

**INCOME-GENERATING ACTIVITIES THROUGH REVOLVING FUND
SCHEME FOR PEOPLE LIVING WITH HIV/AIDS (TAUSI GROUP)
UKONGA WARD- DAR ES SALAAM**

KULWA SELEMAN

**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTERS IN COMMUNITY
ECONOMIC DEVELOPMENT IN THE OPEN UNIVERSITY OF
TANZANIA**

2016

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation entitled: **“Income Generating Activities through Revolving Fund Scheme for People Living with HIV/AIDS (Tausi Group) Ukonga Ward-Dar es Salaam:”** in partial fulfillment of the requirements for the Degree of Master of Community Economic Development (MCED) of The Open University of Tanzania.

.....

Dr. Hamidu Shungu

(Supervisor)

.....

Date

COPYRIGHT

No part of this dissertation may be reproduced, stored in any retrieval system or transmitted in any form by any means electronic, mechanical, photocopying, recoding or otherwise without prior written permission of the author or the Open University of Tanzania in that behalf.

DECLARATION

I. **Kulwa Seleman**, do hereby declare that this CED project report is my own original work and that it has not been presented and will not be presented to any other university for similar or any other degree award.

.....

Signature

.....

Date

DEDICATION

This work is dedicated to those people who made my life better by giving me a big support up to this stage, despite of all difficulties / challenges I passed through, special thanks should go to my Supervisor and my Family for their guidance and support.

ACKNOWLEDGEMENT

I would like to thank and appreciate work done by Ukonga Community for spending much time with me to discuss, design, implement, and monitor / evaluate this project. Many thanks also to UYACODE, PASADA, CDO of Ukonga Ward for supporting the project in one way or another until now we have succeeded, but not forgetting different authors whom I used their knowledge to accomplish this research work ,Indeed my academic Supervisor Dr. Hamidu Shungu for holds a big share of success in my study. His contributions and criticism really helped me to undertake this task. He never tired to encourage me and provide guidance to my project area, I thank him very much.

ABSTRACT

The study focused on income-generating activities through revolving fund scheme for People living with HIV/AIDS (Tausi Goup) Ukonga Ward-in Dar es Salaam as a solution to their problems, Different techniques were used/employed to reach to that agreement including CAN and various methodological applications were used to gather some information that include Focus group Discussion, Interviews, Observation, and Questionnaires and the findings were revealed through Pair Wise ranking and data analysis using SPSS, majority of this community are in poverty line they live under one dollar per day so they voted for starting Revolving Fund So as to raise up their life standards from the group most prone to destitution to the life that promising to get at least the basic needs and this is nothing but the community should engage in revolving fund at the end they can manage to access the MFI to get enough loan to run for their business and become non-dependant.

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION.....	iv
DEDICATION.....	v
ACKNOWLEDGEMENT.....	vi
ABSTRACT	vii
LIST OF TABLES	xiv
LIST OF FIGURES	xv
LIST OF APPENDICES	xvi
LIST OF ABBREVIATIONS	xvii
CHAPTER ONE	1
PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Introduction.....	1
1.2 Community Profiles	3
1.2.1 Demographic Feature.....	4
1.2.2 Climate.....	4
1.2.3 Social Economic Activities.....	4
1.2.4 Social Services	5
1.2.4.1 Education	5
1.2.4.2 Health Services	5
1.2.4.3 Water Supply	5
1.2.4.4 Environment.....	5

1.2.5	Infrastructure.....	6
1.2.5.1	Transport.....	6
1.2.5.2	Communications.....	6
1.2.5.3	Power Supply.....	6
1.3	Community Needs Assessment.....	7
1.3.1	General Objective.....	7
1.3.2	Specific Objective of Community Need Assessment.....	8
1.3.2	Research / CNA Questions/Hypothesis.....	8
1.3.3	CNA/Research Methodology.....	8
1.3.3.1	Research Design.....	8
1.3.3.2	Sampling Techniques.....	9
1.3.3.3	Data Collection Methods.....	10
1.3.3.4	Questionnaire.....	10
1.3.3.5	Focus Group Discussions.....	10
1.3.3.6	Observation.....	11
1.3.3.7	Structured Interview.....	11
1.3.4	Data Analysis.....	12
1.3.5	CNA Findings.....	12
1.4	Community Needs Prioritization / Leveling of Needs.....	16
1.5	Chapter Conclusion.....	17
	CHAPTER TWO.....	19
	PROBLEM IDENTIFICATION.....	19
2.1	Background of Research Problem.....	19
2.2	Problem Statement.....	19

2.3	Project Description.....	20
2.3.1	Target Community	21
2.3.2	Stakeholders	21
2.3.3	Stakeholders Analysis	22
2.3.4	Project Goal.....	22
2.3.4	Project Objectives	22
2.3.4.1	General Objective.....	22
2.3.4.2	Specific objectives.....	23
2.4	Host Organization/CBO Profile	23
2.4.1	CBO Leadership.....	23
2.4.1.1	Vision	23
2.4.1.2	Mission	24
2.4.3	SWOC Analysis of the CBO	25
2.4.4	CBO's Roles.....	25
2.4.4.1	Role of CED Student in This Project	25
	CHAPTER THREE	27
	LITERATURE REVIEW.....	27
3.1	Introduction	27
3.2	Theoretical Literature Review	27
3.2.1	Concept of Microfinance.....	28
3.2.2	Microfinance and Microcredit.....	28
3.2.3	The Concept of Entrepreneurship.....	29
3.2.4	The Contribution of Microfinance Institutions to Poverty Reduction in Tanzania.....	29

3.2.4.1	Prevalence of Poverty in Tanzania.....	30
3.2.4.2	Poverty Eradication in Tanzania	30
3.3	Empirical Literature Review	31
3.3.1	Studies Done in Bolivia.....	31
3.3.2	Study Done in Turkey	31
3.3.3	Study Done in China	32
3.3.4	Study Done in Namibia	32
3.3.5	Study Done in UK	33
3.3.6	Study Done in Bangladesh	34
3.3.7	Study Done in Tanzania	34
3.3.8	Study Done in Uganda	34
3.3.9	Research Gap Identified	35
3.4	Policy Review	35
3.4.1	The Link between Microfinance Institution and Poverty Alleviation.....	35
3.5	Literature Review Summary	36
	CHAPTER FOUR.....	37
	PROJECT IMPLEMENTATION.....	37
4.1	Introduction	37
4.2	Outputs and Products	37
4.2.1	Project Outputs	37
4.3	Project Planning	37
4.3.1	Plan as Shown Below	38
4.4	Project Implementation Plan	39
4.4.1	Inputs	42

4.4.2	Staffing Pattern.....	43
4.4.3	Project Budget	44
4.4.4	Project Implementation Report	45
	CHAPTER FIVE.....	49
	PROJECT PARTICIPATORY MONITORING EVALUATION AND	
	SUSTAINABILITY	49
5.1	Introduction	49
5.2	Participatory Monitoring and Evaluation.....	49
5.2.1	Participatory Monitoring	49
5.2.2	Monitoring Information System.....	50
5.2.3	Participatory Monitoring Methods/Tools.....	50
5.2.4	Participatory Monitoring Plan.....	51
5.2.5	Performance Indicators	51
5.2.6	Participatory Evaluation Methods.....	56
5.2.7	Project Evaluation Summary.....	56
5.3	Project Sustainability.....	59
5.3.1	Institutional Sustainability.....	59
5.3.2	Financial Sustainability	59
5.3.3	Political Sustainability.....	60
	CHAPTER SIX	61
	CONCLUSION AND RECOMMENDATION	61
6.1	Introduction	61
6.2	Conclusion	61

6.3 Recommendations	63
REFERENCES	65
APPENDICES	69

LIST OF TABLES

Table 1: Sex of Respondents	12
Table 2: Age of Respondents.....	13
Table 3: Marital Status Respondents	13
Table 4: Level of Education.....	14
Table 5: Whether Respondents Skills to Entrepreneurship Necessary?	14
Table 6: Whether there is Obstacles Facing PLWHA Accessing Financial Institutions?	15
Table 7: Whether there is any Supportive Offered by Government.....	15
Table 8: Income Per Day	16
Table 9: Results of Pair wise Ranking of Basic Needs.....	17
Table 10: Stakeholders Analysis	22
Table 11: The Organization SWOT Analysis	24
Table 12: Project Implementation Plan (Gantt chart)	39
Table 13: Project Logical Framework.....	40
Table 14: Staff Pattern	42
Table 15: Staff Pattern	43
Table 16: Project Budget; Establishment of Revolving Scheme Fund for PLWHA - (1st June2016-1st June2017).....	44
Table 17: Participatory Monitoring Plan.....	52
Table 18: Project Performance Indicator	54
Table 19: Project Evaluation Summary	57

LIST OF FIGURES

Figure 1: Figure Map of Dar es Salaam Region	3
Figure 2: Organization Structure.....	24
Figure 3: Community Members Attended Meeting Organized by Researcher	46
Figure 4: Tausig Community Members attended the Workshop under the Training of UYACODE Reprehensive.....	46
Figure 5: Showing the Research on the Left.....	47
Figure 6: Ongoing Entrepreneurship to PL WHIV	47
Figure 7: Opening a Bank Account and Imitating Books of Accounts	48

LIST OF APPENDICES

Appendix 1: Research/CNA Questions/Hypothesis..... 69

Appendix 2: Application Letter to VEO 72

LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
BA	Beneficiary Assessment
CBO	Community Based Organization
CDAC	Community Development Association Committee Officer
CDO	Community Development Officer
CED	Community Economic Development
CGAP	Consultative Group To Assist The Poorest.
CNA	Community Need Assessment
CRDB	Cooperative Rural Development Bank
HBC	Home Based Care
HBS	Household Budget Survey
HIV	Human Immunodeficiency Virus
ILO	International Labour Organization (United Nations)
MDG's	Millennium Development Goals
MFI's	Microfinance Institutions
MOV	Means of verification
NACOPHA	National Council for People Living with HIV and AIDS
NACP	National Aids Control Program
NGO	Non Governmental Organization
NMB	National Microfinance Bank
NSGRP	National Strategy for Growth and Reduction of Poverty
OVC	Orphans and Vulnerable Children.

