

Project URT/96/007
Rehabilitation of Refugee Affected Areas



Information on Public Sector Investment



Kagera Region, Tanzania

**Prepared by: The Great Lakes Programme
RAF/96/802
"Coordination and Information Support
to Refugee Affected Areas"**

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Map of Kagera and Principal East African Cities



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FOREWORD

The Kagera region has been recipient of the Rwandan and Burundian refugees during 1993 and 1994. The United Nations and other international agencies and NGOs were active in responding to the emergency situation. A number of agencies have also been involved in the development of the region and to combat the effect of the refugees on the environment and the burden on the meagre public service and production.

The information on public sector investment is the first attempt to provide data and information on the activities of government, local authorities and donors in the region. It is expected the agencies in the region would use it to analyze the situation and develop strategies that would contribute to better use of resources. It is also an attempt to show the gaps in the provision of essential services and the bottlenecks for improving the living conditions of the population. The information would give a general picture of external assistance to the region to both local authorities and the national government instead of reports prepared by each agency.

The information being the first attempt and prepared difficult conditions is not expected to provide all the information that users would like to have but it would be the basis to build upon so that they could be able to develop their programme and make informed decisions.

The report dwells on data and information that users and decision-makers could make the analysis based on the information made available to develop their strategy of intervention in the region. It is expected that the attempt would be continued to build on what has been done up to now and update the information and data and make it amenable to analytical socio-economic analysis.

I would like to use this opportunity to congratulate the National Project Coordinator of URT/96/007 and the Information Officer RAF/96/802 for preparing the report that would be useful to users, beneficiaries and decision makers.

Tesfaye Maru
Chief Technical Advisor
RAF/96/802

Data Collection and Methodology for Analysis

Initial data collection for the preparation of this report commenced in late 1997. The response to those efforts was far from satisfactory. In March 1998, another effort was initiated. In order to ensure a more positive response, personal contacts were made and explanations offered for the purpose of the data collection exercise. The fruits of these efforts are reflected in the more impressive response demonstrated in this report. We wish to therefore express our heartfelt thanks to all respondents and hope that this report will help improve the responsiveness to future exercise.

Data collection was based on a questionnaire developed from the Standard United Nations Development Programme's Development Cooperation Analysis Questionnaire. The analysis of the data is equally based on the DCA System. The Questionnaires were distributed to heads of various projects and programmes in the region.

Most projects have activities in more than one district. In many cases, it was very difficult dis-aggregating the projects' budgets into districts and even more difficult into sectors. In these cases, a blind and equal dis-aggregation was made. In some cases, dis-aggregation was carried out in a proportional fashion. Therefore, a number of the district figures are approximation and not exact. In cases where projects have two or more donors, the donors are entered separately. Several respondents were given a draft of the text on their projects so as to ensure data and reporting quality.

Materials in Sections One and Two are based on extensively research conducted on the region by staff of RAF/96/802. Laudable support was rendered by Ms. Generose Propers and Joyce Benedict both of RAF/96/802 – the Great Lakes Initiative in this exercise. Additional materials were obtained from the relevant Government institutions. We wish to express our heartfelt appreciation to the various government functionaries who have contributed.

This report represents the first of its kind and it is our hope that it will be done regularly. Future attempts should expand on the scope. The report should serve as an important tool for dialoguing on external assistance between the government and donors; district and regional level coordination; resource mobilization and sector strategy studies.

Finally, we wish to express profound gratitude to Dr. Alain Gallez of KCDP, Mr. Frits Rajmakers of DRDP and Mr. R. Rwiguza the Regional Planning Officer for proof reading the original text and offering valuable comments. Heartfelt thanks to the Great Lakes Initiative – RAF/96/802 for my secondment to URT/96/007, which led to the compilation of this literature.



INTRODUCTION

General Information

Kagera is one of the twenty-five regions in the United Republic of Tanzania. It is located in the extreme northwestern corner of Tanzania along the shores of the Lake Victoria. The region lies between 1° to 3° south of the equator and between longitude 30°E and 32°E of the Greenwich. It covers a total geographic area of 39,168 km² of which 28,513 km² is land area and 10,655-km² of water mass. Forest and game reserves occupy 3,539.13 and 4,550 square kilometers respectively.

Kagera region is bounded on the west by the Republics of Rwanda and Burundi; on the north by the Republic of Uganda; on the east by Lake Victoria. Mwanza Region is on the southeast and Kigoma and Shinyanga Regions on the south. The region generally lies in high altitudes ranging from 800 to 1900meters above sea level. Besides, Biharamulo District which is generally flat, major parts of the region consists of an endless chain of mountains, plateaus, and valleys that tend to be swampy. Some parts of the region peak at more than 2,000 meters above sea level.

