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# What are the Impacts of Non-Governmental Organizations on the Lives of the Citizens of Tanzania?

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**"What are the impacts of Non-Governmental Organizations on the lives of the citizens in Tanzania?"**

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# What are the Impacts of Non-Governmental Organizations on the Lives of the Citizens of Tanzania?

## Keywords

Tanzania, NGO, micro-credit

## Disciplines

Business | Finance and Financial Management

## Comments

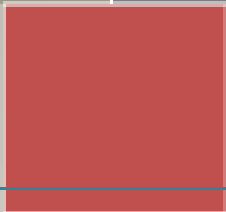
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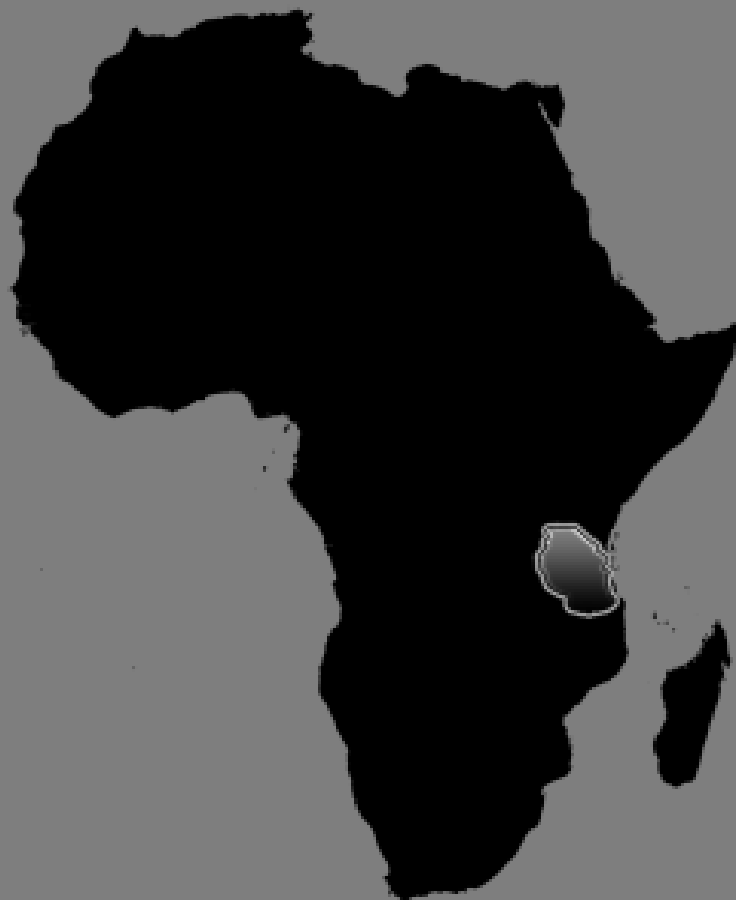
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# What are the Impacts of Non-Governmental Organizations on the Lives of the Citizens of Tanzania?



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The Wharton School | Class of 2013  
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2010



# Acknowledgements

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To the beneficiaries of the NGO services, those who participated in this study, I thank them and appreciate their collaboration in understanding the effects of such services on their quality of life.

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# Table of Contents

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Abbreviations .....	5
Executive Summary.....	7
Introduction .....	11
History of Tanzania .....	12
Challenges faced by the country.....	15
Pause for thought.....	21
NGOs in Tanzania .....	23
The Approach to Research .....	25
Parent Bodies/Supporting institutions .....	27
Micro-credit.....	29
Background .....	29
Impact Analysis .....	34
Education .....	41
Background.....	41
Impact Analysis .....	46
Health.....	50
Background .....	50
Impact Analysis .....	52
Community Perception.....	55
Exploring challenges.....	57
Conclusion.....	59

Works Cited.....	65
Mandate of Institutions Interviewed.....	70
Appendix I - Interview template for NGOs.....	75
Appendix II -Interview template for Research Institutions .....	78
Appendix III - Interview template for Micro-credit Institutions .....	81
Appendix IV- Questionnaire details on Micro-credit (English .....	83
Appendix V - Questionnaire details on Micro-credit (Kiswahili.....	85

# Abbreviations

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<b>AKAM</b>	Aga Khan Agency for Microfinance
<b>AKDN</b>	Aga Khan Development Network
<b>AKF</b>	Aga Khan Foundation
<b>BoT</b>	Bank of Tanzania
<b>CBP</b>	The Children's Book Project for Tanzania
<b>CCM</b>	Chama Cha Mapinduzi (People's Revolution Party)
<b>CREATE</b>	Creation, Retention and Access for Tanzanian's to Education
<b>CSOs</b>	Civil Society Organizations
<b>EDOTA</b>	Education Outreach Tanzania
<b>IAP</b>	International Academic Partnership
<b>MFI</b>	Microfinance Institutions
<b>MKUKUTA</b>	An acronym in Kiswahili for the National Strategy for Growth and Reduction of Poverty
<b>MRC</b>	Madrassa Resource Centre
<b>NaCoNGO</b>	The National Council for NGOs
<b>NGORC</b>	The Non-Governmental Organization Resource Centre
<b>NGOs</b>	Non-Governmental Organizations
<b>PEDP</b>	Primary Education Development Program
<b>PTF</b>	Presidential Trust fund for Self-Reliance
<b>REPOA</b>	Research on Poverty Alleviation
<b>SILC</b>	Savings and Internal Lending Communities
<b>SIP</b>	School Improvement Programs
<b>SMEs</b>	Small and Medium Enterprises
<b>STEPS</b>	Support to Education in Primary Schools

<b>TAMFI</b>	Tanzania Association of Microfinance Institutions
<b>TANGO</b>	Tanzania Association of Non-Governmental Organizations
<b>TANU</b>	Tanganyika African National Union
<b>TEN/MET</b>	Tanzania Education Network/Mtandao wa Elimu Tanzania
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization



# Executive Summary

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Each day, new developmental agencies open their doors in Tanzania with the aspiration to better the lives of the citizens, or to fill in the gaps that they believe Tanzania lacks. These gaps may include appropriate healthcare systems, educational systems, infrastructure, access to finance, etc. These agencies include charitable organizations, non-governmental organizations (NGOs), civil society organizations (CSOs), philanthropic organizations, religious institutions, and many more.

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**“What are the impacts of Non-Governmental Organizations on the lives of the citizens in Tanzania?”**

Because of the wide scope of the assignment, focused research was conducted in three areas: Microcredit, Education and Healthcare. These areas were examined because they are critical for the development of any country, and they follow the basic format of the Human Development Indicator (HDI) which has similar components (access to knowledge, decent standard of living/income, and quality of life). Interviews were also held with government entities, as well as NGO networking and capacity building bodies to obtain a holistic view of the situation in Tanzania with regards to NGOs.

The findings show that NGOs have been successful in impacting the lives of the beneficiaries. Whilst some NGOs do face challenges of support, bureaucratic hurdles and the overall partnership with the state, others have managed to work very closely with the Government and have been successful in influencing change and creating new policies, with programs being rolled out nationally. There are also NGOs that perform research and concentrate on capacity-building of other NGOs.

Although the National NGO Coordination Board and the Office of Registrar do exist within the Government and have records of existing NGOs, they have not been able to compile them into one uniform database. There could be as many as 13,000 NGOs; providing services in at least 15 different sectors.

### **Micro-credit**

Recipients of 2 micro-credit agencies were surveyed. Of the 55 beneficiaries surveyed, 81% of them claimed to have benefited from the micro-credit loans. The loans were used for: expanding and relocating businesses, building homes, educating children, covering basic expenses and for farming.

The loans enabled the recipients to earn greater income, cover basic expenses such as medical and transportation, allow better health, more productivity and efficiency. The loans also led to increased self-confidence and dignity, which lead to self-sufficiency and control over the lives of the beneficiaries.

### **Education**

As of August 2010, there were 8,441,553 children enrolled in primary schools and only 95,525 students in tertiary institutions (*Did*). Inadequate access to secondary and tertiary education, and quality of education overall is a major challenge in Tanzania.

Interviews were conducted with a number of NGOs and it was found that NGOs are involved in evaluating policies, implementing school improvement programs that focus on teacher training and quality teaching-learning methods; supporting communities to establish and manage pre-schools, arranging exchange programs for Tanzanian teachers and resources with schools in other countries etc. They have also helped to devise programs to include the English and transitional curricula for primary schools.

## Health

Major concerns of malaria, HIV/AIDS, pneumonia, tuberculosis, maternal and infant mortality are prevalent. A survey of 2008 shows that life expectancy at birth had reached the highest of 55 years. Infant mortality rate was 67 per 100 live births while the infant mortality rate for children under age five was 104 per 1000 lives (*Tanzania WB*).

The NGOs interviewed also had programs that are directed at providing supplements, raising awareness of anemia among child-bearing women, increasing access to underserved populations for primary eye-care, working to eliminate trachoma, and to develop school health programs. In addition, efforts are being made to develop the quality of health services by improving the knowledge of health practitioners.

It is important to monitor and evaluate on an ongoing basis the policies and strategies that are set to achieve the MKUKUTA goals. It is equally important to understand what the impacts have been so far. During this research, no study was found that reflected the impacts of NGOs towards achieving the government vision. Although the scope of the research was limited, its findings endorse that NGOs that provide access to micro-credit, education, and health care do contribute towards the positive socio-economic development of the citizens.

Overall, the research on the NGOs studied concludes that they have indeed made a positive impact on the lives of the citizens. NGOs impacted the beneficiaries directly and indirectly as they sought sustainable solutions in various sectors such as finance, education, and healthcare. NGOs aim to increase capacity and to enrich and empower citizens so that they can improve their quality of life themselves. They contribute towards restoring self-worth and sense of dignity by involving the citizens in the development process which gives them confidence to actively participate in society, to accomplish further and to serve their families better. The result is increased productivity, better quality of life and hope for a brighter future. There is reason to think that this can be generalized, but there are limits to the generalizations

The work of the NGOs is not only limited to directly impacting the citizens of Tanzania. Through their works, they have applied pressure to the government and other responsible bodies for status or recognition of their institutions and responsibilities. The NGOs set benchmarks for the government and other local authoritative bodies to achieve. The influences can be seen with regards to the government adapting the early childhood curriculum and the public and private partnerships that are ongoing. NGOs such as HakiElimu advocate for the rights of the citizens, and the NGO, Research on Poverty Alleviation (REPOA) provides horrifying statistics on the status of Tanzania thus forcing the government to take corrective measures to ensure that the citizens are not marginalized.

While the research has focused on the impacts of the NGOs, we don't know how NGOs compare to other strategies that may be even more effective. The limitations of NGOs have not been seen to be specific to Tanzania.

Whilst NGOs are playing their part and the government is doing its best in supporting, more civil society participation is required for them to grow stronger. If more could be done to change the mindsets of those in power and leadership - getting away from the old ideals of socialism, if more is done on transparency, good governance and effective control over corruption and if aligning political will with socio-economic progress is realizable, it is possible that Tanzania can achieve its MKUKUTA goals of: reducing income poverty, improving quality of life and social well-being, good governance and accountability, leading to the achievement of the Millennium Development Goals by the year 2025.

This research can be used to inform the government as well as other NGOs on how to improve their delivery and to realign their requirements and resources to meet the actual needs of the citizens. Of course, a more intensive research study would have to be conducted, accounting for all factors, if the governments and developmental agencies wish to make new or modify existing policies. However, this paper provides a good place to start.

# Introduction

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Tanzania is a poor developing country with a population of almost 41.9 million. Its economy is dominated by the primary sector whereby most of the citizens perform subsistence farming. 40% of Tanzania's economy is based on agriculture which in turn, "accounts for more than 25% of GDP, 85% of exports, and employs 80% of the work force" (*Tanzania CIA*). 88.5% (37.08 million) of the current Tanzanian population is living under the global poverty line of \$1.25 per day and 96.6% lives under \$2 a day. In the year 2008, the life expectancy at birth was age 55; years before 2008 had a much shorter life expectancy (*HDR*). Women traditionally play the role of a housewife, bearing seven or eight children and performing all household chores. Much has changed from that mentality in the urban areas, but not in the rural areas where 71.9% of the Tanzanian population live (*FinScope Analysis*).

# History of Tanzania

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Tanzania is a country comprised of the mainland and the islands of Zanzibar. It is on the East Coast of Africa, just south of the Equator. The country is surrounded by the Indian Ocean on the east and bordered by eight other countries: Democratic Republic of the Congo, Burundi and Rwanda to the west, Zambia to the southwest, Uganda to the northwest, Kenya to the northeast, and Malawi and Mozambique to the south. The mainland, previously called Tanganyika, gained its independence from the British in the year 1961 and became a Republic in 1962. The islands of Zanzibar gained their independence in 1963. On 26<sup>th</sup> April 1964, the Republic and the islands were united to be called “United Republic of Tanzania” and was headed by Mwalimu<sup>1</sup> Julius Kambarage Nyerere, the ‘Father of the Nation’<sup>2</sup> until 1985 (*BBC News*).

Before independence, the Tanzanian economy was a free market economy widely dominated by the early British, Arabs and a minor number of Indians. When Mwalimu Nyerere came to power, he pursued the philosophy of socialism as a development policy for the country. The concept that formed the basis of the African socialism was called Ujamaa, which was outlined in 1967 as the Arusha Declaration (*Ngowi*).

Ujamaa meaning “family hood” promoted social, racial and tribal equality based on cooperative agriculture and rejected any form of capitalism or ideas brought by the colonialists (*Julius*). This scheme involved the ‘villagization’ of the people; those in rural areas were ‘relocated’ to live together in an attempt to create a village so the people can “develop in dignity and freedom, receiving the full benefits of their co-operative endeavor” (*Nyerere*). The scheme also required that all means of production e.g. land, factories, mines etc. were to be nationalized and controlled by the state. Mwalimu Nyerere hoped that socialism would promote a classless society and serve and develop all people of Tanzania, as opposed to creating wealth only for some. Mwalimu founded the first political party in

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<sup>1</sup> Mwalimu is a Kiswahili word for Teacher. Nyerere was initially a teacher. He fought for independence and became the first President of the country. Teachers were highly regarded at that time and Mwalimu became Nyerere’s de facto title.

<sup>2</sup> Nyerere’s initiative and prominent role in fighting for Tanganyika’s independence made him seen as the ‘Father of the Nation’.

1954, namely “Tanganyika African National Union (TANU)”. TANU then merged with the political party in Zanzibar, the “Afro Shirazi Party”, in 1977 to become a collective unit called ‘Chama Cha Mapinduzi’ (CCM) (People’s Revolution party). Mwalimu Nyerere was the chairman of this party and this was the only political and ruling party in Tanzania (*Ngowi*). This party still exists today but pursues the philosophy of free market; however, remnants of socialism remain especially among the older members of the party.

There is no evidence or information about NGOs during the time of Mwalimu Nyerere’s rule, or when the first NGO was established in Tanzania. Religious and community-based institutions however, were present and played a major role in developing schools and hospitals. The earliest record of NGOs dates between 1961 and 1979 during which 7 NGOs existed (*Women*).

Mwalimu Nyerere retired from his presidency in 1985, acknowledging the failure of his socialist policies. Ali Hassan Mwinyi, also from CCM, became the next president and took steps to reverse the socialistic policies of Mwalimu Nyerere. He eased the importing restrictions and opened up the economy for all, thus creating a free market economy. CCM remained under Mwalimu Nyerere’s control until 1990 but no longer had socialistic practices (*CCM*). This capitalistic system differs from the one during colonial times because now, more Tanzanians not colonialists, own more means of production (*Ngowi*). In the year 1992, amendments were made to the national constitution permitting more than one political party.

In 1995, for the first time in over 30 years since independence, Tanzania held a democratic election. Benjamin Mkapa, also from of the CCM party, became the president for Tanzania’s Third Phase government for the following ten years. Although Mwinyi and Mkapa had the support of Mwalimu Nyerere, their jobs were difficult as they tried to restructure and develop the country. Mkapa allowed the continuation of privatizing state-owned entities and worked towards eliminating corruption as well as Tanzania’s foreign debt. During both Mwinyi’s and Mkapa’s presidency, NGOs were formed and established, however, no statistics are available regarding the numbers of, and the sectors in which NGOs functioned.

In 2005, Jakaya Mrisho Kikwete, another member of the CCM party, became the next and current president.

In order to alleviate poverty, the Tanzanian government launched the 'MKUKUTA' program, the National Strategy for Growth and Reduction of Poverty. This program is aimed at reaching its national vision which includes the "growth and reduction of income poverty, improved quality of life and social well-being, and governance and accountability" by the year 2025 (*Mkukuta*). This program covers seven of the eight global Millennium Development Goals set by the United Nations, as it responds to the world challenges. MKUKUTA has various schemes under its three clusters that are aimed at improving the lives of the Tanzanian citizens, including the development and growth of small and medium enterprises (SMEs) and Cooperatives, and access to micro-credit.

