

# **MA-CCD FIRST INTAKE 2010 - 2011**

## **ABSTRACT**

**SELF HELP GROUPS CONTRIBUTIONS TO MEMBER SOCIO – ECONOMIC  
DEVELOPMENT: A CASE OF KIZUMBI AND SAMUYE WARDS IN SHINYANGA  
DISTRICT**

*Deogratias B. Aikaruwa*

Self Help Groups are common grassroots member – based institutions in which people join to take collective actions in addressing different issues pertaining poverty reduction and improving their socio – economic situations. This research report is an output of a case study investigation on examining the contributions of Self Help Groups (SHGs) to the socio – economic development of their members in two wards of Shinyanga District (i.e. Samuye and Kizumbi). In this study, data, both primary and secondary was collected from the field using various data collection techniques including interview, questionnaire, focus group discussion and documentary review. The data were analyzed both qualitatively and quantitatively, Statistical Packages of Social Scientist (SPSS) being helpful in the analysis. Findings showed that, the groups were purely informal and people joined for various motives including credit and saving, social support and technical support. The study also revealed that, members of SHGs performed different economic activities including farming, livestock keeping and petty business. In addition to social assistance, the functions of the groups were focused at assisting members in improving the activities they performed. From the findings, the report recommends that, SHGs as favourable grassroots institutions, if institutionalized, they will be effective way of mobilizing efforts and resources of poor people in the course of combating poverty. As it was found that group action works better than individual, it is recommended that SHGs when formalized may be used by community development actors in addressing poverty concerns in a community.

# **THE EFFECTS OF DOMESTIC VIOLENCE ON CHILDREN IN TANZANIA EMPIRICAL EVIDENCE FROM SENGEREMA DISTRICT**

***Benedict Bahati Bagiliye***

The study investigates the effects of domestic violence on children, where Sengerema District has been taken a case study owing that effects of domestic violence on children are predominant and there seem to be no deliberate efforts and strategies taken to rescue the affected children. The study also tries to examine the magnitude of effects of domestic violence on children and identify stakeholders currently involved and their roles in prevention of domestic violence and response to its effects on children. Different methods were used to collect relevant information on the effect of domestic violence on children. The methods used were such as interviews, focus group discussions, questionnaires; transect walk, observation and documentary review. The study found that 60% to 90% of children from domestic violent families have poor school attendance, poor academic performance, drop out of school, early pregnancies and marriages, become street children, child labor, drug abusers, hard criminals, are rude and abusive, likely to be perpetrators of domestic violence when married etc. This ruins the future of the children that ends up affecting the family and national economy at large. This perpetuates poverty from individuals to national level. It also recommends that all stakeholders from individual spouses, community members, Non Governmental Organizations and Government Institutions should all together stand to prevent domestic violence and serve the children affected as a result of being exposed or witnessing domestic violence. Dialogue should be fostered around local practices and knowledge that are rooted in positive values and that support violent-free partner relationships and child care for example through community theatre, poems, music, dance and debates.

**MICROFINANCE INSTITUTIONS AND POVERTY REDUCTION IN TANZANIA:  
THE CASE OF BRAC AND PRIDE IN TEMEKE DISTRICT**

*Vicent Bushaija*

This Study focused on Microfinance Institutions and Poverty Reduction in Tanzania. The Case study was conducted in two Micro Finance Institutions -Bangladesh Rural Advancement Committee (BRAC) and Promotion Rural Initiative and Development Enterprises Tanzania (PRIDE-T) in Temeke District. The main objective of the study was to find out to what extent Microfinance Institutions (MFIs) contribute to poverty reduction in the country particularly in Temeke District. Specifically, the study intended to evaluate the coverage of Micro finance Institutions terms of area, products and activities financed, to investigate the extent to which Micro finance Institutions procedures and conditions assist the poor people and to evaluate if the services offered by Microfinance Institutions had any significant effects to poor people.