Administratively the region is divided into five districts namely Biharamulo, Bukoba Rural, Karagwe, Muleba and Ngara and the region's administrative headquarters known as Bukoba Town, which lies 1,500km away from Dar-es-Salaam, the capital of Tanzania. The districts are subdivided into divisions, wards, and villages and details are provided in Table 1.1.

Table 1.1: Aerial and Administrative Subdivisions

District	Area(km ²)	Divisions	Wards	Villages
Biharamulo	9,199	5	22	89
Bukoba Rural	5,388	6	41	164
Karagwe	6,734	4	28	102
Muleba	3,444	5	31	126
Ngara	3,740	4	17	71
Bukoba Urban	58	1	13	8

Source: Regional Planning Office, May 1998

Climate and Vegetation

Climatically, the region is warm with a pleasant temperature that range from 16 to 28° C. In Karagwe and Ngara districts, the temperature is much lower at night. Abundant rains are dominant in most part of the region. A few areas, especially Eastern Biharamulo, generally have average rainfalls and therefore grow different crops such as cotton, a drought resistant crop. Like the rest of the country, the region is bi-seasonal: rainy and dry seasons. The main rain comes twice a year

September – October and March - April. These periods are intermittently followed by the dry season. The average rainfall is between 800 – 2,100mm.

The vegetation of the region is tropical savanna woodland, especially in the northeastern parts. This accounts for the relatively heavy rainfalls that are commonplace. The relative humidity is middle during the day and ranges from 50 percent to 43 percent in the wet season.

Brief History

The dominant tribal group of the region, the Haya, is said to originate from a place known as Bunyoro in Uganda. The language, culture and customs of the two people are similar. That is the legacy of the intralacustine kingdoms that covered most of Uganda, parts of Rwanda, Burundi and Tanzania several hundred years ago. During this period, feudalism replaced the communal mode of production. Land and cattle became the sole domain of men.

In 1891, Tanganyika became a German protectorate after years of German presence and influence. The German rule extended beyond the borders of Tanganyika and present-day Biharamulo District, Kagera Region served as a German military garrison from whence authority was exercised in neighboring territories. Present-day, Bukoba Hospital also served as a German military base.

Until 1957, present-day Kagera was part of the Lake Province, which included Musoma and Mwanza. The Lake Province was re-demarcated and the area inaugurated as a region with the name West Lake Province.

After the ascension of military dictator Idi Amin in Uganda through a bloody coup d'etat in 1971, the dethroned leadership fled to neighboring Tanzania. This led Uganda to attack the country in 1972. A subsequent war ensued in 1978 when Amin invaded the region in an attempt to annex it, especially the Kagera River, to Uganda. During these wars, the region bore the brunt of the shocks. The regime of Idi Amin was finally crushed and the liberated region renamed after the Kagera River, probably to demonstrate Tanzania's ownership of the River.

Culture and Ideology

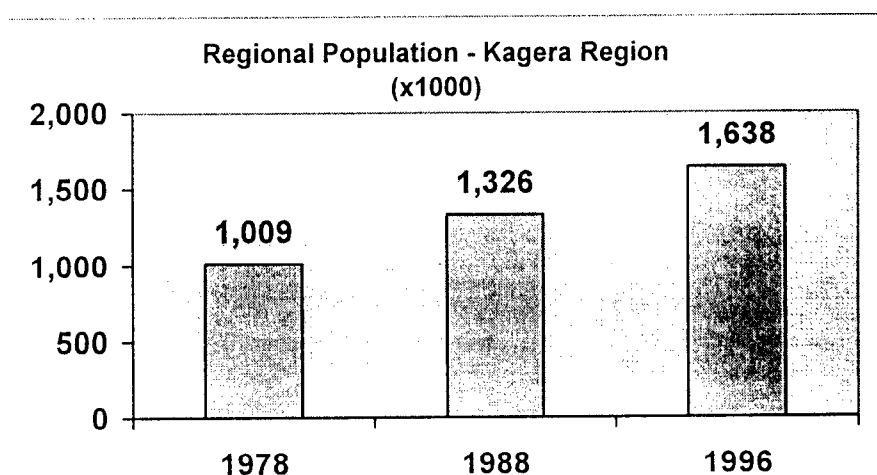
The culture and ideology of the region are very much influenced by the history of the intralacustine kingdoms, which occupied large areas of what is now north and west Kagera Region, Uganda, Rwanda and Burundi. Their production system was feudalistic, a system which has also become an intrinsic component of the Haya culture, the dominant culture and tribal group. A classic example of the vestiges of this cultural past is the denial of women to own land and cattle. While at variance with the national legal system, this ideology is still adhered to by traditionalists.

