

WAMA FOUNDATION IN COLLABORATION WITH FINANCIAL SECTOR DEEPENING TRUST (FSDT)



REPORT ON THE ASSESSMENT OF MWANAMKE MWEZESHE PROJECT PROGRESS 03rd – 07th March, 2014

1.0: INTRODUCTION

WAMA Foundation is implementing the “Mwanamke Mwezeshe” project to extend financial services to rural poor people through the highly successful and popular Village Savings and Loans (VSL) methodology. The methodology guarantees sustainability of financial services for women in the rural areas in mentioned districts in Lindi and Coastal Regions. These VSL groups will be brought with great potential for Development by increasing membership, capacities in terms of varied products and services to its members, as well as facilitate innovation in capacity building .The project is implemented for three years and aims at reaching a total of 60,000 clients.

The project involves capacity building so as to improve women economic status in area of intervention. Though there are a progress made towards achieving desired planned activities but VSLs are still in early stages. The Project has shown, if women are facilitated they can establish their own enterprises (VSLs), and this happens when participatory approaches used to make them become actively in decision making as planners and implementers of their own Enterprises (VSL groups).

The Mwanamke Mwezeshe project also contributes to the development goals of the Government of Tanzania under its National Strategy for Growth and the Reduction of Poverty which cites inadequate access to credit by rural Tanzanians as a hindrance to economic development, and calls for scaling-up participation in the informal sector. The Project is consistent with Tanzania’s Development Vision 2025 which emphasizes the promotion of financial services for the rural poor and stimulating economic growth and development of rural areas.

WAMA implements the project without discriminating men and works to sensitize the participation of many women as much as possible to the expected level of 70% women membership. Currently the project is implemented in Rufiji districts in Coast region, Kilwa, Lindi rural and Nachingwea district in Lindi region.

This report intend to explain the assessment of the VSL groups including the number of VSL groups, performance, data collection tools and the record keeping procedures and day to day implementation of the project.

2.0: METHODOLOGY

Field visit was done to the Lindi rural, Nachingwea and Kilwa districts in Lindi region and Rufiji districts in Pwani region. In each of the district, two VSL groups were visited and four participants from each VSL group were randomly selected for interview.

At the district level, Project district supervisors were interviewed to assess the overall performance of VSL in their districts. The field officers were assessed through visiting their VSL group.

In Lindi regional office the data collection tools used by the field staff were assessed, the Monitoring Information System (MIS), reporting format, record keeping and provided technical support on M & E activities.

3.0: IMPLEMENTED ACTIVITIES

3.1.1: Monitoring and Evaluation system

The project M & E officer has to develop a Performance Monitoring plan (PMP) for the Mwanamke Mwezeshe project which can be used to track the overall performance of the project. Project staffs have to prepare annual work plan which will be finalized by the M&E officer and this will set the annual target and the activities to be achieved in annual basis.

3.1.2: Data Collection tools

The data collections tools for collecting the information from the field are well designed and can easily capture the performance of the VSL groups. All the data collected from the field are then fed into the MIS which is a computerized system.