The research design used was a multiple case as it involved two MFIs; BRAC and PRIDE. The study found that there is very strong relationship between poverty and microfinance. It was revealed that MFIs were crucial in poverty reduction as they facilitate poor families mitigate the thorny issues of poverty by improving their living standards through creation of employment, increase of income, increase of household assets, as well as reduction of the high incidence of food insecurity. However, the study revealed that some conditions posed by MFIs hinder clients from accessing financial services as per their needs and perspectives. Therefore, it is recommended that MFIs should create decent and conducive environment which will enable the majority of the poverty stricken household to access financial services at manageable interest rates, flexibility on collateralization, intensify training programs and provision of adequate loans which will meet the diverse needs of the clients.

# **TOUR GUIDES LIVELIHOOD IMPROVEMENT IN TOURISM INDUSTRY: A CASE OF MOSHI MUNICIPALITY**

*Joseph Paul Chikira*

The study was conducted in Moshi Municipality aimed to explore tour guides livelihoods improvement in tourism industry. The study was guided by three specific objectives, first assessing the improvement of tour guides physical assets through tourism, investigating the income level through tour guides participation in Tourism sector and examining challenges and prospects facing tour guides considering social economic factors.

The study found that tour guides livelihoods in Moshi Municipality have improved. The study realized that tour guide incomes have improve than before whereby 50% of tour guides their income has improve. It was also realized that tour guide work in tourism industry enables more than 50% of tour guides to own physical assets such as land, houses, livestock, and furniture. The study discovered that the saving ability of tour guides has improved. Numbers of challenges were acknowledged that hinder more achievement of tour guide livelihoods. Tour guides prospects toward livelihoods improvements were also acknowledged which includes owning their tour company and invest in other business.

The study has several recommendations to the government through the ministry of tourism and TANAPA to ensure that tour guides rights are observed including, pension scheme for the tour guides, health insurance, and emphasize on proper required payment to the tour guides. The study also recommend that tour companies should have regular talk with their tour guides and tourism stakeholders to understand challenges and prospects within the sector for livelihood improvement.

# **FUNCTIONALITY OF WATER USER ASSOCIATION (WUA) FOR SUSTAINABLE WATER RESOURCES MANAGEMENT IN PANGANI MAINSTEM SUB-CATCHMENT-TANZANIA**

***Brigitha F. Chuwa***

Community participation in water resources management has become widely adapted by many countries over past few years. In Tanzania community participation is done by incorporating the principles of integrated water resources management (IWRM). It also incorporating among other things democratized water management institutions and the principles of stakeholder participation as it was presented and regarded as the cornerstone of the water reforms.

This research examined the functions of water user association which is the community institution used to manage water resources at the local level. Participation of communities in management of water resources is done through merging the different groups of water users into associations namely Water User Associations (WUA) as a mechanism for stakeholder's participation. WUA are believed to be appropriate community institutions that can help in water conservation, management, equitable allocation, collection for water user fees and mediation of disputes at user level.

The results from the main study indicated that there are no satisfactory results in the management of water resource in Pangani mainstem sub-catchment. In many parts of the sub-catchment water conflicts are increasing, sources have deteriorated and water infrastructures are vandalized.

In order to enhance the performance of Water User Association the study has proposed windows for opportunity for the performance of water user association by strengthening four main areas of representation to the water user association. Other options and recommendations are to ensure regular training and awareness to the water users on the importance of managing water resources under the whims of the association of water users.

# **PASTORALIST COMMUNITIES COPING STRATEGIES TO CLIMATE CHANGE INDUCED FOOD INSECURITY: A CASE OF MFEREJI VILLAGE IN MONDULI DISTRICT**

*Eugene Isaya*

The study intended to examine pastoralists communities coping strategies to climate change induced food insecurity. The study was conducted in Mfereji village in Monduli district. The cross-sectional technique was used to collect data. Purposive and Simple random sampling methods were used to obtain 100 respondents. Both structured and unstructured questionnaire were used in data collection, supplemented by focus group discussion and key informants. Data were statistically analyzed using computer programmes and content analysis method. The descriptive statistics such as frequencies, and percentages were computed. The finding from this study reveals that people have experienced the presence of climate change; the chronic food insecurity and the pastoralists have developed different coping strategies to address the situation. The most used coping strategies included: rural urban migration, engaging in off-farm activities, reducing number of meals per day, crop cultivation during rainy season, selling animals to buy food, diversification of animals kept, herd splitting, and selling labour (casual labour). The dependence on animals products for food and lack of food storage facilities were identified as the main contributing factors to food insecurity to the pastoralist. The study concluded that, there is a need for improving the coping capacity of the pastoralists by strengthening their coping strategies to improve food availability and stability. It is recommended that long term development measures such as training (extension education) on crops and animals' husbandry, construction of quality dams that can store water over a long period, food processing and storage techniques should be provided to the pastoralists so as to ensure food security in their households.