In 2001, there were more than 3,000 local and international NGOs (*Vice*). According to the Registrar of NGOs, there are currently more than 3,900 NGOs as of July 2010. Various sources cite between 8,000 to 13,000 NGOs but the registrar claims that before the enactment of the NGO Act (Number 24) in 2002 which required them to harmonize registration methods, NGOs were registered as different companies and associations and were never compiled into one list. The registrar confirmed that the number of NGOs can be as high as 13,000 but the actual number of NGOs in Tanzania will never be known unless the lists are consolidated together and if the NGOs actually register themselves as NGOs.



# Challenges faced by the country

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Almost 50 years into independence, Tanzania's economy is still in a challenged position and its standard of living is low. Tanzania is struggling with inadequate infrastructure; lack of access to clean water, poor transportation, poor electricity networks, inadequate access to schools and hospitals, poor quality of education and healthcare, corruption and the dependency on rain for the supply of staple foods.

**Road Infrastructure:** Only 7% of the estimated 86,472 km of the total road systems is paved (*UNESCO 2007*). There are "10,601 km of trunk roads out of which 5,062 km are paved and 5,538 km are unpaved; and 19,246 km of Regional Roads, out of which 646 km are paved and 18,600 km are unpaved" (*History*). The road structure is inadequate due to lack of funds for routine maintenance and upgrading.

**Water:** The two main problems include the availability of water and access to clean water. "One third of Tanzania receives less than 800 mm of rainfall and is thus arid or semi-arid. Only one-third of the rest of the country has precipitation of above 1,000 mm" (*The Tanzania*). 89% of the available 89 cu.km/year water is used for irrigation while 65% is used for hydropower. Domestic use per capita is 3 liters/day (*UNESCO 2010*).

**Transportation:** The commuter bus services are controlled by private entities. Not only is the transport cost exorbitant, it is unorganized and insufficient for everyone to access. Transport can include hand carts, bicycles, motorbikes, three-wheelers, cars, buses, trucks (pick-ups), etc. Many walk for miles, and for long hours, to supplement their travel. Some bridge distances by a short bus ride to save on the overall cost/time of travel. Main cities such as Dar Es Salam are overwhelmed with the number of buses each hosting at least 10-15 people beyond their maximum capacity. People are forced to stand or share seats as they traverse through the heavy traffic.

**Electricity:** The Tanzania Electrical Supply Company (TANESCO) is responsible for most of power generation in Tanzania. Only 14% of Tanzania's population has access to electricity and the demand is projected to triple by 2020 (*UNESCO 2010*). Tanzania faces power cuts due to low water levels as most of its power is generated through hydropower. The total

generation from TANESCO's own sources in 2008 was 2,985,275,264 kWh out of which 2,648,911,352 kWh (90%) was from Hydro Power Plants. Total country demand was 4,425,403,157 kWh, of which 33% was supplied by independent power producers. "There are also several diesel generating stations connected to the national grid with an installed capacity of 80 MW, however the only operational grid diesel based station contributes about 5 MW and the rest are due for disposal due to obsolescence and high maintenance costs" (*Tanesco*).

**Education:** Inadequate access to secondary and tertiary education and quality of education overall is a major challenge that has yet to be faced. It is estimated that there are 8,44,8531 children enrolled in primary schools and only 95,525 students in tertiary institutions as of August 2010 (*Did*).

**Health:** The hospitals and other health-related institutions amount to 4,961 but still fall short in serving the population of the country (*Health*). These units however face problems such as lack of doctors, nurses, medical supplies and resources. Competency and proficiency required in today's world is also wanting.

**Staple food:** The prices for food have almost doubled than what they were 4-5 years ago; the price of flour for the main food, 'Ugali' has gone from \$0.4 to \$0.67 per kilogram. Beans, also a staple food has risen from \$ 0.47 to \$1.

**Corruption:** Corruption is still ever-present at every level. It is engrained as an acceptable ethical norm. Some people suggest that the previous socialistic mentality and policies construed created authority figures at every level and dictatorship. This led to corruption. Most socialistic policies restricted any capitalistic acts; businessmen were seen as "Mirija"<sup>3</sup>; people were told to follow, instead of being creative and innovative.

**Gender inequality:** "A 2004 United Nations report estimated that 25 per cent of girls between 15 and 19 years of age were married, divorced or widowed" (*Gender*). The government quotes that there are fewer females relative to males that are accepted to

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<sup>3</sup> Mirija is a Kiswahili word meaning straw, but it was used in this context to imply people who were sucking the economy away.

academic institutions and that even fewer succeed when in school (*MoEVT*). The life expectancies between the two sexes have differed by one year from 2006 -2009 but are still both at a low of 57 (Tanzania WB).

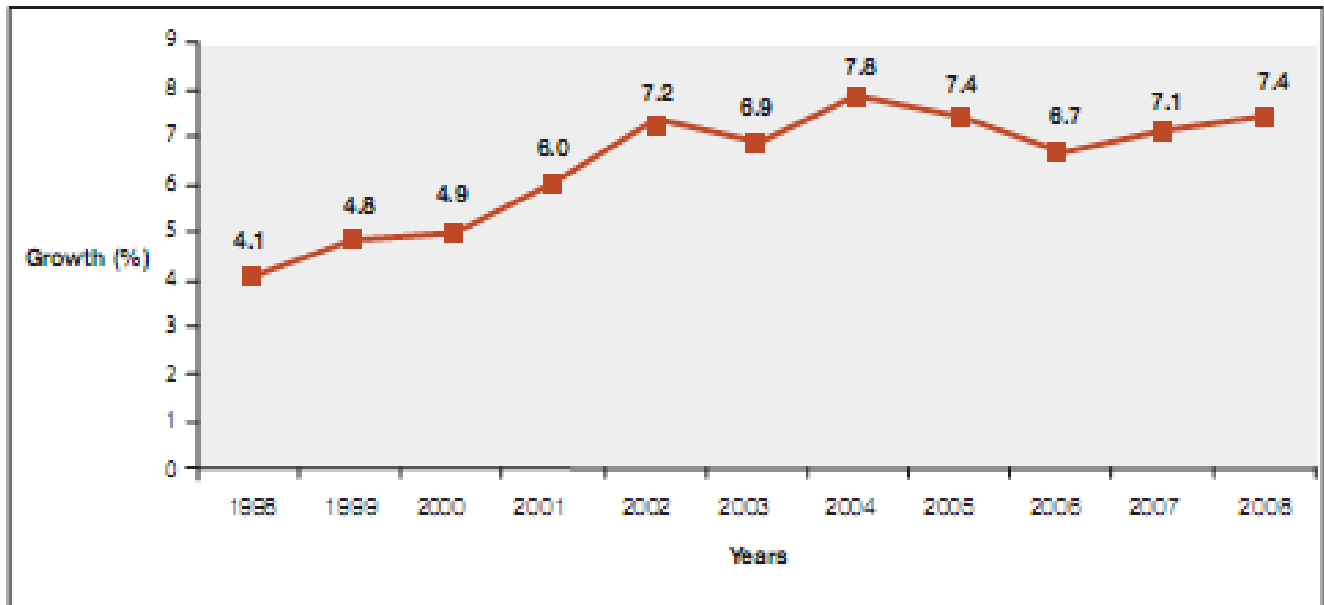
**Street children:** Children, mostly orphaned by HIV/AIDS or from other diseases, roam the streets begging for money, picking up odd jobs whenever they can to feed themselves as well as their family. There are approximately 2.5 million orphaned children in Tanzania (*Amani*).

**Bureaucracy:** Bureaucratic structures and the socialistic views are still present within government operations. Long procedures, numerous restrictions and regulations, and lack of transparency make it difficult for people to progress. For example, a NGO, Education Outreach Tanzania, founded in October 2009, was only allowed to formally register in May 2010. Corruption at every level also adds to the frustration. The transition from the past, the socialistic mindset, to the present, a more market-oriented approach, is taking time.

**GDP and debt:** Over the years, Tanzania's low GDP did not allow the government to repay loans received from bilateral and multilateral agencies for the development of the country. It was only recently that Tanzania was forgiven some of its debt; however, even with the debt forgiveness and better tax collection systems and follow-ups, the Tanzanian government still cannot meet the required budget and this creates a very challenging environment for the country. The tax collection base still remains very narrow. Tanzania continues to rely heavily on these agencies and governments for grants and support not only to balance its national budget but also for the development of the country. This dependency on foreign aid together with high levels of corruption and personal enrichment agendas is creating even more difficulties for the people.

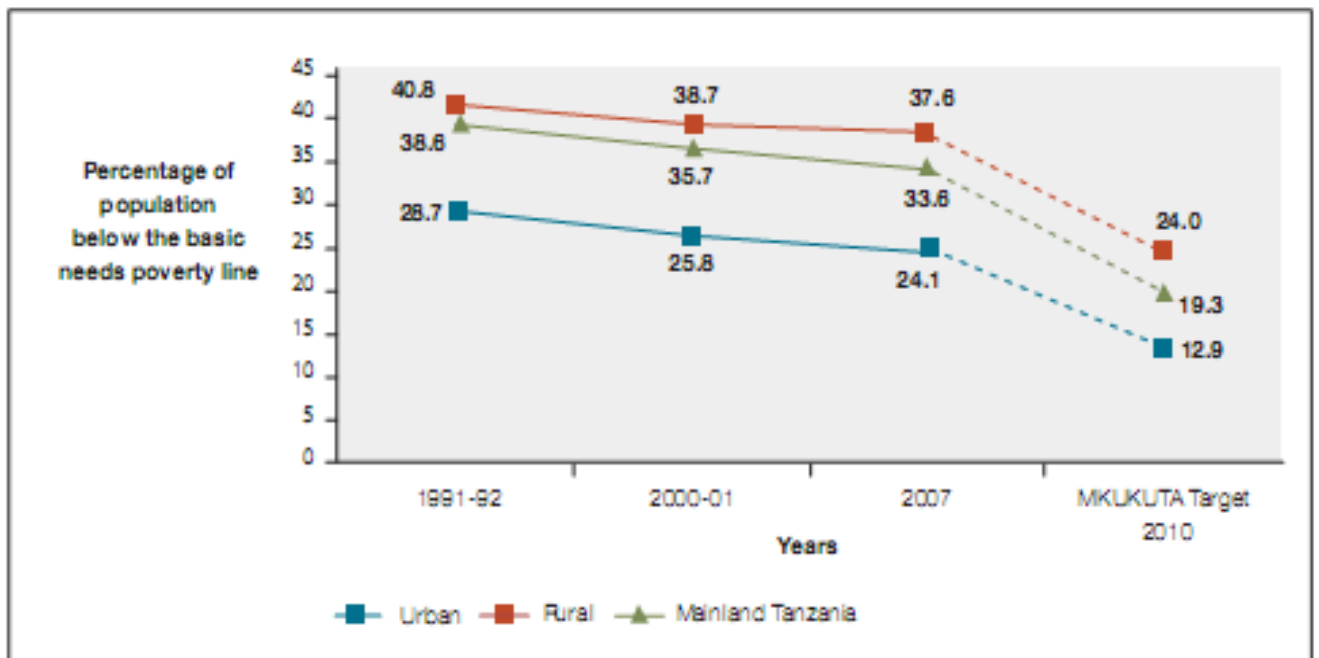
The graphs on the following pages depict the quantitative story of Tanzania:

Figure 1: Real GDP Growth 1993 - 2008 (at 2001 constant prices)



Source: Ministry of Finance and Economic Affairs (MoFEA), Economic Survey 2008

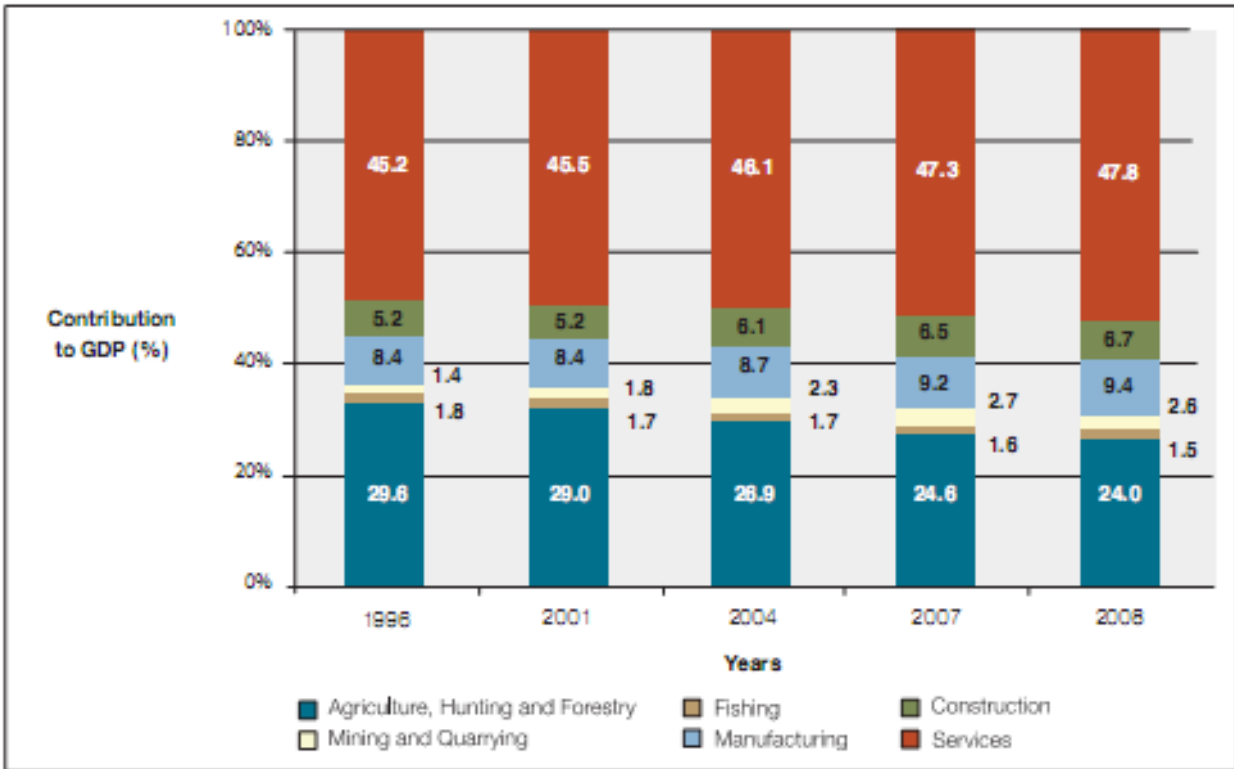
Figure 2: Trends and Targets of Income Poverty Reduction, Urban –Rural 1991-1992 to 2010



Note: Urban areas excludes Dar es Salaam

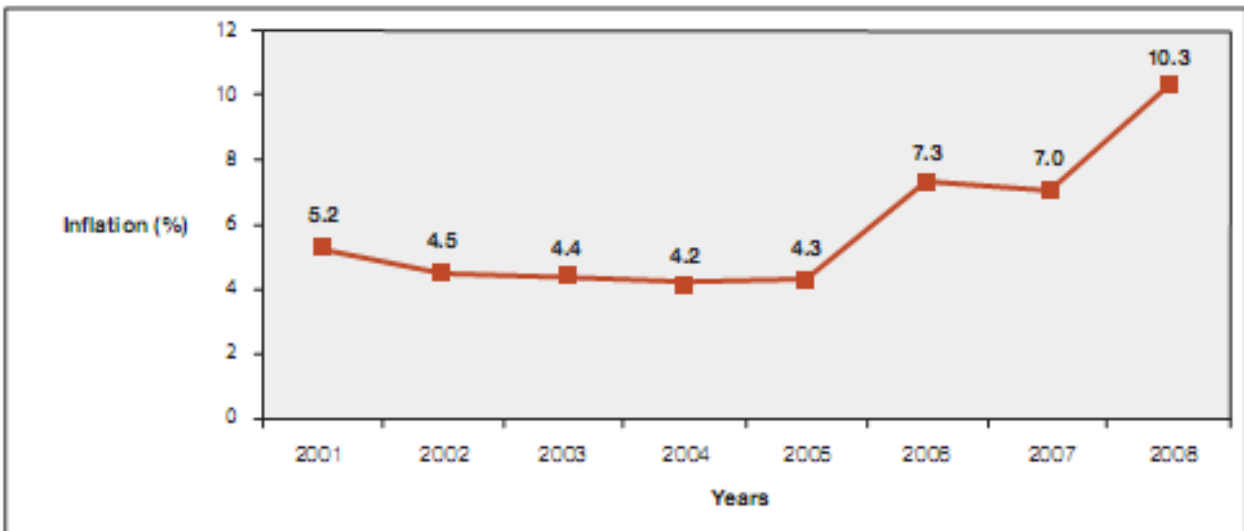
Sources: Household Budget Surveys (HBS) 1991/92, 2000/01 and 2007

Figure 3: Sectoral Contribution to GDP (2001 constant prices)



Source: Economic Survey 2008

Figure 4: Rate of Inflation 2000 -2008



Source: Economic Survey 2008

*(The poverty)*

While these graphs are from the NGO 'Research on Poverty Alleviation (REPOA)', the general sense is that the rate of inflation is much higher. This is more so because the country is dependent on 'imported' economy. The value of the Tanzanian currency has been constantly depreciating against the US dollar. The current exchange rate according to the Bank of Tanzania (BoT) is TShs. 1,438.760 while the rates in year 2000 were at some TShs. 800 (*Bank*). Although BoT's selling rates are readily available, they are not actually selling any US dollars presently. This explains why rates of commercial banks and bureau de changes are as high as TShs. 1550 to US\$1.