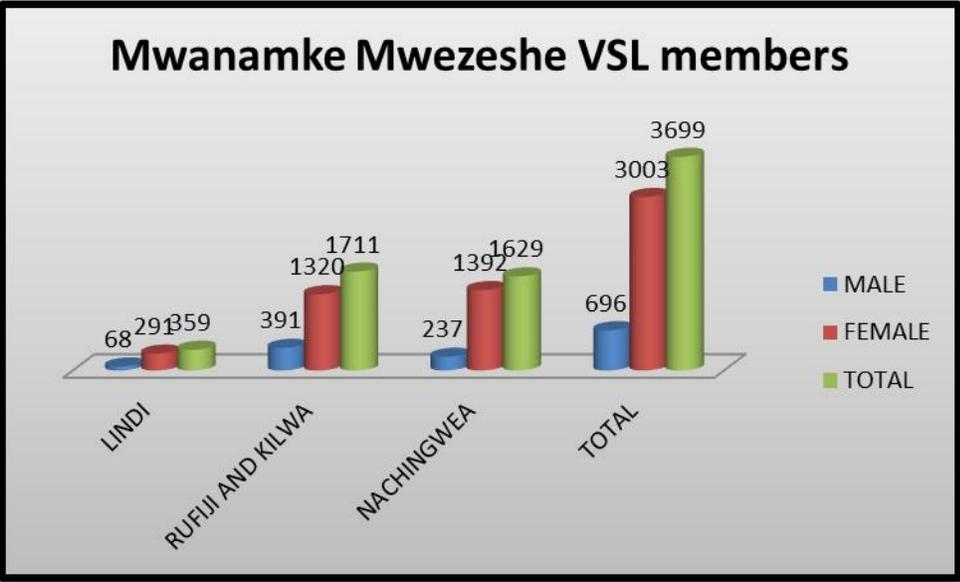
3.1.1: Record keeping

The record keeping of the project data need to be improved from the regional to the district offices. The district supervisors need to improve their record keeping. All the VSL data has to be filed and labeled accordingly. This includes the monthly report from the field officers and the district supervisors. M&E officer has to print and file all the reports in hard copies which can also save as a backup.

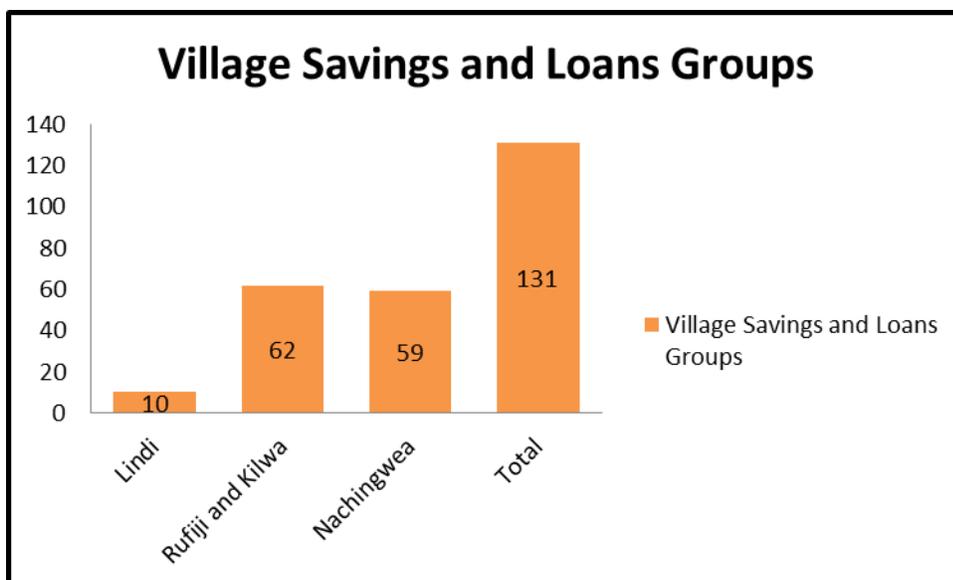
3.1.2: Village Savings and Loan Assessment

Mwanamke Mwezeshe project targets to reach 60,000 people by 2016. 42,000 (70%) membership are expected to be women and 18,000(30%) are expected to be men. This means that 20,000 people have to be reached per year and 5,000 people per quarter.

As per the end of February, 2014 a total of 3699 people were reached and are already the members of VSL groups in the project zone. This is equal to 74% of our quarter target and 6.2% of our overall target.



The project targets to establish 3,000 VSL group in three implementing years. Up to the end of February, 2014 a total of 131 VSL groups were established. This is 52.4% and 4.4% of our quarter and overall target respectively.



