

**ADDING VALUE ON GAMBA DEVELOPMENT SACCOS GROUP BY  
CAPACITY BUILDING ON GAMBA VILLAGE NORTH UNGUJA**

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**DISSERTATION SUBMITTED IN PARTIAL FULFULMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER IN COMMUNITY  
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF  
TANZANIA**

**2016**

**CERTIFICATION**

The undersigned certifies that he has read and hereby recommends for the acceptance by the Open University of Tanzania a dissertation entitled: “**Adding Value on Gamba Development SACCOS Group by Capacity Building on Gamba Village North Unguja**” in partial fulfillment of the requirement for the Degree of Master in Community Economic Development (MCED) of the Open University of Tanzania.

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Date

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**I, Gharib Khamis Mustafa**, do hereby declare that this is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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.....

Date

**DEDICATION**

I dedicate this work to all who assist me for doing this work including my Lovely Wife Rehema Khabab Ally, Daughters Maryam Gharib Mustafa and Zuleykha Gharib Mustafa, my Mother my Father, My friends and entire family for their encouragement and tolerance during my studies.

## ACKNOWLEDGEMENT

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**ABSTRACT**

Saving and Credit Cooperatives (SACCOs) are the main financial solution of the people who are poor and in most time, cannot comply the requirement of banks. Researcher of this project has conducted Community needs assessment on 2015, by case study on Gamba development SACOSS, in north Unguja Zanzibar Tanzania with sample size of fifty respondent (50) of which thirty(30) were group member and twenty (20)were other beneficiaries. Researcher observe that, SACCOS member have low income level, resulting from lack of correct knowledge of income generating activates, which is associated with existence of different challenges such as low educational level of it member, prolonged drought, insufficient production technology and entrepreneurship skills, he suggested that, by providing member driven services, appropriate training, education, and participating other stakeholders in the community, these could be a solution. Researcher uses cross sectional descriptive research, primary and secondary data were collected and analyzed by computer program SPSS, descriptive statistical methods of analyzing data used, he recommended that, in order to have good contribution of SACCOS on poverty reduction SACCOS's must Have regular capacity building of its member financially and non financially capacity, otherwise SACCOS's will fail to give fair contribution on poverty alleviation.

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**LIST OF ABBREVIATIONS**

CBO	Community Based Organization
CED	Community Economic Development
CAN	Community Needs Assessment
MFS	Microfinance Institution
MKUZA	Mpango wa Kupunguza Umasikini (Poverty Reduction Strategy)
SACCOS	Saving and credit cooperative society
IGA	Income generating activities
DMT	District Management Team
FGD	Focus Group Discussion
MCED	Masters in Community Economic Developments
NGO	Non Governmental Organization
SRS	Simple Random Sampling
SWOT	Strength, Weakness, Opportunities and Threat
URT	United Republic of Tanzania
FSN	Food Security and Nutrition
URT	United Republic of Tanzania
SPSS	Special Statistical Package for Social Science



## CHAPTER ONE

### PARTICIPATORY NEEDS ASSESSMENT

#### 1.1 Introduction

Participatory Needs Assessment is a method for determining from the community's point of view the community's real needs. The aim of conducting participatory needs assessment is to identify needs that community have and formulate a project to address the main needs based on ranking, for this study was to collect information regarding to livelihood that would assist in identifying socio-economic development. Based on their ranking the community members within the study area (Gamba village) through various stakeholders include group members identify capability in running the group, awareness on income generation activities would have been a solution to increase household income, food security and development, therefore will improve their living standard.

In order to improve their income generating activities the researcher conducted community need assessment which will involve maximum community participation by finding out gaps where intervention strategies can be developed, this will promotes active community in process that shapes research and intervention strategies as well as in conduct research studies, the idea of conducting research on community, come as a result of seeing community joined together to reduce income poverty in household level, but they are hindered by several issues which limit their income level. The researcher conducted community need assessment with collaboration with member of "Gamba SACCOS group", different techniques were

used to assess need, goal of this intervention was to assess potential concern that face community with their income generating activities, result of research will shape way flowered by project.



**Figure 1: Income Generating Activities of Group Member**

Source: Research Survey (2015)

## **1.2 Community Profile**

This part will explain the profile of Gamba SACCOS Community found in North Unguja at North “A” district and on Matemwe electoral constituency, the village has four SACCOS’s groups of about thirty (30) member in each group, it is about one hundred and twenty total member, groups has been registered, researcher will conduct on one of the four groups namely Gamba development SACOS group case sturdy.

### 1.2.1 Geographical Location

Gamba village is located at North West of Zanzibar, It lies between latitudes 6 degree thirty minutes south and longitudes 39 degree east, village is bordered by Chaani village in south, Chutama in North, Moga in West and Matemwe in east, it has bimodal type of rainfall short rains (vuli) which falls on November to January and long rain (masika) which falls between March to June that makes the ward to have two agricultural seasons. The village has a total area of approximately 12 sq km, there is opportunity to promote more sustainable green growth pathway in the MKUZA II strategy, through focus on lower carbon development policies, due to its location.



**Figure 2: Asset of Land of some Group Member**

Source: Research Survey (2015)

### 1.2.2 Population

According to 2012 census, Gamba village had a total population of 3,401 people, with population growth rate of 2.7% per year, out of that figure male were 1,594 and 1,807 were females, It is estimated that average household size was 4.7 members per household.

### 1.2.3 Topography

The main topographic features are associated with natural forest and largely characterize by agricultural production, livelihood zones, the topography varies from plains scattered ridges with sand, stones and loamy types of soil which encourage agricultural activities to be dominated in many area of the community area.

### 1.2.4 Climate

The area is characterized by tropical savanna type of climate annual mean temperature is 25 degree centigrade the coldest month being July with an average temperature of 17 degree centigrade and warmest month is Decembers with an average temperature of 35 degree cent grade, village receives two rain seasons; short rains from October to December and long rains March to May with an average of annual rainfall of 1200 millimeter (mm).



**Figure 3: Vegetation of Area**

Source: Research Survey 2015

### **1.2.5 Administrative Structure**

Gamba village falls under Matemwe parliamentary electoral constituency, It is in Gamba Shehia, with tarmac along the main road and muddy roads within interior parts of Shehia, it has three sub villages namely Mbuyuni, Kigongoni and Kifuruni.

There are three members of village leaders of who were selected from each sub village whose main responsibilities include administrative issues, such as birth and death documentation, resources mobilization, participating on village development projects, to participate in finding out solution from the addressed challenges that affect social, economic, and traditional within the village and conflict resolution when village members in conflict.

Zanzibar aim at eradicating poverty and develop a stronger, diversified economy by 2020, as outlined in the Vision 2020, this vision is progressing through MKUZA II Strategy, which runs from 2010 to 2015 that will implement a range of policies and programs that sustain economic growth, promote sustainable tourism, further increase agricultural sector productivity, improve social services and address unemployment. In other hand climatic change undermines these development goals, and therefore action is needed to be addressed potential impacts through screening and adaptation.

### **1.2.6 Economic Activities**

Main economic activities of the Gamba villagers include Agriculture, Livestock and small business.

### 1.2.6.1 Agriculture

Individual small-scale farmers grow crops like rice, cassava, banana, maize, sweet potatoes, watermelon, vegetable, cloves, coconuts and verity of Zanzibar fruits, crop production to a large extent is toward domestic consumption. In the recent years production of crops has been declining due to climatic change which result unreliable rainfall other factor include continuous use of traditional production methods, lack of agricultural inputs, crop diseases and decline of soil fertility in some areas, figure below shows maize plantation which is severely affected by drought and climatic change (Researcher 2015).



**Figure 4: Some of Economic Activities of Community**

Source: Research survey (2015)

### 1.2.6.2 Livestock Keeping

Local cattle and few milk cattle are kept by some villagers; problems facing livestock include poor livestock husbandry, livestock diseases, water shortage and high costs of veterinary drugs. The livestock kept are kept most of the time attacked by various diseases such as East coast fever (ECF), Lump skin Diseases (LSD), New

castle Diseases (NCD), Babesiosis, worms and deficiencies like mineral deficiency and the like.

### **1.2.6.3 Forestry**

Forests in Gamba village comprise of both natural and manmade forests, forest is estimated to cover 60% of area in the village. Forest is the sources of fire woods, carpentry materials, building materials and income to the studied community.

### **1.2.6.4 Trading Activities**

Trading activities mostly are on agricultural row foods, building materials, venders and small business.

## **1.2.7 Social Services**

The area is in best provision of social service named as education, healthy delivery of safe water which are very important aspect in the village, are also possess some mobile banking services.

### **1.2.7.1 Availability of Water**

Area enjoys safe and clear water from central government source, even though there is water shortage, community member some time fetches water from well so as to complete their needs.

### **1.2.7.2 Education**

There is availability of educational facilities, pre-primary, primary school and the secondary school in village of Gamba, they travel to neighboring village of Mkwajuni searching for higher education and Zanzibar town for Universities.

### 1.3 Community Needs Assessment

Community Needs Assessments (CNA) was carried out on Gamba village North district of Unguja, this CNA aimed at collecting information about assets, opportunities and challenges of named community, it also determine potential concerns, identified options based on ranking, used to build agenda aimed at community change, CNA involved a SACCOS group named as Gamba developmental SACCOS, group members and other beneficiaries such as farmers, business person and vendors, CNA adopted a participatory approach in which survey method and group discussion was used.



**Figure 5: SACCOS's Group Member Filling Questionnaire on CNA**

Source: Research Survey (2015)

#### 1.3.1 CNA Overall Objective

This CNA aims at investigating sustainable life needs gap among community member engaged in income generating activities through capacity building, thus will create effective utilization of resources in production activities that leads increasing



of income at household level, improve standard of living for community as well as their saving capacity, this will result more investment level, project intends to increase knowledge, accessibility and reach competitive edge in the community at all.

### **1.3.2 Specific Objectives**

- (i) To identify the ability of community members to run the group
- (ii) Indicating the income generating activities in the community
- (iii) To identify the resulted opportunities and challenges within the community

### **1.3.3 CNA Question**

- (i) Does the SACOS group have ability in run and manage the group?
- (ii) What are the income generating activities in the community?
- (iii) Are the community members having access to loans and credit services?
- (iv) Do the community members have business and entrepreneurship skills?

### **1.3.4 Research Methodology**

This section of CNA gives the indications about the study design, sampling techniques, data collection methods and tools, after data collection, data will be analyzed before interpretation and expression of findings about the major needs of the targeted community of Gamba development SACCOS.

#### **1.3.4.1 Research Design**

The survey used a cross sectional design in which simple random sampling and purposive sampling were used to select a representative sample, process of conducting CNA involved two methods namely, survey and focus group discussion.

#### **1.3.4.2 Sampling Techniques**

This study applied across section design survey to pick the sample of 50 respondents of whom 30 are from one of the four SACCOS's group at Gamba Shehia and 20 are from other beneficiaries including business person and farmers. Cross sectional research design allows data to be collected at a single point in one time and used descriptive study for determination of relationship of variables in the study area (Bailey, 1998) the design provides a snap shot of variables in the study area at one particular point of time, As a result of section the study was cheap and taken in reasonable time it allowed effective interaction between researcher and respondents.

