5.1.0 MONITORING

5.1.1 Introduction

Monitoring is the process of routinely gathering information on all aspects of the project.

There is a great importance of conducting monitoring because it help analyze current situation, identify problems and find solutions, discover trends and patterns, keep project activities on schedule and measure progress towards objectives and formulate/revise future

5.1.2 Project Objectives

The project objectives which were initiated by CED student in the community under Rundugai Development Program were to establish savings and credit cooperative society (SACCOS) to enable community members access soft loans for micro-business initiatives by the end of December 2006. The second objective was Build capacity of SACCOS members on micro-enterprise development by September 2007 and the third one was to empower project committee on supervision skills and exercise sustainable development activities by the end of 2007.

The process was to monitor all activities planned in this project. These activities were as followings: Organize meetings with existing stakeholders for support of the new SACCOS,

Mobilize community members to join the SACCOS by contributing to their shares.

Collaborate with District Cooperative officers in ensuring registration process is taking place. Monitor and follow-up of all activities and ensuring that are done to

accomplish objectives, Preparing training materials by collaborating with District Cooperative officer and other stakeholders train SACCOS members on micro-enterprise, monitor the after training progress on business initiatives, Prepare and implement a monitoring sheet of project activities together with project committee. Conduct formative evaluation of the project with the project committee during the end of the first year of the project implementation (Impact Study), Conduct a summative evaluation of the project together with the project committee during the end of the project (September 2007)

Conduct a phase out strategy workshop to project committee with other key stakeholders in the project area.

5.1.3 MONITORING PLAN: TABLE NO. 7

Objectives	Activities	Indicators	Data Source	Methods/Tools	Responsible Person	Time Frame
1:0 To assess awareness created on SACCOS membership and contribution	How many meetings were conducted?	Number of meetings conducted Meeting minutes	<ul style="list-style-type: none"> ✓ Monthly reports ✓ Secretary minute records 	<ul style="list-style-type: none"> ✓ Interview ✓ Observation ✓ Records review 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Project manager 	By July 2006
	How many individual are ready for joining the SACCOS?	Number of people read to join the SACCOS	<ul style="list-style-type: none"> ✓ Project Monthly progressive reports. 	<ul style="list-style-type: none"> ✓ Interview ✓ Records review 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Project manager 	By July 2006
	What were the response towards SACCOS from beneficiaries	% of beneficiaries accepted the idea of forming a SACCOS cooperative	<ul style="list-style-type: none"> ✓ Project Monthly progressive reports 	<ul style="list-style-type: none"> ✓ Interview 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Project manager 	By July 2006
	What learning has been drawn from the community?	% of community leaders positive response towards SACCOS	<ul style="list-style-type: none"> ✓ Monthly progressive reports. ✓ Visits report. 	<ul style="list-style-type: none"> ✓ Interview ✓ Observation 		By July 2006

Objectives	Activities	Indicators	Data Source	Methods/Tools	Resp. Person	Time Frame
2:0 To assess whether the resources are efficiently utilized	Is the budget corresponds to activities planned?	Budget trend and number of activities accomplished	<ul style="list-style-type: none"> ✓ The budget ✓ Implementation reports. 	<ul style="list-style-type: none"> ✓ Interview ✓ Observation 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Project Committee 	By December 2006
3.0 To assess individuals who have initiated their own micro-business	How many people received training on micro-enterprise development?	Number of individuals got training Number of trainings conducted	<ul style="list-style-type: none"> ✓ Trainings report ✓ Participants attendance list 	<ul style="list-style-type: none"> ✓ Document Review 	<ul style="list-style-type: none"> ✓ Project Committee 	By December 2006
	What are ideas thought for micro-business from the community members	Number of business ideas received Number of people who thought to start micro-business.	<ul style="list-style-type: none"> ✓ Monthly reports ✓ Projects Records 	<ul style="list-style-type: none"> ✓ Interview ✓ Observation ✓ Document Review 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Project Committee 	By December 2006
4.0 To assess the management capacity in supervising projects	How many coaching sessions were conducted? How many workshops conducted?	Number of leaders attending the sessions Number of sessions conducted	<ul style="list-style-type: none"> ✓ Monthly progress report ✓ Participants attendance 	<ul style="list-style-type: none"> ✓ Interview ✓ Observation ✓ Documents review 	<ul style="list-style-type: none"> ✓ Facilitator ✓ Programs Manager 	By the end of 2007

5.1.4 Actual Monitoring

5.1.4.1 Monitoring Methodology

Since monitoring is a continuous process program committee was given the (tool) monitoring sheet information collection. The exercise of collecting information was done routinely in monthly bases, where the report was included in the monthly progressive reports. Field visits were conducted twice a month. During field visit observation exercise was carried out in relation to the question that: “What activities community members are doing at house hold level?”