OVI	Objectively Verifiable Indicators
PASADA	Pastoral Activities and Services for People with AIDS Dar-es-Salaam Archdiocese
PLA	Participatory Learning for Action
PLWHA	People Living With HIV AIDS
PM&E	Participatory Monitoring & Evaluation
PRA	Participatory Rural Appraisal
SACCOS	Saving and Credit Co-operative Society
SME-CGS	Small and Medium Enterprise Credit Guarantee Scheme
STI	Sexually Transmitted Infections
SWOC	Strengths, Weaknesses, Opportunities, and Challenges
SWOT	Strength Weakness Opportunity Threat
TANESCO	Tanzania Electric Supply Company Limited
TASAF	Tanzania Social Action Fund
UNAIDS	United Nations Program On HIV / AIDS
USAID	United States Agency for International Development
UYACODE	Ukonga Youth and Aids Control and Community Development
VEO	Village Executive Officer
VVU	Virus Vya Ukimwi.
WEO	Ward Executive Officer

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction

Participatory need assessment is a method that plays a significant role in the community. Moreover, it aims at procedures, which are to be undertaken for setting priorities (Witkin et al, 1995). Therefore under this section the participatory needs assessment seeks to identify problems and opportunities available and measure them so that the determination to bridge the gap to be achieved. Therefore need assessment aims at identifying the need of that particular community and potential concerns that it faces (Sharma et al., 2000).

Since the first case of HIV /AIDS to be reported in 1981, this disease has become the most serious health and social development challenges, and it is the leading cause death worldwide, and it is said that for the past three decades ago, approximately 37 million of people living with HIV among 2.6 million are under the age of 15 years in 2014. While 2 million of people were newly affected with HIV 220,000 were under the age of 15, it is estimated that about 5,600 people contracted with HIV daily, and 230 people contracted HIV Every hour in 2014, also 1.2 million people died since the beginning of the pandemic, about 78,000 have contracted HIV and about 39 million have died of AIDS related cases and actually majority of people who contracted / die most of them comes from Sub-Saharan Africa.

According to the report from National Aids Control Program in our country in the year 2005. Total of 13,285 AIDS cases were reported to NACP from 21 regions of

the country. This resulted into cumulative of total 205,773 reported cases of disease since 1983. When the first AIDS cases reported in Tanzania. According to HIV /AIDS/STI surveillance report No, 19. In 2003 in Tanzania Mainland was estimated to have about 1,840,000 people living with HIV among of them 860,000 were males and 980,000 were females. Also in 2014 HIV /AIDS /STI surveillance reported to NACP from 21 regions in the country. About 16,430 cases were reported resulting to cumulative of 192,532 was reported since 1983 when the first AIDS CASES NOTIFIED IN Tanzania.

According to many report from the National Aids Control Program, it shows that number of people living with HIV /AIDS seems to be increasing especially since first reporting of cases in 1983 up to 2014 where much efforts were done by the Government to fight against the disease.

The impact of HIV /AIDS has resulted in reduction of number of people of reproductive age, especially young people. This group of people is more affected with disease, and this has caused many people to be dependant due to much reason. Some of them they have lost their job, they are no longer working their income is low sometimes they cannot afford to get the basic need.

The effect of HIV /AIDS on the Labor Force, HIV / AIDS epidemic reduces the skills and experiences of the Labor Force and this loss in the Human Capital is a direct threat to the poverty reduction and sustainable development. Establishing of revolving fund projects will enable people affected by HIV/AIDS to poses small business and become business owners and qualify to access loans from commercial

banks and this will reduce the rate of being dependant. Project aims to increase income, among the community people living with HIV/AIDS (Tausi Group) in Ukonga Ward.

1.2 Community Profiles

The project is within Ukonga Ward in Ilala District Ukonga is situated in Dar-es-Salaam, Tanzania; its geographical coordinates are 6° 52' 0" South and 39° 11' 0" East. There are 22 wards within Ilala District including Ukonga, Buguruni, Chanika Gerezani, Ilala Jangwani, Kariakoo, Kipawa, Kinyerezi, Kisutu, Kitunda, Kivukoni, Mchafukoge, Kiwalani, Msongola, Mchikichini, Pugu, Segerea, Upanga West, Upanga East, Vingunguti, Tabata and Msongola.



Figure 1: Figure Map of Dar es Salaam Region

Source: Regina Commissioner's Office, Dar-es-Salaam, (2016)

Ilala District is the one of five Districts in Dar-es-Salaam, Tanzania, other Districts includes Temeke and Kigamboni to the south and Kinondoni and Ubungo to the North. Ukonga Ward occupies areas of 9.91km², Ukonga is an Administrative Ward in Ilala District of Dar-es-Salaam Region of Tanzania

1.2.1 Demographic Feature

Refer to 2002 National Tanzania Census, Ukonga Ward had a total population of 75,014 in 2012. The population rose up to 80,034 and the whole District of Ilala had a population of 1,220,611.

1.2.2 Climate

In general Ukonga Ward experiences a tropical climatic condition, humidity and hot weather throughout the year with the average of temperature of 29 degree. The area has a tropical dry and wet climate, in this Ward is real modified equatorial climate and the highest temperature season is from October to March. At this time the temperature rises up to 35 degree centigrade and between May to August. The climate change to cool and between May to August it is rain season and, the temperature drops to 25 degree centigrade. During rain season, annual rainfall is estimated to range from 800-, 100mm.

1.2.3 Social Economic Activities

Majority of residence in this ward are self employed engaging in small businesses or manual labor and only few are employed in offices some are non-employed at all. Many are involving in. small business including, food vendor, agriculture work and petty trading. In Short, majority of this particular community are not employed. This

is due to many factors including HIV /AIDS disease and lack of opportunities simply because people have been terminated from their job because of being victim.

1.2.4 Social Services

1.2.4.1 Education

Ukonga is surrounded with different kind of school, primary / secondary school that owned by government together with that owned by private ownership.

1.2.4.2 Health Services

Private and government health services are all available in this ward including dispensaries / health centers and one hospital Cardinal Rugambwa Hospital owned by Roman Catholic Church. All these health facilities serve the whole communities in this ward.

1.2.4.3 Water Supply

Water supply to this area is by means of bore hole water system owned by local government/village and private ownership, Financial institution. At least 2 financial institution are available in this ward including, CRDB and NMB Banks, and also SACCOS within the area.

1.2.4.4 Environment

(a) Waste Management

Local government is responsible for making sure that all waste products are collected and been disposed to the known places, and this municipal council plays an important role in planning, financing, and providing disposal services according to the management structure wasted management services are placed under the waste

management department, also the community is involved in one way or another to make the environment clean.

(b) Vegetation

The kind of vegetation within Ukonga Ward In Dar-es-Salaam includes Coastal Shrubs, Coastal Swamps and Mangrove Trees.

(c) Soil

In Ukonga, two major superficial geological deposits can be identified. These are the sandy loam soils, well drained and heavy clay waterlogged soils and the sandy loam and sandy clay soils in the high areas.

1.2.5 Infrastructure

1.2.5.1 Transport

Ukonga Ward normally uses public buses Daladala as main way of transportation around the city.

1.2.5.2 Communications

In this ward Telecommunication network/linkage is well organized at least many part of this ward is connected to one or two mobile companies including Airtel, Vodacom, Halotel, Zantel, Tigo and other companies.

1.2.5.3 Power Supply

Many part of this ward uses electricity power supply from TANESCO, few of them uses an alternative way Solar Energy System at their home for different uses minority uses gas while majority uses charcoal, firewood for domestic purposes.

1.3 Community Needs Assessment

According to Borroughs (2011) Community need assessment is a process of discovering and identifying the needs of the targeted community. Therefore can is an approach or method of collecting information, and members are involved in finding a project suitable for their needs.

Community need assessment for Ukonga are was conducted in order to discover or identify the common needs and opportunities available within the community. The community itself can use that. Intentionally CNA was conducted in collaboration with or in participatory way including local community based organization, community activists, Advocacy group teachers, adult /youth residents, business owners, Community Leaders and Local Government leaders. In order to identify the real needs of the community and thereafter made interventions to the critical problem. The research findings are not expected to benefit the researcher only but also the community, Ukonga Local Government and other stakeholders. The findings are expected to be used by policy and decision makers for developmental planning purpose.

1.3.1 General Objective

The overall objective of this community need assessment was to gather / collect the important information from the community. So as to identify needs, opportunities, and obstacles which will be used to improve community livelihood or life standard of the community through revolving fund. Scheme for sustainable economic development.

1.3.2 Specific Objective of Community Need Assessment

- (i) To identify the level of an income among the community.
- (ii) To identify business and entrepreneurship skills among community members. PLWHA.
- (iii) To identify level of skills on accessing financial resources for PLWHA
- (iv) To identify the major problems which hindering the community effort to improve their income.

1.3.2 Research / CNA Questions/Hypothesis

- (i) Do PLWHA in your community have adequate knowledge about entrepreneurship skill.
- (ii) Is entrepreneurship skill necessary for PLWHA at Ukonga Community?
- (iii) Is there any support being offered by the government to alleviate poverty among PLWHA at your community?
- (iv) Is there any obstacle facing PLWHA on accessing financial institution/ income generating activities?
- (v) What is your specific income you are getting per day?

1.3.3 CNA/Research Methodology

CNA research methodology describes Research design, sampling techniques, Instruments and Procedures for Data Collection Methods and Data Analysis.

1.3.3.1 Research Design

Research design is specifically for conducting research, and to attempt to find out an answers to a Research's Focused Questions, Design is a plan for Conducting

Research, implementing to attempt to find out an answers to the research's focused Questions (Polit and Hungle 1995,652).

Descriptive survey was applied in conducting this project and it has involved both qualitative and quantitative approach for data collection together with Participatory Rural Appraisal Research methods. Information was gathered from Region Ilala District, Ukonga Ward, Local Government and community itself, Primary and Secondary Data were gathered from the targeted community.

Primary Data gathered by a researcher from sources such as personal interviews, questionnaires or surveys. While Secondary Data is a data which is already available somewhere, like journals, on the internet, in a governmental /nongovernmental organization were also accessed/collected.