#### **1.3.4.3 Data Collection Method**

Both primary and secondary data were collected during survey process, primary data were collected through questionnaires, interview, observations and group discussion in case of secondary data were obtained through various documents include District profiles, household budget survey, census report or with other document which contain required data.

#### **Questionnaires**

This method is used to determine operations and studies of respondents on problems facing community members who involved in a SACOS group with other community members. In this study semi structured questionnaires were included to enable respondent to state their case freely and possibly give reasons as well. Questionnaires and interview are methods commonly used instrument in the survey of which consist of questions and instructions, technical questions mainly used to acquire information related to their group and background information of each individual ranging from

social to economic information. Structured questionnaires are a primary data collection method that was used to collect more information from different targeted population.

### **Observations**

Researcher observes operation of target group physically without direct participating on the business, this method helped the researcher to understand the situation and content of the group operations, by using this method researcher will investigate the operation of group and their income generating activities to see the way operating, researcher will put under consideration all obstacle and bad operation of the community member.

### **Focus group discussion**

Method employed at collecting data which were important to discuss with group member, by aim of increasing quality of data through giving out ideas, provided their experiences on knowledge regarding their background on opportunities, challenges regarding group operation, income generating activities and how to overcome those challenges. Participants were holding discussion at interacting situation, which were highly encouraged by group members.

### **Documentary Review**

This method was used to collect secondary data and information such as community profile as well as district profile. Community plans was used to review issues related to socio-economic of the study area. Other review regarding on technical aspect on particular researched topic, challenges, opportunities and achievement within the

village were identified, researcher will review documents from local and central government sources as well as libraries.

#### **1.3.4.4 Data Analysis Methods**

The collected data were processed and analyzed by using SPSS computer program and fair wise ranking tool. The analyzed data were presented by using tables; charts and qualitative data were thematically analyzed to make meaningful interpretation.

#### **1.4 Community Needs Findings**

This section presents findings of CNA where tables and figures illustrate the findings, discusses demographic issues of the respondents include social economic-services, with other important needs were identified, prioritized, ranked and suggest a solution to a particular problems.

**Table 1: Gender of Respondent**

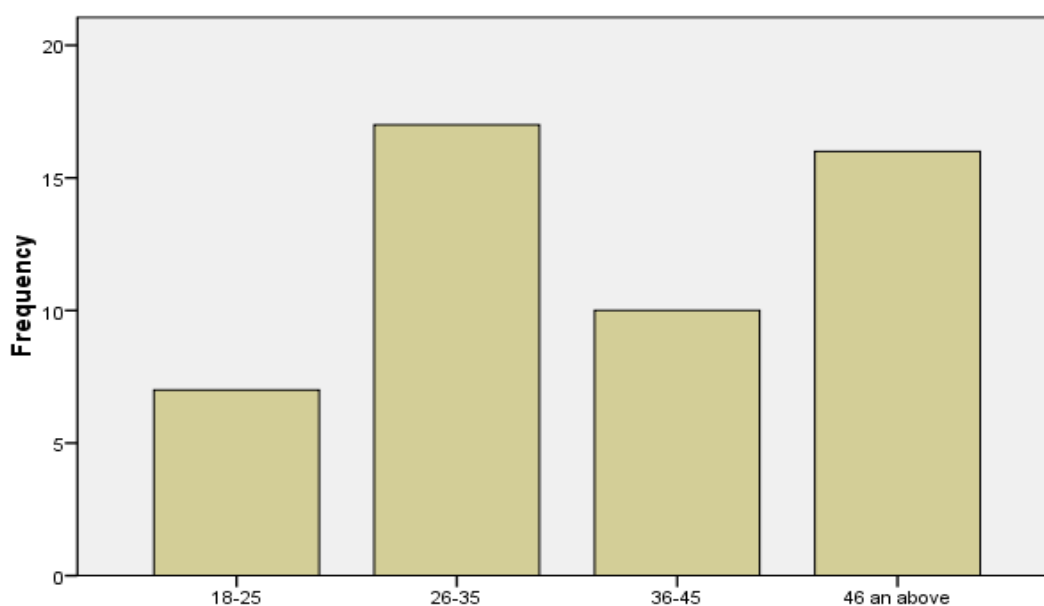
<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Male	18	36.0	36.0	36.0
Female	32	64.0	64.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	

Source: Survey Data (2016)

The assessment covered 50 respondent 32 were female equal to 64% while 18 were male equal to 36%. This result imply that contribution of Women in SACCOS and small scale income generating activities is greater compare to man at rural area, similarly their total population is relatively higher compare to male this result

comply with 2012 Population and Housing Census Women constitute about 51% of the population of the United Republic of Tanzania. However, due to traditional values, they are in many cases confined to household chores and therefore are at disadvantage in compared with men in terms of education, health and participation in the nation's economic and political life.

In an effort to ensure gender equity the government formulated a Women and Gender Development Policy (2000) which shows the national commitment to ensure full participation of women in the economy and unlocking their potential as drivers of sustainable development (URT, 2000). Implementation of this policy promotion of gender equality in all spheres of the society, including education, employment, ownership of resources, access to justice, political representation and participation at all levels of decision-making, care giving, household and community management (URT, 2000).



**Figure 6: Age of Respondent**

Source: Survey Data (2016)

Majority of respondents and is about 60% of respondents aged between 26 to 45 years this imply that they have ability to participate in production in either agriculture or any other entrepreneur. Many scholars in the field of production show that age affect production and decision making similarly, Schneider (2007) in Germany estimates the impact of different age shares on productivity including establishment tenure, on the basis of cross sections using the linked employer employee data set. He finds that a high share of middle aged employees (35-44 years) leads to the highest positive impact of productivity while a high share of employees between 15 and 24 or older than 55 years of age significantly reduces productivity in the manufacturing sector (in the service sector the younger age groups are also more productive in comparison to the employee group older than 55 years). Grund and Westergaard-Nielssen (2005) also use pooled Danish panel data entailing about 7000 establishments from 1992-1997. They find an inverse U-shaped age-productivity pattern using OLS regressions.

**Table 2: Education of Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Primary	19	38.0	38.0
Secondary	10	20.0	58.0
Informal education	21	42.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2016)

Sturdy indicate that 10% of respondent have secondary level education, 38% has primary level and 21% has neither primary nor secondary, they have only informal education, level of education affect production, the more educated person intended to be more productive one, studies show that there is strong correlation between production level and educational level.

This result comply with French and Fisher (2009) concluded that A more educated individual is more likely to participate in the job market, to have a job, to work more hours, and to be paid more and less likely to be unemployed. In other hand, Duncan, Kalil, and Ziol-Guest (2008). The benefits of a more educated population accrue not just to the more educated workers, but to future generations and to the broader society. Professor Schultz (1962) formalized the empirical evidences on education and earnings in the form of a theory of human capital.

According to the theory, education is a process of capital formation, human capital formation. Human capital, like other forms of physical capital, brings returns to investment. Further returns to education are equal to or higher than other forms of investment in education. Human capital theory gained ascendancy following the speech by T.W. Schultz on the subject to the American Economic Association in 1960. He argued that expenditure on education are investments in human capital which enhanced labor productivity, furthered technological innovation and produced a rate of return markedly higher than that of physical capital.

The initial research results did not differentiate between contributions to economic growth by different levels of education. Marital status of respondents show that 74% or respondent are Married, 12% divorce and 14% are Unmarried this imply that majority of Respondent have responsibility in their family, so they will be serious enough in production, group activities and mentally healthier.

**Table 3: Marital Status of Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Married	37	74.0	74.0
Un married	7	14.0	88.0
Divorce	6	12.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

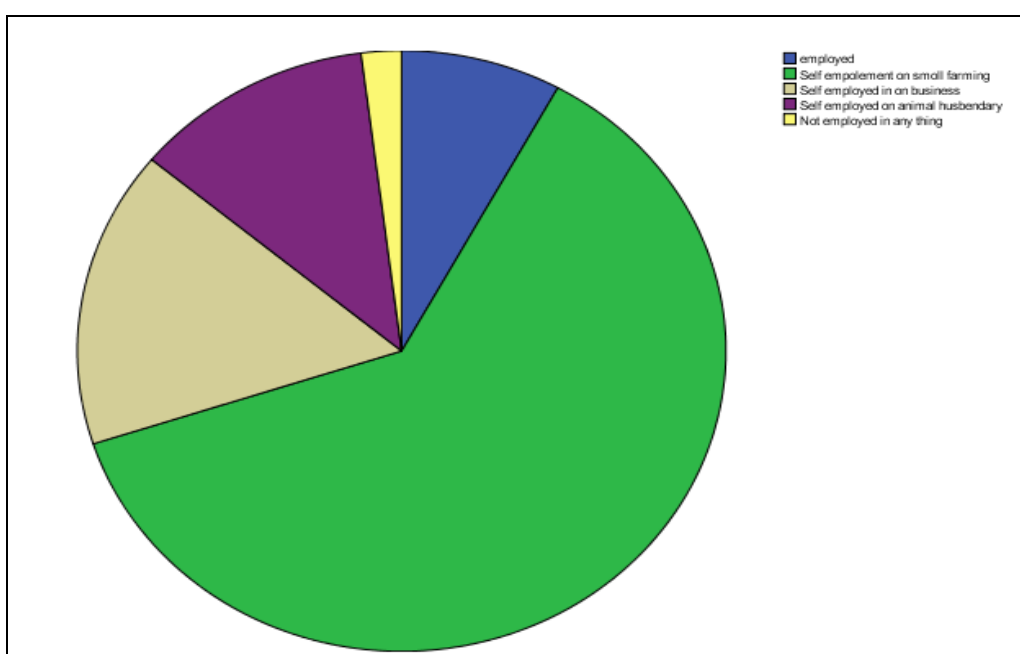
Source: Survey Data (2015)

This result comply with, Waite and Gallagher (2000) summarize evidence that marriage affects parents' ability to function by allowing them to specialize in work or household production and making them physically and mentally healthier. These types of changes would increase the marginal effectiveness of a given set of time and goods inputs, leading to better results for children. Marriage may also facilitate cooperation among parents that mitigates public goods problems associated with children's well-being Weiss and Willis (1985). If parents each value their children's well-being, investments in children by one parent not only benefit that parent but the other as well.

According to this study 62% of respondents engaging themselves on small firming as a source of income, 16% on small business, 6% on animal husbandry 8% are



employed on formal sectors and 2% not employed in any sector. This result imply that majority of respondent has not employed on formal sector, this result will help researcher to know the kind of project to do that will benefit community member, thus the SACOS group is very important aspect as a source of income for invest on their income generating activities.



**Figure 7: Source of Income of Respondent**

Source: Survey Data (2015)

The result comply with the Tanzania Population and Housing Census (PHC) on 26th August, 2012 which reported that average population of farmer (Cultivator) was 62.8% and livestock husbandry reported to be 2.4%. This result is a green light for researcher to know, if the community is well awarded on the SACOS and if they create full participation in the group will result increase income at family level.