## **CHALLENGES AND CONTRIBUTION OF COMMUNITY PARTICIPATION IN TOURISM INDUSTRY: EVIDENCE FROM BWEJUU VILLAGE IN ZANZIBAR**

*Haji Ramadhan Haji*

This study centred on understanding how local communities participate in tourism industry in Bwejuu Village in Zanzibar, the benefit they are getting and challenges towards improving their livelihoods. Specifically, the study identifies tourism industry activities and how local communities participate in improving their livelihoods. Secondly, it finds out challenges hindering local community participation in tourism sector. Thirdly, it identifies the contribution and prospects of tourism sector in enhancing local communities' livelihoods. Interviews, observations, questionnaire, focus group discussion, documentary reviews and photograph taking were methods employed to collect the data and explore the case.

The study results show that tourist hotels, beach attraction, seaweed, historical building archives, diving and snorkeling, sailing boats, coral reefs and lagoons as well as mangrove swamps are some tourist activities in the settlement. Both men and women are involved in the tourist activities. Language barriers, inadequate experience of operators, poor education and training, culture, commitment of actors and poverty level are some challenges highlighted. The tourist activities noted contribute to the local communities' livelihoods in terms of employment creation, leisure, income generation, increased government revenues, schooling, health, house construction and household consumption.

The study recommends that the government may opt to ensure that local communities' involvement in the tourism sector through training and awareness creation. Thus, there is an urgent need to enhance participation and involvement of local communities in tourism sector for local communities' livelihoods improvement and thereby contributing to the national economic growth and poverty reduction agenda at national and household level.

**GOVERNMENT INITIATIVES TOWARDS WOMEN ECONOMIC EMPOWERMENT  
IN TANZANIA: THE CASE OF WOMEN DEVELOPMENT FUND IN MASWA  
DISTRICT**

*Hollo Ngeme*

Women entrepreneurs in Maswa district have been supported by the government through Women Development Fund (WDF) that provides loans to finance their Income Generating Activities (IGAs). Through WDF, women were expected to be empowered economically. The purpose of this study was to assess the performance of WDF towards women economic empowerment. The study was carried out in Maswa district using a cross – section research design. The target group was beneficiaries of WDF loans. For comparison purposes, the non-beneficiaries were involved in the study.

Sample size used was 100 respondents. The sampling techniques employed were stratified, purposive and simple random sampling. Data collection techniques were questionnaire administration, personal interview, observations, focus group discussions and documentary review. Data collected were analyzed using a Statistical Package for Social Science (SPSS) version 20. Results showed that, through WDF loans, beneficiaries slightly attained economic empowerment due to the fact that, they had attained; access to resource and ownership, access to decision making and acquired business skills at a limited extent. Furthermore, it was found a significant difference in performance of IGAs after securing loans between beneficiaries and non-beneficiaries as confirmed by the chi-square test. It was recommended that, government should provide sufficient loans and facilitate formation of women pre-co-operatives.

**AGRICULTURE INVESTMENT AND POVERTY REDUCTION: A CASE OF  
ASSOCIATION OF KILIMANJARO SPECIALTY COFFEE GROWERS (AKCSG) IN  
MOSHI RURAL DISTRICT**

**Gilbert Jonja**

This study aimed at assessing the agricultural investments on farmers associations specifically Association of Kilimanjaro Specialty Coffee Growers (AKCSG) on poverty reduction to coffee farmers.