3.1.3: VSL groups visited

S/ N	VSL Group visited	District	Number of Members	Frequency of meeting	Status	Recomendation
1.	Sisi kwa Sisi	Lindi Rural	30; Female 23 and Male 7	Tuesday at 2.00pm	Good	More of capacity building to the members need to be done.
2.	Tunajaribu	Lindi Rural	30; Female 24 and Male 6	Tuesday at 4.00 Pm	Good	Need to be taken through their consitution and understand it
3.	Utulivu	Nachingwea	28; Female 21 and Male 7	Wednesday at 12.00 noon	Good	Members to be oriented on the consitution and the objective of VSL
4.	Tumaini	Nachingwea	30; Female 27 and 3 Male	Wednesday at 3.00Pm	Good	More of capacity building to the members need to be done.
5.	Tuzingatie	Kilwa	30; Female 29 and 1 Male	Thursday at 2.00pm	Good	Capacity building to the leaders in running and managing the group
6.	Tuleane	Kilwa	30, All female	Thursday at	Good	Capacity building to the leaders in running and managing the group.

				4.00pm		Sitting arrangement has to be observed. The constitution of the group wasn't in place. This has to be followed up.
7.	Tupendane	Rufiji	28 ;All female	Friday at 10.00am	Good	The Group secretary need capacity building, if possible the chairperson to be a secretary and vice versa. Group members need knowledge on how to calculate/ get loans from hisa.
8.	Umoja ni Nguvu	Rufiji	28;Female 22 and 6 Male	Friday at 3.00 pm	Good	Members to be oriented on the constitution and the objective of VSL. Some members couldn't mention the name of thri group.

High level of commitment is seen in the VSL groups visited. Attendance to the meeting was good and punctuality was observed. As a general recommendation, field officers and the supervisors have to build put more weight in building the capacity of the VSL groups, as most of the members are not aware of their constitution and objective of the project. To some of the VSL groups close follow up is needed especially during taking and returnig loans, as the group leaders are not competent in calculating the loans as per one's hisa.

4.0 LESSON LEARNT

- The field officers are doing a great job in forming the VSL group, we are sure of going beyond the target, but quality has to be observed and not quantity
- The Village trainers have to be on board soon to support the field officers, as the field officers have to cover large areas and which may not be practical due to the geographic nature.
- The VSL group members, acclaim the project as it support them achieve their dreams. Some who couldn't have a single bussiness have now established one, and those who had bussinessess have increased their capital. *“ I like this group as we support one another in tough times”*; *“ I have been able to take a loanand I used it to buy the agricultural tools, now am sure of increasing my yields and will incerase my revenue after selling”* said some VSL members interviewed

5.0: CONCLUSION AND RECOMMENDATION

The performance of the project is good and it is very much impressive. It is high time now for the field officers and the district supervisors to start documenting success stories from the field, this will be the mechanism of showing the intended impact of the project to the community.

- Field officers should submit the names of all the members of VSL group, M &E officer should keep this in the soft copy and hard copies, and can be used in time of doing evaluation as we can trace the members by their names not by their groups or numbers.
- Field officers are really doing the great work, due to the nature of their work, I suggest if possible the fuel allowance from the district supervisors to be reduced in certain amount, and that amount to be shifted to the fuel allowance to the field officers.
- The Nachingwea office is encountering power problems, as there is no power during the day which they have to work and the power comes back in the evening after working hours, If possible they should be supported with the generator to enable them work comfortably.
- Kilwa district supervisor is doing a great work in assessing the VSL group and share the feedback with his field officers. I recommend other district supervisors to do the same and learn from him.
- I suggest to have an exchange program where as the field officers who are doing well, can join other field officer in another district for a period of a 3-5 days and try to learn from each other, by establishing the new VSL group and how to run the groups.
- Each district supervisor to prepare a quarterly schedule of activities in details, and this will be used as a tracking tool by the M&E officer.

6.0: FIELD PICTURES