1.3.3.2 Sampling Techniques

In this research, purposive sampling technique was used according to De vos (1998; 153-154) purposive sampling is a judgment of a researcher, and the sample is composed of elements most representative of typical attributes of the population. Purposive sampling techniques were used to get a sample size and a total of thirty (30) community members were all qualified also purposive sampling was employed to get the 12 community focus group representative including Ward Executive Officer and Village Executive Officer, community leaders also advocacy. Purposive sampling was used due to the fact that it was a special group, which could tell the real picture/ information of that specific Area.

1.3.3.3 Data Collection Methods

Data Collection method mean is a process of collecting or gather in formations (data) for the study (burn & grove 2003; 298)“. Both primary and secondary data were employed to get information from various sources, primary data was collected from the community through different tools like interview, observation, questionnaires and focus group discussion while the secondary data was delivered from Community development department, Ward Executive Officer (WEO), Village Executive Office (VEO) and formal publication. These are the ways that a researchers uses to gather information of the findings during research. The following methods were employed.

1.3.3.4 Questionnaire

This consists of number of questions typed and printed in a definite order / form and these questioners are to be distributed to the respondents who are ready to write or fill it at a given time, these questions enables respondent to provide detailed information about the project (Kothri, 2008).

1.3.3.5 Focus Group Discussions

This is research technique used to gather collect data through group interaction on a topic provided or proposed by a researcher' focus groups are arranged and the data themselves will come from the group interaction (Morgan), 1996. Therefore a focus group discussion is a qualitative research technique in which a group of ten to twelve people are selected to discuss a topic of interest, and this group will discuss and share issues according to the personal experiences. On the topics provided this method is very important because it explore more information from the group lather than taking

many people, because some of them will not participate or share anything, focus group discussion aims at gaining an information about the community's issues and gain experience and how to solve their problems.

1.3.3.6 Observation

An observation and a systematic data collection approach where by a researcher use this technique to examine the group of the Community to view / see the level of understanding or knowledge in a natural settings or natural accusing situations savage (2000).

Observational Data can be collected using the following reasons.

- (i) When the research questions to be answered are focused on answering a how or what type questions.
- (ii) When a topic is relatively unexplored and little is known to explain the behavior of people in a particular.
- (iii) When understanding the meaning of setting in detailed way is available. -
Observation can help researcher on how to make an intervention across settings and able to identify stasis which has been observed and put into action.

1.3.3.7 Structured Interview

This is an interview which uses data collection instruments to gather information (data) and these can be telephones ,or face to face is structured interview. This is very important for the officials and other person who are busy in their working place that cannot able to fill interview form when they are given.

1.3.4 Data Analysis

Is defined as a systemic organization and synthesis of research data (Polit & Hungle1995; 639). Therefore for this research, descriptive statistics analyses were employed for data analysis. Also Quantitative Information was collected through questioners and these in formations / data were processed. And filled into the computer for analysis, the collected in formations were analyzed by using a Statistical Package For Social Science (SSPS Version 16).

1.3.5 CNA Findings

The findings which have been obtained through community need assessment (CNA) in Ukonga community (Tausi Group) were presented bellow, The researcher used questionnaires to collect Data from the community and researcher managed to get/obtain all in formations through that particular community and each one of them was free to respond on the questionnaires, number of questionnaires were prepared all 30 respondents were managed to fill those questionnaires and results being shown downward.

Table 1: Sex of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	17	56.7	56.7	56.7
	Male	13	43.3	43.3	100.0
	Total	30	100.0	100.0	

Source: Survey Data 2016

Findings from the Table 1 reveal that 56.7% of the respondents interviewed were female while 43.3% were male. This implies that most of women in the community

are not relaxed or satisfied with the minimum they earn but are struggling to improve their income.

Table 2: Age of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-30yrs	6	20.0	20.0	20.0
31- 45yrs	9	30.0	30.0	50.0
46 - 60yrs	11	36.7	36.7	86.7
60yrs and Above	4	13.3	13.3	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

Table 2 shows the majority of the respondent who scored high percentages 36.7% were respondents aged between 46-60yrs, while respondents aged 31- 45yrs, scored 30.0% This results shows that, that age group are strong enough to engage in income generating activities.

Table 3: Marital Status Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	5	16.7	16.7	16.7
Married	12	40.0	40.0	56.7
Divorced	8	26.7	26.7	83.3
Widow	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

Table 3 reveals that 40.0% of the respondents interviewed were married 16.7% were single while 16.7% were widows and 26.7 were divorced. This tells that most of the respondents are married so they need to work hard to rise up their economy.

Table 4: Level of Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Not gone to school	3	10.0	10.0	10.0
Primary school	15	50.0	50.0	60.0
Secondary school	5	16.7	16.7	76.7
College or University	7	23.3	23.3	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

The results obtained from this Table 4 shows that the majority of respondents had primary school level of education by 50.0% and minority are those who not gone to school by 10.0%. The findings showed that all the community member have knowledge to participate fully in community planning processes and are conscious of the developmental issues taking place within and around their community.

Table 5: Whether Respondents Skills to Entrepreneurship Necessary?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	26	86.7	86.7	86.7
Don't know	4	13.3	13.3	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

The results from this Table 5 shows that majority of the respondents who say that entrepreneurship is necessary were 26 which is equal to 86.7% of respondents, and minority of them they say don't know were 4 respondents which equal to 13.3% this mean that majority of the respondents are in need of ski for entrepreneurship.

Table 6: Whether there is Obstacles Facing PLWHA Accessing Financial Institutions?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	26	86.7	86.7	86.7
Don't know	4	13.3	13.3	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

Table (6) –shows that majority of respondent which is 26 respondents equals to 86.7% they agree that there is an obstacles on accessing financial institution especially for them (People Living With HIV / AIDS), because of poverty they have due to either being terminated from their job or otherwise. And minority, which is 4% they said, don't know, because they have never attempt or accessing to that financial institutions which equal 13.3%.

Table 7: Whether there is any Supportive Offered by Government

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	1	3.3	3.3	3.3
NO	21	70.0	70.0	73.3
Don't know	8	26.7	26.7	100.0
Total	30	100.0	100.0	

Source: Survey Data (2016)

From this Table 7 the majority were 21 respondents which is equal to 70.0% they said, no any support being offered by the Government to help people who are living with HIV / AIDS to alleviate/reduce poverty within the community and only 1 respondent which is equal to 3.3% said there is supportive being offered by government, this means that the government should continue support their people especially disadvantageous people who are living with HIV/AIDS in the Community.

Table 8: Income Per Day

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid TSHS 0 - 2,500	19	63.3	63.3	63.3
TSHS 2,600-10,000	5	16.7	16.7	80.0
TSHS 11,000-20,000	3	10.0	10.0	90.0
TSHS > 20,000	3	10.0	10.0	100.0
Total	30	100.0	100.0	

Source: Survey Data 2016

From this Table 8 shows that majority of the community live below one dollar Tsh 0 -2500/= per day which is 63.3% of total respondent/community compared to those 10% who used to get > -20,000/= per day and this is to confirm that being a victim of HIV/AIDS many resources in the household are lost and people become independents.

1.4 Community Needs Prioritization / Leveling of Needs

Community need prioritization can be defined as putting / placing number of items in ranking order bases, Pair wise method of Prioritization were used, whereby a small set of close-ended survey questions were developed and all participants were

asked to understand the options, the questions and the process, also the participants were asked to respond for each problem/interventions then averaging of the responses was done finally ranking the items.

In this community, revolving fund scheme was highly ranked (number one) since it was highly scored compared to other identified community needs. Like poultry farming, Soup making Planting tree and wine processing.

Table 9: Results of Pair wise Ranking of Basic Needs

SN	Community Basic Needs	Score	Rank
1.	Revolving fund scheme	5	1st
2.	Poultry farming	3	2nd
3.	Wine processing	1	4th
4.	Planting tree	2	5th
5.	Soap making	1	3 rd

Source: Survey Data (2016)

1.5 Chapter Conclusion

Community needs assessment is an approach which is sustainable due to the fact that, it involves the community members and stakeholders through the participatory approach in the whole process of identifying their needs where by a researcher collected baseline data, primary and secondary data from District officers, ward officers, and to the community, which helped during analysis of data a number of problems were identified based on the findings.

Prioritization by using pair wise method of ranking were done, the results came up with the first priority of revolving fund scheme this was done by considering the present needs and the desired situation of the future in order to improve their livelihood.

Likewise results from Tables 1 shows that majorities of the community are women by 56.7% compared to male 43.3% this means that women are in need of entrepreneurship than male, Table 5 shows that 86.7% of respondents they responded YES, entrepreneurship is necessary to them compared to minority of them. Table 5 shows that the overall of respondents are primary school level by 50.0% which means that, this level of education is enough for the community engage in entrepreneurship easily because they are knowledgeable compared to those 10% who never gone to school.

Lastly Table 7 shows that 70.0% of the community /respondent they said there is no supportive measure being offered by government compared to 3.3% who said yes there is support being offered by government this means the government should continue to support this group/community of People Living With HIV/AIDS because many of them they live in poverty line as it was shown in Table 8.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.1 Background of Research Problem

Identification of community's problems (Tausi Group) were done through community need assessment, where by a focus group discussion came up with a numbers of community problems/needs (Revolving fund scheme, Poultry farming, Soap making, Planting tree, and Wine processing) to be prioritized by using pair wise ranking method, Prioritization process were observed well and came up with a results, Revolving fund scheme were highly ranked. Through Revolving fund scheme is big issue in our community and the rest parts of the country revolving fund will be a solution and it will improve Community livelihood.

2.2 Problem Statement

According to the national policies of Tanzania all policies are guided by national strategies for growth and poverty reduction. This aimed to promote economic growth and poverty reduction and vulnerability, also Tanzania's National Health Policy priorities. The most vulnerable and recognises that health as an important / essential source for poverty reduction however it does not show or identify who the most vulnerable group in our country.

The National Aids Policy understands the problems or sufferings that it faces their people. HIV/AIDS and poverty are to be intervened and these cannot be separated HIV/AIDS can lead to poverty. Therefore stress interventions for control of the epidemic to be simultaneously related to poverty-to-poverty alleviation. In 2013

National Council for People Living with HIV/AIDS (NACOPHA), in collaboration with other HIV stakeholders established 56 PLWHIV Functional Clusters. In that year in response to the scope of people living with HIV Support Services. The report shows that 10,575 PLWHIV support group received two or more support services these support aimed at meeting holistic PLWHIV'S needs. The includes health care, psychological / emotional/nutritional financial support and also income generating activities and school fees related assistance.