Three research objectives were formulated: First, to investigate the role of agricultural investment on farmers association specifically AKCSG toward productivity and reduction of income poverty among Moshi rural coffee farmers. Second, to analyze the strategies used by AKCSG in rising income level of Coffee farmers in Moshi rural district. Third, to assess constraints hindering AKCSG and coffee farmers in increasing productivity and their income level in Moshi Rural district. A case study was undertaken to study various situations pertaining to the research problem. Data were collected from 59 respondents, from 4 coffee farmers groups in Moshi Rural District. The instruments used for data collection included interviews, Focus Group Discussions, documentary review and observation.

Research findings revealed that: The associations play great part in helping coffee farmers to increase their income levels and members are satisfied with services provided. There are different strategies used to increase member's income. The study revealed that the AKCSG has been facing a lot of constraints which hinder better performance. Basing on the findings of the study it is recommended that the association should improve its role to the groups in order to help members to get out of income poverty. The study proposes similar study to be undertaken not only farmers and their associations' challenges in boosting productivity and income levels, but also strategies in which the future of agriculture needs to pull people from income poverty level.

# **AN ASSESSMENT ON THE ACHIEVEMENTS OF NON - GOVERNMENTAL ORGANIZATIONS IN MITIGATION AGAINST HIV/AIDS EPIDEMIC: THE CASE OF SELECTED ORGANIZATIONS IN MOSHI DISTRICT**

**Themistocles Kweyamba**

The study was conducted in Moshi Urban at Friend of Tanzanians and Kikundi cha Wanawake Kilimanjaro Kupambana na Ukimwi. The main objective was to assess Non – Governmental Organizations’ performance towards improving the wellbeing of people affected and infected by HIV/AIDS specifically to analyze the effectiveness of these NGOs in improving livelihood of people affected and infected by HIV/AIDS by improving employment, educating them, integrating them into income generating activities. Moreover, the study aimed to determine the relationship between them, to explore the extent of NGO Policy implementation by these NGOs and to assess the achievements of FOT and KIWAKUKKI to people affected/ infected by HIV/AIDS.

The study comprised a sample of 86 respondents who were selected by using stratified and purposive techniques from FOT, KIWAKUKKI and Social Welfare Office in Moshi. It employed a Case Study Design and collected both primary and secondary data. Primary data were collected by using self-administered closed ended questionnaires, structured interviews which all of them generated qualitative data. Secondary data were collected through documentary sources like organizations’ websites, manuals, handouts, fliers, files and observation and helped to generate quantitative data. Qualitative data were analyzed using SPSS while quantitative data were analyzed using Microsoft Office packages as well as Statistical Package for Social Sciences (SPSS). The findings from the study revealed that, NGOs’ are operating under limited funds and donor dependency and operating multiple activities as a results their clients were not well attended. All NGOs’ staffs have a bachelor degree and above but no any beneficiary has higher than a Secondary level education hence resulting to unemployment problems. The authority also was found to be an obstacle for those dealing with some small income generating activities as their revenue collection methods and business setting is not favorable hence causing difficulties to improve the livelihood of the people affected/infected with HIV/AIDS.

The study recommends that, for clients to be served accordingly NGOs should stick only on manageable programs, combat unemployment problems by integrating them into some income generating activities and improve care and support affected and infected awareness raising on stigmatization and ARVs provision, enhance commitment of staff in order to attract more funds from donors and increasing trust from their clients.

# **COMMUNITY PARTICIPATION IN DEVELOPMENT PROJECTS: A CASE STUDY OF MUSUFINI IRRIGATION PROJECT IN MOSHI DISTRICT COUNCIL**

**Hoffman Luvanda**

This research was about assessment of community participation in development projects in Tanzania and was focused on challenges and prospects. The study aimed at revealing the challenges facing community participation in development projects, and suggests the ways to improve the situation. It was conducted at Musufini irrigation project in Moshi District Council. Specifically, it aimed at exploring challenges facing community participation in development projects by assessing the levels of community participation in project identification, designing, implementation, and in monitoring and evaluation.