In other hand result comply with MKUZA II REPOT 2010, which says that Agriculture is still dominated by small-scale farmers; with about 70 percent of farming being dependent on the hand hoe, 20 percent on ox-plough, and 10 percent on tractors. This, notwithstanding, the sector has been identified as a growth driver.

**Table 4: Personal Income of Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Below 200,000	39	78.0	78.0
Between 200,000 and 500,000	11	22.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Table indicate that 78% of respondent earn less than 200,000/= per month, 22% earn between 200,000 and 500,000 and no one earning more than 500,000/= monthly it imply that community is pour, they have low investment level and cannot afford even their survival. This result will help the researcher to design project that will be affordable to them and thus will help them to rise their income level and comply with millennium development goal with MKUZA Goal 2: which aim to reducing Income Poverty. MKUZA II REPOT 2010 says that, Tanzania's GDP growth rate has been impressive in the recent past. However, the incidence of income poverty did not decline significantly. Income poverty (basic needs and food poverty) varied across geographical areas, with the rural areas being worse off.

According to Zanzibar research agenda journal, 2015 – 2020 report that 44.4% of Zanzibar's are living below basic needs poverty and 13.04% below the food poverty line. The overall level of dependency on food purchases ranges between 40 and 65%

of annual household food consumption. The proportion of household income spent on food is also high, 60% and 51% of total household income for low and higher income quintiles respectively. The aim is to promote stable and diversified sources of income for poor households by 2020.

**Table 5: Percentage Contribution of Training to Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Good (40%)	28	56.0	56.0
Better (50%)	17	34.0	90.0
Best	2	4.0	94.0
No contribution (0%)	3	6.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Table indicate that 56% of respondents get train and contribute by only 40% of their production process, 34% of respondent get trained and contribute by 50% of their production process, 4% of respondent get trained and contribute by more than 80% of their performance and 6% of respondent get trained and not contributed to their production process, this result show that train provided to the group member is not appropriate enough in their income generating activities, so that their low level of production and income is correlated by this reason.

According to Gordon (1992), Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively, Economies in the twenty-first century are under relentless pressure to increase the skill levels of their workforce. A highly

skilled workforce is widely seen as being essential for prosperity in a globalised world characterized by rapid technological change, implication is that high and growing incomes can only be sustained by high and growing levels of worker productivity, which in turn demand ever-increasing levels of worker skills.

**Table 6: Economic Contribution of SACOS to Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Contributed.	46	92.0	92.0
Not contributed	4	8.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Table indicate that 92% of respondent report that SOCOS group contribute much to their production process, 8% of respondent report that there is no contribution, this imply that majority of respondent think that SACOS group is very important aspect in their income generating activities, result show that their views on SACCOS operation will made them ready to participate on project so as to reach the target of increasing income level.

**Table 7: Taking a Loan by Respondent**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Taking	27	54.0	54.0
Not taking	23	46.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Table show that 54% of respondent taking a loan on their group and 46% of respondent do not take a loan on the group, It is expected that all group member will take a loan and use it on their investment, this result imply that respondent does not invest fully on their economic activities by using borrowing money in the SACOS group, similarly the function of SACCOS is the operation of Saving and Credit for every share holder, so for large extent this SACCOS knows their responsibility but extra knowledge creation is needed to increase work performance of SACCOS.

**Table 8: Reason for Taking Loan**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
For business	7	14.0	14.0
Invest on vegetable firming	5	10.0	24.0
Invest on animal keeping	3	6.0	30.0
For domestic uses	6	12.0	42.0
For school fees	7	14.0	56.0
Other consumption	1	2.0	58.0
Don't take loan	21	42.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Survey show that 30% take loan on SACCOS for business investment either on business, farming or animal keeping, activities, 28% take loan for personal survival and 42% do not take a loan at all, this result will help researcher to draw advice for group member that taking a loan on SACCOS are mostly needed on their production in creating capital for investing and for their survival, if they don't take loan it will be an obstacle towered effective development.

**Table 9: Ability of Respondents to Pay the Loan**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Able to pay on time	26	52.0	52.0
I don't know	24	48.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data 2015)

Survey show that 52% of respondent have ability to pay loan in proper time and 48% don't realize that if they can pay loan on proper time, the researcher conclude that they don't know because economic means of production to SACCOS member is not reliable one, such that majority invest on small scale vegetable agriculture by using local means of production and by seasonal rain, such that their income varies.

**Table 10: Time for Loan Repayment**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Enough	28	56.0	56.0
Not enough	2	4.0	60.0
Don't know	20	40.0	100.0

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Enough	28	56.0	56.0
Not enough	2	4.0	60.0
Don't know	20	40.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Survey result indicate that 56% of respondent concluded that repayment time is enough, 2% says that repayment time is not enough while 40% they declared that they don't know, it might that time to pay is appropriate while some respondents do not have perfect knowledge on SACCOS.

**Table 11: Interest Rate on Loan**

<b>Particular</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Interest rate	3	6.0	6.0
No interest rate	47	94.0	100.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	

Source: Survey Data (2015)

Result show that 94% of respondent says that there is no interest rate on their SACCOS and they think that it will disturb their production activities, this result go against the time value of money thus one dolar today is not same as one dollar tomorrow, this result will help researcher to advice SACCOS to use bank system of operation either Islamic banking system or Commercial banking system in order to continue to exit.

#### **1.4.1 Identified Problems**

Participatory results on community Needs Assessment with a particular focus on problems, the following have been identified; Inadequate knowledge of income generating activities, Inadequate knowledge and use of technology in vegetable farming, low level of education, low family income, lack of extension services, lack of reliable water supply, lack of entrepreneurship skills, un-reliable rainfall destruct soil fertility, diseases that affect crops, agricultural inputs are inadequate.

#### **1.4.2 Availability of Resources**

Based on the survey results the notable resources of the community include land, forests, human resources, tarmac main road, primary school, secondary school, community leaders, community social centers and community groups, the named resources will increase income as well as welfare to community when there is well utilization of these resources.

#### **1.4.4 Suggested Solution**

Based on participants of this survey they came up with the following suggestions here bellow:

- (i) Conduct capacity building on income generation Activities (IGA) on vegetable production and entrepreneurship.
- (ii) Identification of marketing (domestic and regional markets)
- (iii) Agricultural disease control and provide crops inputs
- (iv) Identify other opportunities within the village



### **1.5 Community Needs Prioritization**

Due to the pair wise ranking, the first priority is “Improve income at household level and knowledge on income generating activities through technical capacity building”, this will create resource maximization and efficient use of it, due to the study conducted most of the group member borrowing money on domestic consumption and not investing it, as a result create low investment level.”

Empowering individual producer to increase sustainable income through improved capacity building and the use of appropriate technology is very important to increase production. Analysis revealed no respondents identified to have high knowledge and skills who uses appropriate technology in income generating activities, survey indicate that 56% of respondents get train and contribute by only 40% of their production process, 34% of respondent get trained and contribute by 50% of their production process, 4% of respondent get trained and contribute by more than 80% of their performance and 6% of respondent get trained and not contributed to their production process

The second priority was on Establishment of irrigation scheme, most of the group member are vegetable cultivator, they are farming seasonally and not using irrigation, most of time they incur loss. Third priority was on Building permanent office, this SACCOS group has no permanent office, they conduct their operation on village administrative building on a former cloves market building, Fourth priority was on Improve Agricultural and livestock extension services.

**Table 12: Community Needs Prioritization**

Community needs	Intervention	Score
Construction of permanent office of group.	Construct new building for office uses	5
Improve Agricultural and Livestock extension services	Provide block agricultural extension officers	3
Establishment of irrigation scheme.	Construct well for crop production	8
Improve family income and knowledge on income generating activities	Technically capacity building on Modern vegetable farming and entrepreneur skill.	14

Source: Survey Data (2015)

**Table 13: Community Prioritization Score and Rank Charts**

Problems	Interventions	P1	P2	P3	P4	Score	Rank
Luck of permanent office	Building permanent office					5	3
Poor agriculture and livestock outputs due to diseases and pests	Improve Agricultural and livestock extension services					3	4
Drought	Establishment of irrigation scheme.					8	2

Low saving capacity due to low family income	Improve income at household level and knowledge on income generating activities through technical capacity building.					14	1
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Source: Survey Data (2015)

## 1.6 Chapter Conclusion

CNA focused on addressing and improving family income through capacity building of SACCOS group member by provision of knowledge on vegetable farming as well as entrepreneur skill, encourage the use of appropriate technology, the project is environmentally friendly and has less negative impact to environment degradation. CBO within the Gamba village that is developmental, Food Security and Nutrition Committee, will be part of technical advisory unit to ensure provision of project sustain by providing resources from the group, community leaders as well as Donor Agency, training, market system, monitoring, evaluation and reporting.

### 1.6.1 Swort Analysis

In this community project a SWOT analysis tool used to ensure successfully and sustainability of this project. Through directive of facilitator participants analyzed their situation in term of Strength, weakness; opportunities and Time frame were

conducted in relation to this “empower SACCOS group” in income generating activities in a community of Gamba village North Unguja.

**Strength include,** availability of arable land in community area that provide environmental friendly for agriculture, availability of reliable market for vegetable product, leadership well organized, availability of human resources (group member and non group member).

**Weakness,** lack of local appropriate technology in income generating within community members, lack of enough funds to conduct the project, inadequate skills on vegetable farming and entrepreneur skill, Inadequate fund for business operation.

**Opportunities,** availability of enough community land for production, good relation between community members local and central government, community awareness on poverty reduction.

## **CHAPTER TWO**

### **PROBLEM IDENTIFICATION**

#### **2.1 Background to Research Problem**

This chapter reviews community problems where this project intends to address, according to the participatory assessment conducted at Gamba village at North “A” Unguja, various challenges were identified include low education, lack of extension services for Agriculture and livestock keeping, pests and diseases to crops, unreliable

rainfall, low family income, low knowledge on income generating activities and low knowledge on agricultural system.

Next group identified proposed solutions to these problems among others led to the core problem to be intervened by implementing a proposed project. This chapter reviews the problem of low income among household and community member as a whole at Gamba villagers, this can be solved through SACOS, regarding to increase household income and hence standard of living.

## **2.2 Statement of Problem**

In adequate capacity of running organization both capital and technical, has found to be the root of failure, most of group member who has taken loan on the SACOS, have not investing on their economic means of production, means of production continue to be pour, the group member engaged mostly on vegetable production and petty business, farmers use local means of production, they are mostly depend on rainy season which are unreliable, due to these reasons organizational performance continue to slow down with low level of saving, low capital, low per capita income resulted to un sufficient production level. This study intend to build capacity of community on technically in order to increase their income level. The study will emphasize on providing knowledge theoretically and practically such that their income level increased.

## **2.3 Project Description**

The title of the project is “adding value on Gamba development Cooperation SACCOS group by capacity building on Gamba village north Unguja” Project

targeted 30 community members of Gamba village (SACOS group) are the primary beneficiaries. But in the case of project development other beneficiaries such as domestic customers of their product, vendors, and business persons. Stakeholder's contribution is very important in the process of promoting small scale producer development for the group.