With all these challenges in the background, increasing the GDP and making a difference in the lives of the masses would be a daunting task for the government to accomplish alone. Strong civil society and similar organizations have a role to play in bridging the gap, to supplement the government's efforts in enriching the lives of the citizens.

# Pause for thought

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We must ask why Tanzania faces all these challenges, almost 50 years into independence, if the government and other institutions are hard at work. Tanzania's third president, President Mkapa, reflected in a conference on the State of Politics at the University of Dar-Es-Salaam towards the end of his presidency, that it is necessary for the people to develop themselves and it is the government's job to create an enabling environment; the government however cannot force development.

If the enabling environment has been created through different government programs, what else is left or what is to be implemented in order to *solve* the issues in Tanzania?

Could it be that the government is too restricted in its resources, both financial and in human capital? Could it be that the right policies have yet to be implemented and enforced? Could it be that the remnants of the socialist period are still a draining force on the development of the country? Could it be that there is a lack of good governance?

Although schemes and other government initiatives such as MKUKUTA may exist and are plentiful, challenges do exist. We must question whether the schemes are as efficient as they can be. Secondly, even if the schemes are as efficient as they can be, we need to recognize that there is too wide a gap between the government (their capacity and resources) and the needs of the people; thus, it is almost impossible to expect that such policies will cater to and meet the needs of everyone, at least in the immediate to near future.

An ideal situation probably requires support of civil societies<sup>4</sup> to act as a bridge between the government and its citizens and to achieve the common objectives. Could it be that Tanzania has too few civil society organizations (CSOs) within the country? Enough, but inefficient CSOs? Do CSOs exist in the sectors that actually require them? Are most CSOs

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<sup>4</sup> The term 'Civil Society Organization (CSOs)' is being used interchangeable for 'Non-Governmental Organizations (NGOs)' and such supporting entities.

self-serving and hence only a trickle-down effect occurs? Are the CSOs founded with the intention to obtain additional funds for personal agenda? The list of questions goes on.

In order to begin addressing these questions, it will be helpful to understand the impact of NGOs. To confine ourselves within the prescribed timeframe of this assignment, we will focus on the sectors that the HDI addresses: micro-credit, education, healthcare, as well as the role played by some parent bodies associated with the NGOs. These sectors have been considered for the study as they cater to the basic foundations for improvement in quality of life.



# NGOs in Tanzania

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Although the National NGO Coordination Board and the Office of Registrar do exist and have records of existing NGOs, they have not been able to compile them into one uniform database. The registrar claims that there are more than 3,900 officially registered NGOs both foreign and domestic – this excludes NGOs that have been registered as other entities i.e. companies, associations, societies etc. The number of NGOs together, regardless of their registration, can go as high as 13,000.

According to the official government website, the latest (undated and not updated) breakdown on the number of NGOs in each sector is as follows:

Table 1:

Sector	Number of recorded NGOs
<b>Agriculture</b>	21
<b>Capacity Building</b>	51
<b>Economic empowerment</b>	3
<b>Education</b>	39
<b>Environment</b>	42
<b>Good governance</b>	6
<b>Health</b>	54
<b>HIV/AIDS</b>	7
<b>Legal rights</b>	4
<b>Multi sectors</b>	30
<b>People with disabilities</b>	4
<b>Poverty alleviation</b>	1
<b>Service sector</b>	14
<b>Social Sector</b>	18
<b>Vulnerable Children</b>	36

*(Tanzania NGO)*

As stated earlier, these numbers do not accurately represent the number and breakdown of NGOs in each sector. The registrar of NGOs claims that an accurate, updated database will be available within the next two years. It should be noted that the National NGO Coordination Board, although created 8 years ago, has not been able to fully exercise their power in obtaining the necessary information on how many NGOs exist, perhaps due to previous laws and registrations methods, lack of human resources, etc.

# Approach to Research

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Fifteen NGO parent bodies and pertinent institutions were identified as lead-ins for the overall understanding of NGOs and the environment in which they operate. Further, to specifically understand the impact of micro-credit, healthcare and educational NGOs, a total of twelve NGO microfinance institutions (MFIs), ten educational NGOs and eight healthcare NGOs were identified for this research exercise. Those that supported this research are:

## **Parent bodies/Supporting institutions**

- The Office of the Registrar for NGOs,
- The National NGO Board
- The National Council for NGOs (NaCoNGO)
- The Foundation for Civil Society Organizations
- The Tanzania Association for NGOs (TANGO)
- Research and Poverty Alleviation organization (REPOA)
- KEPA
- Pact Tanzania
- Policy Forum
- TRACE
- The NGO Resource Centre (NGORC) which is part of the Aga Khan Foundation
- An esteemed professor and author, who has also expressed his views on the NGO works, Professor Issa Shivji

## **For micro-credit:**

- The Aga Khan Agency for Micro-credit (AKAM)
- The Presidential Trust Fund for Self-Reliance (PTF)
- Caritas Dar Es Salaam
- BRAC Tanzania
- Helen Keller International

**For education:**

- The Aga Khan Foundation (AKF)
- HakiElimu
- Education Outreach Tanzania
- Tanzania Education Network/Mtandao wa Elimu Tanzania (TEN/MET)
- The Children's Book Project for Tanzania (CBP)

**For healthcare:**

- The Aga Khan Foundation (AKF)
- Pathfinders
- Helen Keller International
- BRAC Tanzania

These agencies assigned their key personnel to interact with me and provide information for this research. Meetings were held, personal interviews were conducted and research questionnaires were filled out. These questionnaires requested information on the criteria used in qualifying clients for their respective services, the challenges they faced, what support they were provided with, how their beneficiaries view them and if they feel they have been successful in achieving their mandate. Separate questionnaires were also prepared for the recipients of the services (mainly those who utilized the microcredit services since impacts of NGOs in healthcare and education are not quite evident in the short term. Long-term impacts require time and further research). These questionnaires inquired into the purpose of the loan, the amount of the loans, whether this loan was beneficial, whether they had difficulty in repaying the loan, if they would retake more loans, the impacts of these loans, etc. All questionnaires/interview notes are appended. More information was found through internet websites, newspapers and printed reports.

It should be noted that what is being referred to *impact* will mostly be measures of improvement, or process outputs; as a best measure of proxy for impact.

Twenty NGOs participated in this survey out of the 330 registered. The number of NGOs could be as high as 13,000.

# Parent Bodies/Supporting Institutions

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## Background

The institutions that fall within this category extend a wide range of services.

**The National NGO Board and the Office of the Registrar for NGOs**, both government entities, work towards serving and incorporating NGOs into the development of the country. A recent example of their work includes formulating the MKUKUTA objectives. Multiple NGOs were consulted when devising the objectives to ensure that the NGOs perspectives were taken into account, as well as ensuring that the NGOs were aware and informed about what the country was aspiring to become. These entities not only maintain a database in order to make this information accessible to the public, but also facilitate networking of NGOs.

**The National Council for NGOs (NaCoNGO)**, an entity formed by the NGOs, for the NGOs, works towards networking the NGOs, representing their opinions and advocating for their rights at government meetings and other authoritative institutions. They have developed the NGO Code of Conduct, and are trying to harmonize the activities of NGOs to reduce misuse of resources.

**The Foundation for Civil Society Organizations**, a private organization established with the aim of enhancing CSOs with the necessary skills and resources to perform efficiently and effectively. They offer CSOs grants and training sessions. The foundation also releases publications about the status of Tanzania and other extensive topics. Some of their work has been cited in this report.

**The Tanzania Association for NGOs (TANGO)**, also works in a similar manner as **The Foundation for Civil Society Organization** except that they do not give grants. They also advocate for the rights of NGOs.

**The Research and Poverty Alleviation Organization (REPOA)**, a NGO that collects and reports information to the public as well as the government in an effort to try and improve

transparency and highlight the needs of the country. They have worked with the government several times, surveying and reporting the information required.

**KEPA, Pact Tanzania, TRACE and the NGO Resource Centre (NGORC)** of the Aga Khan Foundation are all capacity-building institutions which also train other NGOs about how to conduct their business. Each training session is specific to the type of NGO since a generalized model does not work. They train the staff and researchers and assist in implementing procedures to maximize productivity of the NGO.

The **Policy Forum** is a NGO that tries to influence policies and encourages government transparency to try and create a better, more-informed environment for the people.

# Micro-credit

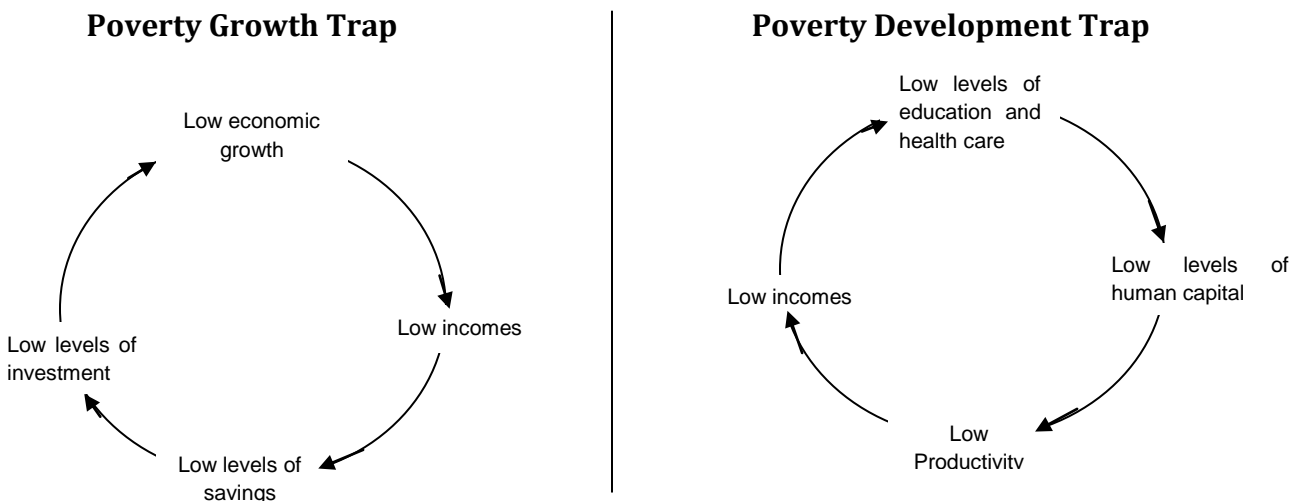
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## Background

Poverty, as in other countries, is present and evident in Tanzania. As mentioned earlier, 88.5% of its population lives under the global poverty line of \$1.25 per day and 96.6% lives under \$2 a day.

If one is caught in the poverty trap, it is very difficult to find the means and resources to emerge out of it. The poverty trap can be summarized by figure 5 below:

Figure 5: Poverty Traps



*(Blink)*

It is believed that micro-credit could help people escape from the poverty trap. Micro-credit is a “financial service where small amounts of money (usually around \$50-\$150) are loaned to poor people for use as capital to start or expand small businesses” (*A Dollar*). This was an idea formalized by Professor Mohammed Yunus in the 1970s, an economist and Nobel Prize recipient. Presently, about 7000 MFIs serve 16 million people worldwide according to the World Bank (*Principles*).

There are more than 16 micro-finance institutions including both banking and non-banking MFIs in Tanzania (*TAMFI*). While TAMFI, the Tanzanian Association of Micro-finance

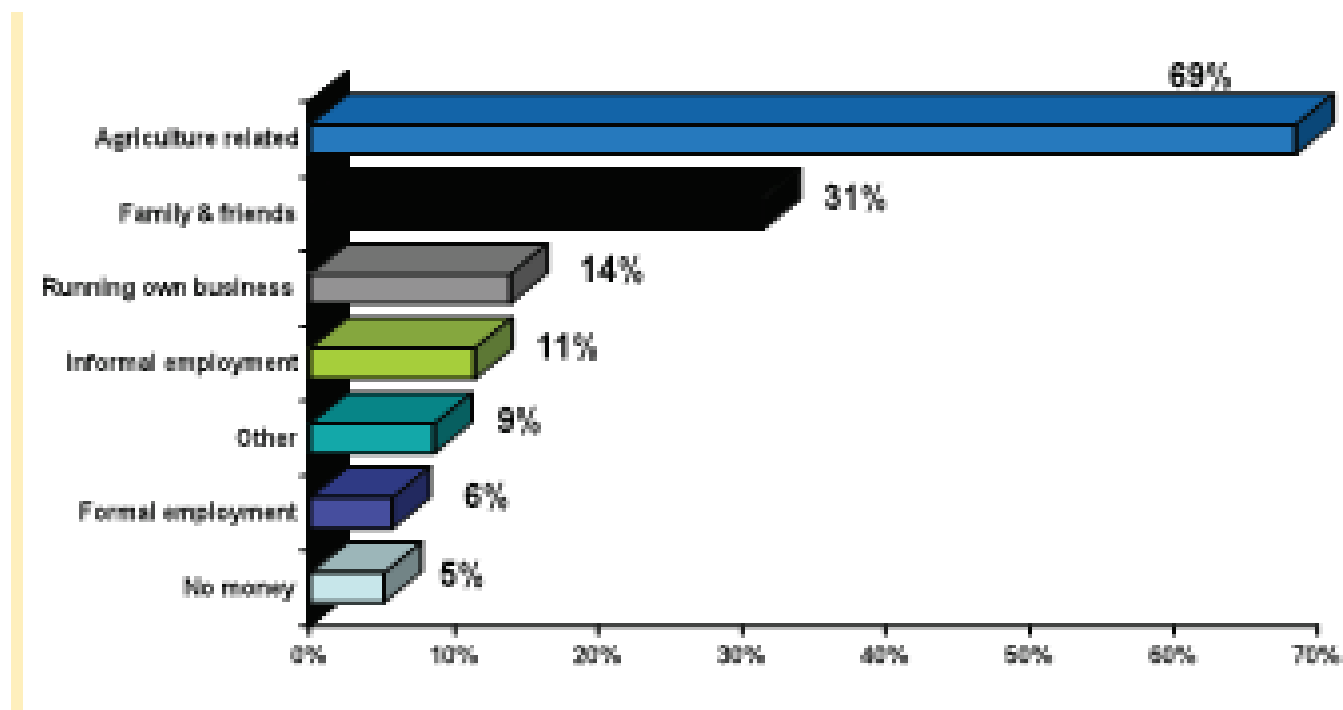
Institutions, quotes 16 MFIs, other sources state that 45 exist. The exact number is unknown because the MFIs are not required to register with a specific entity.

Research conducted in 2008/2009 of 35 beneficiaries and two organizations in particular, the CRDB Bank and NGO, Presidential Trust Fund for Self-Reliance (PTF), found that the lowest amount lent to a Tanzanian was \$17.1 and the highest was about \$855, depending on the type of loan provided by the MFIs (US \$1 = TShs. 1170) (Jivani).

Our present research with PTF and Caritas Dar Es Salaam, looking at their sample size of 55 beneficiaries, the lowest amount provided was \$53.34 and the highest was more than \$666.67 (US \$1 = TShs. 1500).