Further, it aimed at analyzing methods used in development community projects. The techniques used for data collection included interviewing, documentary review, focus group discussions and observations. Literature review was done to find out the kind of framework of studied problem. The study established that the major challenges that faced community participation in development projects were many, but mostly they included corruption, inadequate education to the community and lesser community involvement in development projects. Others were poverty, shortage of experts in rural areas, and government bureaucracy. The study identified methods which were used to engage the community in development projects. Such methods included implementing and financing the projects, giving views and providing expertise. In addition they also included the provision of inputs and expressing personal concerns. The study concluded that in order to improve performance and sustainability of development projects adequate community participation is quite inevitable.

**FACTORS HINDERING KNCU PERFORMANCE IN REDUCING MEMBERS'  
INCOME POVERTY: A CASE OF SELECTED PRIMARY CO-OPERATIVE  
SOCIETIES IN SIHA DISTRICT**

**Martin David Masaki**

This study sought to determine factors leading to poor performance of Kilimanjaro Native Co-operative Union (KNCU) in reducing members' income poverty. The primary co-operative societies in Siha district were a Case Study. Specifically, the study had three specific objectives: To identify factors hindering KNCU performance, to identify factors for the declining production of coffee among the members of KNCU and to assess the effect of trade liberalization on the performance of KNCU.

A total of 204 respondents were randomly selected. Primary data and secondary data were used in this study. Data were collected using interviews, discussions with key informants and documentary review. The data were analyzed using an SPSS version 16 software. Findings show that some of the factors which hinder KNCU performance in reducing member income poverty included; the non-availability of agricultural inputs, politics, climate change, poor management, trade liberalization and incompetent officials at the primary co-operative society. In addition, the inability of members to buy agricultural equipments was reported as a major constrain which led to the poor production of coffee. This has led to an increase in poverty among members of primary cooperative societies that are members of the KNCU.

With this study, it is therefore recommended that KNCU should assist its members to get fertilizers, insecticides and other agricultural inputs so as to increase coffee production. For the case of climatic changes in the study area KNCU should insist its members on the importance of environmental conservation. While in the case of poor management it is advised that members should be insisted to elect board members who are capable of managing the affairs of the Unions. This should go along with capacity building that would strengthen their management capacity as leaders. And lastly for the case of politics the study recommends that KNCU should maintain it's autonomous by not allowing any political interference.

# **PROSPECTS AND CHALLENGES OF SACCOS IN COMPLIANCE WITH INTERNATIONAL FINANCIAL REPORTING STANDARDS: A CASE OF SELECTED SACCOS IN SHINYANGA REGION**

**Richard Ibrahim Msuya**

This study investigated the prospects and challenges of SACCOS in compliance with IFRS in Shinyanga region. The study was motivated by fact that, since 2004 when Tanzania adopted IFRS to date, cooperative stakeholders are complaining on inability of SACCOS to comply with IFRS. The study used a case study design where seven SACCOS were selected from Shinyanga Urban and three SACCOS were selected from Shinyanga Rural, making a total of ten SACCOS surveyed by the study. A total of 80 respondents were selected with each SACCOS being represented by eight respondents.

The findings show that there is a high rate of noncompliance of IFRS in SACCOS. Also the degree of noncompliance is higher in Shinyanga Rural than it is in Shinyanga Urban. Some of the challenges hindering SACCOS to comply with IFRS include; lack of professional accountants, lack of awareness on IFRS, lack of facilitators to train on IFRS, poor legal support, financial constraints, complexity of IFRS, frequent changes of IFRS version and volumes, lack of supervision organ and lack of operating facilities.

To overcome these challenges, the study recommends the following: the NBAA should establish an awareness programme on IFRS, empower COASCO to conduct monitoring activities on IFRS compliance in SACCOS and encourage SACCOS to employ professional accountants. Also, the NBAA should through its bookshop continue to order the bound volumes and supply them to SACCOS at subsidized prices. On other hand, training institutions like MUCCoBS should prepare manuals on IFRS compliance in SACCOS to help SACCOS' staff and members to be conversant with IFRS. Furthermore, the government should establish a legal framework which compels SACCOS to comply with IFRS.