Population and Demography

The population of the region was estimated, in 1996, to be at 1.6m; this represents 18 percent of the national population of 29.1 for the same period. The averaged national population growth rate is 2.8 percent and slightly surpasses that of the region, which stands at 2.7 percent. Women constitute more than half of the regional population. The regional population density is 57 persons per square kilometer of land area. Among its administrative subdivisions, Bukoba Town is the single-most densely populated part of the region with a density of 82. The population distribution per district is given in Table 2.

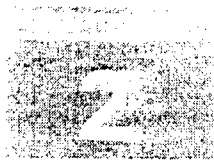
Table 1.2: Population Distribution per District¹

District	1978	1988	Estimated 1996
Bukoba Rural	296,462	343,956	421,104
Bukoba Urban	36,914	47,009	58,910
Muleba	217,493	274,447	338,650
Biharamulo	165,580	209,524	252,479
Karagwe	185,013	292,589	368,440
Ngara	107,917	158,658	198,641
Total	1,009,379	1,326,183	1,638,244



The population has witnessed rapid growth over the last 18 years as reflected in the graph shown above. A cursory look at the population figures for 1978, 1988 and 1996 reveals the extent of the population growth rate, which has the potential of doubling the 1978 figures in another 10 years. Between 1978 and 1988, there was an increment of 316,804 in the population; the eight year period between 1988 and 1996 has witnessed an estimated increment of 312,061.

¹ Sources: Regional Census Results, 1988 for 1978 and 1988 figures. 1996 figures are based on national estimates obtained from the Regional Planning Office.



SOCIO – ECONOMIC OVERVIEW

This section provides a brief socio-economic profile of the region. It is based on data collected from various governmental institutions such as the Regional Planning, Medical and Works Offices. Additional data was collected from parastatal such as the TANESCO and TTCL, the national electrical and telecommunication companies respectively.

Social Sector

Education¹

The education sector is faced with numerous problems. A cursory look at the statistics revealed the extent of the problems. The Kagera society is basically a young one with youths of school going age constituting more than 40 percent of the overall population of 1.6m. Of that number, there is a gross enrolment of 207,635 primary school pupils and 9,520 secondary students.

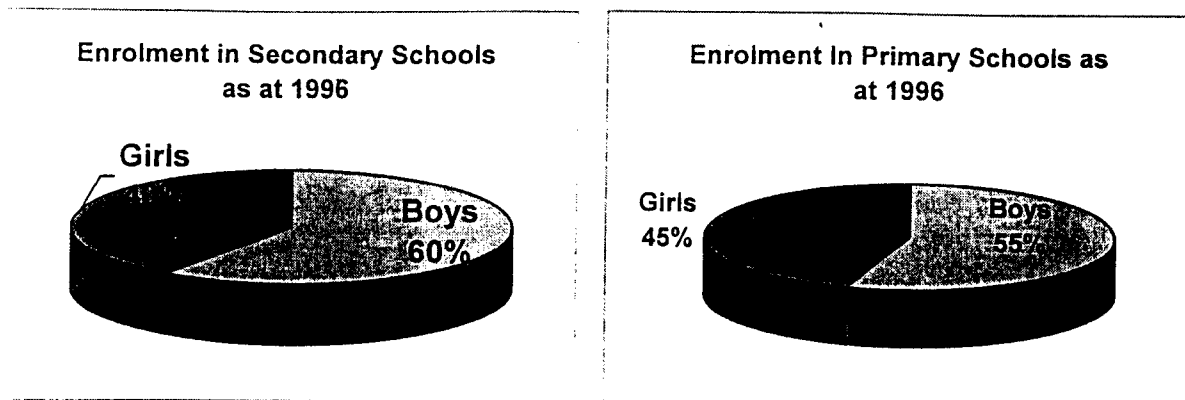
There are presently 691 primary schools and the region registered a 32 percent shortage of classroom (1,343) and 48 percent shortage of desks (46,924) for pupils. Primary schools are also experiencing an acute shortage of teachers. There are 6,361 primary school teachers of which 2,830 are Grade IIIA teachers and 3,531 are Grade IIIB teachers. There is a shortage of 541 Grade IIIA teachers and an excess of 498 Grade IIIB teachers. The remuneration package for teachers is very poor and therefore attracts few qualified personnel. There is a shortage of 5,378 teachers' houses. These problems are compounded by inadequate supply of instructional materials. These problems have countered against the national government lofty education goals of providing primary education to all and sent them into thin air.

The rate of primary school entrant is also low. In 1985, there were 29,071 first graders; in 1996 the number of entrants rose to 37,892. However, this is a dismal increase over a ten-year period, and when the number is reconciled with regional targets of 86,468 for 1996. The standard of education is also mediocre. Of 15,570 students examined in 1996 for matriculation to secondary school, only 1,246 were selected, representing a meager 12.5 percent of total examined. This transition rate is lower than the national rate of 15 percent and compares unfavorably with rates in other East African states. However, this represents a sharp improvement over 1985 figures of 28,673 examinees and 453 passes.