The major sources of income in Tanzania are depicted in the graph below:

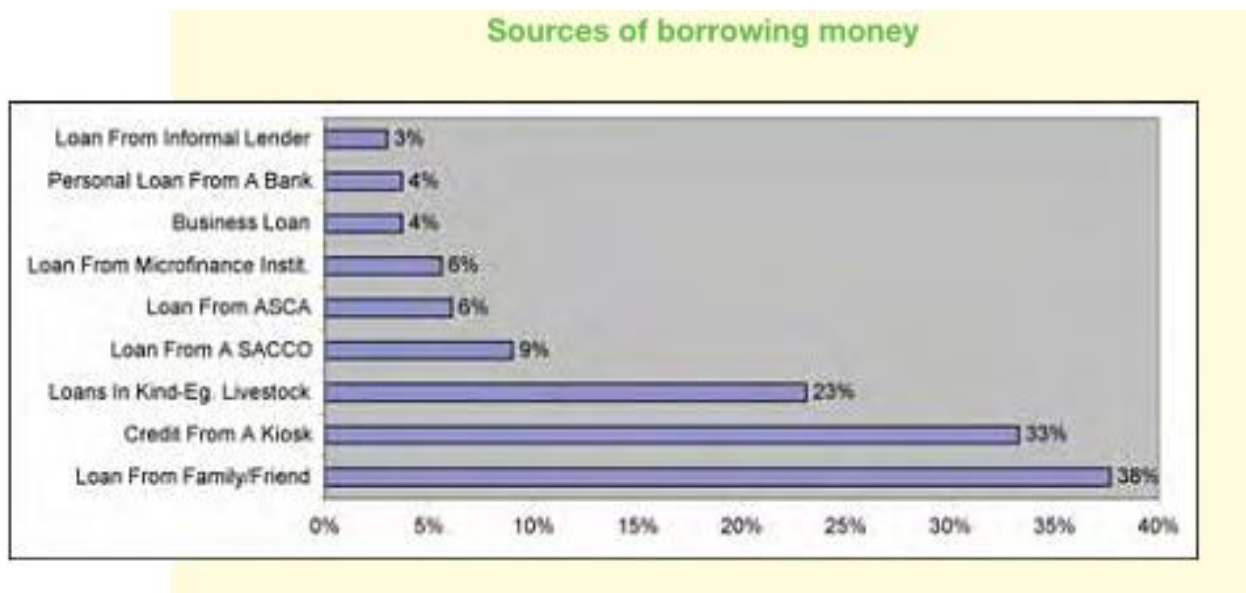
Figure 6: Sources of Income



(Library)



Figure 7:



*(FinScope Africa)*

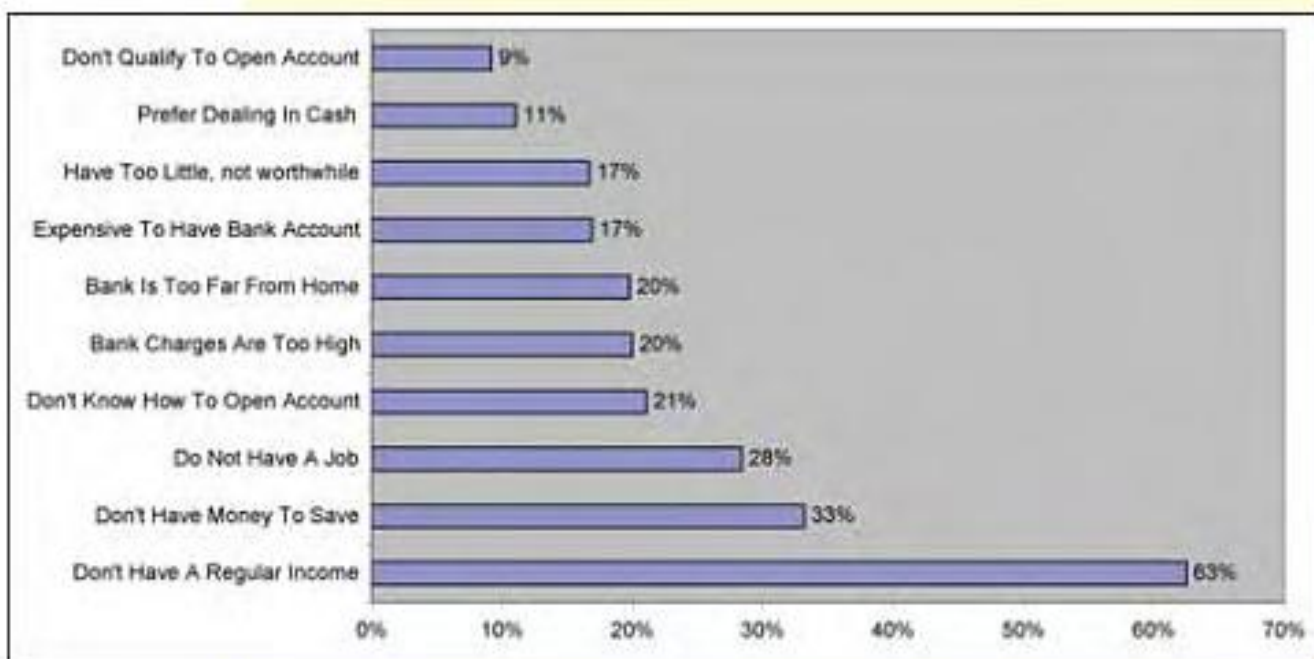
2006 statistics and figures 6 & 7 above show that of those that borrow money, most borrow from family and friends. If it were possible to increase that percentage (38% from the graph above) or increase access to micro-credit loans to 96.6% of the population who lived under \$2 a day, it could significantly impact the quality of life of these individuals and/or their families, thus contributing towards the positive social and economic impact.

The findings vary in the rural areas. For example, in Mtwara and Lindi (rural regions), the informal sector is used by 27% of the respondents according to the FinScope survey. 10% of the respondents in Mtwara use banks but 40% are not served by the financial sector at all. In Lindi, 7.7% are in the formal sector but almost 50% are not served (*FinScope Analysis*).

The 'Business Times' newspaper questions the ability of banks to serve the Tanzanian public. They state that firstly, most of the banks are located in the urban areas and thus, they do not reach out to those in the rural areas. Secondly, the ATMs generally are insufficient as well as not operational most of the time which forces people to physically visit the banks where they spend hours queuing up to see a frustrated-with-the-system teller who takes additional time to process their request (*Chiwambo*).

Micro-credit, therefore, is a popular choice for obtaining finances because firstly, most people do not have regular incomes and hence do not have bank accounts. Reasons for people not having bank accounts are shown in Figure 8 below. Secondly, the long procedures and far distances they are required to travel makes it so much more difficult for them to obtain funds.

Figure 8: Reasons people do not have bank accounts



*(FinScope Africa)*

Micro-credit schemes are perceived to reduce poverty levels by providing a boost in investment which stimulates greater economic activity. Micro-credit loans can help bridge the financial gap for domestic needs purchases such as cooking stoves, refrigerators, and/or urgent needs such as payment of school or medical fees. In developing countries, micro-credit has given birth to entrepreneurship and one will find individuals investing in generating-income or business-development plans. Examples of income generation plans include the purchase of refrigerators and coolers for selling cold drinks, sewing machines to generate income through stitching clothes, etc. A mere purchase of a cell phone for a plumber, a vegetable vendor or an electrician without a permanent business location can put him in touch instantly with the client. Previously the vendor would have to seek out the clients physically. This ease of communication as a result of the cell phone would relieve the burden of travel to the vendor, and could assure the client of consistent and satisfactory

service. This could lead to increased income for the entrepreneur which would help him break out of the poverty trap. This, could then trigger increases in economic growth and household income. With increases in household income, savings increase and so does quality of life. This would be attained through better healthcare, better education, affordable meals and other household necessities. This breaks the poverty trap. It also contributes towards an increase in government income through taxation etc. The government then is more capable to meet the infrastructure and other ancillary needs of its citizens.

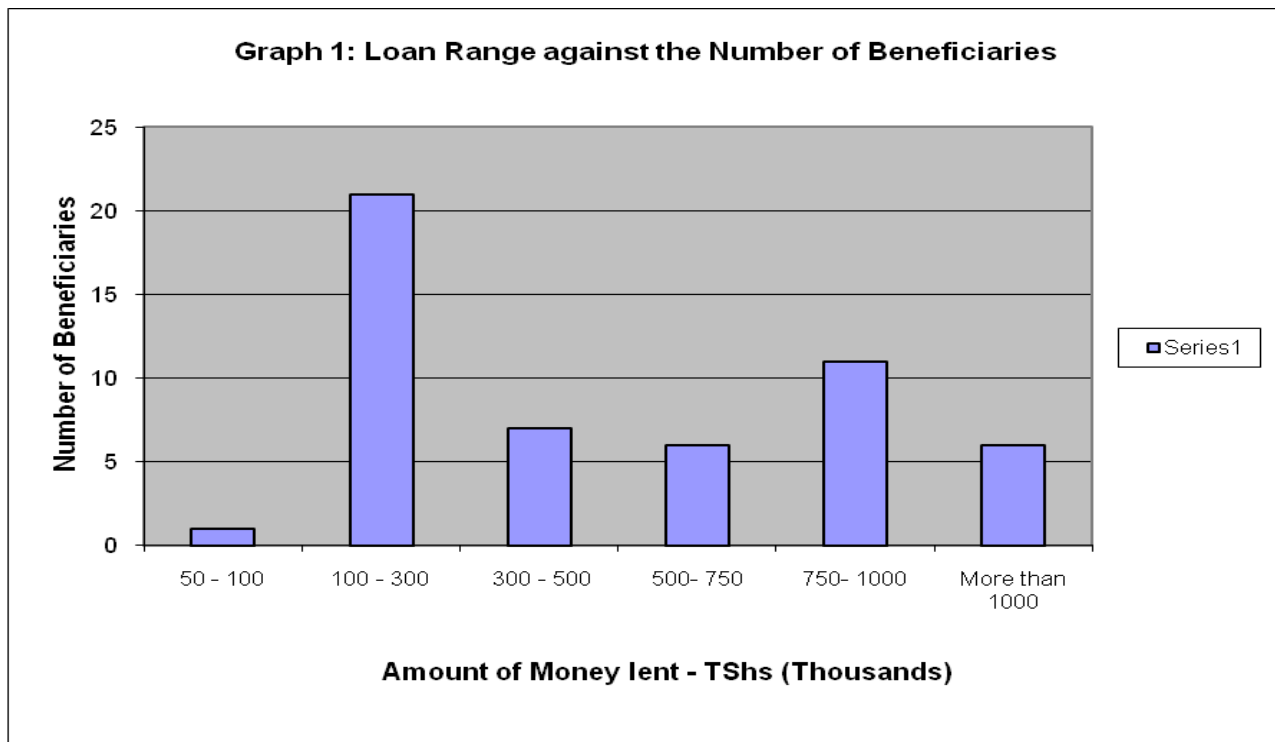
With that being said, one must keep in mind whether the above can materialize as the global debate of whether micro-credit is actually a means to eradicate poverty continues. A recent example of where micro-credit fails is in India where banks have been taking advantage of their customers, charging them high interest rates and luring them into debt. The question whether micro-credit does work is a hard one to answer because of the several other factors that play a role in the daily lives of people and isolating each factor is hard. In addition, people and governments become anxious when they do not see a short-run positive impact even though micro-credit may work best trying creating a large long-run impact. The Grameen Bank, M.I.T's Poverty action lab and other individuals and institutions have launched separate studies on studying the effectiveness of micro-finance; the economist commissioned by the Grameen bank for this project states that micro-credit is good for micro-business but the "overall effect on the incomes and poverty rates of microfinance clients is less clear, as are the effects of microfinance on measures of social well-being, such as education, health, and women's empowerment" (*Bornstein*). She explains the mixed results because of the complexity of other factors that play a role in micro-finance. This paper hopes and assumes that microfinance (and therefore micro-credit) does create a positive impact.

# Impact Analysis

Out of all 15 NGOs approached in this field, the following agreed to an interview:

- The Aga Khan Agency for Micro-credit (AKAM),
- The Presidential Trust Fund for Self-Reliance (PTF),
- Caritas Dar Es Salaam,
- Helen Keller International and
- BRAC Tanzania.

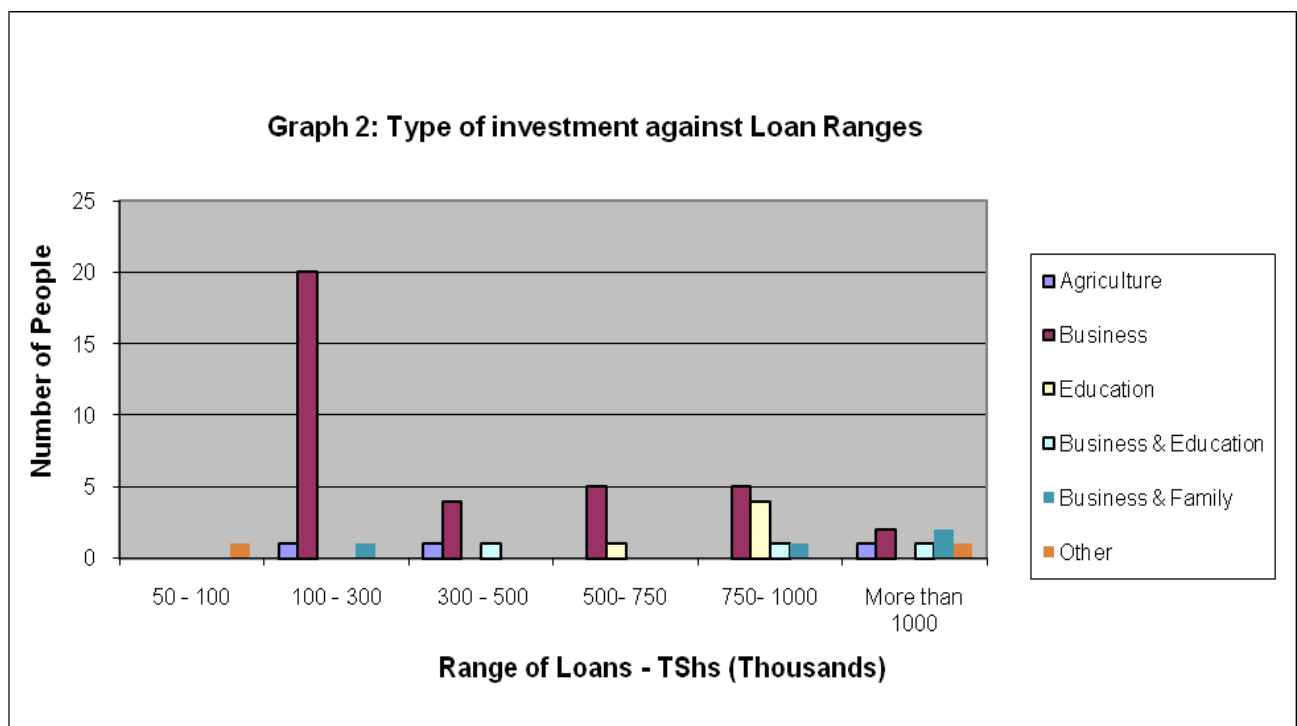
55 beneficiaries of the micro-credit focused NGOs were also interviewed. These beneficiaries were chosen at random by two NGOs, Caritas Dar Es Salaam and PTF. We created and supplied surveys to the NGOs who passed them on to the beneficiaries of their services. The surveys asked for information about their typical loan size and use for the loan. The graph below indicates the amounts of money lent by the MFIs to 52 of these beneficiaries. (Three beneficiaries did not take any loans and thus are not depicted in the graphs or calculations).



The graph shows that of those interviewed:

- 1.92% borrowed an amount less than TShs. 100,000 (Approx. \$67)
- 40.32% borrowed between TShs. 100,001 – TShs. 300,000 (Approx. \$67 - \$200)
- 13.46% borrowed in the TShs. 300,001 – TShs. 500,000 range (Approx. \$200 - \$333)
- 11.53% in TShs. 500,001 – TShs. 750,000 range (Approx. \$333 - \$500)
- 21.15% borrowed within the range of TShs. 750,001 - TShs.1,000,000 (Approx. \$500 - \$666) and lastly,
- 11.53% borrowed above the TShs. 1,000,000 mark (Approx. above \$666).