In this assistance generating income activities for PLWHIV 4,484 people received this support. This includes training on income generation and, advocacy management and coordination of support group. Despite of all efforts made by Tanzanian government to improve life standards of PLWHIV/AIDS still the number of people who benefited from income generating activities is too minimal, so there is a need for the Government to extend this service to other parts of the country like Ukonga. Ward. So as to raise the life standard of the community and people will manage to start their own businesses and become independent.

2.3 Project Description

The project is based on Revolving fund scheme for sustainable economic development especially for the group of PLWHA (Tausi Group), its purpose is to enable the community group to access loan and start their own business for the purposes of generating income especially after being trained well on entrepreneurship. The project is situated at Ukonga- Madafu within Ukonga Ward, Ilala District –Dar es Salaam with Registration No; 1909, REG 11(3) OF ACT NO

24 OF 2002. The project will be implemented by PASADA -NGO. The recognition of this NGO was done after consensus with different stakeholders and the community itself. PASADA is also operating at Ukonga Ward, and Coastal Region, PASADA, will supporting them office/premises stationeries, training and treatment and care, Host organization accepted to commence the business officially on August 2016 while preparation should start immediately on June 2016.

2.3.1 Target Community

The target community of this project is all people living with HIV /AIDS (Tausi Group) and Tausi's Group stakeholders at Ukonga The study has revealed that for the project to be successful there is a need for community to target enough skill / to know the importance of this project.

And when used efficiently revolving fund scheme will help to raise the life standard of beneficiaries and able to seek loan for other financial institutions, the project will be under supervision of PASADA, District Cooperative Marketing officer, District Community Development officer and local government officers.

2.3.2 Stakeholders

Stakeholders in this particular project includes:-UYACODE, Tausi Group, Ilala District Community Development Officer, District Cooperative Officer, Ward Executive Officer, Ukonga Ward Executive Officer, NGOs, private sectors and financial institutions. The stakeholders will contribute in one way or another to make sure that the project is well implemented.

2.3.3 Stakeholders Analysis

Table 10: Stakeholders Analysis

SN	Name of the Stakeholders	Role of the Stakeholders	Expectations
1.	Group members and other interested community members	Project beneficiaries	Participate in saving and loan recovery and forming capital base.
2.	Community leaders	Mobilize community and general oversee of the groups	Link the group with other support services from the government and other donors
3.	Trainers from UYACODE	Facilitate training to the members on entrepreneur skill and technical support to the project.	Information sharing and technical assistance in other social economic issues.
4.	CED student	Technical advices, identification of trainers and donor for the Project.	To stimulate the community savings and loans model in the community.
5.	Community Based Organization	To be role model on project saving loans.	To be the catalyst of community savings and loans model

2.3.4 Project Goal

The project goal is to improve the living standard of people who are living with HIV /AIDS (Tausi Group) in Ukonga Ward, by increasing household income thereby reducing poverty among the community group, Establishing of revolving fund scheme for the community group will allow people to access reliable capital also acquiring entrepreneurial knowledge/skills for the community group.

2.3.4 Project Objectives

2.3.4.1 General Objective

Is to establish small income generating activities through revolving funds scheme for PLWHA (TAUSI GROUP) for sustainable economic development by June 2016

2.3.4.2 Specific objectives

- (i) To create awareness to the community members on income generating and revolving fund scheme by June -July 2016.
- (ii) Capacity building for the community members and stakeholders on income generating activities and the project itself July-August 2016.
- (iii) To facilitate /establishment of revolving fund scheme and train project members on income generation/entrepreneurship. June-July 2016.

2.4 Host Organization/CBO Profile

PASADA is a nongovernmental organization; head office is located opposite to Chang'ombe Police Station –Temeke. It is within Chang'ombe Roman Catholic Church compound, and it has many branches in Pwani Region and Dar es Salaam including Ukonga. The CBO started early in 90s. The CBO aimed to support children to attain basic need such as treatment and care, HBC, Family centred care, and primary school education especially OVC and other children from the poor family so as to reduce/alleviate economical/social problems facing PLWHA within the community such as school drop out, child labour, homeless children, drug abuse, prostitution, early marriages and early pregnancies.

2.4.1 CBO Leadership

The CBO has competent and strong leadership of different skills, which includes Director, HR Treasurer, Secretary, all are working together in unity.

2.4.1.1 Vision

To support the community, mentally psychologically, physically and spiritually with a special focus on improving the community economic status.

2.4.1.2 Mission

The mission of this particular organization is to provide and maintain the quality of services caring and passionate services and Support People Living with HIV / AIDS in Archdioceses of Dar es Salaam and to support the poorest and those in need.

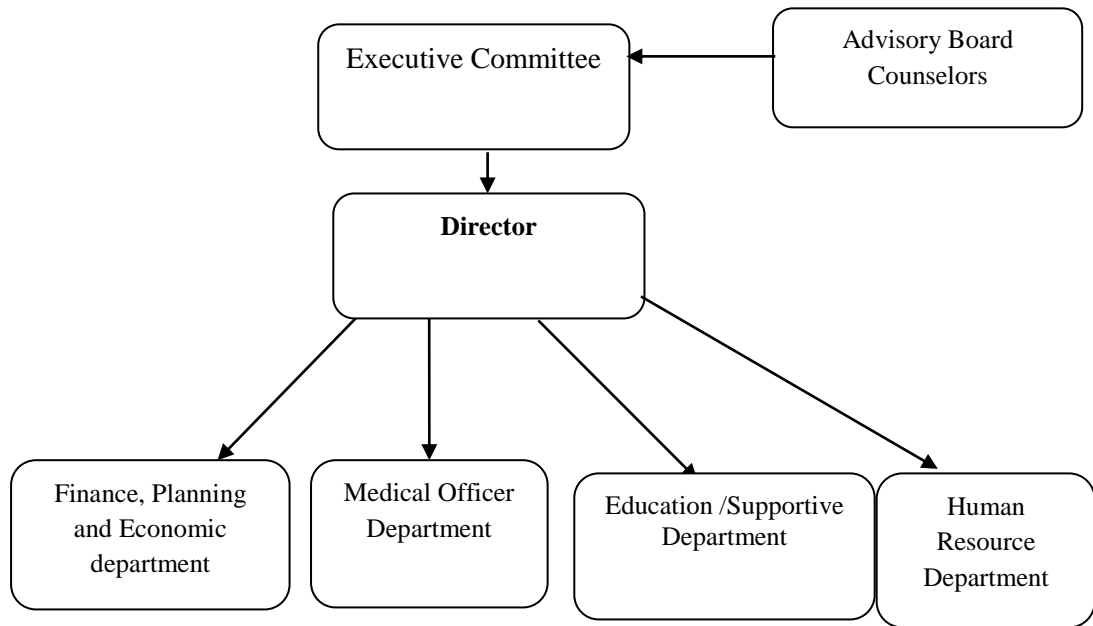


Figure 2: Organization Structure

Table 11: The Organization SWOT Analysis

Strength	Weaknesses
<ul style="list-style-type: none"> • The presence of committed leaders within the CBO with good experience in resource mobilisation 	<ul style="list-style-type: none"> • The operations of this CBO to some extent are still depending on its founder i.e. USAIDS,
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Existence of stakeholders like UYACODE, NGOs and individuals who are willing to work with this CBO in promoting community economic development. 	<ul style="list-style-type: none"> • Lack of clear focus on area of collaboration i.e. sometimes there is different in interests and focus among the partners and hence fail to reach the goal of the CBO
<ul style="list-style-type: none"> • Qualified and experienced staff. 	-
<ul style="list-style-type: none"> • Transparency and openness in information sharing with stakeholders 	-
<ul style="list-style-type: none"> • Dedication/ commitment of personnel 	-

2.4.3 SWOC Analysis of the CBO

Strengths, weaknesses, opportunities and challenges of the CBO were identified with reference to the chosen project of establishing of revolving fund in fact the project can be established despite of being donor dependant for CBO also in case of poor collaboration this can be solved in participatory approach.

2.4.4 CBO's Roles

The roles of the organization in the project include:

- (i) Making sure that all material such as credit kit, log book, cash book etc are in place at a time they are needed.
- (ii) Participating in stakeholder meeting
- (iii) Advise CED student on project progress.
- (iv) To attend the entrepreneurial project management training
- (v) To purchase equipments required for project take off.
- (vi) To manage the project and its daily activities.

2.4.4.1 Role of CED Student in This Project

The CED student's role is to make sure that the implementation of the project is done as it was planned. The following are the activities which normally done by CED Student;

- (i) To make a feasibility study of the project;
- (ii) To organize capacity building to CBO leaders, and to project staff;
- (iii) To provide consultant services to the CBO on seeking resources for project implementation;

- (iv) To facilitate project management training to CBO leaders and project staff;
- (v) To coordinate the project launching activities;
- (vi) To Collaborate with CBO Leaders and Host Organization to Conduct Monitoring and Evaluation of the Project.
- (vii) To sensitize community members on the importance of the project.

CHAPTER THREE

LITERATURE REVIEW

3.1 Introduction

Literature review was conducted based on gathering information from journals, books, reports, government publications, progress reports, statutes, researches, regulations and policies about the topic poverty reduction through revolving fund. But there was difficult in finding exactly research project related to my research being done in my community area.

This chapter exactly explores the works of other scholars relating to this project, to identify what has been done so far, and the remaining gap to be filled. Much has been done on issue of poverty reduction either by the Government on imposing strategy and good policies to help the poor communities to generate their own business.

3.2 Theoretical Literature Review

In general poverty is a broad term and it involves many or different aspect that involves Political Social and also environmental wellbeing of the people (WB, 2002). This makes difficulty to provide a good or standard definition of that word poverty and different authors give or provide different definition for the concept of the word poverty. But the commonest definition of the word poverty offered by the World Bank Development Report (1990). States that: is inability to attain a minimum standard of living that means low life expectance, increased rate of infant mortality, rate low enrollment of student to school, poor housing condition, unsafe or poor

drinking water, inadequate health care, unable to afford to get all meals per day and low participation in decision making process.