5.1.4.2 Monitoring questions

The following questions were used to guide the monitoring process during field visit exercise:

- Are the planned activities done and on time?
- Are the resources budgeted utilized effectively as planned?
- Is each staff in his position and on duty?
- Do we need to reschedule our work plans?

These are questions used to recheck on the day to day activities if are complying with our objectives.

5.1.4.3 Analysis Techniques

The facilitator, a CED student coordinated the project committee and was able to qualitatively analyze collected information, through discussion and were able to use content analysis and categorization of issues through monitoring questions which was planned earlier. Participants are left to digest information into usable findings. After field exercise occurrences, experiences and trends of issues were written in thematic form to obtain meaning out of what was seen, said, observed and drawn.

The summary of the findings and results after analysis are as follows:

5.1.4.4 Results

Three mobilization meetings were called and more than 45% of the people invited attended

55% of the participants attended mobilization meetings indicated that are aware of the formation of the SACCOS and were ready to join by depositing their shares

There is a learning that most community members need to join the SACCOS but they doubt of management integrity as they are comparing to the cooperative systems of some past years. The only assurance they have is official facts from the council to confirm that the said SACCOS will be managed by themselves and set their own bylaws.

The project must make sure that community participation in all stages of formation is authentic. The involvement of community leaders and members representatives in different meetings to shape the SACCOS is very crucial.

5.2.0 Formative Evaluation

This evaluation intends to bring out program success, growth areas and lessons learnt for project progress improvements. Beneficiaries participated in the whole exercise showing ownership of the impact. The question why should we evaluate, gave the evaluation team and beneficiaries a couple of answers. First is to collect evidence on the effectiveness/impact of a program. Second is to be accountable to stakeholders (donors, volunteers, staff and community) generally. Third, to identify ways to improve a program, in this regard- determine what works, what doesn't work and why, assessing future needs and improving the usefulness of program materials. Finally but not least is to compare a program with other programs.

5.2.1 Methodology of the study

Rundugai Development Program (RDP) is in Hai district, Kilimanjaro region. Rundugai development program is in the low land area of the district. Machame South has a population of 21,818, male 11,089, and female 10,729. The ward has 4,708 households with a household size of 4.6. Masama Rundugai ward has a total population of 17,176 with 8,832 males and 8,344 females. The number of households is 3,759 and household size is 4.6.

This exercise used Participatory Learning Action (PLA) methods. These methods mainly included Key Informant Interviews (KII) and Focus Group Discussions of 6-8 people where issues of evaluation, program performance and sustainability were explored in depth. Documentary review was also done before and after the study.

The process involved team briefing before engaging the communities to express the impact which RDP had in their lives.

5.2.2 Data collection

Information gathering was done involving key stakeholders in RDP. First group discussion with the program committee was held in the first day of the activities to share the objectives of the study and discussion of key impact issues. Focus Groups Discussions with beneficiaries were held in each village. The multi-disciplinary team as required with PLA tools was divided in two whereby each team went to a village for in-depth discussions and observations. A checklist (Appendix II) was used as a data collection tool and interview guide. Groups of people which were interviewed as a group or individuals in this process were;

Beneficiaries (SACCOS members)

Program committee and leadership

Village and Ward leadership (WEO, VEO and Village chairpersons)

Key data collection approaches that were used in this process were PLA techniques in isolation or combination and with high degree of flexibility. These approaches were; Key Informant Interviews (KII), Semi structured interviews, Observations and Documentary review. Each discussion took a maximum of 2 hours avoiding exhausting participants of this process. Data collection involved investigating two primary issues in program performance in line with evaluation objectives first, if activities planned were accomplished according to plan (process evaluation) and second, after accomplishing the said activities, outcomes or results of the activities were determined. Objectives were created for each of the evaluation aspects and key questions were asked in accordance with the specific objective on the way the program performed and impact to lives of the people.

5.2.3 Sampling

The primary purpose of the evaluation study is to help stakeholders to assess their work and progress in the period they have been working together. Therefore the evaluation study was confined to areas where Rundugai Development Program covers. Purposefully sampling was employed whereby people from each program village participated in group discussions and interviews in their own village. Participants came to participate in discussion groups ranging in size from eight to ten people. These groups represented every section of beneficiaries and village leadership. The minimum of two Focus Group Discussions were held in each village. Key Informant Interviews with village government leaders either involving the village chairperson or village executive officer was also held to get important village information especially on demography, governance issues and their overall view on how beneficiaries participated in the program and its performance. (List of participants attached as appendix).