# **THE ROLE OF MICROFINANCE INSTITUTIONS IN POVERTY REDUCTION IN TANZANIA: A CASE OF ARUSHA CITY WORKERS' SACCOS**

**Nivoneia Yonazi Kikaho**

This research is about the role played by microfinance institutions in Tanzania in poverty reduction by drawing lessons from the Arusha City Workers' SACCOS in Arusha city. The study aimed at examining the role played by microfinance institutions in alleviating poverty among its members and its prospect in improving living standards of the members, and therefore meeting the Millennium Development Goals target in 2015 in Tanzania. It was conducted at Arusha City Workers' SACCOS. Specifically, the objectives of the study were to find out the motives behind joining SACCOS, to assess the membership trend of Arusha City Workers' SACCOS, to explore the main economic activities undertaken by members financed by SACCOS, and to assess the effectiveness of SACCOS financed activities in improving the living standard of its members.

In carrying out the study, combinations of data collection techniques were employed that include: interviews, questionnaire, documentary reviews and focus group discussions. The study used Statistical Package for Social Sciences (SPSS) software and content analysis techniques in data analysis. Descriptive statistics such as mean, and percentages were used in the process. The sample size of the study was comprised of 80 respondents drawn from the various sections of the SACCOS that included members, members of the Board of Directors, and other stakeholders.

The study found out that, people join SACCOS in order to get loans for capital investment, to get loans to finance social activities like school fees, and also to get training in business and entrepreneurship skills. The trend shows that there is an increase in terms of membership which is contributed by awareness to members through education and increase of life costs due to market competition which makes people think on how they can tackle the problem. Self motivation and quality of the product were other reasons for increase of members.

The economic activities of members includes small businesses such as retail shops, catering services, tailoring, hair salons taxi for hiring, used clothes, poultry keeping, dairy farming and

crop production. The business activities were effective in terms of meeting daily needs and reinvesting in other businesses. In general, the findings revealed that, SACCOS help to a great extent to alleviate poverty among SACCOS' members, especially those who utilize its services effectively.

The study concluded that, poverty is multidimensional, so no single intervention can defeat poverty. However, access to SACCOS forms a fundamental basis on which many of the other essential interventions depend. Thus, poor household needs a variety of financial services like loans which will enable them to invest in nutrition, health and education, hence improved standard of living and eventually move out of poverty. The study recommended that, improvement should be focused on member entrepreneurial characteristics; capacity building through training in order to improve members' attitude towards their SACCOS and build the capacities of their prospective leaders for better management of the SACCOS. Awareness raising to non members is needed so that more people join SACCOS.

**FACTORS AFFECTING WOMEN PARTICIPATION IN AGRICULTURAL  
MARKETING CO-OPERATIVES: THE CASE OF SELECTED RURAL  
CO-OPERATIVE SOCIETTES IN ARUSHA DISTRICT**

**Regina Mark Mngassa**

This study was undertaken to analyze the factors affecting women participation in agricultural marketing co-operatives in Arusha District, Tanzania. The main objective was to establish the factors that contributed to low level of participation by women in agricultural marketing co-operatives.

The studied sample comprised of 90 respondents. Purposive sampling was used to select co-operative and community development experts, co-operative board members, and women participants. Simple random sampling was used to select respondents from the register of active co-operative members. To establish the findings, questionnaires, personal interviews, observation and focus group discussions were applied to collect data from active participants of selected co-operatives. Data analysis was done by using descriptive statistical tools, while the findings were presented by charts, tables and figures.

Major findings revealed that women lack access to land and other productive resources, membership, decision making opportunities, co-operative education, training and recognition of their legal rights. Also, women shared less than 10% of the income from coffee sales, and women are still marginalized in agricultural marketing co-operatives. The study recommended for National review of agricultural marketing systems, policies and gender mainstreaming, women capacity building and empowerment. Also, more research is needed on women's access to legal rights, including their actual participation in Agricultural Marketing Co-operatives.