This project will strengthen the Gamba economy and scaling up skills arrangement by capacity building through training on modern vegetable, and Entrepreneur skills, training will consist of 30 participants of whom from SACOS member who are either farmer or other entrepreneur. Focus group discussion will be conducted from 20 participants from the same village aimed to identify other challenges and solutions that may not being spoken during the interview sessions, will be noted and considered for the improvement of project.

### **2.3.1 Target Community**

The target communities of this project is "Gamba development cooperation SACOS" group at Gamba village in North "A" district it is about 35 km from Zanzibar town, a total of 30 SACCOS members who were primary beneficiaries whereas 800 were also community members as indirect beneficiaries. Due to awareness rising on small scale producer among youths this project will be a good light for the neighboring people but also national level as whole.

### **2.3.2 Stakeholders Analysis**

Gamba development cooperation community and their family were primary stakeholder other stakeholder include local government and central government

institution. During study the researcher undertook stakeholder's analysis, which involved interview to offer their views in this project, the 30 direct beneficiaries and where the whole Gamba villagers will indirect beneficiaries of this project. Gamba development cooperation SACCOS group is a non-government organization registered by No 3876/2012, dealing with saving and credit cooperative service for small scale producer mostly on vegetable farming and other entrepreneur at Gamba shehia.

**Table 14: Stakeholders Analysis**

<b>Stakeholders</b>	<b>Awareness on the project</b>	<b>Roles on the project</b>
Community leaders	-Coordinate the project design and implementation	-Providing fund and such for donor for project
OUT MCED	-Coordinate research and rise project for community.	-Facilitate own skill to import knowledge to member
District Extension officers	-Active and well involved from project design and implementation	- Provide extension services
Customers	-Informed during designing of the project and participate fully in the processing period	-Provide Market centre
Village council	-Well come the project and participated in designing and implementing of the project	-Received a village contribution from product selling

Source: Survey Data May 2016

The villagers proud of this project outcome, which are in line with MKUZA (Mpango wa Kupunguza Umasikini Zanzibar) as the government poverty reduction strategies and the millennium development goal number one and two. Among indirect beneficiaries include north 'A' district by contributing to capacity building of the SACCOS group members.

### **2.3.3 Project Goals**

Current project goal is to train community member on proper way of vegetable farming and entrepreneur skill such that they are equipped with necessary skills for undertaking their production successfully, increasing production level and as a result increasing per capita income, this will ensure proper production, increasing saving capacity to group member and community at all. Majority of community member, in most time are woman involved in income generating activities poorly, in most time they incur loss due improper means of production and associated calamities such as drought.

#### **2.3.3.1 Project Objectives**

This part will deals with project objectives general objectives and specific objectives, specific objectives are the one by which the achievement of these will result to achieve the intended output of doing this project.

#### **2.3.3.2 Main Objective**

The project aims at increasing income level on members house holed through promoting economic activities by providing appropriate technology and therefore increase production that leads to increase income at household level and thus improve standard of living for group members and community at Gamba at large. The project intends to increase knowledge and accessibility to reach competitive market to deliver qualitative products at rural community.



### **2.3.3.3 Specific Objectives**

- (i) Encouraging group member to use modern vegetable agricultural means of production by June 2016.
- (ii) Increasing awareness of group member on entrepreneur skill by July 2016.
- (iii) Increase family income from less than 200,000/= monthly to more than 50% by September 2016.

## **2.4 Host Organizational Profile**

It was established in 2012 with aim of promoting and rising fund on small scale entrepreneur among group members and thus increases income at household level by individual economic activities, mostly engaged on small scale farming and small scale entrepreneur. There are variety of vegetable product produced by the community, the village is very famous in Zanzibar for providing vegetable product to the Market like Kinyasini District Market and Zanzibar Town, since Zanzibar is a tourism zone there is enough market for Gamba community product. A group has registered at 2012 with registration number 3876/2012 by Zanzibar cooperative act No 4(1984). It has a total of 30 organizational members who active and were all living in the same village.

### **2.4.1 Vision Statement**

To be a community free from Income poverty with decent living in healthy environmental condition.

### **2.4.2 Mission of SACCOS Group**

The SACCOS Group is aimed at creating a sustainable development while focusing on providing environmental conservation as well as poverty alleviation among group

members and community at large by investing on small scale agriculture and entrepreneur with competitive market, improve food security and nutrition.

## **2.5 Chapter Conclusion**

This chapter presents the main problem that contributes to other existing problems for group members. Initiating of SACCOS activities by revolving fund to invest on economic activities in order to gain economic development among community members has been seeing a solution to income poverty and thus improve livelihood of community of Gamba, Zanzibar and Tanzania as whole. The Researcher advice group member and whole community investing on income generating activates by revolving fund on SACCOS by using appropriate technology with skills.

## **CHAPTER THREE**

### **LITERATURE REVIEW**

### **3.1 Introduction**

Literature Review is defined as gathering relevant information by wide reading from books, journals and hard copies about the topic. This chapter reviews theoretical aspect relating to previous projects and research studies relating to microfinance institutions and SACCOS as a form of microfinance. It concentrates on theoretical, empirical, policy. Theoretical review bring out knowledge on Microfinance, Saving and credit cooperative society (SACCOS), its background in Tanzania and worldwide.

### **3.2 Theoretical Literature**

Theoretical literature review will concern with concept of terms, it will show related concept from books, journals, records and report documented from different scholars who has ever write on microfinance institution. Tanzania government made effort to encourage microfinance development, government realize that investing on microfinance will help in archiving economic growth of the country, with the support of donors, private sector and NGOs has initiated several microfinance institution to fight against poverty alleviation, these institution is aimed at providing financial services and non financial services. Different Scholars tried to write on microfinance in Tanzania and Abroad, scholars such as Otero (1999) in Ghana has said that “Microfinance is the provision of financial services to poor and very pour self employed people”. In other hand Ledgerwood (1999) analyzed that Microfinance generally include saving and credit but can also include other financial services as insurance and payment services.

This concept is also emphasized by Schiner and Colombet (2001) defines microfinance as attempt to improve access to small deposit and small loans for poor household neglected by banks. It is a range of innovative financial arrangements designed to attract the poor as either borrowers or savers. Bakhtiari (2006) defined micro credit and microfinance have received extensive recognition as a strategy for poverty reduction and for economic empowerment particularly in rural areas which having poor population.

The terms microfinance and microcredit are often used interchangeably, microfinance not only providing financial services but also providing non-financial services, Microfinance institutions (MFIs) in addition to their classic products develop non-financial services such as vocational training, technical assistance, agricultural or health education.

The root of problem in Tanzania is that there is regular increment of establishment of SACCOS's as a form of microfinance institution but majority die because members are not equipped with knowledge of production and income generating activities more over this, Mills and Jacobson, (2008) has said that, Microfinance not only cover financial services but also non-financial assistance such as training and business advice. Microfinance consist of loans usually small to economically productive people usually women to establish or expand small-self sustaining businesses.

While rural saving scheme is the same as microfinance; the only difference is that rural saving scheme is more ever non-formal microfinance. The basic problem that

poor people face is to save money. They often don't have enough money to save so that when they need they can borrow. Poor families may borrow from relatives, money lenders or microfinance institution such as FINCA and PRIDE with high rate of interest.

### **3.2.1 Microfinance Institution**

Two theories advanced by scholars regarding Microfinance include economic and psychological theories. The economic theory treats microfinance institutions (MFIs) as infant industries, while the psychological theory differentiates microfinance entrepreneurs from traditional money lenders by portraying them as social consciousness driven people (Khandakar et al., 2004). Many societies have embraced microfinance based on economic theory as a major strategic tool to combat the severe poverty, particularly in rural areas.

This stems mainly from the belief that providing small loans, savings facilities, insurance products, money transfer services and skills training to poor people, and more especially women, could be a way of providing opportunities to be self-reliant and play active roles in their households and communities the economy as a whole. Is an organization that offers financial services to the poor and low income people, they are initiated to meet different objective include, poverty reduction, to provide banking services to the poor that is to lend very small sums to very poor borrowers and the development of the business sector as a means of achieving high standards of living (Christen & Drake, 2002).

According to Wilson & Clark (1993) state that Microfinance institutions are “financial intermediaries formed to serve the needs of special group of people.”

Micro-finance Institutions also, refer to “transactions in small amounts of both credit and savings, involving mainly small-scale and medium-scale businesses and producers. The poor, who cannot run a small business because they lack capital, may also benefit from micro-finance organizations. The poor, especially poor women are the prime targets for micro-finance intervention in many countries”, (Khandker, 2000).

### **3.3.3 Types of Financial Institutions**

In finance and economics, a financial institution is an institution that provides financial services for its clients or members. One of the most important financial services provided by a financial institution is acting as a financial intermediary. Most financial institutions are regulated by the government. (Wikipedia) Microfinance institution provide similar product to their costumer as formal sector financial institution, scale an delivery styles differ but services of loans, saving and are insure are the same.

The various financial institutions generally act as an intermediary between the capital market and debt market. But the services provided by a particular institution depend on its type. The financial institutions are also responsible to transfer funds from investors to the companies. Typically, these are the key entities that control the flow of money in the economy. Financial institutions categories into three categories namely, formal, semi formal and informal financial institutions (Christen & Drake, 2002), Formal financial institutions are registered institutions licensed to provide a range of financial services and they registered under financial services legislations like microfinance Act, Insurance Act and cooperative Act. In Tanzania formal

institutions involves national insurance companies and banks such as NMB, NBC and CRDB.

### **3.3.4 Role of Microfinance Institution in Poverty Reduction**

It is a difficult aspect for poor persons to get capital to invest, neither from personal pocket nor from banking system for variety of reasons, working capital is the essential requirement on investment at right time help them on investing to income generating activities (IGA's) as stated by (BID, 2001). Microfinance is seen as one of significant approaches to poverty alleviation. To access finance allow MEs business and gain technology thus ensure their competitiveness micro and as a result macro.

UNCATAD (2000) said that "poor financing of ME's can seriously undermine the microeconomic fundamental of the country, resulting to low growth and in income and employment. Theoretically, microfinance plays an important role in the fight against poverty. It enables borrowers to generation income which helps the business activity expand, contributes to household income and its attendant benefits on food security and children's education. Microfinance generates employment to more than 150 million people in the world and provides opportunities for the development of people in rural and urban areas (Katsushi et al., 2010).

For women who in many contexts are excluded from public space microfinance helps to build confidence and empowerment. Microfinance helps the poor to increase income, build viable businesses and reduce their vulnerability to external shocks. It can also be a powerful instrument for self-empowerment by enabling the poor, especially women to become economic agents of change (Ted, 2001).

In Bolivia and Central American microfinance is a means to reduce poverty and over indebtedness among small farmers and craftsmen in urban and rural areas to improve their farm activities. Microfinance helps in decreasing unemployment, alleviating poverty and increasing economic growth of the country economy in Indonesia (Robinson, 2001). Microfinance in developing countries established to provide means of overcoming problems facing most of low income consumers, who are not able to pay approximately US\$ 10 to 30 per unit of useful lighting service. They are normally unable to make such a one a time investment up front, due to nature of their available cash flows, as well as real and perceived risks of investing in a potentially sub standard products (Mills & Jacobson, 2008).