An inability to attain a minimum standard of living, poverty means a shortage of having poverty. Is A global problem, many countries are crying with this problem and how to solve it. And this problem need a great attention to reduce it, poverty hurts lives of billions of people in the world It is estimated that 2.8 billion of people in this world live under 2 USD dollar per day. And 1.2 billion people 1USD dollar per day. The only solution is to join in MFIs in order get money from the instructions so as to reduce the poverty among the disadvantage /poor community especially those affected with HIV/AIDS.

3.2.1 Concept of Microfinance

According to (Otero 1999,p8) microfinance is a provision of financial services to low income people and very poor self employed people according to Ledger (1999) financial services generally includes saving and credit but also can includes other financial services such as payment services and insurance, also (Schreiner and Colombet 2001, P. 339). Define the term microfinance as a attempt to improve access to Small deposits and Small Loans for poor household that neglected. By the Banks, therefore MFI provide financial services such as savings loans and insurance to poor people who are living in different settings. And those who unable to get Such Services from the Formal Financial Sector.

3.2.2 Microfinance and Microcredit

Definitions of these two terms are often used interchangeably but it is very important to highlight. The deference between them because these terms tends to confuse,

Sinha (1998,P2) states that microcredit refers to only small loans whereby Microfinance is appropriate where Non Government Organizations and Microfinance Institutions supplement the loans with other Financial Services (Insurance etc). By this means Microcredit is a component of microfinance because it involves in providing credit to poor also microfinance involves in Non-Credit Financial Services for example savings, pension, insurance, and payment services (Okiocredit, 2005).

3.2.3 The Concept of Entrepreneurship

In 1700s; the first entrepreneurship concept was established, some of economist believes that the entrepreneurship is the one who is willing to bear the risk of a new business if there is a chance of getting profit. Peter Drucker (1909-2005) a researcher used this idea and describing entrepreneur as someone who searches for change and exploits change as an opportunity.

Many economists today agree that entrepreneurship is necessary for stimulating economic growth and employment opportunities. In all communities in the developing countries, when small business become succeeded. The income will be increased and poverty will be reduced at the same time there will be a job creation. Therefore the strategic plan for the government is to support the entrepreneurship for the economic development purposes.

3.2.4 The Contribution of Microfinance Institutions to Poverty Reduction in Tanzania

Microfinance is an element on poverty reduction strategy for development countries; services, which are provided by MFIS, can enable the poor people to rise up their life

Standard. Gradually and able to generate their Micro Enterprises, Enhance income earning capacity and enjoy quality of life. MFIs have managed to change the life of poor society or community into positive way, and people have increased their income and their businesses expanded.

3.2.4.1 Prevalence of Poverty in Tanzania

Distribution of poverty is no uniform and this can be noted in Rural and Urban areas also it is not well uniform distributed geographically according to household budget survey the widest gap is between the Rural and Urban population. According to the report it shows that Dar es Salaam is better off than other part of the country and there is minimal difference of poverty between gender issues than geographical differences, poverty is a results of many causative factors including prevalence of diseases like HIV/AIDS, natural calamities and manmade calamities like wars.

3.2.4.2 Poverty Eradication in Tanzania

Tanzania has been struggling to reduce poverty in the country, various intervention have been implemented, like private sector to invest in productive sectors etc. During the world social summit in Copenhagen in 1995 Tanzania joined with other Nations for the purposes of poverty reduction, and Tanzania developed plan for poverty reduction which is outlined in 2025 vision national poverty reduction strategy and national strategy for growth and reduction of poverty (2005).

All these strategies are there to stress the importance of sustainable economical growth and improving the life standards / welfare of people. The government of Tanzania recognises the work done by the private sectors, in poverty reduction,

private sector has created many job opportunities/employment by increasing investment in social services for the purpose of supporting the government to fight for poverty reduction in the county.

3.3 Empirical Literature Review

Many studies on microfinance institutions have been done in various countries nearly all over the world and the findings from the studies are useful to new researchers on microfinance., the following studies had a significant contribution these includes.

3.3.1 Studies Done in Bolivia

Mosley (2001), in his research on Microfinance and Poverty in Bolivia, assessed the impact of microfinance on poverty, through small sample surveys of four microfinance institutions. Two urban and two rural, using a range of poverty concepts this research shown that in comparing with other antipoverty measures, Microfinance seems to be cheap and successive at reducing poverty to those close to poverty, however it was shown to be ineffective by doing comparison with labor market. and infrastructure measures in reducing poverty. Despite of work done through study which was carried out by Mosley (2001) some weakness being observed especially on sample size, because only four microfinance institutions were surveyed and these four Microfinance are not enough to represent the majority and give out the results of surveyed institutions.

3.3.2 Study Done in Turkey

Cook, et al (2000) conducted a study in Turkey and mentioned that Micro finance especially micro credit is a powerful tool for poverty reduction in the community.

The author revealed that one fifth of the population of Turkey were at risk to be in poverty line, even if the country is not poor, microfinance is essential for poverty reduction the study shows that there is a link between Micro finance and poverty reduction or eradication, microfinance enable the poor people to access financial institutions so that they can be able to generate income and reduce poverty.

3.3.3 Study Done in China

On the study of Nichols (2004), he revealed that, over the past 25 years, China has made huge strides in its battle against poverty as it has transformed into one of the most dynamic economies in the world. China's poverty rate to day is probably slightly lower than the average for the world as a whole. In 1980 the incidence of poverty in china was one of the highest in the world. in this study many countries should learn from this country which managed to alleviate poverty and become the richest country in the world and this is based on survey data 1980-2001 and this tried to analyzed poverty record for the two decades since china leader Deng Xiaoping introduced pro-market reform in 1978. Another author used a case study to investigate the impact of microfinance upon the lives of the poor in the Rural area and revealed that for the poor to access in microfinance had led to positive impact in their life their income and life standard have improved.

3.3.4 Study Done in Namibia

From the study of Jonathan Adongo (2005), he found that: Microfinance institutions provide the full-range of financial services but on a smaller scale. This is suited to the needs of the rural poor. In Namibia, microfinance institutions operating in the

rural areas can be distinguished as informal or formal. Informal microfinance institutions generally are those microfinance which are not registered by the government or legal mandate and these include unregistered money lender according to FinScope survey done in 2006 shows that Namibian population uses informal financial services, and the formal microfinance are those governed by the government under the ministry of agriculture water and forest.

In concluding according to survey done the Namibian financial institutions supervisory authority and ministry of trade said that microfinance is a step towards poverty alleviation and the author mentioned that microfinance facilities help people to develop skill and earn money through enterprises. Microfinance enable the poor people to build assets and have a good quality of life.

3.3.5 Study Done in UK

This paper which prepared by fatchamps (1997) was trying to show how these financial institution tries to serve the poor and its challenges. fatchamps described very well on how the poor can manage to access microcredit ,in general he said that microcredit has increased the money income to the beneficiary (household) by creating self employment in the society, but there are some factors which affects their income such as credit limit and high interest rate offered by micro credit institutions. Therefore the author discovered that without sufficient funds fisheries, farmers cannot invest in machinery and new equipment and this will delay to reach out to new markets and products. Furthermore he said that without financial assistance from financial institutions there will be cash flow problems.

3.3.6 Study Done in Bangladesh

this study which was done by Amin et al (2003) by using a unique panel data set from northern Bangladesh for 229 households it shows that microcredit is doing well in reaching poor but less successive in reaching the vulnerable poor, especially those group most prone to destitute.

3.3.7 Study Done in Tanzania

Studies on microfinance services, in Tanzania were carried out by Kuzilwa (2002) and Rweyemamu et al, (2003). Kuzilwa examines the role of microfinance credit in generating entrepreneurial activities. He used qualitative case studies with a sample survey of businesses that gained access to credit from a Tanzanian Government financial source.

The findings reveal that the output of enterprises increased following the access to the credit. It was further observed that the enterprises whose owners received business training and advice, performed better than those who did not receive training. He recommended that an environment should be created where informal and quasi-informal financial institutions can continue to be easily accessed by micro and small businesses for the sake of poverty alleviation to poor population.

3.3.8 Study Done in Uganda

The income generating activities designed to mitigate the impact of aids have mostly targeted persons living with HIV/AIDS record shows that revolving fund for income generating micro projects performed poorly because the loans were too thinly spread among members source, - Strategic Paper On HIV/AIDS for East and Southern Africa (October, 2001).

3.3.9 Research Gap Identified

The identified gap concerning with microfinance program, had managed to led to positive impact especially on poverty reduction among the poor people in many countries microfinance still less doing well in reaching the vulnerable, the most prone to destitute, especially in country like Bangladesh.

3.4 Policy Review

In 2004/05 during the financial year the government of Tanzania established the small and medium enterprises credit guarantee scheme (SME-CGS) this I was aimed to promote and support SMES so as to expand and to facilitate access to financial resources and this will accelerate economical growth and job creation. Another effort which the government of Tanzania made is initiation of TASAF for the purpose of enhancement of social economic services and income generating opportunities this objective is linked to millennium development goal (MGDs) which is focusing on poverty reduction this also a strategic plan for poverty reduction NSGRP /MKUKUTA. The government of Tanzania has been trying to implement financial sector reforms for the purpose of making a competition and effective financial system, the government of Tanzania has focused on microfinance institutions that offers a sustainable financial service for the majority. Especially those living in rural area also microfinance has a potential contribution considerably to the economic development of the country and for the low-income population.

3.4.1 The Link between Microfinance Institution and Poverty Alleviation

Microfinance institution scheme were started in order to meet with different objectives and those objectives includes improved living standards, poverty

alleviation and offering financial to the poor people, there is a recent study that show the linking between the microfinance institution and other intervention such as poverty alleviation, most complicates the function of microfinance institutions by putting them into area considered not sustainable that means there is a conflict in measuring financial performance and poverty alleviation.

So the most sustainability indicators usually focus on micro financial institutions as a profitable institution. thus for the microfinance to meet the desired practice as it was given by CGAP, Microfinance should work hard especially to the remote /rural area where very few people qualify for the business loans.