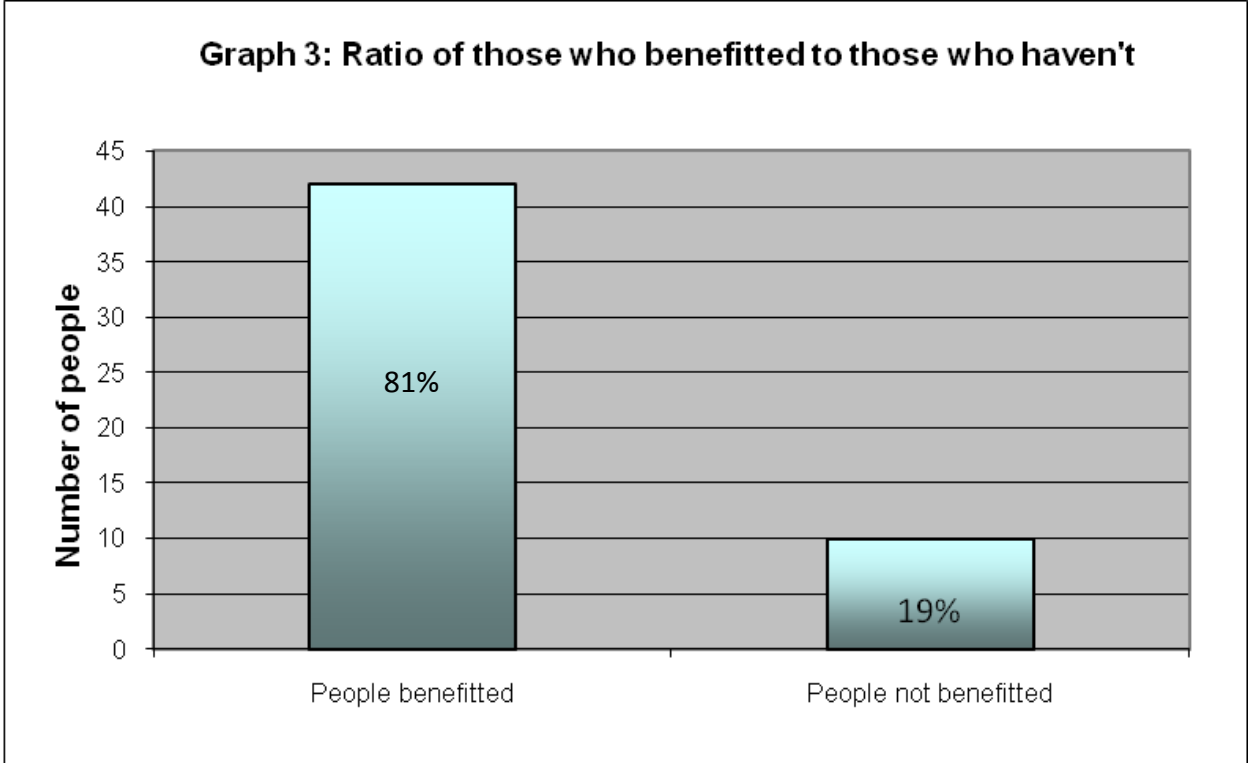
The graph below shows the categories of where the micro-credit loans were used within each of the borrowing ranges. It also indicates the number of people that borrowed within each of these categories.



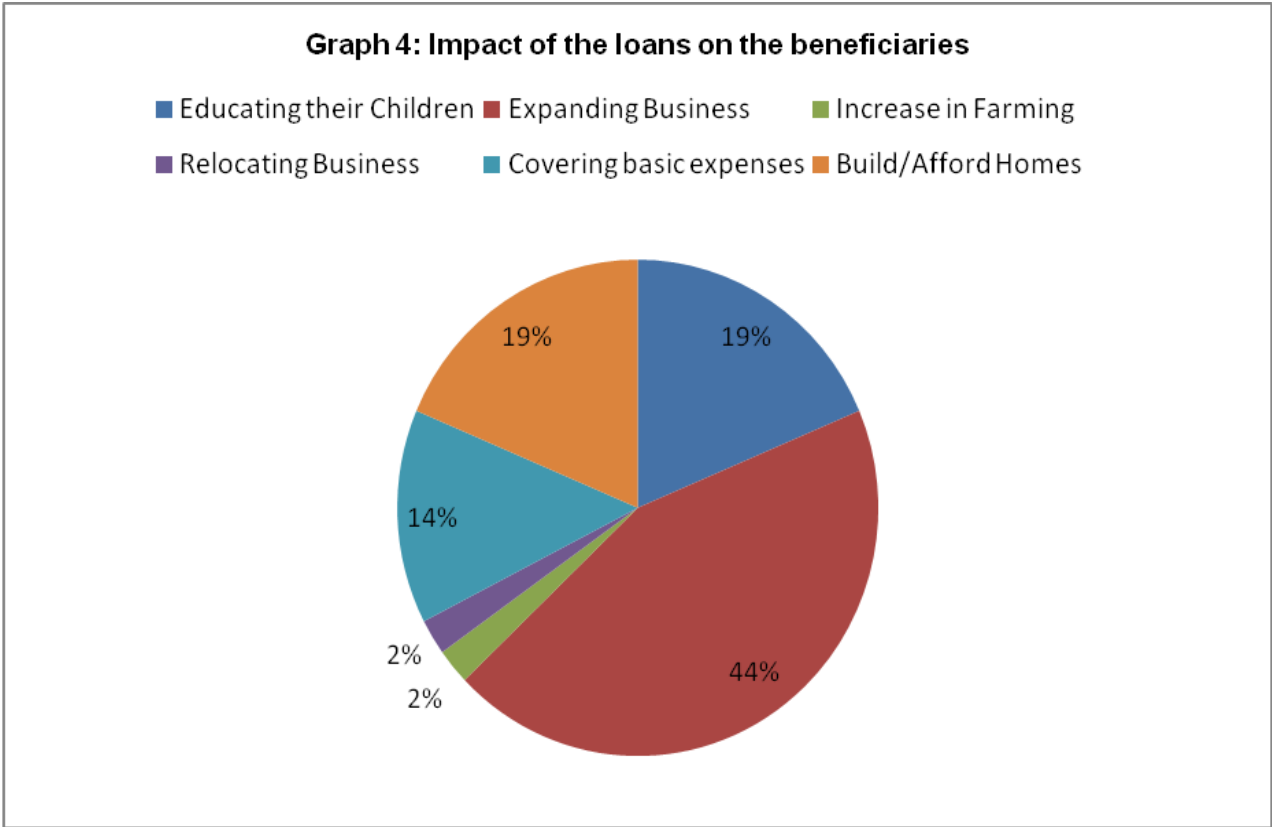
The effects of micro-credit in Tanzania based on our research are shown in graph 3 and graph 4 on the next page. Most MFIs in Tanzania prefer lending to women because they

find that when women borrow money, the whole family tends to benefit and that they have better repayment rates.

According to those interviewed, 81% of the people claim to have benefited from these micro-credit loans. This is consistent with earlier research, “*What are the Social and Economic Impacts of Micro-credit in Tanzania?*” conducted in 2008/2009 where 77% of those interviewed claimed that they benefitted from the micro-credit schemes (Jivani).



The graph on the next page shows the breakdown of how the 81% have benefited.



The assumption is that the people utilized their loans according to how they wanted and needed and there were no restrictions on loans taken (i.e. the loan must obtain financial returns, etc).

The impacts of the loans can be construed as follows:

- Education increases the social status of the family as not everybody can afford to educate their children. An increase in education will eventually lead to an increase in competencies which will also increase family income thus, again increasing the social status. Some have reported that they were able to send their children to English medium schools. Others have reported that they were able to have their kids educated till university-level; these events will increase their social status as well as employment and income opportunities as they will be better placed to get more prestigious jobs.

- The expansion of businesses can result in more income thus affecting the socio-economic status of owner as he will now be in a higher income class. The increase in capital also allows individuals to execute their businesses with more self-confidence and strengthens their belief in themselves and their economic activity.
- An increase in farming means more crops, resulting in more income which again translates into higher social status in the society.
- Being able to relocate from rented premises to their own place of business is again an increase in social standing as it signifies control and stability in the individual and the family.
- Being able to cover basic expenses such as transportation and health costs allow them to function/perform more efficiently.
- Building a home signifies self-sufficiency and creates a sense of pride, dignity, and security for the individuals and his future generations thus increasing his social status in the society.

A relatively focused health-related NGO, Helen Keller International, also plays some part in creating financial opportunities for those in Tanzania. They have an 'Orange-Fleshed Sweet Potato program' which encourages farmers in Mwanza districts namely, Sengerema and Ukerewe, to harvest and sell potatoes. Farmers are placed in groups, within Savings and Internal Lending Communities (SILC), which "enable poor families who have no access to formal financial services to save small sums of money and access micro-loans for income-generating opportunities" (*Helen*). The program has reached out to 6,000 people in over 1,200 households.

Assuming that the benefits from microfinance NGOs are similar to those derived through micro-credit borrowing from banks and private entities, the following findings detail the impacts of a couple of families:

Ms. Enea Hongoli, from Lupembe Mission Village, an entrepreneur, a pig farmer and a fruit vendor, had taken out two loans. With the initial loan she started a fruit vending business



and with the second loan, she increased her working capital hence generating more income from the business which enabled her to pay for her children's education (*CRDB 31*).

Another example is of Madam Stella Uhagile, a resident of Matembwe Village. She is a widow with one child. She has borrowed three loans from the bank-assisted intermediary. The first loan was used to start up a business after her husband's death. She was able to stock a shop and pay for rent. The second loan enabled her to add new stock items such as soft drinks and flour, enabling her to earn more income and to start saving small amounts. The third loan was used to further increase the variety of items in her shop. Her savings since her first loan have tripled! Her dream she says, as she plans to take her fourth loan, is "to make bricks to build my own home" (*CRDB 31*).

The survey conducted in this research indicated that some borrowers had trouble repaying the loans either due to the nature of the loans (i.e. educational and medical loans; these do not generate income thus making it difficult to repay the loans), failure of the business (due to low rains or just poor business) or mismanagement of funds.

Borrowers also complained about the delay in receiving the loans from the NGOs, during or after the business period, which curtailed the opening of new businesses or expanding their current ones.

Another complaint was of the group lending scheme. The group lending schemes operate in a manner that each member of the group guarantee the other members. If one member defaults on payment, the rest of the members have to repay his loan. Members of the group complained that they ended up paying the debt of another member using their borrowed funds instead of using it for their own betterment.

A local newspaper, "Daily News" performed a three week study on micro-credit opportunities and discovered that although the borrowers were told they would be charged an interest rate around 5%, calculations actually showed they were being charged an interest rate as high as 40%. They even claimed that "some firms charge their clients interest rates as high as 360 per cent monthly, instead of yearly" (*Daily News*).

Note that the above study neither named the MFIs nor mentioned if the MFIs were NGOs or if all the MFIs acted in the same way. Research however indicates that MFIs need to charge a relatively high interest rate to cover their costs: the cost of money lent, cost of loan defaults and transaction costs. Because the loan amounts are small, the transactions costs are relatively high. The transaction costs include the appraisal, disbursement and follow up of repayments. The overall interest rate simply reflects that when the loan size is small, transaction cost appear higher (*Why*).

In conclusion, micro-credit does seem to be making a positive impact as one would imagine. Providing access to easily-available finances has helped the locals with their social status, education and overall welfare. The problems that the beneficiaries are facing are not necessarily limited to those in Tanzania but it could be applied to other developing countries such as India.

# Education

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## Background

There are more than 37 NGOs that deal with education. Some NGOs try to help send children to schools, some NGOs deal with making programs and strengthening curriculums and some deal with evaluating the government's curriculum and policies dealing with education.

Because of the wide range of services provided in the education sector and since it takes years to see the actual outcome from these services (if it were possible to evaluate the programs in place while trying to isolate other factors), impact analysis of this sector would best be judged over time. Nevertheless, as a starting point, it would be helpful to have an understanding of the strategies used by NGOs and the immediate effect of these strategies.

In the early 1900's, racial discrimination existed also in education. Races were segregated and each race went to different schools with separate curricula. One of the earliest "multi-class" format centers that taught primary school children (age 7 - 13) was introduced in 1895 in Bagamoyo by the Ismaili Community, followers of His Highness the Aga Khan. The Aga Khan Development Network (AKDN) and its Chairman, His Highness the Aga Khan, and his family has been instrumental in helping develop schools and curricula for the East Coast of Africa. The first school opened in Zanzibar in 1905 under the instructions of His Highness the Aga Khan's grandfather (*Aga Khan*).

Princess Joan Aly Khan (mother of the present Aga Khan) led a private education commission in the 1940s. This commission led to "a revised structure and the establishment of more Aga Khan primary and secondary schools in Eastern Africa in the 1950s". By the 1960s, there were 65 Aga Khan Schools in East Africa. The Aga Khan schools were the first schools which welcomed all children, regardless of their race or culture (*Aga Khan*).

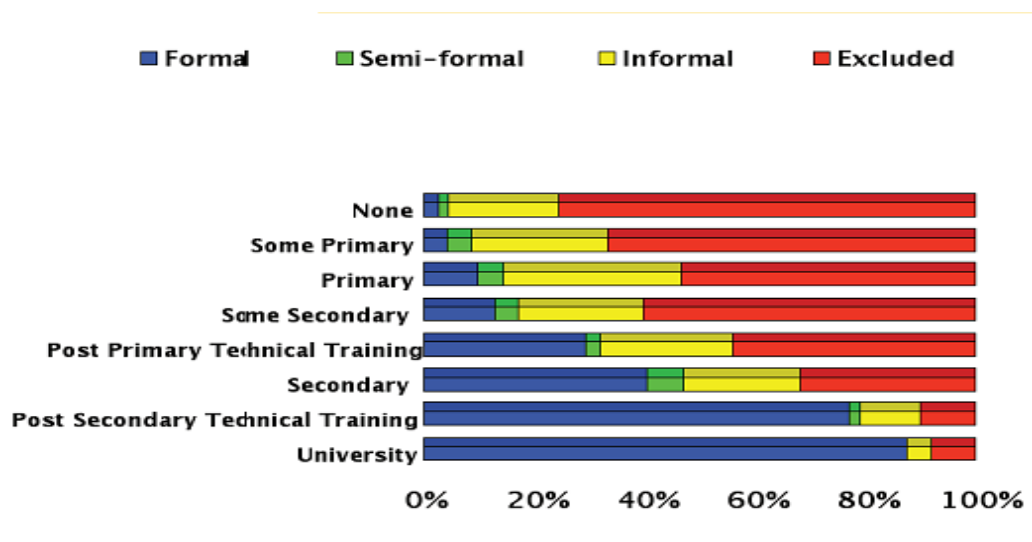
In 1967, all organizations, institutions and activities of NGOs dealing with primary and secondary education were nationalized. This was in line with the socialist policy as

outlined in the Arusha Declaration. Only a handful of entities such as the Aga Khan Development Network were to again open private schools during the nationalization period for those that could not get into the nationalized schools (*Aga Khan*). Slowly through the push of religious organizations and other institutions, the government started to open up access for private schools and also allowed them to be of English-medium. This momentum has only started picking up in the last 10 to 15 years.

In 2002, President Mkapa reintroduced free schooling for those attending public primary schools, in hopes to accomplish universal primary education and to allow more children to access education. Critics cautioned against this policy as past experience in Mwalimu Nyerere’s time showed dire effects. Current teachers are now speaking about the chaos the policy – there is a shortage of schools, especially national schools, and they do not have the appropriate infrastructure to handle the overwhelming number of kids that register. The policy was initially introduced in the 1970s, but due to increasing foreign debt, the program was stopped because “by 1992 the numbers of children in primary schools was high, but education standards had dropped, and fewer children were going into secondary school education” (*Otieno*).

The graph below indicates the level of education attained by those in the formal/informal sector of the economy in 2009:

Figure 9: Education and level of financial access are closely correlated

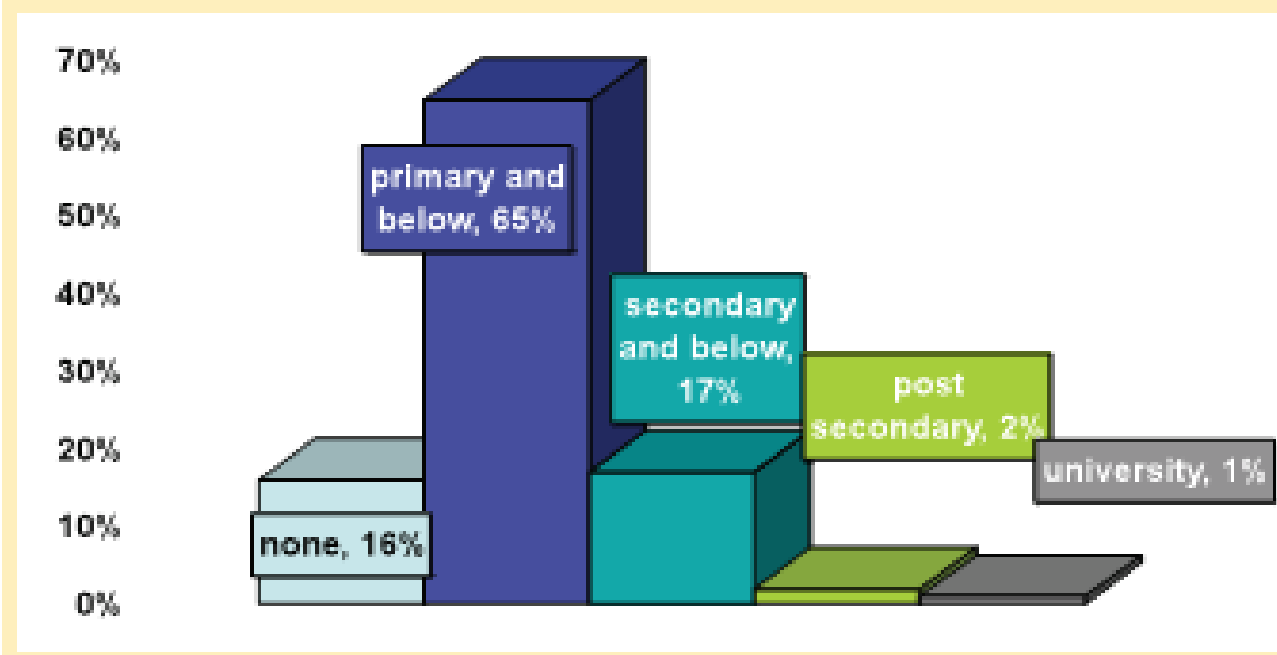


(Library)

The graph shows that the higher the education achieved, the more likely one is going to be included in the formal or semi-formal employment sector and thus more likely to receive a higher source of revenue.