It is believed that people who live in developing countries might improve their living standards by becoming micro entrepreneurs and that financial institutions should support their initiatives with small loans. Micro-finance facilities can provide a range of financial services including credit, savings and insurance to poor enterprises and households. It offers the potential for growth and helps safeguard poor households against extreme vulnerability. Loans, savings, and insurance help even out income fluctuations and maintain consumption levels (Bikki & Joselito, 2003).

Seibel (2003) proved through the survey that micro finance is that chemical through which the germ of poverty can be killed. The study also showed that micro finance is equally profitable in the poor countries as in the rich countries. He rejects the concept that that Microfinance is a poor solution for poor countries. If properly



regulated and supervised, they have great potential in poverty alleviation and development, both in rural and urban areas.

Matovu (2006) mentioned that without any doubt it is obvious that micro finance play an important role in poverty alleviation but the part of micro finance in poverty alleviation is like a drop of water in a sea. Micro finance helps in improving the standard of living of peoples. The main hurdle in this is the finding of relevant data. It is very difficult to find the poor people and help them. It requires a deeper analysis to find the poor people and help them through micro finance.

### **3.3.5 Saving and Credit Cooperative Societies (SACCOS's)**

Saving and Credit Cooperative Society (SACCOS's) is a type of microfinance and is defined as is a group of people who have common bond, live in the same community or society save money together and lend it to one another at agreed interest rate, time and conditions. It is a democratic, unique member driven and self help union (Marcus, Beth & Caroline, 1999). SACCOS also defined as a legal entity established by the voluntary membership of private or public for the purpose of depositing their savings and providing credits to its members (URT, 2004).

Savings and Credit Cooperative Societies (SACCOs) are important in the provision of financial and banking services to low income households who for economic reasons cannot be covered by the activities of formal banks and financial institutions. In some cases some government and private institutions may also give financial assistance to SACCOs in order to enable them give micro credit to their members (Mwakajumilo, 2008).

Member who hold SACCOS, at the same time are the owner of and conducting their voting mandate on one member in respective of shareholder, this means that only the member of this institution can borrow and deposit from SACCOS (Makori et al 2013).

The main objective of SACCOS is to improve the living standard of rural community by enabling them to have their own source of capital which enable them to start IGS,s and hence contribute to poverty reduction, MDC(2011). SACCOS play a significant role in improving the conditions of smallholder farmers. This in because they not only help the smallholder farmers accessing financial services and invest in income generating activities but also they enable such individuals to solve fundamental problems in their families. Furthermore, the study recommends that SACCOS need to provide a range of services that cater for needs borrowers who want to serve (Brown 2007).

### **3.3.6 Historical Background Microfinance and of SACCOS**

SACCOS emerged during the mid of 1800s by Hermann Schulze- Delitzsch and Friedrich Raiffeisen as a means to reduce poverty and over indebtedness among small farmers and craftsmen in urban and rural areas. One of the rural SACCOS Bank formed in Germany to unite poor people and organized them for self help, mutual help and to help small farmers who could not accessed credit facilities easily (Banerjee et all. 1993). Credit union growth in Africa particularly in Togo and Cameroon during the 1970s, by the end of the 1980s there were in 67 low-income countries about 17,000 credit unions (Cuevas, 1992). The idea of having SACCOS in Tanzania started in 1925 as a way of fighting poverty and bringing development.

One form of development that is aimed is the empowerment of marginalized groups such as rural people, women and disabled by giving them access to loans. By may 2009, there were 5,347 SACCOS in the country with total saving deposits of TZS 273.6 billion and loan portfolio of TZS 329.6 billion (Kesanta, 2009).

Microfinance in Tanzania began with NGOs (Non Government Organizations) and SACCOS (Savings and Credits Cooperative Societies) in 1995 and has continue to grow with the increased success of microfinance internationally (answers .com/microfinance in Tanzania 17/10/2007). According to 2005 survey done by bank of Tanzania (the overseer of microfinance under the Ministry of finance) updated the directory of microfinance practitioners identify basic information on microfinance institutions namely commercial banks, financial Institutions, financial non-governmental Organizations (NGO).

Savings and Credit Cooperatives Societies (SACCOS) and Savings and Credit Association (SACAs) the directory has counted a total of 8 banks, 45 Community Based Organizations, 2 companies, 95 Government programs, 1,620 SACCOS, 48 SACAs and 62 NGOs, (Answers .com/microfinance in Tanzania 17/10/2007). Between 2001 and 2003, the number of new retail outlets increased by 20%, clientele grew by 72% on average, outstanding loan portfolio and savings deposits grew by 88% and 52% respectively, with a low non-performing loan ratio of less than 5% on average, (Answers .com/microfinance in Tanzania 17/10/2007).

### **3.3 Empirical Literature Review**

Empirical review brings out documented and actual practical evidence on SACCOS and other microfinance forms.

### **3.3.1 The Contribution of Microfinance Institution in Poverty Reduction**

Several scholars indicate the relationship between microfinance institution in poverty reduction strategy, which lie with the millennium development goal translated in Tanzania by MKUZA II and MKUKUTA II. Some scholar concludes that there is strong positive correlation. This part will review different scholars studies and effort made by different stakeholder that wrote on the topic or related to.

### **3.3.2 Increased Income on Producer**

According to Kwai and Urassa(2015) at Mbea Tanzania has found that SACOS plays significant role in improving the condition of small holder farmer. They recommend that SACCOS has to be improved to enable them to perform better and provide range of service to member by helping beneficiaries reduce their income poverty. Onchangwa and Memb (2012), In Kenya has conducted a studies to determine the effect of saving in SACCOS's on members investment culture in Kenya, sturdy targeted 25145 members of all 8 registered SACCOS,s in Gucha district with random sample of 379, save in various SACCOS,s the sturdy showed that SACCOS positively influence investment culture of the member.

Study done by Hulme and Mosley (1996) revealed that, in Bangladesh the growth of incomes of borrowers always exceeds that of control group. Increase in borrower's income larger for better off borrowers in Bangladesh, Indonesia and Sri Lanka. It is also showed that, there is an average annual increase in income of 28% for borrowers compared with an average of 14.5% for the control group. An estimated 8% of borrowers crossed the poverty line.

Sturdy done by Remenyi & Quinones (2000) also revealed that, household income of families with access to credit is significantly higher than for comparable households without access to credit. The study indicated that, in Indonesia 12.9% annual average rise in income from borrowers was observed while only 3% rise was reported from non-borrowers (control group).

The study noted that, in Bangladesh, 29.3%, 17 %t annual average rise in income from borrowers was observed while only 3 % rise was reported from non borrowers (control group). The study noted that, in Bangladesh, 29.3 % annual average rise in income was recorded and 22 % annual average, rise in income from non-borrowers. It is further revealed that, in Sri-Lanka 15.6 % rise in income from borrowers and 9 % rise from non-borrowers.

In the case of India, 46% annual average rise in income was reported among borrowers with 24 % increase reported from non-borrowers. The results show that, microfinance institutions through credit provision contributed to the increase income of the participants in the area studied this has positive impact to poverty reduction. Another study done by Mosley (2001) revealed that, the excess income growth for borrowers over the control group was between 132% and 158%.

For poor borrowers (who were a minority of those surveyed) gains relative to the average for the control group were lower than for all borrowers. The regression analysis relating income increase per household relative to the control group, the average to initial income shows a positive relationship, proportionate gains from borrowing rise with household income. This study also indicated that, there is a

positive poverty impact although given the fact that only minorities of borrowers (around one third) were poor at the starting point of the analysis in 1993, this is modest. Between 10%–20% of poor borrowers, varying between institutions crossed the poverty line over the period studied as a result of microfinance. Khandker (1998) also found that, in Bangladesh 5% of microfinance participant households removed from poverty annually. Thus, microfinance contributes significantly to poverty reduction especially for poor women. Not only participants seem to benefit but the whole local community.

Khandker, (1998). The positive impact of micro credit to women empowerment was due to joint decision made by women in their family. This was interpreted as a positive impact to them; the study used additional empowerment indicators such as productive asset ownership and political awareness as a result of microfinance effect to women. The author concluded that access to credit had a positive impact to women empowerment.

Chen and Donald (1999) revealed that, 41% of microfinance institutions were not financially self-sustainable; they were relying on donor support to keep afloat, this had negative impacts on poverty reduction. It was further observed that, MFIs in Tanzania lack participatory ownership and many were donors driven.

### **3.4 Policy Review**

This part will review on several policy and laws relating to microfinance and SACCOs, as tool for poverty reduction strategies in Tanzania. There are several laws and policies, which support SACCOs in Tanzania. For the example,

**The Co-operative Societies Act, 2003** ensure that the government created conducive environment for Cooperative Societies and their members to perform their functions in a free democratic manner and promoting economic and social interest of the members for economic growth by setting International Cooperative Alliance (ICA) principles (Komba et al. 2005).

**The Co-operative Development Policy of 1997 and revised 2002** recognizes the importance of the National Poverty Reduction Strategy Paper (PRSP) accords to cooperative development, Also provide the structure of cooperative society from primary society at base level and federation at top as stressed by Section 14(1) of the Co-operative Societies Act, 2003, revised Edition, 2004.

**The National Micro-finance Policy of Tanzania, 2000** emphasized on serving the low-income segment of the society whose incomes are very low with limited access to financial services thereby contribute to economic growth and reduction of poverty (URT, 2000). This provides advantage of investment opportunities for economic returns while financial services allow higher standards of living to be achieved at household level.

**Small and medium enterprise in Development policy (SME's Policy 2002)**

The establishment of SME's was recommended by the government policy paper on microenterprises and informal sector promotion (MEIS) policy, aim of the policy is faster job creation and income generating through promoting creation of SME's, improving performance and comparativeness of the existing one to increase their

participation and contribution to Tanzanian economy, the policy is under review and Stakeholder meeting held on 12<sup>th</sup> day of April, 2013 at Kilimanjaro (Lyimo 2013).

### **3.5 Literature Review Summary**

Due to reviewing literature in form of Theoretically, Empirically and also Policy has show support on development of SACCOS and Micro entrepreneur in general, Gamba development cooperative SACCOS is in position to fight against poverty reduction strategy. Theoretically, deferent scholars define the concept microfinance Theoretical review bring out knowledge on Microfinance, Saving and credit cooperative society (SACCOS) that the function of microfinance is to provide financial services but also non-financial assistance such as training and business advice.

On other hand empirical review indicate that deferent institution has invested on SACCOS as a form of microfinance and found positive strong correlation between SACCOS and poverty reduction. Government either prepares deferent policies to facilitate Microfinance and SACCOS to function.



## **CHAPTER FOUR**

### **PROJECT IMPLEMENTATION**

#### **4.1 Introduction**

In this chapter describe implementation of project that took period of six month, implementation means the flow of result from community needs assessment which identified several issues, key of them is low income level of SACCOS group member due to insufficient knowledge on income generating activities, It also explain project product and output, project planning, staffing, budget and implementation to project and report what was accomplished at the end of project.

#### **4.2 Project Outputs**

At the end of project, SACOS group is expected to be trained and intended to improved skills on income generating activities, improve skill on entrepreneur and management skill, improved skills on vegetable farming using appropriate technology, increased productivity of their product, increased income at household level, saving and reduction of poverty at family level.