3.5 Literature Review Summary

Despite good strategies and policies made by the government of Tanzania on poverty reduction/alleviation, still the government need time to fill the demand supply gap especially those people living with HIV/AIDS on accessing financial institution inability for the people living with HIV /AIDS prevent consumption and make the poor people more vulnerable to their highly volatile income, also inadequate to access financial service for the PLWHIV prevent investments in income generating activities and thus prevent growth of opportunities for the poor community accessing to financial institutions help to promote the poor out of cycle of poverty,. in general financial services is said to be expensive to be provided to the poor who lack pledge able and informal services for this reason revolving fund scheme is a solution for the disadvantage poor people living with HIV / AIDS.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Introduction

Implementation plan is a management tool designed for the purposes of showing in details the critical steps in developing or start a project,. and it is a guide that helps the staff in starting the programme and identify the challenges along the way, this chapter presents activities, output of the project, details of the project plan, project implementation and the implementation report which is provided at the end.

4.2 Outputs and Products

During the project implementation period it was expected to achieve the following products and outputs out of the planned activities.

4.2.1 Project Outputs

The project is expected to accomplish the following outputs.

- (i) Creating awareness on income generating and revolving fund scheme to 30 community members and all gained knowledge.
- (ii) One days of training on capacity building conducted successively\
- (iii) One day training on revolving fund scheme were conducted successively with positive results.

4.3 Project Planning

Project planning represent the commitment of people and physical resources to produce specific out puts in a given time and budget frame work therefore a project

is a series of activities aimed at bringing clear specific objectives within a specific time period and a defined budget (European union 2004).

Also a project plan is a part of project management that relates to the use of schedules to plan and report the progress of the project. Kerzner (2003) describe that project plan consists of identifying deliverable and creating the work break down structure, and identifying the activities needed to complete those deliverable and networking activities in a logical sequences, and estimating the resources requirements for the activities, estimated time and cost for activities, then develop schedule and budget.

4.3.1 Plan as Shown Below

Implementation is a stage whereby all the planned activities are put into action before the implementation of project, the implementer involve different stakeholders in a project and should identify their strength, weakness, opportunities and threats.

4.4 Project Implementation Plan

Table 12: Project Implementation Plan (Gantt chart)

Objective	Output	Activity	Project Implementation Monthly												Resource needed	Responsible Person	
			1	2	3	4	5	6	7	8	9	10	11	12			
To create awareness to the community members on income generating and revolving fund scheme by June 2016	1.1 30 community members attended meeting and all gained knowledge	1.1.1 Disseminate adverts 1.1.2 Organize a community meeting for one day														human resources, transport, stationery and time	CED student, Uyacode representative cooperative officer
	1.2 30 Tausi community members attend the workshop	1.2.1 Conduct workshop															
Capacity building for the community members and stakeholders on income generating activities and	2.1 one day of training on capacity building conducted successively	2.1.1 introductory training to participants 2.1.2 Conduct														human resources, transport, stationery and time	CED student, Uyacode representative cooperative officer
To facilitate /establishment of revolving fund scheme and train project members on on income generation/entrepreneurship. June 2016	3.1 one day training on revolving fund scheme were conducted successively with positive results.	3.3.1 introductory training to participants 3.3.2 Conduct training														human resources, transport, stationery and time	CED student Uyacode representative Cooperative officer

Table 13: Project Logical Framework

Hierarch of Objectives	Objectively verifiable indicators (OVIs)	Means of verification (MOV)	Assumptions
Goal impact Is to establish small income generating activities through revolving funds scheme for PLWHA (TAUSI GROUP) for sustainable economic development by June 2016	Increased income & improved standard of living for PLWHA.	Survey and auditing quarterly and annual report at beginning and end of project..	People aware and open and honest about their income status.
Obj. 1 To create awareness to the community members on income generating and revolving fund scheme by June 201			
Output 1: advocacy meeting organized	A total of 30 community members attended a workshop.	Project progressive report	Community members became aware about the project.
Activities			
Disseminate adverts	The whole Exercise conducted successively	Project progressive report	Readiness of community members to support the project.
a community meeting on constitution Organized	A positive attitude of community members was shown to that meeting.	meeting report	Readiness of community members towards the project
Opening a bank account and initiating books of accounts	A positive attitude of community members towards	Bank account documents	Readiness of community members

	opening Bank account.		
Objective 2: Capacity building for the community members and stakeholders on income generating activities and the project itself July 2016			
Output 2. Training on entrepreneurship skill developed.	All 30 community members attended.	Training report	Willingness and readiness of CBO members and other stakeholders. to attend training.
Activities.			
Selecting the training venue	Venue available	Written authorisation to use a venue	Availability of the venue
Training materials distributed to trainees.	Training. done well, members attended the training .	Training report	Willingness of the community to attend the training.
Objective 3: To facilitate /establishment of revolving fund scheme and train project members on income generation/entrepreneurship. June 2016			
Output 3: preparatory meeting for the project done successively.	All community members attended	Meeting Minutes	Willingness and readiness were shown
Activities			
Training for the participants on project issue	All community members attended	Progressive report	Shown a willingness to the community
Fund raising campaign organized.	Funds available by September	Progressive report	Willingness and readiness were shown
Joint meeting for evaluation after 6....months	Number of issues addressed	Meeting report	Willingness and readiness were shown by stakeholders.

4.4.1 Inputs

Project inputs are financial, material and human resources and services necessary for carrying out activities. Normally are supposed to be stated in specific and measurable terms.

Table 14: Staff Pattern

Staff Position	Responsibility
Project Committee – Chairperson	1- Chair of all Project meetings 2- Supervisor of implementation Plan Schedule 3- Chief spokesperson of the project 4- Submission of quarterly report to Village council.
Project Committee – Secretary	1- Supervises day to day duties 2- Keeps all project records 3-Follow up of project inputs to the stakeholders in Collaboration with CDAC officer 4- Direct other Project members on daily duties
Project Committee Treasurer	1- Keeps all project financial records 2- Follow up of project inputs/funds from stakeholders in Collaboration with Secretary and Community Development Association Committee officer
Project Committee Members	1- Project smallholder farmers’ supervisors and implementers.

4.4.2 Staffing Pattern

The project has no employed staff for this moment many of the staff members are working voluntarily until when the project become well stabilized, but only watchman is the one who is getting payment per month.

Table 15: Staff Pattern

Staff Position	Responsibility
Project - Chairperson	1- Chairperson is the head of all Project meetings. 2- Supervisor of implementation Plan Schedule 3- Chief spokesperson of the project 4- Submission of quarterly report to the stakeholder's committee
Project - Secretary	1- Supervises day to day duties 2- keeps all project records 3-Follow up of project inputs to the stakeholders. 4- Direct other Project members on daily duties
Project Treasurer	1. Financial oversight. 2. Funding ,fundraising and scale 3. Financial budgeting, planning. And reporting 4. Bookkeeping, banking and record keeping. 5. Control fixed assert and stock.
Watchman	Responsible for guiding the office.
Project Members	1- Project households' supervisors and implementers.

4.4.3 Project Budget

The whole total budget for the project is about Tshs 2,509,900/= this includes entertainment allowances, stationeries, pens, meeting/training premises, meals and breakfast. The targeted group (Tausi Group) raised Tsh 150,000=, and each community member contributed Tsh. 5000/=, and Tshs 580,000/= raised by other stakeholders including CED student and ward leaders. PASADA the host organization supplied stationeries which is notebooks, pens, marker pens, flip chart and training venue, its cost is shown on the Table 16.

Table 16: Project Budget; Establishment of Revolving Scheme Fund for PLWHA - (1st June2016-1st June2017)

Objective	Output	Activities	Resources needed	Quantity	Unit price	Total TZS.
1. To create awareness to the community members on income generating and revolving fund scheme by June 2016	1.1 community members attended meeting and all gained knowledge	1.1.1 Disseminate adverts 1.1.2 Organize a project meeting for one day	Hiring premises for meeting	1	150,000	150,000
			Stationery P. Copy papers Ream	2pc	20,000	20,000
			Note books	40pc	1000	40,000
	1.2 , 30 Tausi community members attend the workshop	1.1.3conduct workshop	Mark Pens	7	700	49,000
			Facilitators Allowance (experts }	4	80,000	320,000
			meal	40people	10,000	400,000
			Flip charts	2	15	30,000
2.Capacity building for the community members and stakeholders on income generating activities and the project itself..July 2016	2.1 one day of training on capacity building conducted successively	2.2.1 introductory training to participants	Stationery Flip chart	2pc	10,000	20,000
			Mark Pens	10pc	600	60,000
	2.2 thirty Tausi members were	2.2.2 Organize a project training one day.	Facilitators allowance	2	80,000	1600,000
			Soft drinks and Snacks	40	1,000	40,000

	trained and majority of them are knowledgeable on revolving fund scheme	2.2.3 Conduct training	P. Copy papers Ream	1pc	10,000	10,000
			Flip chart	2pc	15,000	30,000
			Mark Pens	10pc	700	70,000
			Facilitators Allowance	2	80,000	160,000
			Soft drinks& Snacks	40	2,000	80,000
			pens	40pc	300	12,000
			Travelling cost for facilitators	2people	15,000	30,000
3. To facilitate /establishment of revolving fund scheme and train project members on income generation/entrepreneurship. June 2016	3.1 one day training on revolving fund scheme were conducted successively with positive results.	3. 3.1 introductory training to participants	Meals cost	30	10,000	300,000
			Transport refund	30	10,000	300,000
		3.3.2 Conduct training	Note books	30pc	1,000	30,000
			pens	40pc	300	12,000
		Arrangements project premises and business license	Flip chart	3pc	15,000	45,000
			Marker pens	5pc	7,000	35,000
			rim papers	2pc	10,000	20,000
			Facilitating cost	2people	80,000	160,000
		3.3.3 conduct monitoring	Travelling/entertainment cost for stakeholders	4	60,000	240,000
GRAND TOTAL						2,649,000/=

4.4.4 Project Implementation Report

The project implementation is participatory approach; all stakeholders are involved in implementation process in order that the planned goals are well achieved



Figure 3: Community Members Attended Meeting Organized by Researcher



Figure 4: Tausig Community Members attended the Workshop under the Training of UYACODE Reprehensive



Figure 5: Showing the Research on the Left



Figure 6: Ongoing Entrepreneurship to PL WHIV



Figure 7: Opening a Bank Account and Imitating Books of Accounts

CHAPTER FIVE

PROJECT PARTICIPATORY MONITORING EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter explains how the project indicators were monitored/evaluated, and the findings of the results are recorded in relation to objectives, monitoring and evaluation are linking together these are used to observe the project if it is doing well according to the standards given.