The graph below shows the percentage of people that have completed each level of education as per a 2009 survey:

Figure 10: Highest Level of education reached



(Library)

The statistics below indicate Tanzania's challenges in the education sector:

Table 2:

	2005	2006	2007	2008
<b>The ratio of total children enrolled in pre-primary services, regardless of age, to the population of the age group</b>	26.9%	27.3%	31.4%	34.2%
<b>The percentage of children of official school age, based on the International Standard Classification of Education 1997, who are enrolled in Primary school to the population of the corresponding official school age</b>	90.2%	95.5%	-	99.3%
<b>The ratio of students to teacher in primary school</b>	56	52	53	52
<b>The percentage of children that completed primary school</b>	55.0%	72.2%	82.6%	-
<b>The percentage of females that progress from primary school to secondary school</b>	45.2%	-	-	-
<b>The percentage of males that progress from primary school to secondary school</b>	47.0%	-	-	-
<b>The percentage of children of official school age, based on the International Standard Classification of Education 1997, who are enrolled in Secondary school to the population of the corresponding official school age</b>	-	-	-	-
<b>The percentage of total enrollment, regardless of age, to the population of the age group that officially corresponds to the Tertiary education</b>	1.4%	-	1.5%	-

*(Tanzania WB)*

Previous to January 2010, the law in Tanzania did not allow pregnant teenagers to continue or return to their education during or after the birth of their child. It was only due to external pressure from UNICEF that this law has been changed. The percentage of teenage mothers between the age of 15-19 was "26.9%" in 2005 *(Tanzania WB)*. The Deputy

Minister of Education claims that six percent of girls leave school each year due to pregnancy and twenty-five percent of Tanzanian women under the age of 18 are already mothers. “28,600 girls left school between 2004 and 2008 because they were pregnant. At secondary level the figures are alarming: in 2007 one in five girls fell pregnant and did not finish school” (*Bebien*).

# Impact Analysis

Although many NGOs were contacted, only five were able to provide time for this research.

A NGO, **HakiElimu**, contributes its work towards education in terms of evaluating the government's policies and outcomes and critiquing them for overall benefit. Rakesh Rajani, the former executive director, voiced his concerns about the 2002 "Primary Education Development Program" (PEDP) policy, where school fees were abolished in an effort to increase the number of children enrolled in school. His concern was that although kids are being enrolled in the schools, did the schools have the quality of education needed? Does the lack of infrastructure hinder the quality of education being taught? He is of the opinion that the children are being spoon-fed and are not encouraged to think for themselves; that "Tanzania lacks the visionary leadership needed to transform schools that are still drab, boring places" (*Nkosi*). The Ministry of Education and Vocational Training has stated that the government is trying to provide financial and technical services in order to ensure the success of the program; this includes training of teachers, decentralizing the production of textbooks, constructing more classrooms, etc (*MoEVT*). HakiElimu evaluated the PEDP program in year 2009 and established that although the number of children enrolled had increased, the concerns raised in 2002 about the quality of education, number of teachers and infrastructure are still valid. A local newspaper, Daily News, recently detailed the 'Annual Learning Assessment Report 2010' which shows that primary schools are producing semi-literates. It reveals that "more than half of the primary school leavers cannot properly read either Kiswahili or English and can only do basic mathematics at standard two level". Those that go to secondary school cannot cope as English is now the medium of instruction instead of Kiswahili (*Peter*). Quality of education is seriously wanting. The lack of resources, trained teachers (some of who have only attained secondary schooling), lack of school infrastructure and environment are all factors affecting the quality of education in Tanzania.

The '**Tanzania Education Network/Mtandao wa Elimu Tanzania**' (**TEN/MET**) is an umbrella NGO that encompasses most educational NGOs in Tanzania, both local and foreign. It works towards ensuring basic quality education through influencing appropriate policies and connecting other CSOs. They are a prominent body and work in coordination with the Ministry of Education and Vocational Training. They network the educational



CSOs, provide them with information and resources and work towards advocating for a better educational system/curricula.

A newly registered NGO, **Education Outreach Tanzania (EDOTA)** targets university applicants or those currently at university, offering them access to prospectuses as well as providing the new graduates with interview skills for the job market. They have had a few job training sessions with about 25 participants at each session.

**The Aga Khan Foundation (AKF)**, another NGO, has four overall objectives for education: “ensuring better early caring and learning environments for young children; increasing access to education; keeping children in school longer; and raising levels of academic achievement”. AKF has worked with the Ministry of Education and Vocational Training to implement whole school improvement programmes that focus on teacher training and quality teaching-learning methods. They have over 5 programs which have benefited close to 100,000 students and more than 850 teachers to date. These include: The Madrasa Pre-School program, the School Improvement Programmes, the International Academic Partnership, the Aga Khan Education Service Tanzania and the Coastal Rural Support Program.

Their ‘Madrasa Pre-School Program’ has supported communities in Zanzibar to establish and manage pre-schools that promote early childhood development. Currently, a total of 84 such “Madrasa schools” are spread across Zanzibar, benefiting more than 5,000 children, over 50 percent of whom are girls”. The program also helps create early childhood centers in Tanzania. The Foundation has also set up Madrasa Resource Centers (MRC) which “train teachers and school management committee members, delivers continuous on-site support and builds community awareness on the importance of Early Childhood Development. It also engages actively with government and relevant civil society organizations in the creation of policies and sharing of good practices regarding young children’s education and development”. Ever since the inception of this pre-school program, the Madrasa Schools (Islamic religious schools) have now incorporated secular non-religious education, a big step for the Muslim community (around 95% of the population) in Zanzibar.

AKF also has “School Improvement Programmes (SIP)” where teachers are trained to teach more creatively and where resources are developed. These programmes also work

with the government, parents and communities to manage the schools, making them more efficient, effective and sustainable. They recently evaluated one of their SIP namely “STEPS – Support to Education in Primary Schools” which took place between 2001 and 2005. They found that this project had “realized many gains that need[ed] to be consolidated and mainstreamed, and expanded if need be, in order to have the desired impact on the system” (*Mosha*).

Their “International Academic Partnership (IAP)” involves exchanging of Tanzanian teachers and resources, so as to promote “global education and student-centered teaching”, with schools in other countries - Bangladesh, India, Kenya, Pakistan, Tajikistan, Uganda and the United States (*Tanzania and Zanzibar*).

The governing body of the Aga Khan schools, The Aga Khan Education Service Tanzania, (AKES,T) developed an early childhood curriculum in the late 80s which was then launched at a national level, and adopted by the government for use in public schools. They also helped to devise an English curriculum for primary schools as the medium of instruction is Kiswahili while the medium of instruction in secondary schools is English. AKES,T recognized a desperate need for students seeking to enter secondary schools thus they helped devise transitional curricula for different subjects making it easier for the students to cope with the change in languages. The curriculum was then adopted by state schools in Zanzibar and Tanzania.

Another program, the ‘Coastal Rural Support Programme, Tanzania’ has a subsection called ‘Creation, Retention and Access for Tanzanian’s to Education (CREATE)’ which focuses on early childhood education, primary and secondary education. They aim to enhance the capacity of school stakeholders to design effective and appropriate classrooms and make it a more conducive learning environment. In previous years, they had a ‘Teacher Advancement Program’ in Zanzibar which worked with the Ministry of Education and Vocational Training to ensure that the teachers possessed at least a diploma in their academic field.

The **Children’s Book Project for Tanzania (CBP)** is a NGO that has contributed to the revival of the publishing industry in Tanzania. Before the 90s, there were only two publishing houses. They were government owned and published textbooks for all the schools in Tanzania. The houses were overwhelmed and could not produce enough books

to satisfy the needs of the entire country. Only 5 reading books existed at the time. CBP recognized the need for more books and encouraged the works of indigenous authors and publishers. There are now more than 40 publishers and 262 book titles for children. In an evaluation conducted in 1988, CBP found that although they had encouraged and produced textbooks and other titles, the books were still not used in schools. The teachers claimed that they were not informed of how to teach the material and use the resources appropriately. CBP then developed another program to train teachers to use and create reading materials which would help the reading and writing abilities of the children. The percentage of children passing exams has increased from 36% to 79.5% due to these efforts. All statistics mentioned were obtained through an interview conducted with the CBP representative.

Overall, even though the long-term effects of the educational programs created by the NGOs are hard to evaluate, immediate impact has been felt and has made a great contribution to the educational system in Tanzania. As a result, they have also made an impact on the students themselves and are slowly beginning to see the results of their work. The outcomes of the NGOs are on their way to creating or establishing better long-term programs or effects that will help the country overall as opposed to specific groups of children and specific parts of the education process. For future measurement of the impact, one may want to conduct a long-term study on the effects of NGO programs on teachers, on administrative support and on the children directly. It would also be meaningful to study the effects of the program-affected teachers on children that have not been directly touched by the NGO to understand whether the NGOs are truly achieving their aim.

# Health

## Background

There are more than 54 NGOs and private companies that contribute to the health sector in Tanzania. Some work with the government to implement programs that are required to curb the spread of malaria, HIV/AIDS, pneumonia, tuberculosis, and to reduce the maternal and infant mortality rates. Others deal with procuring and distributing vaccines or medicines from foreign sources.

Information about when the first clinic or hospital was established has been difficult to find.

The following highlight Tanzania's health statistics:

Table 3:

	2005	2006	2007	2008
<b>Infant mortality rates per 100 live births</b>	74	72	69	67
<b>Mortality rates under five, the probability per 1000 that a newborn baby will die before reaching age 5</b>	117	112	198	104
<b>Prevalence rates of HIV as a total (% of population ages 15-49)</b>	6.4%	6.3%	6.2%	Unavailable

*(Tanzania WB)*

The life expectancy at birth, for the people of Tanzania, has reached the highest of 55 years as measured in 2008. *(HDR)*

"14 to 18 million people" are affected each year by malaria, a very preventable but prominent disease. "100,000 – 125,000 deaths occur each year due to malaria" *(UNESCO 2010)*; it accounts for "30-40%" of all hospital outpatient attendance *(AMREF)*. According to the Demographic and Health surveys, 1 in every 5 children has malaria; this affects their learning abilities and negatively contributes towards their education.

HIV/AIDS is an epidemic in Tanzania. In 2008, there was an estimated “1.3 million people living with HIV of which 10% were children. 2,113,158 people are estimated to have been infected by March 2009. 70,000 to 80,000 newborn children are at risk of getting HIV every year”. Reasons behind the increase are poverty, cultural practices and promiscuity *(UNESCO 2010)*.

Although female genital mutilation is not allowed by law; approximately 18% of the women are made to undergo this procedure because of traditional and cultural beliefs. *(Komba)*.

Other diseases such as elephantiasis, cholera and other water-related, preventable diseases also contribute towards the poor health of Tanzanians. Statistics of these diseases are difficult to find.

# Impact Analysis

Four NGOs only were able to provide time for this research although 10 were contacted.

**Pathfinder** is an international NGO that concentrates majority of its programs on reproductive health – family planning and maternal health. It currently has supported three “major HIV/AIDS, reproductive health, and family planning projects focusing on: home-based service delivery, adolescents, and capacity-building to improve service quality and availability” (*Pathfinder*). They have created a training system in which elected leaders within the communities work together with Pathfinder and the government to make an idea or project self-sustainable. They have helped to educate the public about contraception methods, HIV/AIDS and have tried to build capacity of their local partners. In addition to dealing with health-based programs, they have incorporated the “Village Community Banking” scheme with their services so as to create an easily accessible banking network.

In addition to their work with the government, Pathfinder also takes input from village-based leaders who dictate the needs of the community and conducts surveys so they know where to cater their services and how their services should be altered to suit the needs of the country. Pathfinder views health-care as a major priority especially since Tanzania has a very high HIV/AIDS and maternal mortality rate. Their work benefits 20,000 people per year.

Another NGO, **Helen Keller International**, works with the government in helping build capacity and implementing programs that benefit the locals. They have 7 programs, 6 of which are related to the health sector, namely:

- Vitamin A Supplementation - They give Vitamin A shots to 6 million children twice a year.
- Zinc for the treatment of Diarrhea – Provides technical assistance for Zinc Supplementation to treat diarrhea. Because of this, zinc treatment has been included in National IMCI Guidelines for Diarrhea Management and into the National Standard Therapeutic Guidelines.
- Maternal Anemia Control - They work with partners to raise awareness about its prevention in mothers and pregnant women.

- Comprehensive Eye Health/Cataract Treatment – Work with people in rural areas of Singida and Tanga to increase the access of underserved populations to primary eye-care services and to identify patients for cataract treatment and surgery. They also provide training to surgeons. As a result, the cataract surgical rate in the two regions has more than doubled.
- Trachoma Control – They work with the Ministry of Health and Social Welfare to eliminate trachoma in specific regions, especially Lindi and Mtwara.
- School Health - Works with the Ministries of Education and Health to develop a school health program in the Dodoma Rural District

Statistics for some programs above were unavailable (*Helen*).

The **Aga Khan Foundation** also has multiple activities in several sectors. Their project with the government in the health sector in Zanzibar is “Promoting Better Health: The Raha Leo Community Health Programme”. It aims to improve the quality of health services, implement a cost-sharing model as well as improving knowledge of health practices. They have managed to increase patient volumes from 10 to 105 patients per day and the number of diagnostic tests available has increased from three to 11. “Over 16,000 people per year, most of them living on less than a dollar a day, now have access to quality health care through this public-private partnership” (*Aga Khan*). In an interview with the Project Director of the Raha Leo Project, Said Mwaka, she said that they have recently expanded and now have 3 more facilities in Zanzibar as their services are proving to be effective. Zanzibaris are being trained as well as treated because of their programs. This low-cost sharing model of charging them a one-time fee of \$0.13 demonstrates its affordability and advantage for the locals.

Another one of their programs, the ‘Coastal Rural Support Programme’ aims to contribute to the health status of women and children under 5 by mobilizing and enhancing all resources, especially those community-based health organizations, promoting health education and strengthening the public-private health delivery system.

**BRAC Tanzania**, a very holistic organization, also focuses on health. They cover over 15 regions and 32 districts and have trained 1,716 community health volunteers, 211

community health workers. Their services extend to 1,561,242 men, women and children with approximately 312,248 households. They have so far directed 60,402 malaria cases, 3,035 TB cases and 25,778 pregnant women with potential complications to clinics and hospitals. 74,680 people, mostly children also received some form of immunization. They have helped educate their fellow colleagues in the field as well as the beneficiaries of their services through conducting a total of 69,966 health forums. They had over 1,048,058 participants.