5.2.4 Data analysis

PLA techniques allow analysis to begin when the discussion is taking place. Participants were engaged with six helpers that are used to determine content analysis and category of issues through the questions why, when, who, what, how and whose. Participants are left to digest information into usable findings. After field exercise occurrences, experiences and trends of issues were written in thematic form to obtain meaning out of what was said, observed and drawn.

5.2.5 Reliability and Trustworthiness

It was very important to establish credible findings in this process. This was done through triangulation by verifying information at least from three sources. This was done to compare and contrast findings from various individuals and groups to get reliable information for reporting. Also it was important to establish rapport which gave participants confidence to share their most valuable information. Feedback sessions with groups and finally with the program committee were used to enforce trustworthiness and reliability.

5.2.6 Limitations

There were two main seemed obvious limitations to this study. First to engage all stakeholders in the process given short time was nearly impossible; this might have compromised findings especially at this rainfall season in the area. This limitation was offset by dividing the facilitation team in two to have effective engagement in each village and by working in two villages every day. Second, facilitators approached the interviews with a specific topic of inquiry to avoid asking everything. The second common limitation is usually inherent in participatory methods, especially PLA/PRA tools tend to raise participants expectations. High expectations result in biasness in getting answers and experiences. This exercise minimized the possible limitations from high expectations. Facilitators explicitly explained the purpose of the evaluation to off set any unnecessary expectation.

5.2.7 Results and Suggestions

The following results are taken as learning and challenges which management need to review for better performance and progress.

1. Two objectives were hardly achieved through community participation in accomplishing the activities which were planned. Still there are a lot to be done as far as the third objective is concerned. Resources were effectively utilized though the number of participants attended were few than the initial purpose. The training was for 200 community members but the attendance indicated 165 participants.

2. Success in customizing different initiatives including training that now are taking place locally within the village instead of moving to one venue only

Efficient and effective program performance that is trainings have been done as planned, and community participation in programs implementation is improved.

3. There is a notable trickle down effect of development in all areas of interventions such as people that did not go for agricultural training are performing good looking at neighbors farms that are beneficiaries. SACCOS establishment will be a powerful tool to reduce poverty among beneficiaries because of its nature in raising local resources.

4. SACCOS does not have skilled labor to perform sensitive financial transactions. SACCOS members had contributed their shares and savings which is kept in a safe for a this period before they open SACCOS account, There is a need of a skilled person to put clear records in the books of accounts such as cash book, Ledger, Registration book, Receipt book and Asset registry book.

5. There is a considerable slow pace on the side of the local government in mobilizing community members to attend trainings and other development activities. Effective collaboration with key stakeholders have to continue to ensure sustainable projects within communities.

5.3.0 Sustainability

This Project intends to help communities identify their own workable strategies which are sustainable and appropriate for their area. These Strategies will tell more about tactics of generating household income at critical situation. A situation such as prolonged drought is a critical constraint which needs thoroughly analysis and creativity, changing, diversification and integration of different sustainable strategies.

The project has planned a phase out workshop before the end of the project so that program committee may discuss on the sustainability of the project and ways to ensure capacity to function without depending external fund.

There are three aspects of sustainability which we will look at in these communities. These aspects are financial, political and institutional sustainability

5.3.1 Financial Sustainability

Community members were from the beginning of this project motivated to contribute into their own shares in the formulation of the SACCOS. There are 104 SACCOS members who have already purchased shares and are still depositing their savings each member in its time. This trend is one of the long-term strategies to sustain the association. The program committee have empowered to solicit fund from local government that is at the District Council for area development. The program manager is also aware of writing best proposals to catch external fund for various areas of operations such as HIV/AIDS, Water for Irrigation and for drinking. Training on entrepreneurship skills which they got was to emphasize on savings for investment and especially for micro-business initiatives.

5.3.2 Political Sustainability

There is a good environment exist between local government and the community members at Masama-Rundugai where as the District Council and the RDP may exploit the existing political opportunity to enhance programs and support community members to improve income. In Tanzania we have a stable political status for many years, the program should take this as an opportunity to acquire good policy and seek fund from different stakeholders. The most advantage the project has is a good foundation of authentic community participation from the early stages of the project. Project is well known by the local leaders and even the councilors in the area. Every three months there is a quarterly report which is shared to both community members and local leaders of the area.