5.2 Participatory Monitoring and Evaluation

PM&E is a process whereby the stakeholders of the project are involved in monitoring and evaluation process of that particular project (rietbergen McCracken et al 1998), PM & E process has to be prepared before implementation, Philip et al (2008) and therefore the results of that evaluation will help the management to-do an action plan according to the weaknesses /achievement being observed.

5.2.1 Participatory Monitoring

Participatory monitoring is a systematic process of recording /analyzing information that has been chosen or recorded the main purpose of participatory monitoring is to provide an information during the life of the project to the decision makers so that modifications /adjustment can be made if necessary. Also another important thing is, participatory monitoring provide an ongoing picture that allow the community to determine whether activities are in progress as planned.

Participatory Monitoring provides an "early warning" which identifies problems at an early stage. Solutions can then be sought before the problems get out of hand. This is especially important with new technologies that may have negative effects after introduction. A good standard should be maintained that is continuous feedback throughout the life of the activities ensures that the quality of the activities is sufficient to provide good results.

5.2.2 Monitoring Information System

The CEDPA Defines the MIS as "a system designed to collect and report information on a specific project, about the project activities and this information will enable a manager and project leaders to plan, monitor, and evaluate the performance of the project (cedpa, 1994).

5.2.3 Participatory Monitoring Methods/Tools

Various participatory methods were used/applied in monitoring the project implementation one of them is beneficiary assessment (BA) the other one is participatory rural appraisal (PRA) Beneficiary assessment is a qualitative research tool for improving the impact of development operations by gaining the views of intended beneficiaries regarding the planned or ongoing intervention and the main objective of which is to assess the value of activities as perceived by project beneficiaries and to integrate findings into project activities.

It is designed specifically to undertake systematic listening to stakeholders by giving voice to their priorities and concern. Participatory rural appraisal (PRA) recently participatory learning for action (PLA) is a set of participatory and largely visual

techniques for assessing group and community resources identifying and prioritizing problems and appraising strategies for solving them. PRA method were applied using pair wise ranking on prioritizing needs, problems actions for example in this project, Revolving fund scheme were highly prioritized.

5.2.4 Participatory Monitoring Plan

The objective of participatory monitoring was to monitor project objective, activities implemented and the outcomes of the project. Also to monitor project inputs, assess if the action plan was implemented accordingly and whether the project stakeholder were kept informed of the progress, challenges and lessons learnt during the project implementation. Table bellow indicates participatory plan as agreed by the team involved in project operations.

5.2.5 Performance Indicators

Performance indicator is a type of performance measurement of the project, which used to evaluate the success of a project, through a particular activities it engages

Table 17: Participatory Monitoring Plan

Objective	Output	Activity	Output Indicators	Data	Method Tool	Person	Time Frame
1 To create awareness to the community members on income generating and revolving fund scheme by June 2016	1.1 30 community members attended meeting and all gained knowledge 1.2 30 Tausi community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a project meeting for one day 1.1.3conduct workshop	number of participants attended	Source Activity report	Participants registration	Responsible CED student UYACODE PASADA Cooperative officer	JUNE 2016
2 Capacity building for the community members and stakeholders on income generating activities and the project itself..July 2016	2.1 one day of training on capacity building conducted successively 2.2 thirty tausi members were trained and majority of	2.1.1 introductory training to participants 2.1.2 Conduct training	Training report Number of participants attended	Activity report	Participants registration	CED student UYACODE PASADA Cooperative officer	JULY 2016

	them are knowledgeable on revolving fund scheme						
3 To facilitate /establishment of revolving fund scheme and train project members on on income generation/entrepreneurship. June 2016	3.1 one day training on revolving fund scheme were conducted successively with positive results.	3.3.1 introductory training to participants 3.3.2 Conduct training	number of the community group attended	Activity report	Participants registration	CED student UYACODE PASADA Cooperative officer	JULY 2016
	3.1 Training on Formulation of Constitution	3.3.1 Conduct training	Training report	Activity report	Participants registration	Cooperative officer UYACODE	SEPTEMBER 2016

Table 18: Project Performance Indicator

Objective	Output	Activity	Resources Needed	Performance Indicators
1 To create awareness to the community members on income generating and revolving fund scheme by June 2016	1.1 30 community members attended meeting and all gained knowledge 1.2 30 Tausi community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a project meeting for one day 1.1.3conduct workshop	Facilitators allowance Stationery's Cost Training room /hall cost	Number of participants attended the public meeting
2 Capacity building for the community members and stakeholders on income generating activities and the project itself..July 2016	2.1 one day of training on capacity building conducted successively 2.2 thirty Tausi members were trained and majority of them are knowledgeable on revolving fund scheme	2.1.1introductory training to participants 2.1.2Conduct training	Facilitators allowance Stationery Meals cost Fuel cost Training room /hall cost	Number of participants attended training Level of knowledge increased

<p>3 To facilitate /establishment of revolving fund scheme and train project members on income generation/entrepreneurs hip. June 2016</p>	<p>3.1 one day training on revolving fund scheme were conducted successively with positive results.</p>	<p>3.3.1 introductory training to participants 3.3.2 Conduct training</p>	<p>Facilitators allowance Stationery Meals cost Fuel cost Training room /hall cost</p>	<p>Number of participants attended training Amount of fund collected and disbursed</p>
---	---	---	--	--

5.2.6 Participatory Evaluation Methods

Participatory evaluation is a process in which stakeholders are involved in the project, from project team member to member of concerned community, and have an opportunity to provide to provide feedback of the project and appropriate influence of the project development. In this project participatory rural appraisal and beneficiary assessment method were used and it has also the followings techniques; interviews, focus group discussion, and direct observations. The participatory evaluation employed and assessed the progress of working plan, implementation of planed activities achievement of objectives, effectiveness of the project, as well as sustainability of the project.

5.2.7 Project Evaluation Summary

Table shows the project evaluation summary based on the project goal, objectives, performance indicators, expected outcomes and actual outcome based on the project goal, Objectives and activities planned have been met with exception of mid and annual evaluation that will be done after six months of project implementation. Generally the evaluation shows that there are strong commitments of various stakeholders from the planning stage to the implementation activities. This prove that the project is the crucial important to beneficiaries and community at large.

Table 19: Project Evaluation Summary

Objective	Output	Activities	Performance Indicators	Expected Outcome	Actual outcome
1 To create awareness to the community members on income generating and revolving fund scheme by June 2016	<p>3.1 30 community members attended meeting and all gained knowledge</p> <p>3.2 30 Tausi community members attend the workshop</p>	<p>1.1.1 Disseminate adverts</p> <p>1.1.2 Organize a project meeting for one day</p> <p>1.1.3conduct workshop</p>	Number of participants attended the meeting	Positive responses	30 community members attended
2 Capacity building for the community members and stakeholders on income generating activities and the project itself..July 2016	<p>2.1 one day of training on capacity building conducted successively</p> <p>2.2 thirty tausi members were trained and</p>	<p>2.1.1 Introductory training to participants</p> <p>2.1.2 Conduct training</p>	<p>Number of participants attended training</p> <p>Number of participants attended training</p>	<p>Increased knowledge</p> <p>Viable economic activities established</p>	Tausi Group trained and other stake holders

	majority of them are knowledgeable on revolving fund scheme				
3 To facilitate /establishment of revolving fund scheme and train project members on on income generation/entrepreneurship. June/July 2016	3.1 one day training on revolving fund scheme were conducted successively with positive results.	3.3.1 introductory training to participants 3.3.2 Conduct training	Number of participants attended training Amount of fund collected. Income generating activities established	Increasing community's capital	All stakeholders - trained

5.3 Project Sustainability

Project sustainability is the capacity of the project to maintain its function, by using its own resources like material and its financial support, even external source of funding. Also the implementers are responsible for planning and make the project sustainable.

5.3.1 Institutional Sustainability

The sustainability of income generating activities is most likely to be sustainable because of the resources being readily available towards project implementation. and different training being done/conducted for the leaders and stakeholders on entrepreneurship skills and leadership, all of them were knowledgeable on running project.

5.3.2 Financial Sustainability

The revolving fund scheme project for PLWHA (Tausi Group) will sustain even after the phase out of project, due to further strategies which the community has planed, including buying Bajaj for sustainable economic after the community being financially stabilized. Revolving fund scheme for the community group started with TZS. 250,000/= as a capital for establishing revolving scheme (loan) every community member agreed to pay TZS. 2,000/= as a weekly contribution and TZS. 3000/= for buying shares which makes total amount of TZS. 5,000/= per each member and TZS 2000/= registration fee to be paid monthly these money will used as capital for establishing revolving scheme whereby each member will be able to borrow the money after two months. Since the project aim to allow the community

member to access loan at reasonable interest rate and establish small income generating activities.

5.3.3 Political Sustainability

Still there is a good relationship existing between local government and the community members (Tausi Group) at Ukonga. Since the beginning of the project in this year good cooperation with local leaders and other governmental officials make easier to get support from the government and other stakeholders, Tanzania still emphasis on poverty reduction for their people through its strategic plan of poverty reduction (Millennium Development Goal No 2) by encouraging them to form/make groups and able to assess funds from financial institutions and TASAF.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 Introduction

Income-generating activities for sustainable development is an, economic interventions towards alleviation of poverty among the people and increase household finance or income and help PLWHIV to develop their businesses that will help their children to get normal basic need when their parents are no longer able to provide needs for them HIV/AIDS epidemic has caused an incidence of other disease like tuberculosis and other related diseases because the disease tends to lower immunity among the sick also HIV/AIDS incidence has fallen more to the youth who are the main labor force in the economy and many families have rendered to poor because of loss of breadwinner.

In fact this chapter is very important because it gives a summary or overview of participatory assessment problems identification literature review findings, project implementation, project participatory monitoring evaluation and sustainability, conclusion and recommendation.

6.2 Conclusion

Income-generating activities for PLWHA (Tausi Group) at Ukonga is significance to our national economic, because the strategic plan for our county is mostly relied /based on policy and national strategy for growth and poverty reduction 11 millennium development goal, for the purposes of improving the life standard of people especially those living with HIV/AIDS.