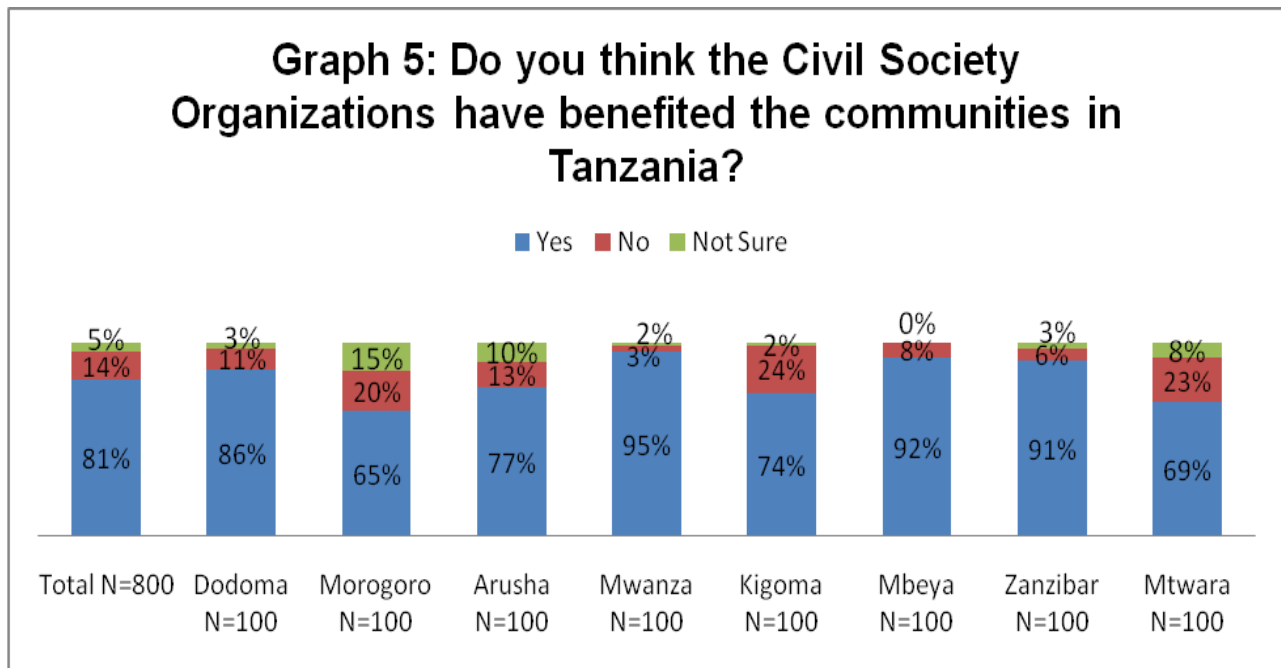
Therefore, like the education sector, immediate benefits have been seen by the NGOs work in the health sector and it may take a while to evaluate the long-term benefits of their programs. Given that Tanzania does not have the proper infrastructure or sufficient number of informed people to educate them on the prevention and treatment, the NGOs are slowly working towards reducing the gap. For future assessment, long-term studies need to be conducted on programs that impact the doctors, nurses, clinics, medical schools and other health-care practitioners to evaluate if programs affect them directly or indirectly, how they affect them and if they change the overall healthcare system of the country.



# Community Perception

A study was conducted by the Foundation for Civil Society Organizations, an institution that aims to support CSOs by providing them with grants and trainings in order to enhance their capacity. The study found that 81% of the community and 94% of CSOs stakeholders believe that CSOs have been beneficial to the community. We assume that the results are a potential proxy for impact i.e. if the community perceives the NGOs work as beneficial; the probability that NGOs are actually benefitting the country is high.

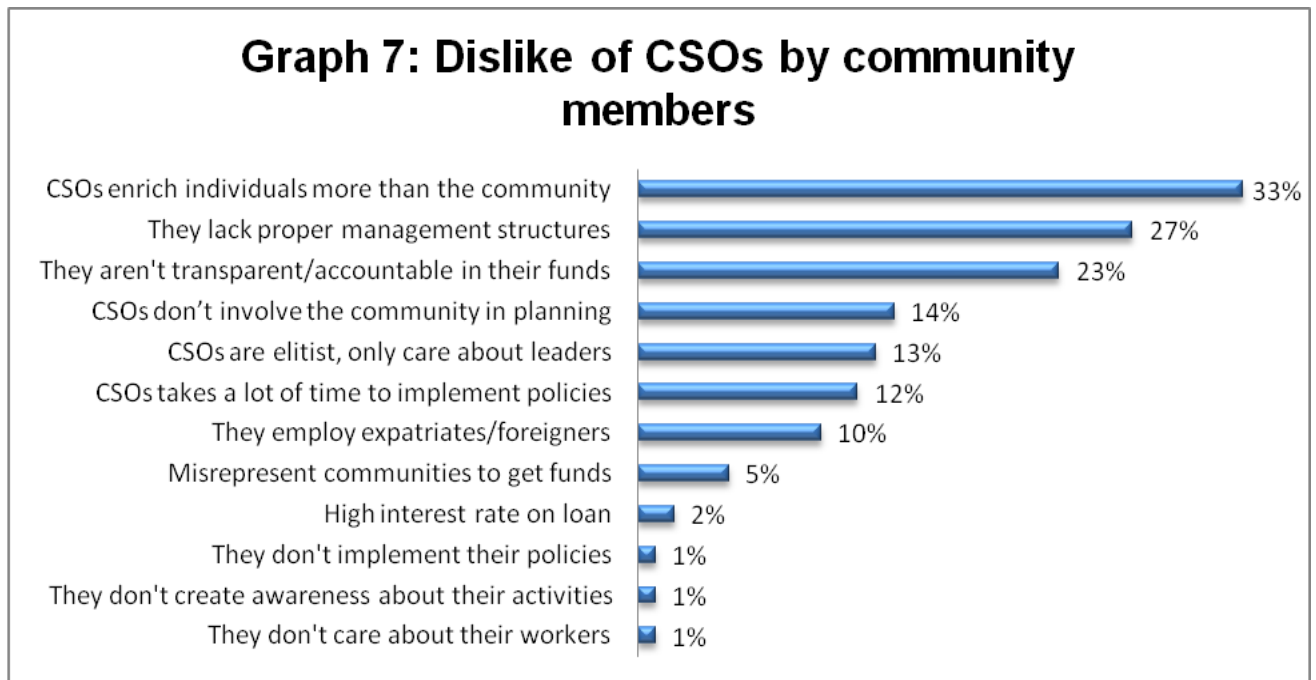
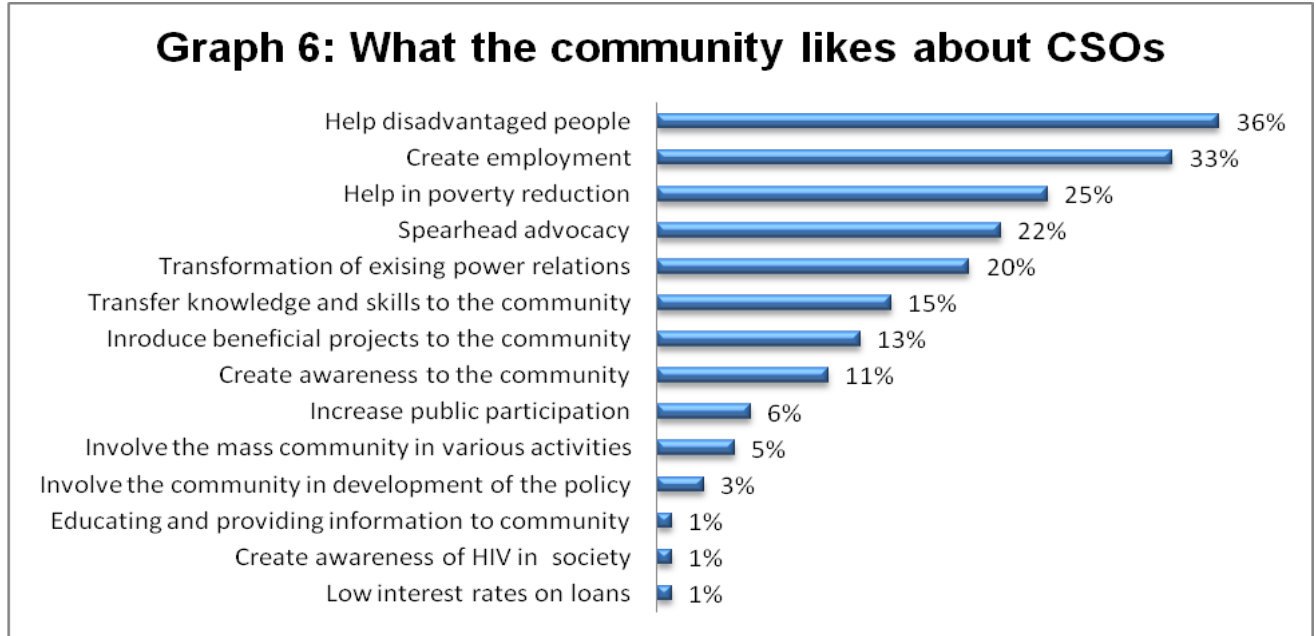
The graph below depicts the survey results of individual regions. The average of the regions combined who believe that CSOs have contributed is 81%.



The survey demonstrates that the overall community was happy with the CSOs work and believes that the CSOs were contributing to the society in the following ways: creation of employment (39%), education (32%), HIV/AIDS (31%) and serving orphans (31%). Although the objective of a CSO is not necessarily job creation, the findings show it to be a benefit. The responses are not mutually exclusive.

Whether there is overlap of the NGOs interviewed and the perception of citizens on the NGOs in this study is unknown.

The Foundation also documented the communities' perceptions as shown in graphs below:



*(The Foundation – Public Perception)*

# Exploring challenges

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The Foundation of Civil Society Organizations has highlighted some of the challenges faced by CSOs:

- “Because of lack of institutionalization of relations, the individual personality of the district leadership matters a lot in network relations with the government. In one of the districts in the Southern Zone, one woman network leader lamented that their network was no longer invited to attend activities and meetings organized by the district authorities, as they used to be when the district leader was a man”.
- “In the Northern Zone, the leadership of a civil society network which has been enjoying cordial relations with the government said that both the local and central government have not been tolerant of criticism. They expressed their worries that their relationship may be jeopardized once they start to engage in public expenditure tracking”.
- “29.2% of NGO networks did not engage even once with the local or central government in the last three years and have not demanded participation in policy dialogue.
  - 16.3% engaged once
  - 14.4% twice
  - 7.7% three times
  - 4.3% four times
  - 6.2% five times
  - 15.3% more than five times.”

*(The Foundation - Exploring Challenges)*

Interviews with the NGOs also identified the following challenges:

- They do not have enough funding to reach to everybody or even the selected district, e.g. Pathfinders could only afford to help 1,500 out of the 7,000 orphans in their allocated districts.
- Lack of human resources

- Lack of competence among their staff.
- No follow through by the NGOs themselves.
- Lack of information and communication between themselves and the government.
- Having to be realistic with resources and capacity available.
- Not enough time according to their agreement with donor agencies.
- Lack of commitment to learning, quality and systematic procedures in Tanzania.
- The overwhelming number of problems makes it hard to prioritize which issue to address first.

Problems that NGOs face with the government:

- Bureaucracy.
- Mentality (Some government officials have maintained the UJAMAA scheme thus NGOs are seen as rivals).
- Lack of information.
- NGOs feel threatened with their work, especially if it deals with critiquing the government e.g. HakiElimu.
- No financial backing provided from the government.
- Accessing government officials is difficult.
- Reading official documents in English although the national and spoken language is Kiswahili.

# Conclusion

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The research on the NGOs studied concludes that they have indeed made a positive impact on the lives of the citizens. NGOs impacted the beneficiaries directly and indirectly as they sought sustainable solutions in various sectors such as finance, education, and healthcare. NGOs aim to increase capacity, to enrich and empower citizens so that they can improve their quality of life themselves. They contribute towards restoring self-worth and sense of dignity by involving the citizens in the development process which gives them confidence to actively participate in society, to accomplish further and to serve their families better. The result is increased productivity, better quality of life and hope for a brighter future. There is reason to think that this can be generalized, but there are limits to the generalizations.

The work of the NGOs is not only limited to directly impacting the citizens of Tanzania. Through their works, they have applied pressure to the government and other responsible bodies for status/recognition of their institutions and responsibilities. The NGOs set benchmarks for the government and other local authoritative bodies to achieve. The influences can be seen with regards to the government adapting the early childhood curriculum and the public and private partnerships that are ongoing. NGOs such as HakiElimu advocate for the rights of the citizens, and the NGO, Research on Poverty Alleviation (REPOA) provides horrifying statistics on the status of Tanzania thus forcing the government to take corrective measures to ensure that the citizens are not marginalized.

While the research has focused on the impacts of the NGOs, we don't know how NGOs compare to other strategies that may be even more effective. The limitations of NGOs are not seen to be specific to the NGOs in Tanzania only.

The sectoral impacts generated by the NGOs are detailed on the next page.

## Influence of Parent Bodies

These organizations work with the government in trying to establish programs that will either benefit the NGOs directly, which in turn will benefit the citizens or establish programs for the citizens directly. The government has been pushed and forced by these NGOs to be more transparent in their work so the country is becoming more apparent and fluid in their function.

All the institutions also work towards empowering CSOs directly. Some deal with training and facilitating communication and programs between CSOs in hope to make a more sustainable and larger impact on the community that surrounds them. They have trainings that are specifically catered depending on the type of NGO they are working with.

Other institutions try to empower the CSOs indirectly by providing them with information about the areas that need the most help and how changes can and should be achieved. One institution has actually created a webpage called 'the Tanzania Governance Notice Board' which collates and presents information that is useful for the strengthening of accountability, transparency and integrity in Tanzania.

## Influence of micro-credit NGOs

Our survey shows that majority (81%) of the beneficiaries benefitted through micro credit services.

The impact of micro-credit institutions results in common objectives of bettering the lives of the citizens. The beneficiaries are able to better feed their family, educate their children, create or expand their economic activity. This creates a positive effect on self-esteem and status in society, which in turn gives them the confidence to strive and achieve. Micro-credit not only assists in meeting the immediate needs such as school fees and medical expenses, but it also encourages initiatives to create sustainable economic activities. Sustainability of a business or activity subtly hints at increased incomes and therefore, gives hope for a better future.

## Influence of educational NGOs

These NGOs ensure quality education through their work of: advocacy, developing new curricula and ensuring that they are being utilized by schools in the country, developing human and academic resources, encouraging and training new and upcoming teachers, and also motivating authors to write books for children. This in the end translates to better qualified teachers who will teach school children better comprehension and writing skills. The children in turn will be more able to pass exams and move on to a higher education. Higher education will allow them a get a brighter and competent future, whether it may be for employment or just making wise decisions for their family.

## Influence of health-related NGOs

There are numerous projects for training and enhancing local Tanzanian human resources in the health sector. Additionally, there are many projects that offer treatment and immunizations to the citizens. The overall objective is to allow healthier and longer lives for Tanzania's future generations. The NGOs educate the public about health issues and provide preventive and prescribed medication and often influence the government to enhance the public-private partnerships.

## Commonalities within the NGOs

Common traits of the ethics of caring, of purpose, and responsibility were inherent in the NGOs interviewed. They have in them the desire to make a difference in bettering the lives of the citizens.

## Support to NGOs

Although the number of CSOs is quite high, measures should be taken to ensure that these CSOs are functional and are performing in the interests of the people. It was observed that the NGOs were willing and able to accept new methods of service delivery, indicating that

the traditional mindsets are opening up for change and hence their capacities are being built. Specific capacity building organizations were also interviewed. KEPA Tanzania works with Finnish NGOs in Tanzania; they guide and train the registered NGOs on how to conduct their activity in a foreign land. Another institution, the Aga Khan Foundation, has a NGO Resource Centre (NGORC) in Zanzibar which deals with three areas in particular: capacity building and organizational management, policy engagement and development communications. The NGORC supports, enhances and develops as well as advocates for civil society. They have so far built capacity of 300 community based organizations. All the other institutions interviewed in the parent body section serve similar purposes and are helping empower CSOs.

## Bridging the gap between NGOs and the Government

Reflecting on one of the earlier sections ‘Pause for thought’, our research has shown that the government’s interaction with the NGOs is not necessarily adequate due to bureaucracy, long procedures, lack of transparency and the remnants of socialism. These all contribute to the hindrance of the country’s development.

A study by the Aga Khan Foundation recommends improvements which could make the performance of partnerships between NGOs and the government more encouraging. These include:

- “Opening avenues for CSOs to be part of dialogues on governance (encouraging public debates and consultation, encouraging the right to organize interest groups);
- Addressing regulatory bottlenecks for CSOs (regarding registration and reporting, auditing and accounting, and feedback mechanisms);
- Reforming taxation policies (on income, local fund-raising, duties or imports, VAT, etc.);
- Involving CSOs in policy making (there are many positive statements on this with no clear mechanisms for ensuring their participation);
- Involving CSOs in project implementation (arrangements where the Government sub-contracts CSOs to undertake project implementation and monitoring);



- Establishing a freedom of information policy (CSOs could be a good conduit for communication from the grassroots about Government agencies and projects);
- Establishing an effective and efficient coordination framework to harmonize and consolidate CSO efforts (coordination within the CSOs sector); and
- Providing direct Government support to CSOs (for example through grant aid and contracts).

*(Fighting)*

Whilst the works of NGOs have shown positive impacts to the citizens, there are many factors in play which have caused challenges in the path of the country's development.