#### **4.3 Project Planning**

Project planning is the core part in the project development process. The project planning will involve the following major steps; Identifying activities, sequencing activities, developing timeframe for activities developing budgeting, and assigning responsibilities for carrying out the activities lastly but not list is assessing facilities equipment and service needed.

#### **4.3.1 Identifying Activities**

It is back bone of project-planning phase, it is intended to mention time and effort invested in this specific step guaranteed the success achieved, identification of project activities were carried out in a participatory way by involving all CBO members basing on the project objectives by considering resource available and constraints.

#### **4.3.2 Sequencing Activities**

Some time activities are relating each other, completion of one will simplify other before others source of the activities had to conduct concurrently with others, and hence sequencing them was imperative.

#### **4.3.3 Time Frame**

After identifying and sequencing activities of the project the next task was to determine the duration of the activity by determining the activity start date completion date.

#### **4.3.4 Assigning Responsibilities**

Assigning Responsibilities for different activities to specific individuals was done in a systematic manner involving all the CBO members. The criteria for assignment of the tasks were the individuals' possessed skills and the demands of the activity.

#### **4.3.5 Facilities, Equipment's Materials and Services**

Carrying out activities of project requires various kinds of facilities, equipment materials and services. The community members have agreed collectively to determine the facilities and services needed for each activity in the project.

### 4.3.6 Preparation of the Budget

Preparation of budget is critical in project planning; budget is generally a statement of income and expenditure. In community development projects budgets can take many forms, in certain projects, priority is given to preparing an estimate of expenditure for project activities, because the money will be provided by a funding agency or a development organization, however in this particular project the funder were CBO members.

### 4.3.7 Project Inputs

Inputs referred to all drivers that when interred in the process will result to get the intend output during the project implementation and particularly for this project will include, human resources, financial resources and materials. Human resources were group members, district officers, government personnel such as regional Agricultural expert, partners from different, village leaders, training, financial resources used for capacity building and during consultation were contributed by the district and group members.

**Table 15: Implementation Plan**

Objective	Activity	Output	Input	Responsible	Time frame
(1) Encouraging group member to use modern vegetable agricultural means of production by june 2016.	- Presentation of proper way of vegetable farming.	Increased awareness to 30 group members of SACOS.	-writing materials -Hire venue -Hire facilitator -Group members	-Group members -community leaders -facilitator -CED student	-1 <sup>st</sup> week May 2016
	Field visits to group member firms to see	-Increasing awareness vegetable farming on	-Hire facilitator -Group members	-Group members -community leaders	-Second week of May 2016

	their Strength and weakness	individual firming in the same village.		-facilitator -CED student	
	Field visits to Successful farmers to see how they succeed	-broad knowledge on proper way of farming and the way to resist against drawback including crop daises.	-Hire facilitator -Group members - Transport. -Venue.	-Group members -community leaders -facilitator -Successful farmer. -CED student	-Third week of May.
	- Generalization of knowledge including presentation and field trips conducted.	-awareness created theoretical and by observation Successful farmers from group member individual activities to	-Hire facilitator -Group members -Venue	-Group members -community leaders -facilitator -Successful farmer. -CED student	-First week of june 20016.
(2) Increasing awareness of group member on entrepreneur skill by July 2016.	Train on entrepreneurship and leadership skills	-awareness on entrepreneur increased to group member	-Stationeries -Trainer -transport	Group members Facilitator CED student. Community leaders	Second week of June
	Training on keeping financial recording on business.	-awareness on keeping financial recording on entrepreneurs and farming.	-Stationeries -Trainer -transport for trainer. -CED student	Group members and facilitator	Third week of June 2016
(3) Increase family income from less than 200,000/= monthly by more 50%on September 2016.	- Encouraging group member to use the appropriate technology on firming and other entrepreneur skill.	-Theoretical and case sturdier interred in their practice	-group member -community leader -CED student	-Group members -community leaders -Successful farmer. -CED student	First week of July 2016 to Fourth week of September 20

Source: Survey Data (2015)

**Table 16: Project Log Framework**

<b>Hierarchy of objectives</b>	<b>Objectively verifiable indicators (OVI)</b>	<b>Means of verifications (MOV)</b>	<b>Assumption</b>
<b>GOAL (Impact):</b>  Increased income at household level among SACCOS, group members and community at Gmba village to improve living standard and reduced poverty	Average house hold income amongst SACCOS, group members	Survey report	Group members are aware about their income
<b>Objective 1:</b> To create group awareness on vegetable farming mobilization of meetings, learning from field visits.	SACCOS group member engaging into vegetable production through using appropriate means of production	Awareness campaign reports	Group members were willing to engage into vegetable production
<b>Output :</b>  Awareness Increased among group members on vegetable production by using appropriate technology, including use of organic fertilizer, good seeds, watering plant, pesticides as advising by agricultural officer.	Group members voluntarily engaging in vegetable production and using better technology	Group members report	Group members are supportive to the project
<b>Activities:</b>			
Carry out mobilization meetings to community members on the importance of using modern way of production and therefore increased income among group as well community members	Genuine participation of community members into awareness meetings	Project report	Group members willing and supportive to the project

Organize one field visits to group member's firms to see their failure and success	Genuine participation of community members into field visits awareness on different firms owned by individual group member themselves.	Learning field visits report	Group members at field visits are willing
Organize 2 field visits to successful and at Mahond farmers at Mkwajuni	Lesson gained by group members from Mkwajuni north "A" and Mahonda north "B" Unguja	Learning field visits report	Group members at field visits are willing
<b>Objective 2:</b>			
Increasing awareness of group member on entrepreneur skill by July 2016	SACCOS group member are awareness on entrepreneur skill	Awareness campaign reports	Group members were willing to use entrepreneur skill on their production
<b>Output :</b> Increased awareness on entrepreneur skill among group members on.	Group members voluntarily use entrepreneur skill in their production and using ad vised tools	Group members report	Group members are supportive to the project
<b>Objective 3:</b>			
Encouraging group member to use modern vegetable agricultural means of production by September, 2016.	SACCOS group member applied modern vegetable farming and entrepreneur skill	Income report of group member.	Group members were willing to use skills provided
<b>Output :</b> Increased quantity of product produced and income on household.	Group members voluntarily Increased quantity of product produced and income on household.	Quantity of income gained.	Group members uses the correct means of production.

Source: Survey Data (2015)

### 4.3.3 Staffing Pattern

Implementation of the project lies upon the CBO members, assisted by the CED student. All together were participating fully in implementing project. The Group so far has no technical person due to its ability or rather low capacity to recruit, pay and maintain technical staff. However, the implementation to a great extent was assisted by group member themselves using their traditional ethics.

### 4.3.4 Training Needs

All CBO members performing daily duties are scheduled to be trained in vegetable farming as well as entrepreneur skill.

### 4.3.5 Project Budget

Total project budget was TZS 2,080, 500/= All resources and inputs necessary to implement the project were itemized accordingly. Costing of items and contribution by different stakeholders was done in collaboration with group leaders and members and local leaders.

**Table 17: Project Budget**

Objective	Activity	Input	Unity Measures	Unit/Price Tzs.	Quantity	Total
(1.) Train 30 community member on the use modern vegetable agricultural means of production by June 2016.	-Preparation of training manual	-Facilitating fee.	Days	20,000	1	20,000
		-Menu	Coupon	5,000	32	160,000
		-Notebook& pen	Pair	500	32	16,000
		-Manila sheet	Each	500	2	1,000
		-Board pen	Each	500	1	500

	-Presentation of proper way of vegetable farming	-Facilitating fee.	Days	20,000	2	40,000
		-Menu	Coupon	5,000	64	320,000
		-Manila sheet	Each	500	2	1,000
		-Board pen	Each	500	1	500
	Field visits to group member firms to see their Strength and weakness	-Transport	Trip	40,000	1	40,000
		-Facilitating fee.	Days	20,000	1	20,000
		-Menu	Coupon	5,000	32	160,000
	Field visits to Successful farmers to see how they succeed	-Transport	Trip	40,000	1	40,000
		-Facilitating fee.	Days	20,000	1	20,000
		-Menu	Coupon	5,000	32	160,000
	-Generalization of knowledge including presentation and field trips conducted.	-Facilitating fee.	Days	20,000	1	20,000
		-Manila sheet	Each	500	2	1,000
		-Menu	Coupon	5,000	32	160,000
(2) Increasing awareness of group member on entrepreneur skill by July 2016.	Train on entrepreneurship and leadership skills	-Facilitating fee.	Days	20,000	1	20,000
		-Menu	Coupon	5,000	32	160,000
	Training on keeping financial recording on business.	-Facilitating fee.	Days	20,000	2	40,000
		-Menu	Coupon	5,000	64	320,000
		-Manila sheet	Each	500	2	1,000
		-Board pen	Each	500	1	500
(3) Increase family income from less than 200,000/= monthly by more 50% on September 2016.	-Encouraging group member to use the appropriate technology on farming and other entrepreneur skill.	- Supervising fee	Week	10,000	16	160,000
		business recording book	Each	2,000	30	60,000
		-Tomato seed	-Pact	5,000	30	150,000
<b>GRANT TOTAL</b>						<b>2,080,500</b>

Source: Survey Data (2014)

#### 4.3.6 Project Implantation Report

Implementation of the project was scheduled to come to an end by September, 2016.

However, the project has been progressing well at satisfactory level. The project had





## **CHAPTER FIVE**

### **PROJECT PARTICIPATORY MONITORING EVALUATION AND SUSTAINABILITY**

#### **5.1 Introduction**

This chapter will focus on participatory Monitoring, participatory Evaluation and Sustainability of the Project which is very important part of the project implementation as it clearly traces, measures the performance and sustainability process of the project in each stage. Monitoring is a continuous process that is geared towards looking at the way; day-to-day activities were implemented and make necessary improvements in order to achieve the goal.

This section tries to focus on how regularly gathering information required in maintaining project on schedule, anticipating problems, formulating the solutions, measuring the progress and evaluating the project success. It also indicates need to review the project to enhance that it's capacity in terms of human and none human resources function well as planned regardless of internal and external pressure or changes including funding opportunities.

#### **5.2 Participatory Monitoring**

Project monitoring was done during member regular meeting and learning session the meeting is once in every week when member come to submit their weekly share. Gamba development SACCOS share is 2000 per week the attendance is good almost all members attend in every meeting, when member is on commitment he/she will contribute to other meeting. According to Lukmay on his tenses on CEDPA 1994 “

Monitoring of routinely gathering information on all aspect of a project "This is done in this project.

The objective of monitoring is to determine whether input in the project are adding value, Monitoring in other hand is to make follow up of planed activities if there is progress toward intended goal. Participatory monitoring is the systematic recording and periodic analysis of information that has been chosen and documented by insiders with support from outsiders; it uses various participatory methods and including different stakeholders. Its purpose is to help all the people involved in the work to take appropriate decisions as planned.