**MEMBER PARTICIPATION STRUCTURE IN CO-OPERATIVE GOVERNANCE: A  
CASE OF SELECTED AGRICULTURAL MARKETING CO-OPERATIVE SOCIETIES  
IN SHINYANGA REGION**

**Gratian Cronery**

Co-operatives are successful in economic development because they are commercial organizations that operate by a broader set of values than those associated with the narrow pursuit of profit alone. The research study examines agricultural co-operative organization ways of creating membership participation in co-operative governance. The aspect of participation structure in co-operative governance becomes a key aspect to members in managing their co-operative. The study was conducted on Agricultural Marketing Co-operative Societies (AMCOS) of Kizumbi, Ibadakuli and Uzogole. These AMCOS are primarily in Shinyanga region whereas their member markets their produce through these primary co-operatives. The main objective of the study was to look on the extent to which members know their participation position on the co-operative. The data was collected from primary and secondary sources by the use of multiple data collection tools. The data was analyzed by both qualitative and quantitative methods. The analytical approaches used include the Statistical Package for Social Science (SPSS) and Microsoft Excel due to its relevance to this study on providing results that have better interpretation. The results indicate low participation of members in co-operative governance. The outcome revealed that the aspect of member participation in governing co-operative decision is not in place. The managerial decision found to be in the hands of the co-operative department. The study recommends that there is a need for co-operative member participation system to enlarge involvement of members.

**THE IMPACT OF REGULATORY FRAMEWORK AND FINANCE IN  
DEVELOPMENT OF HOUSING CO-OPERATIVES IN TANZANIA: THE CASE OF  
MWENGE AND KIJICO HOUSING CO-OPERATIVE SOCIETIES**

**Bahati Rukiko**

The research was about the Impact of Regulatory Framework and Finance in Development of Housing Co-operatives in Tanzania. The study aimed to examine the extent to which regulatory framework and housing finance affect the development of housing co-operatives. The study was carried out in two housing co-operatives, Mwenge and Kijico in Dar-Es-Salaam, Kinondoni Municipality using a case study research design. The sample size was 125 respondents in which 5 were key informants and 120 were housing co-operative members. Sampling techniques used were, simple random and purposive sampling. Data collection techniques were questionnaire, personal interview, Focus Group Discussions (FGDs) and documentary review. Data collected were analysed using Statistical Packages for Social Sciences (SPSS) version 15. It used simple frequency analysis and tables. The findings based on responses from the respondents revealed that co-operatives were formed with weak establishment, without housing policy and a legal technical guideline which has caused housing co-operatives to operate without sound mechanism for housing finance. The study also found that lack of finance creates dormancy and make housing co-operative less effective. Furthermore, the study revealed that partner institutions have to provide housing finance to housing co-operatives, training and education to housing co-operative members and to executives. Also provide lobbying and advocacy, formulation of policies, legislation and guidelines, promotion and regulation. The study has therefore recommended putting in place housing policy, technical guidelines which will direct its promotion, operation and acquisition of finance and land.

**THE INFLUENCE OF PARENT'S INVOLVEMENT IN IMPROVING STUDENT'S  
ACADEMIC PERFORMANCE: A CASE STUDY OF SELECTED SECONDARY  
SCHOOLS IN MOSHI MUNICIPALITY**

**Qwaray Tluway**

The purpose of this study is to explore the influence of involving parents in the learning process of students so as to improve academic performance. The study was conducted at Majengo and Kiusa secondary schools in Moshi Municipality. The objective of the study was to explore the influence of parents' involvement in students' learning process so as to improve academic performance. Descriptive exploratory research design based on both qualitative and quantitative approaches was used. This was guided by the assumption that parents do not engage in students' learning process in secondary schools. It was hypothesized that, involving parents in learning process motivate students' academic performance. Questionnaire and interview were the main instruments of data collection. The major findings of the study were that, majority of parents do not engage with their children's learning process. Preparing study environment at home, controlling and assisting with homework leads to better students' academic performance in some subjects but not in science subjects. Parents mostly involve with schools through notice and volunteering in school policies but not in students' learning processes. Although parents' involvement was found to be significant in students learning process so as to improve academic performance, however, it lacks among most of the parents. Schools are recommended to establish programs based on increasing and encouraging parents' involvement in students' learning process. The government is recommended to emphasise on the importance of parent's involvement in student's learning process in schools.