## Government's Take

The government acknowledges the presence of NGOs and their role as developmental partners. They are trying to support the NGOs by understanding and creating a conducive environment for the NGOs so they are better able to supplement their efforts towards the Government's MKUKUTA objectives. They are also taking steps to create a database which will help categorize the CSOs, be able to monitor the outcomes and guide them appropriately in their projects. This database will also help eliminate those brief-case<sup>5</sup> NGOs and those that do not serve in the best interests of the citizens. In an interview with Professor Shivji, a renowned lecturer at several universities and author of many works, including NGO-related, he says that it must be noted that if the government interaction increases to an overwhelming amount, NGOs will no longer have the freedom to exercise their abilities and resources and they will no longer be 'non-governmental'. He also cautions that NGOs should be watchdogs for the government as well as supplements for their activities.

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<sup>5</sup> Those NGOs which are created with the intention of obtaining funds for personal gain.

## Future considerations

Through this research, it is believed that NGOs do play a critical role in the development process of Tanzania. Once the government is able to properly maximize their resources and facilitate professional and well-intended interactions with other developmental agencies, progress will be attained at a much higher rate. In addition, for NGOs to be effective, it may be wise if they harmonize their ideas and resources and allocate projects to those NGOs that have the appropriate capacity to plan, implement and evaluate said projects instead of NGOs that are not properly equipped for them.

With that said, although many institutions exist in order to improve the quality of life of the Tanzanians, a bigger and deeper impact will only be made if more and more citizens mobilize themselves to work together. Development cannot be forced by external forces; it must arise from within so that it becomes a sustainable and progressive development.

Almost 50 years into independence and Tanzania is still underdeveloped. Although the NGOs are doing their best, if the issue of good governance, capacity and corruption can be simultaneously taken up effectively by the government, and with support from civil societies, media, the judiciary, etc., we could see Tanzania achieve and maybe even surpass its MKUKUTA goals of reducing income poverty, improving quality of life and social well-being, good governance and accountability and achieving the goals by the year 2025.

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# Mandate of Institutions Interviewed

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## **Aga Khan Agency for Microfinance (AKAM)**

AKAM is a not-for-profit, non-denominational, international development agency created under Swiss law. The underlying objectives of the Agency are to reduce poverty, diminish the vulnerability of poor populations and alleviate economic and social exclusion.

<http://www.akdn.org/akam>

## **Aga Khan Foundation (AKF)**

The Aga Khan Foundation focuses on a small number of specific development problems by forming intellectual and financial partnerships with organizations sharing its objectives. Most Foundation grants are made to grassroots organizations testing innovative approaches in the field. With a small staff, a host of cooperating agencies and thousands of volunteers, the Foundation reaches out to vulnerable populations on four continents, irrespective of their race, religion, political persuasion or gender.

<http://www.akdn.org/AKF>

## **BRAC Tanzania**

Within less than three years, BRAC has established itself as a major provider of microfinance, and is one of the largest NGOs in the country in terms of program diversity and implementation.

The extent of their outreach means that more than 750,000 men, women, and children from poor communities are benefiting from their integrated services in:

- Microfinance
- Livelihood Development
- Health and Empowerment and Livelihoods for Adolescents

BRAC is also emerging as a major employer in the country, providing permanent jobs for more than 1,000 Tanzanians (mostly women). They invest in career development through training and capacity building, and also provide them with long-term career prospects.

<http://www.brac.net/content/where-we-work-tanzania>



### **Children's Book Project for Tanzania (CBP)**

The Children's Book Project for Tanzania (CBP) was started in 1991 in response to Tanzania's acute shortage of books for children, and the lack of adequate skills among Book Sector personnel to produce these reading materials. CBP set out to assist with the production and distribution of relevant reading materials and to encourage and support indigenous authorship.

<http://www.cbp.or.tz/>

### **Caritas Dar Es Salaam**

Caritas-DSM, a NGO under the Archdiocese of Dar es Salaam, has since January 1979 been providing social and economic support to community based activities in the Dar es Salaam and Coast Regions. It has as its mandate to engage in socio-economic projects for development at the grassroots, social services and emergency assistance. In the past, Caritas-DSM had a heavy emphasis on Social Services because of the needs of that time.

<http://www.tanzania-africa-development.com/who/history.asp>

### **Education Outreach Tanzania**

A student-initiative organization that was started with the intention of providing students with better access to textbooks and information about higher learning institutions. They also provide trainings for job interviews for to-be or recent graduates.

### **HakiElimu**

HakiElimu works to realize equity, quality, human rights and democracy in education by facilitating communities to transform schools and influence policy making, stimulating public dialogue and organizing for change, conducting critical research, policy analysis and advocacy and collaborating with partners to advance common interests and social justice.

<http://www.hakielimu.org/>

### **Helen Keller International**

Helen Keller International's commitment is to eradicate preventable blindness and to ensure children and adults no longer suffer the debilitating effects of poor nutrition.

<http://www.hki.org/about-us/>

### **KEPA Tanzania**

KEPA Tanzania was established in 1997 in Morogoro and Dar Es Salaam where it provides liaison services for Finnish NGOs and their partners. The initiative came from a Finnish NGO called Uhusiano that needed KEPA to provide certain services for its member NGOs working in Morogoro. KEPA's projects have mainly been welfare projects, i.e. concentrated on education and health care sectors. From 2000, its efforts are concentrated in Morogoro.

<http://www.kepa.fi/international/english/information/newsletter/2003/3481>

### **National Council for NGOs (NaCoNGO)**

NaCoNGO envisions a prosperous society where NGOs play an active role in the socio-economic and political affairs of the country. NaCoNGO's strategy is to strengthen NGOs by building their capacities, enhancing networking and information sharing, lobbying and advocating for laws and policies that affect negatively or positively the NGOs for better working and operative environment, increasing the representation of NGOs at all levels and creating an enabling environment for coordination and self regulation of NGOs in Tanzania.

[http://www.nacongo.or.tz/index.php?option=com\\_content&view=article&id=47&Itemid=60](http://www.nacongo.or.tz/index.php?option=com_content&view=article&id=47&Itemid=60)

### **National NGO Board; Office of the Registrar for NGOs**

Government entities that register societies that want to become NGOs. They also work towards creating a sustainable and conducive environment for NGOs to work in so as to better develop the country.

### **PACT Tanzania**

Pact Tanzania strives to build a strong, democratic society that protects the rights of and provides opportunities to vulnerable children, women, and marginalized groups.

<http://www.pacttz.org/>

### **Pathfinders**

Pathfinder works in remote locations, under the most difficult conditions, serving the most vulnerable people. They collaborate with governments, NGOs, and community- and faith-based organizations to make contraceptions available and provide the quality care needed to ensure safe childbirth and healthy families. Working in countries with high prevalence of

HIV/AIDS, they provide a continuum of HIV/AIDS prevention and treatment services and are expanding the integration of these services into reproductive health and family planning programs.

<http://www.pathfind.org/site/PageServer?pagename=About>

### **Policy Forum**

Policy Forum is a network of NGOs incorporated as a non-profit company under the Companies Act of 2002. They strive to increase informed civil society participation in decisions and actions that determine how policies affect ordinary Tanzanians, particularly the most disadvantaged.

<http://www.policyforum-tz.org/about>

### **Presidential Trust Fund for Self-Reliance (PTF)**

A microfinance institution that was initially financed by the government but is now self-funded. They cater their services to those especially in rural areas.

### **Research on Poverty Alleviation (REPOA)**

Research on Poverty Alleviation, REPOA, is a non-profit NGO based in Tanzania. They are concerned with matters relating to poverty and pro-poor growth. They undertake and facilitate research, conduct and coordinate training, and promote dialogue and development of policy for pro-poor growth and poverty reduction.

<http://www.repoa.or.tz/>

### **Tanzania Association for Non-Governmental Organizations (TANGO)**

TANGO seeks to participate in advancing development initiatives that are based on the values of justice, peace, good governance, human rights, gender equality and equity, and sustainable human development.

[http://www.tango.or.tz/index.php?option=com\\_content&view=category&layout=blog&id=35&Itemid=55](http://www.tango.or.tz/index.php?option=com_content&view=category&layout=blog&id=35&Itemid=55)

### **Tanzania Education Network/Mtandao wa Elimu Tanzania (TEN/MET)**

Is a national network of over 200 national NGOs and CBOs, international NGOs and district networks throughout Tanzania that are concerned with the promotion of education. Its

core aim is to work and link with other actors in Civil Society Organizations (CSOs) to support local groups, such as Community Based Organizations (CBOs), Faith Based Organizations (FBOs), and NGOs, to carry out their advocacy work with an informed collective voice so as to influence policies for basic quality education for all in Tanzania.

[http://www.tenmet.org/public\\_html/index.php?option=com\\_content&view=article&id=14&Itemid=38](http://www.tenmet.org/public_html/index.php?option=com_content&view=article&id=14&Itemid=38)

### **The Foundation for Civil Society Organizations'**

The Foundation for Civil Society is a Tanzanian non-profit company, designed and funded by a group of like-minded development partners, and governed by an independent Board. The Foundation aims to establish an intermediary support mechanism for civil society organizations in Tanzania which will enable effective engagement in poverty reduction efforts as set out in the Government of Tanzania policies: Vision 2025, the Tanzania Assistance Strategy, and the National Strategy for Growth and Reduction of Poverty (MKUKUTA).

<http://www.thefoundation.or.tz/about-the-foundation.php>

### **The NGO Resource Centre**

A part of the Aga Khan Foundation, the NGO Resource Centre has, over the last 10 years, built the capacity of 300 community based organizations to effectively implement and manage development processes. The Resource Centre also engages actively in policy issues and research, which contribute to the creation of an enabling environment for the functioning of civil society organizations, in both Zanzibar and more recently mainland Tanzania.

[http://www.akdn.org/tanzania\\_civil.asp](http://www.akdn.org/tanzania_civil.asp)

# Appendix I

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## Interview template for NGOs

### Organization

1. What is your mandate?
2. How do you achieve it?
3. What programs do you have?
4. Are they only in Dar Es Salaam?
5. Are you externally funded? Internally?
6. Do you monitor your progress? How?
7. How do people find out about you?
8. Are your clients' individuals or firms/ employed?
9. How do you know if your customers are getting what they need?
10. How do you know if you are providing what they need?
11. What reactions have you had from your customers? Are they appreciative? Do they indicate that their life has improved because of the service you provide?
12. Why did you select to offer its services in this field? Does it offer other services?
13. Is this (above) one of the major priorities for the citizens of Tanzania?

14. Are your counterparts – those in the same field - in rural or urban areas? How effective do they think the others are in providing their services?

### NGO Outreach

1. Do you have statistics to indicate if your services have made a marked improvement to those being served by them?
2. How do you allocate your budget? What percentage goes towards the operations of your organization?
3. Would you say your NGO is satisfied with their achievements since they started serving in Tanzania? If not, why not and what could be done better? If yes, then why yes and the reasons thereof?
4. In terms of quantum, how many people have you served since you began this organization in Tanzania?
5. Do you think other NGOs have been influenced by your service, performance, approaches etc? And as a result, have they started to provide services in your sector or in a similar manner within their own sector?

### Government Role

1. Should the government enforce more criteria to make the NGOs more focused or reduce the amount of criteria so as to allow more NGOs to come about?
2. What should the government do to create enabling environments?
3. What are your thoughts on MKUKUTA?

Challenges faced

1. What problems do you face?
  - a. With the government?
  
  - b. In distributing your services?

Interviewee:

# Appendix II

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## Interview template for Research Institutions

### Organization

1. What is your mandate?
2. How do you achieve it?
3. Who are your sister networks?
4. How do you think of topics to research?
5. How do you know the research is true and credible?
6. How do you do research?
7. Do you recruit researchers or do they come to you?
8. What do you do once you've discovered/completed your research?
9. Do you have any works on NGOs? What are they? Where are they available?

### Findings of NGO research

1. Are NGOs helping the country? How?
2. How many are self-interested?



3. Breakdown of NGOs in each sector?
4. Has any of your research findings brought to light as to how many NGOs have been successful in fulfilling their mandate say 100%, how many say 75%, 50% , 25%, and 0%.-in terms of reducing poverty and improving the quality of life – of the constituency it serves?
5. Do they feel, say since the last 10 years, the services of NGO has made a marked improvement in the quality of life of the citizens and or has influenced Government?
6. What are the root causes of poverty in Tanzania and in general what you feel should be done: (i) by the Government, (ii) by the NGOs...and respective to which sectors (e.g. education) etc.

#### Government Role

1. Should the government enforce more criteria to make the NGOs more focused or reduce the amount of criteria so as to allow more NGOs to come about?
2. What should the government do to create enabling environments?
3. What are your thoughts on MKUKUTA?
4. Does the government use your research to create better policies?
5. Do you work in coordination with the government? /Other institutions?

#### Challenges faced

1. What problems do the NGOs face?
  - a. With the government?
  - b. With each other?

2. What problems do you face?

a. With the government?

b. With your research?

Interviewee:

# Appendix III

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## Interview template for Micro-credit Institutions

### Microfinance Scheme used/General Information

1. What is your mandate?
2. Which sectors have been identified for interventions?
3. What strategies have been agreed to fulfill the mandate?
4. Who finances this? If you do receive outside funding, what are the conditions for it?
5. Who do you provide the microfinance to? / Who are your customers?  
(Women/Men...Employed/Unemployed)
6. Do you ask for any guarantees? If yes, from whom?
7. What are your minimum loan amounts and your maximum loan amounts?
8. For how long can the customer borrow the money (what payment period ...e.g. .6 months period, 12months period, etc.)
9. What sort of interest do you charge for these loans?
10. Are the repayments done on monthly bases or at some other interval period?
11. What recourse do you have if a person is not making his payments?

12. Are there any other charges besides the interest charges, like administration fees or processing fees etc?
13. Are you operating in all the regions of the Country?
14. Do you also operate in the rural areas? If yes then how do you reach out to them - in terms of marketing and providing access to your services? If no, then why not?
15. What reactions have you had from your customers? Are they appreciative? Do they indicate that their life has improved because of the service you provide?
16. Do they come to get a 2nd and 3rd loan, once they completed payments for their initial borrowing? If yes, are these 2<sup>nd</sup> and 3<sup>rd</sup> type/purpose of loans indicating the customer's progress – as per your mandate? What percentage of your customers are along this path?
17. Why do consumers come to you and not another commercial bank?
18. Average loan size:
19. Total Money firm has dispensed:
20. Number of Clients catered to :
21. Do the customers have difficulty paying back the money?
22. Did you face any bureaucratic challenges to incorporate your enterprise?
23. Should there be any favorable regulations that the Government should enact for corporations like yours so that the masses can get your services?

Interviewee:

# Appendix IV

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## Questionnaire details on Micro-credit in your lives as Tanzanians (English)

Have you ever used microfinance before?

Y     N

How have you used the funds obtained?

- Agriculture
- Business
- College/ Education
- Small retail shops
- Other (please specify)

How much were you allowed to take? I.e. what was the size of the loan?

- Less than TShs. 80 000
- TShs. 80 000 – TShs. 100 000
- TShs. 100 001 – TShs. 300 000
- TShs. 300 001 – TShs. 500 000
- TShs. 750 001 – TShs. 1 000 000
- TShs. 500 001 – TShs. 750 000
- More than TShs. 1 000 000

Did you have to provide collateral for security reasons?

Y     N

If yes, what did you provide?

Jewelry

Land

Business etc

Did you have any difficulty paying back the loan in the given time period?

Y     N

Has microfinance allowed you to uplift your life in any manner?

Y     N

If yes, how has it changed your life?

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Will you take another loan?

Yes     No

# Appendix V

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## Questionnaire details on Micro-credit (Kiswahili)

Je umeshawahi kupata mikopo midogo midogo?

Ndiyo  Hapana

Je ulitumiaje pesa ulizopata?

- Kilimo
- Biashara/ Duka dogo la reja reja
- Chuo/Elimu
- Mengine? Tafadhali Elezea

Uliweza kupata kiasi gani? I.e. Kiasi gain cha mkopo?

- Chini ya TShs. 80 000
- TShs. 80 000 – TShs. 100 000
- TShs. 100 001 – TShs. 300 000
- TShs. 300 001 – TShs. 500 000
- TShs. 750 001 – TShs. 1 000 000
- TShs. 500 001 – TShs. 750 000
- Zaidi ya TShs. 1 000 000

Je ulitakiwa kutoa vielelezo kwa ajili ya usalama?

Ndiyo  Hapana

Kama ndio, ulitoa kitu gani?

Vito vya thamani

Ardhi

Biashara n.k?

Je ulipata ngumu katika kulipa deni kwa wakati?

Ndiyo  Hapana

Je mikopo midogo ilikuwe zesha kuboresha maisho yako kwa namna yoyote ile?

Ndiyo  Hapana

Kama ndio, imeboresha vipi?

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Je utarudia kukopa tena?

Ndiyo  Hapana