It must also be a communication system, in which information flows in different directions between all people involved. In this context, the stakeholders were Gamba development SACCOS group, North "A" District, Agricultural Officer, District Community Development Officer, Village Executive Secretary, Village Development Committee, Village Leaders, The monitoring exercise focused the project activities implementation, project outputs and project outcomes. In the monitoring process information were collected throughout, the process and feedback was provided on monthly basis.

Monitoring process involved the following areas; reimplementation monitoring aimed at keeping the project planned activities running well by ensuring that the inputs required made available and stakeholders will implement the project, monitoring was done during implementation level to ensure that every activity is done as planned in the activity schedule.

### **5.2.1 Monitoring Information System**

Gamba Development SACCOS group members are the owners of project; group members desired a better life that could be obtained through reduction of income poverty. In order to reduce poverty, capacity building on income generating activities concerning with vegetable farming and entrepreneur skill was a project of their choice. The CBO member together with local government's extension Officers and field Officers facilitated the group on activities.

### **5.2.2 Participatory Monitoring Plan**

According to participatory monitoring plan the project has planned to conduct summative evaluation in the first week of October 2016. The approach in data gathering will be through semi structured questionnaire, interviews, and site observation. Indicators for assessment include improvement by the use of entrepreneur skill, appropriate way of vegetable farming increase in income as the result of self individual products, improvement in participants' livelihood which will be reflected by improvement monthly income, household satisfaction such as furniture, clothes, beddings; type of food eaten and number of meals; improvement in housing, ability to pay school fee etc. Group members have discussed these indicators and some of the information is being collected continuously.

Evaluation process will be participatory involving all stakeholders. Analysis will be both qualitative and quantitative; results will be presented using tables, charts and narration for all participants to understand. After discussion and agreement on the monitoring and evaluation plan members agreed to meet once per month every last day of each month. During the meeting, the secretary reads the agenda of the last

meeting; discuss problems and solutions, the way forward, the CBO member and the extension Officer attend meetings and respond to any technical issues and challenges as experienced by members as well as reviewing the group's plan. CBO member and the extension Officer were responsible for analyzing data and reporting to group members for discussion.

To ensure active participation of SACCOS group members in monitoring and evaluation of project, project objectives and corresponding indicators have been defined in a participatory manner during planning responsibilities; duties were assigned and agreed upon. As part of monitoring project, all group members agreed to keep quantity of product gained as well as income by sales records from each member. A record entry data table was designed and shared by the participants, it was explained on how to till information was compiled after every month and analyzed. CBO member and the extension officer were responsible for analyzing the data and reporting to the group members for discussion. To ensure active participation of the producer, group members in monitoring and evaluation of the project, project objectives and corresponding indicators have been defined in a participatory manner during planning; responsibilities and duties were assigned and agreed upon.

According to participatory monitoring report, project was planned to achieve one main objective which is to ensure that group members are well empowered through training and use of appropriate technology on income generation. The strategy to achieve above objective was throughout participatory monitoring where all key actors in monitoring chain who are, Community leaders, SACCOS group and CBO

member were involved at all stages of collecting and analyzing project information. Discussion, brainstorming, and interviews methods were used to gather relevant information.

**Table 19: Participatory Monitoring Plan**

Objective	Activity	Output	Indicators	Source of data	Methodology	Responsible	Time frame
(1.) Encouraging group member to use modern vegetable agricultural means of production through meetings, training and field visits the end of June, 2016	Carry out mobilization meetings, trainings on the important step and necessary requirement of vegetable farming	Increased awareness among group members on production, of vegetable through appropriate technology	Number of group members and community members engaging on vegetables farming.	Group activity report	Interview and observation	Group member	1 <sup>st</sup> week to 3 <sup>rd</sup> week October, 2016
(2) Increasing awareness of group member on entrepreneurship skill by July 2016.	Train group member on entrepreneurship including leadership skills keeping financial recording on business	Increased awareness on entrepreneurs skill including keeping financial recording and management on entrepreneurs activities	Number of group members and community members use entrepreneurs skill on the production	Group activity report	Interview and observation	Group member	1 <sup>st</sup> week to 2 <sup>nd</sup> week November, 2016
(3) Increase family income from less than 200,000/= monthly by more 50% on September 2016.	- Encouraging group member to use the appropriate technology on farming and other entrepreneur skill.	quality and quantity of product produced Improved	-Number of unit of goods on the Market -Amount of income gained by individual group member.	Group activity report	Interview and observation	Group member	3 <sup>rd</sup> week to 4 <sup>th</sup> week October, 2016

Source: Survey Data (2016)

### **5.3 Participatory Evaluation Methods**

Participatory method was applied by the CED term. This method enabled local community to generate and analyze data relating to their own situations, method entailed Community development committee to extract and analyze data, make recommendations to the group member and community as whole, district Council and host organization. Impact is not yet realized but indications show that capacity building on income generating activities on vegetable production and entrepreneur skill has contributed to the improvement of production status in the community. Also there is clear relationship between good, local means of production and modern technology with economic capability. During monitoring the following indicators were observed, 30 members of Gamba SACCOS group were able to follow training on modern vegetable farming and entrepreneur skill.

### **5.3 Participatory Evaluations**

Evaluation is defined as systematic investigation of the worth or merit of an object (Joy, 2002). This definition centers on goal of using evaluation for a purpose. Accordingly, evaluations should be conducted for action related reasons, and the information provided should facilitate deciding a course of action. Therefore evaluation provides information helping in improving project. It also provides information for communicating to variety of stakeholders including external donors of the project. It forms one of the most important parts of the project life cycle. It is the outcome of the evaluation that gives evidence to forecasting, planning and modification of project. Participatory evaluation gives evidence and guidance as to whether funding should continue for that particular project (Joy, 2002).

### **5.3.1 Participatory Evaluation Methods**

The purpose of progress evaluation is to assess way of meeting goal of project. It involves collecting information to learn whether or not the benchmarks at participants' progress. It determines impact of his activities and strategies on goal. It is like an annual evaluation. A method developed by Heifer Project International (IPI) known as Participatory Self Review and Planning will be used as part of formative evaluation. This evaluation will take place annually and the information will be used to improve the project. PSRP as a nonnative method gives room for participants to self assess to see what went wrong, areas of weaknesses and Opportunities.

Progressive reports from the project will be used during summative evaluation. The approach is based on Strength, Weakness Opportunities and 'Threats (SWOT) analysis and giving room for project components to be analyzed ranked and reasons given to its success or failure. All these methods are geared towards group sustainability so that when CBO member supporting.

### **5.3.2 Performance Indicators**

These are measure, which ensures changes that has occurred during the process, Indicators are quantitative or qualitative criteria for success that enable one to measure or assess achievement of project objective. Feuerstein (1986) distinguished nine common types of indicators, which includes its availability, relevance, accessibility, utilization, coverage, quality, effort, efficient, and impact. Indicators are also defined as a specific, observable, and measurable characteristic or change that shows the progress a program is making toward achieving a specified outcome.



Indicators to measure the success of the objectives were designed from the project inception. The indicators were put into three categories, which include input, output and impact indicators. The indicators were developed in such a way that, it measures changes that can be linked to project undertaken. The indicators are also defined as a specific, observable, and measurable characteristic or change that shows the progress program is making toward achieving specified outcome. Appropriate to measure what is important as well as qualitative and quantitative change? The indicators are targeted in terms of quality, quantity and timing. Input indicators such training, funds used, hand out distributed, consultation meeting were done to Gamba development SACCOS group. The impact of the training was increase Vegetable production and entrepreneur skill, existence of poultry project, and proper use of management skills acquired breeding skills, baby chicks rearing, and vaccination and housing system. In a process of implementing capacity building project following indicators were evidenced.

#### **5.3.2.1 Input Indicators**

A total amount of Tanzania shillings 2,080,500/= were spent in the implementation of capacity building project which include facilitation of training sessions, cost of practical materials, stationeries, Venue and refreshment, payment of facilitator allowance and fuel.

#### **5.3.2.2 Output Indicators**

Thirty members of Gamba development SACCOS group were trained and all of them have started practicing the acquired knowledge in different levels.

### 5.3.2.3 Impact Indicators

The target impact was to increase income of the group members and Gamba Community at large; this will be seen in the future time.

**Table 20: Three Categories of Indicators**

<b>Objectives</b>	<b>Input indicators</b>	<b>Outcome indicator</b>	<b>Impact indicator</b>
..To train 30 members of Gamba SACCOS group on Appropriate way of vegetable farming by June 2016.	-Number of training conducted -Type of training conducted -Funds used	-Number of people with skills on Appropriate way of vegetable farming. - People involved	Increase of income of entire group members
2.To train 30 members Gamba SACCOS group on entrepreneur skill by July 2016	-Number of training conducted -Writing materials -Funds used	-Number of people practicing technology -Number of people with skills on on entrepreneur skill,	Increase of income of entire group members
3. Toencoredge 30 members Gamba SACCOS group on using proper way of farming and proper way of entrepreneur.	-Number of training conducted -Number of seeds packet provided. -Funds used	-Number of people with skills in practicing to use the knowledge. People involved	Increase of income of entire group members

### 5.3.3 Participatory Evaluation Methods

Participatory method was applied by the CED team. This method enabled assessment of the impact of the exercise to the local community, generate and analyze data relating to their own situations. This method entailed Village development committee to extract, analyze data, make recommendations to group and Community at large, district Council and host organization. Impact is not yet realized but indications show that capacity building on vegetable production and entrepreneur skill, will contributed to improvement of production status in the community level also there is clear relationship between capacity building in SACCO's groups and economic capability. During monitoring the following indicators were observed; 30 members of Gamba SACCOS group were able to follow training on Capacity building in their SACCOS by provision of knowledge.

**Table 21: Evaluation Summary**

<b>Narrative summary</b>	<b>Performance indicator</b>	<b>Expressed outcomes</b>	<b>Actual outcomes</b>
GOAL Increased income to group and other community members at household level and improving the living standard hence reduce poverty	Established and functional small scale vegetable farming and small scale entrepreneur.	Established group and functional	Established and functional Gama SACCOS group.
Objective(1) Encouraging group member to use modern vegetable agricultural means of production through meetings, training and field visits the end of June,2016	-Number of training session conducted	4 days training session	4 days training session
	-Number of members attending the meetings, training and field visits	30 community members attending the meetings, training and field visits	28 community members attending the meetings, training and field visits

<b>Objective (2)</b> Increasing awareness of group member on entrepreneur skill by July 2016	-Number of trainings conducted	2 days training	2 days training
	-Number of group members attended training sessions	30 community members attended 2 days training	25 community members attended 2 days training
<b>Objective (3)</b> Increase family income from less than 200,000/= monthly by more 50% on September 2016.	Number of individual who take tomato seed.	22 community member to Take the seed.	-20 member take the seed
	Number of individual who take improve or establish production.	28 community member to establish or improve their individual production	28 community member to establish or improve their individual production
	Amount of income gained by individual group member.	28, community to earn member income not less than 200,000 monthly.	25, community member earn income not less than 200,000 monthly.

Source: Survey Data (2016)

### 5.3.4 Project Evaluation Summary

Indicator at all level show that project was successful for greater extent, it has seen that member has tried to copy with new productive culture, thing is that even those who are not engaging in farming has tried to start their own firm using the directives given.