5.3.3 Institutional Sustainability

The management of RDP is structured to properly lead the CBO to successful organization. Presence of the program committee of which members are the representatives from the community and from the church is a step forward to good and transparent leadership. Training needs was uncovered so if actions will soon take place, there will be positive changes in the management of the CBO. You find that nothing can be done unless the concerned committee has passed it to be accomplished. You can understand that institution sustainability is possible to 80% in these areas.

CHAPTER SIX

6.0.0 CONCLUSION AND RECOMMENDATION

6.1.0 Introduction

This conclusion and recommendation entail on very brief summary of the whole project from CNA, Problem identification, Literature review, Project implementation to Monitoring, Evaluation and Sustainability.

6.2.0 Conclusion

Still much need to be done in these communities concerning income poverty problem as this SACCOS can not save for all poor people in the area at once. The steering committee was involved since community need assessment activities to the point of realizing the core problem and root cause of the problem. The author did document and Literature review before implementation of the project to find policy support and make sense of ownership for sustainability of the project. Implementation needs time for supervision and follow-up as each activity authentically contribute to the outcome of the project, Collaboration with project committee had supported smooth move of the implementation of activities.

It is also expensive to do monitoring and evaluation in time when there is limited of resources necessary for it. Program Committee managed to conduct formative evaluation and monitor the project all the time until this reporting period. According to the schedule of the project, summative evaluation was planned to be conducted by September 2007, the researcher will collaborate with the program committee so as to ensure the activity is accomplished as planned.

Looking to the future of the program there are some facts which the committee need to review for sustainable development. One of the issues is that SACCOS management has to restrict the number of people in the SACCOS since experience indicates that best SACCOS performance is easily maintained when the number is as small as can be controlled by few SACCOS members. We need to see that the members testify good results after three, or more years in the MKALONGO SACCOS. Drought and Famine are common in this area as you will see in the recommendation below that those taking soft loans for agricultural development must be very careful in timing rain but whenever possible should opt for irrigated areas instead of depending on adequate rain in a drought areas.

The project was very challenging as some actors from other institutions didn't understand in the beginning of the project because they thought it is just a simple research. But after three months things changed stakeholders were invited to share and contribute on the relevance of the project. The establishment of the new SACCOS motivated most of community members who were thinking where to access soft loan under few reasonable conditions. In this case MKALONGO SACCOS became the solution of most poor community members. An example of the relief in the MKALONGO SACCOS was repayment terms. It was agreed that a farmer can not easily pay back a loan every month because they depend on harvest which takes a season of three to six months depending on the type of the crops they are planting. There are very few small scale farmers who engage themselves in micro business as an alternative to farm products at times when they face drought.

The objective of the project did not change overtime but not all activities were accomplished on time. There were a need to review and it was done through formative evaluation.

Those who will happen to re-survey the place these are some of the very appropriate areas of consideration including health and HIV/AIDS, agricultural products marketing, irrigation development projects, environment conservation programs, good governance, gender and development and advocacy.

6.3.0 Recommendations

Basing on the whole project report I found it not easy to realize practical Impact from beneficiaries especially on entrepreneurship activities, we recommended that, any project which has a training element should also have an element or tools for monitoring the after training Impact and keep records of any practical Impact, from beneficiaries or stakeholders.

We recommend that local government at district level should set up a system of sustaining small projects which Indicates some practical Impact development by support of fund and technical assistance as well.

We recommend that stakeholders of the area especially Masama Rundugai for this case should have a quarterly meetings for overseeing and evaluating progress in the area. This will ensure no duplication of resources as it had happened in the case of Masama _Rundugai.

The local organization (CBO) Like Rundugai development program (RDP) must soon get registered as an independent entity, though originated from the church. RDP board is made of community members representatives. Registered RDP shall access loan easily from financial Institutions without problem. Registration eliminates financial dependency. Financial dependency control and reduction helps much to enhance financial mobilization and sustainability.

The project continues up to December 2007. so the leaders of ACDP and their committee who are the decision makers of the program should make a system of monthly monitoring.

The new SACCOS MKALONGO which comprises four villages includes :Mkalama, Kawayya, Longoi, and Ngusero. These are community Initiatives District Cooperative officers and other stake holders must support the new SACCOS to let it become a Community Bank.

We suggest that any one wish to do any research related to this must be careful community participation from very early before initiating any activity\project. SACCOS members who take soft loans must think properly and invest in irrigated farms instead of waiting rain which may not always follow normal system as a result drought may discourage farmers who think to invest in agricultural activities.

We recommended the Dorcas Aid International to continue capacity building of the Committee for SACCOS and RDP as it is now. This will strengthen the ability to make reasonable decisions and actions.

Most income generating activities may seem unsustainable but this report ensures that the reader is taken into a new way of thinking about local income generating activities.

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