Ukongga community identified several problems/ obstacles since community need assessment (can) began under supervision of researcher, some of problems/ obstacles which observed to be the cause of prohibiting them on accessing financial institution including poverty and discrimination caused BY HIV/AIDS, also the finding shows that 86.7% of the community agreed that there is an obstacle on accessing financial institution especially for them (people living with HIV / AIDS) ,because of poverty they have due to either being terminated from their job or otherwise.

Another problem concerning with the government is 70.0% they said, no any supportive being offered by the government to help people who are living with HIV/AIDS to alleviate/reduce poverty within the community because according to the finding it shows that majority of the community live below one dollar (TZS 0 -2500/=) per day which is 63.3% of total respondent / TAUSI community another problem / obstacles which observed is the knowledge about entrepreneurship skill among the community and this shows that majority of the respondents who say that entrepreneurship is necessary were 86.7% of respondents this means that majority of the community has no skill on entrepreneurship and this is another factor which can cause the community not to engage in the small business because of lack of education. Also the researcher in collaboration with other stakeholders observes the project and see if all activities are implemented as it was planned.

Another finding on participatory evaluation this assess the project goal,objectives and activities planned all these have been met with exception of mid and annual

evaluation that will be done after six months of project implementation monitoring and evaluation is a continuous process.

6.3 Recommendations

In general Tanzania has a good policies for poverty reduction and these are guided by the National strategy for growth and reduction of poverty, which aimed at promoting equitable broad based and sustainable economic growth and reduction of poverty and vulnerability, Tanzania national health prioritizes the most vulnerable and recognize that health is essential source of poverty reduction.

Also the national AIDS policy recognises the vicious cycle of between HIV/AIDS and poverty and therefore insisting on interventions for control of epidemic to be related to poverty alleviation initiative, .in response to scope of people living with HIV support (in 2013) report shown that 10,575 PLWHIV support group received two or more support services and this aimed at meeting holistic PLWHIV'S needs in area of health care and supplies, emotional and psychological support ,nutritional/financial support, income generating activities and school fees related assistance also this income generating activities in Tanzania was implemented to people living with HIV and it is about 4,848 PLWHIV /AIDS were provided with training skill on income generation.

Despite of all efforts made by Tanzania government to improve life standards of PLHIV/AIDS still the number of people who benefited from income generating activities is too minimal, so there is a need for the government to extend this service to other parts of the country like Ukonga ward so as to raise the life standard of the

community who suffer the same problem like other people who received that assistance, for doing that people will manage to start their own businesses and become independent.

REFERENCES

- Cohen, D. (2002). The Impact of HIV/AIDS on Human Capital in Sub-Saharan Africa, Working Paper no 2, ILO. Kampala, Uganda.
- Cohen, D. (2002). The Economic and Social Research Foundation (ESRF). The Multisectoral Socio-economic Impact of HIV/AIDS in Tanzania. Labour Market and Employment Implications of HIV/AIDS in Sub-Saharan Africa Development Community, SADC, Dar es Salaam, Tanzania.
- Dixon, S. McDonald, S., and Roberts, J. (2002). The Impact of HIV and AIDS on Africa's Economic Development. *British Medical Journal* 324 (7331): 232-234.
- Kim, B. and USAID (2003). The impact of HIV/AIDS on Labour Markets in Tanzania by D. Cohen, ILO Working Paper, 2003. Private Sector Health Care Delivery Options in Tanzania. Dar es Salaam, Tanzania.
- Jamison, T. D., Sachs, J. D., and Wang, J. (2001). The effects of the AIDS epidemic on economic welfare in sub-Saharan Africa. CMH working paper series, paper, Paper presented at the International AIDS Economics Network, Kampala, Uganda.
- Kambou, G., Shantayanan, D., and Mead, O. (1992). The economic impact of AIDS in an African country: simulations with a general equilibrium model of Cameroon. *Journal of African Economies*, 1(1), 103-30.
- Katahoire, A. (1993). The impact of AIDS on education in Uganda: a case study of Lyantonde community. Kampala: International Development Research Centre. Unpublished. Kampala, Uganda.

- Kessy, S. S. A., and Urio, F. M. (2006). The contribution of microfinance institutions to poverty reduction in Tanzania (Research Report No. 06.3). Retrieved on 3rd January, 2013 from Research on Poverty alleviation website. http://www.repoa.or.tz/documents_storage/Publications/Reports/0.63_Kessy_and_Urio.pdf
- Knodel, J., and Wassana, I. (2002). The economic consequences for parents of losing an adult child to AIDS: evidence from Thailand, PSC Research Report. Bangkok, Thailand.
- Kwaramba, P. (1997). The Socio-Economic Impact of HIV/AIDS on Communal Agricultural Production Systems in Zimbabwe. Zimbabwe Farmers Union, Friederich Ebert Stiftung Economic Advisory Project, Harare, Zimbabwe:
- Kyessi, A. (2010). Access to housing finance by the urban poor: The case of WAT-SACCOS in Dar es Salaam, Tanzania. *International Journal of Housing Markets and Analysis*, 3(3), 182-202.
- Mutangadura, G. B. (2000). Household welfare impacts of mortality of adult females in Zimbabwe: Implications for policy and program development. Paper presented at the AIDS and Economic Symposium, organized by the IAEN, Durban, 7-8 July. National and Sector HIV/AIDS Policies in the Member States of the Southern Africa. Durban, South Africa.
- Ntirunda, M., and Zimda, Y. (1998). The impact of HIV/AIDS on production; the experience with Lonrho companies. Paper presented at the 12th World AIDS, Geneva, Switzerland.
- Over, M. (1992). The macroeconomic impact of AIDS in sub-Saharan Africa. Technical Working Paper No. 3. World Bank. Population and Human Resources Department, Washington, D.C, USA.

- Philemon, J. R. M., and Kessy, S. S. A. (2008). Research Report 08.5. Research on Poverty Alleviation; Dar es Salaam, Tanzania: Negotiating safe sex among young women: The fight against HIV/AIDS in Tanzania. Dar es Salaam, Tanzania.
- Pitayanon, S., Sukontha, K. and Wattana, S. J. (1997). *The economic impact of HIV/AIDS mortality on households on Thailand*. London: Oxford University Press.
- Robalino, D., Jenkins, C. and El Maroufi K. (2002). The risks and macroeconomic impact of HIV/AIDS in the Middle East and North Africa: why waiting to intervene can be costly? World Bank. Working Paper No. 26. Washington, D.C.: USA.
- Ruhl, C., V. Pokrovsk and Vinogradov, V. (2002). *The economic consequences of HIV in Russia*. Washington, D.C.: World Bank.
- Smith, J., and Whiteside, A. (1995). *The socio-economic impact of HIV/AIDS on Zambian businesses*. London: The BEAD Group and the Commonwealth Development Corporation.
- Stover, J., and Bollinger, L. (1999). The economic impact of AIDS in Africa. Glastonbury, Cape Town: The Futures Group International.
- Theodore, K. (2001). HIV-AIDS in the Caribbean: economic issues—impact and investment response. Commission on Macroeconomics and Health working papers series, Durban, South Africa.
- UNAIDS, (1999). A Report review of household and community responses to the HIV/AIDS epidemic in rural areas of sub-Saharan Africa. Geneva, Switzerland.

UNAIDS, (2015). Epidemiological slides – How AIDS Changed everything report; paper present in Geneva, Switzerland.

World Bank, (1997). *Confronting AIDS: Public Priorities in a Global Epidemic*. New York: Oxford University Press.

World Health Organization, Global Programme on AIDS, (1995). The current global situation of the HIV/AIDS pandemic. Reported by World Health Organization, Geneva, Switzerland.

APPENDICES

Appendix 1: Research/CNA Questions/Hypothesis

1 Demographic question

AGE (1) .15-20

(2) .21-30

(3) . 31-40

(4.) 41-50

(5). 51+

GENDER

(1).Female

(2.) Female

MARITAL STATUS

(1) Single

(2) Married

(3) Divorced

(4) Widow/widower

LEVEL OF EDUCATION

1. Primary Education,
2. Secondary Education,
3. Collage/university
4. Not gone to school

2 Do PLWHA in your community have adequate knowledge about entrepreneurship skill.

(1) .Yes

(2) No

(3) Don't know

3. Is entrepreneurship skill necessary for PLWHA at Ukonga community?

(1). Yes

(2) .No

(3). Don't Know

4. Is there any obstacle facing PLWHA on accessing financial institution/ income generating activities?

(1.) Yes

(2). No

(3). Don't Know

5. Is there any supportive measure offered by the government to alleviate poverty among PLWHA at your community?

(1) Yes

(2) No.

(3) Don't Know

6. What is your specific income you are getting per day?

1. 0- 2500

2. 2600 -10000/=

3. 11000 -20000/=

4. Above 21000/=

Appendix 2: Application Letter to VEO

Kulwa, Seleman
S.L.P 6230
Dar-Es-Salaam
01/06/2016

MWENYEKITI WA KIJJI/MTAA

KIJJI/MTAA WA UKONGA

S.L.P 174

Ilala

Dar –Es-Salaam

YAH: OMBI LA KUFANYA UTAFITI KATIKA KIJJI /MTAA WAKO

Ndugu, husika na somo la hapo juu.

Mimi ni mwanafunzi ninayesoma degree ya uzamili katika **chuo kikuu huria Tanzania**.na ni mtoa huduma katika hospital ya mtaa wako **Cardinal Rugambwa Hospital Ukonga**, baada ya kukamilisha masomo ya ndani, sasa ni muda wa kufanya utafiti ili kukamilisha masomo yangu. kutokana na aina ya utafiti niliouchagua naomba kufanya utafiti huo katika kijiji/mtaa wako wa ukonga, utafiti hasa unalenga kwa watu wanaoishi na vvu jinsi wanaweza kujikwamua kiuchumi ikiwezekana kuanzisha kikundi cha ujasiliamali kwa walengwa..ili aidha katika utafiti huo matokeo ya utafiti yatashirikishwa kwenye halmashauri yako ya kijiji/mtaa ili kupata ufumbuzi wa mambo yatakayokuwa yameainishwa katika utafiti huo.

ni matumaini yangu kuwa utalikubali ombi langu,

Ndimi

Kulwa Seleman

Mwanafunzi