Project evaluation summary, is a list of major achievements in short form. The valuation summary indicates that the followings have been accomplished. For example, group members have been trained Modern vegetable production,

Entrepreneur skill. Monitoring and evaluation tools and plans have been developed and being used by group members, group leaders were trained in leadership, group management and entrepreneurship. The purpose of summative evaluation is to assess a mature project's success in reaching its stated goals. Summative evaluation (sometimes referred to as impact or outcome evaluation) frequently addresses many of the same questions as a formative evaluate, but it takes place after the project has been established and normally at the end of the project. It collects information about Outcomes and related processes strategies activities. It is an appraisal of worth or merit. Usually, this type of evaluation is needed for decision in making.

#### **5.4 Sustainability**

Sustainability is referred as a characteristic of a process or state that can be maintained at a certain level indefinitely. The project is community bases. It is the community members' initiative through participatory process, which led to the existence of the project. The most needed things for the project sustainability is clarity and ownership of goal to the groups members. So far the group leaders as well as their members are on the top in implementation of the program to attain the goal. Currently the author will continue to collaborate with group leaders for more encouragement on transparency and accountability.

##### **5.4.1 Sustainability Plans**

There are concrete steps considered to ensure the sustainability of the project; First step was, developed clear stipulated goal of the project to both North” A” extension officer, Village development team SACCOS and groups members, The second step was, building capacity of leaders in leadership skills and group dynamic hence they

will be able to enhance mutual understanding among the group members. Third step is the development of the annual operation plan and operational plan acts as the guide and map achievement toward the goal. This means, internal and external resources will be geared to the accomplishment of what was stipulated in their strategic plan.

#### **5.4.2 Economic and Financial Sustainability**

The group procedure of contributing 2,000 weekly as a SACCOS share and the opportunity getting crediting for all group member help in fundraising within their community towards their project is the evidence element of ownership. Unlike those who wait for donors to propose and lead development initiatives, the group has the base on where to start and progress forward.

#### **5.4.3 Political Sustainability**

Tanzania has been experiencing and still experiencing both social and political peace. Community leaders such as Sheha of Shehia, District officer, Regional officer and ward executive officer were well involved from the project inceptions and throughout implementations process.

To avoid tensions among the existing political parties within the ward. The project is in line with the key reforms that the government is pursuing with donor community support such as macroeconomic and structural Reform. The project fit well within the slogan of KILIMO KWANZA, MKUZA and MKUKUTA which is now a drive force within the economic development of Tanzania.

#### **5.4.4 Institutional Sustainability**

The North “A” administrative has been in front line to ensure what was initiated is coming into reality. As mentioned, the organization is still operation within that community hence they will work hand in hands with groups for goal accomplishment. District agriculture development project coordinator is part and parcel in all training conducted to group member’s .The trained groups leaders and members as per evaluation are aware and capable leading their members in attaining their goals.

#### **5.4.5 Project Sustainability**

Sustainability of this project to continue functioning, supported by its own local resources (human, material and financial), 30 community members were trained on vegetable farming and entrepreneur skill, Advisory board established under local and district members, National counterparts of whom Ministry of Agriculture and natural Resources, Department of Community development, department of tradies union CBO and village leaders have big roles in development and sustainability of this project.

Sustainability in this research report is built on a meaningful involvement and participation of the primary beneficiaries, key stakeholders and community at large in all stages of project design, implementation, monitoring and evaluation through contribution in kind and labors. Sustainability also involved gender equity, and empowerment of in marginalized groups to participate. In this project, sustainability is possible when considering three areas during implementation process as discussed.

## **CHAPTER SIX**

### **CONCLUSION AND RECOMMENDATION**

#### **6.1 Introduction**

This chapter present conclusion and recommendations of study due to project undertaken at Gamba development SACCOS found at Gamba village North Unguja Zanzibar Tanzania. This chapter provides conclusion of every aspect performed in this project report, experienced issues for recommendation for other researcher who may have concerns in undertake research studies, which is similar to this one.

#### **6.2 Conclusion**

The project on “adding value on Gamba development SACCOS by Capacity building on vegetable farming and entrepreneur skill” has made a great impact to both group member and whole community at Large and to the author.

Conclusion SACCOS, groups members and through stakeholders contribution could play a major role in providing quality product, high quantity of product, extra income and employment to rural Population. There is a need to improve rural income generating activity, which is operated badly because poverty level at rural area is relatively higher compare to Urban. It can therefore be concluded that SACCOS’s play important role in providing fund on village group societies which play a major role in poverty alleviation and that, benefits are likely to be realized with increased support from government and non-governmental organizations (NGOs) as well as CBOs technically and capitally assisted.



### **Conclusion on the findings of participatory assessment**

The major findings of this study was that, group had poor production methodology of product as well as lack of relevant and appropriate knowledge on business and income generating activities among the Gamba people. There is a need for intervention on income generating activities, which is mainly vegetable farming and production technology to improve this option. Based on the survey findings is obvious that it is difficult local producer to improve the productivity of their product without provided appropriate technology.

There are many factors affecting productivity of SACCOSs member in this area of study such as lack of entrepreneur skill, lack of appropriate technology on field of production, drought, lack of soil fertility, low income level of Community member, crop diseases, lack of appropriate tools and infrastructure, lack of appropriate extension services, age of the producer and group member and appropriate knowledge on business and income generating activities among villagers. There is a need for intervention to production.

**Conclusion to author** learned a lot in terms of conducting the community needs assessment, prioritize and develop a problem, implement, monitor and evaluate the community base project. Based on the study and coordination developed project, it was realized that, Income improvement at the household level requires careful study, analysis as well as proper continuous capacity building for Community project.

### **6.3 Recommendations**

According to (Brown 2007) has said that SACCOS play a significant role in improving the conditions of smallholder farmers, this is because they not only help

the smallholder farmers accessing financial services and invest in income generating activities but also they enable such individuals to solve fundamental problems in their families. Furthermore, the study recommends that SACCOS need to provide a range of services that cater for needs borrowers who want to serve.

Moreover that, main objective of SACCOS is to improve living standard of rural community by enabling them to have their own source of capital which enable them to start IGS's and hence contribute to poverty reduction. The topics covered during training have enabled the SACCOS group in Gamba Shehia to run their Capacity building project. There should be a constant capacity building in relation to any launched project for its sustainability. It is clear that, mobilizing community members to form SACCOS groups is one thing and capacity training for skills and means of production, overcome the challenges is another thing. Both mobilization and training has vital role to contribute for proper management and running of the income generation activities.

I have recommended hat possible measure have to be done by other researchers to improve the welfare of Community and SACCOS groups, it is Improper initiation of SACCOS,s and other Community groups without capacity building financially or non financially within community. The project should not be limited to small scale firming and entrepreneur. Poverty cannot be eliminated by one method yet CED approach is vital since it gives the community members opportunity to participate through ideas, contributions, design, implementation, monitoring and evaluation of their community based.

#### **6.4 Areas for Further Research**

This research study made a community assessment on income gape of SACCOS group at Gamba Shehia at North Unguja and thus through participatory assessment a number of problems were identified, There are many factors affecting productivity of SACCOS members in the area of study such as lack of entrepreneur skill, lack of appropriate technology on field of production, drought, lack of soil fertility, low income level of Community member, crop diseases, lack of appropriate extension services, age of the producer group member and appropriate knowledge on business and income generating activities among villagers. There is a need for intervention to production state of the Community. So, other researcher has to invest either.

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## APPENDICES

### **Appendix 1: Questionnaire for Community Needs Assessment at Gamba Development Community SACCOS Group**

I, a Postgraduate student at Community economic development CED, conducting research on community need assessment, the collected data will be for the sec of Research and it is treated as confidential.

#### INSTRUCTION OF FILLING QUESTIONAIR

Please answer all questions, put tick (V) for multiple choice question and give explanation if necessary beside paper provided.

Name of the group .....

Date of filling questionnaire.....

District.....

Ward.....

Time (years) you are in this grouo .....

#### **SECTION “A” Capacity of group to run their activities.**

1. Gender of respondent

(a) Male ( )

(b) Female ( )

2. Age of respondent (years)

(a) 18 to 25 ( )

(b) 26 to 35 ( )

(c) 36 to 45 ( )

(d) 45 and above

3. Educational level.

(a) Primary ( )

(b) Secondary ( )

(c) High education ( )

(d) In formal education ( )

4. Marital status of respondent.

(a) Married ( )

(b) Un married ( )

(c) Divorce ( )

5. Registration of group

(a) Registered ( )

(b) Not registered ( )

(c) Don't know ( )

### **CAPABILITY OF GROUP MEMBER TO RUN ECONOMIC ACTIVITIES**

6. What are your income generating activities ?

(a) Employed ( )

(b) Self employment on agriculture ( )



- (c) Self employment on small business ( )
  - (d) Self employment on animal husbandry ( )
  - (e) Don't employed by any ( )
7. What is your monthly personal income?
- (a) Below 200,000 ( )
  - (b) Between 200,000 and 500,000 ( )
  - (c) Above 500,000 ( )
8. Have you ever been trained in your economic activities engaged on ? if yes, indicate.
- (a) Petty business ( )
  - (b) Vegetable cultivation ( )
  - (c) Modern animal husbandry ( )
  - (d) On cooperative union ( )
  - (e) Keeping of business record ( )
  - (f) Other entrepreneur skill ( )
9. For what extent train that you have contributed to your income generating activities? Indicate percentage contribution of training.
- (a) Contribute to about 40% ( )
  - (b) Contribute to about 50% ( )
  - (c) Contribute to about 75% ( )
  - (d) No contribute to about 0% ( )

**CHALLENGESHINDERING THE GROUP**

10. Do you think that SACCOS group contributed to your economic activates?

(a) Contributed ( )

(b) Not contributed ( )

(c) I don't know ( )

11. Have you ever taking a loran in your group?

(a) Yes ( )

(b) Not ( )

12. If Yes, for what purpose o you taking for?

(a) For business expansion ( )

(b) For investing in agricultural business ( )

(c) For investing on animal husbandry business ( )

(d) For domestic consumption ( )

(e) For school fees ( )

(f) Other consumption ( )

13. Have you afford to return the loan on proper time?

(a) Yes ( )

(b) Not ( )

14. What priorities are considered on provision of loan?

(a) For low income owners ( )

- (b) For first payers ( )
  - (c) For business owners ( )
  - (d) For those who take the loan in most time ( )
  - (e) No priorities ( )
14. What do you see about the repayment period of time?
- (a) Proper time ( )
  - (b) Is too short ( )
  - (c) Don't know ( )
15. Is there any Interest rate on loan you take?
- (a) Yes ( )
  - (b) Not ( )
16. If yes, what is your opinion on that amount of interest?
- (a) Is small ( )
  - (b) Too big ( )
  - (c) Conducive ( )
17. Based on your opinion, what are the challenges facing you SACCOS group?
- (a) Small waking capital ( )
  - (b) Absence of permanent office ( )
  - (c) Luck of payment of loan ( )
  - (d) Low knowledge of income generating activities?

**Appendix 2: Hati ya Kuandikishwa Vyama vya Ushirika Serikali ya Mapinduzi  
ya Zanzibar**