Gender imbalances exist at all level of the educational spectrum. Of the 9,520 secondary school students, 5,684 representing 60 percent were boys while 3,836

¹ Data Source: Regional Planning Office – March 1998.

constituting 40 percent were girls. Similar imbalance exists at primary school levels where 55 percent of total enrolled were boys and 45 percent were girls.



There is little private investment in primary education. Of the 691 primary schools, only one is a private school. This can be attributed to the country's socialist history and Government's very active role in fulfilling its compulsory primary education program. However, of the 41 registered secondary schools in the region, thirty-one are private and ten are public schools. Churches operate a significant amount of the private schools with the Lutheran and Roman Catholic Churches exercising dominance.

Social Sector Health

The health sector is plagued with numerous problems. The problems range from inadequate and dilapidated infrastructure to the lack of qualified personnel, insufficient medicines and other medical supplies. Ironically, the region has very serious health problems arising from the high HIV-AIDS incidence and the unabated rise in the incidence of malaria and a corresponding rise in deaths from the two ailments. The strange weather phenomenon characterized by torrential rain, the El Nino, has compounded the malaria problem and plunged it into crisis proportion. The region has also suffered sporadic cholera outbreaks.

There are a total of 11 hospitals in the region; one is government-owned and located in Bukoba while non-governmental institutions mostly church-affiliated, operate ten. The hospitals provide a total of 1,810 beds for inmates. There are 17 health centers spread across the region; twelve are government-owned, four are owned by NGOs and one is privately owned. The table below summarizes the distribution of health delivery units:

Table 2.1: Health Facilities in the Region

District	Hospital	Health Centers	Dispensaries
Bukoba Urban	1	1	13
Bukoba Rural	2	5	55
Muleba	3	2	30
Biharamulo	1	3	32

Karagwe	2	3	41
Ngara	2	3	29
Total	11	17	200

Source: Regional Medical Officer, 1996 Annual Report

In 1996, the region ranked as the fifth most deprived in terms of the overall provision of health services. The table below shows other vital health indicators.

Table 2.2: Important Health Indicators, 1996

Indicator	Deprivation Rank (National)	Number
Population per dispensary	3	9041
Population per health facility	3	7850
Population per hospital beds	13	1010.48
Overall Ranking	5	6.33

Source: Health Statistics Abstract, MOH, 1997

The inadequacy of supply of essential medical equipment and supplies has also exacerbated the health problems. The shortage of equipment and supplies such as microscopes, reagents and essential drugs are commonplace.

Another problem in the health sector is the inadequate supply of competent personnel. The table below shows the manpower level in the sector as at 1996. While more than adequate, the Regional Medical Office has observed that the level is much lower, in 1988, due to retrenchment, deaths and retirement. The Government's freeze on civil service recruitment bars replacement of affected personnel. However, the human resources factor is not succinctly expressed in the number of personnel but the number of qualified personnel.

Table 2.3: Personnel of the Health Sector

Category	Requirements	Actual	Difference
Medical Officers/Assistant	32	49	+17
Dental Personnel	3	3	Nil
Medical Assistant/Aide	119	238	+119
Health Officer/Assistant	65	85	+20
Nursing Staff	359	723	+364
Pharmaceutical Staff	53	14	-39
Laboratory Personnel	72	24	48
X-ray Personnel	4	4	Nil
Optician	2	0	-2

Source: Regional Medical Office, Annual Report 1996

Malaria is undisputedly the most serious health challenge; it is the most prevalent illness and cause of deaths among all age groups in the region. In 1996, it accounted for 26 percent of deaths among children under five and 28 percent

among all age groups. The incidence of malaria has recently surged to alarming proportion. The disease accounted for more than 70 percent of all deaths in the first quarter of 1998. The other two major causes of deaths among children under five years old are anemia and pneumonia; and clinical AIDS and anemia among adults.

Malaria is also ranked as the main cause for hospital admission, 53 percent of all admitted patients. Anemia (8.3 percent) ranked second and pneumonia (8.0 percent) is third. Naturally, malaria is the most diagnosed sickness among outpatients (51 percent) and followed by upper respiratory tract infections (17.7 percent) and intestinal worm (6.5 percent).

HIV-AIDS

The toll of HIV-AIDS on the population is enormous; it has decimated the active population, which is vulnerable to the disease and challenge the entire health structure of the region. The first HIV case was clinically diagnosed in 1983 (three patients) at the Bukoba Regional Hospital just when the scourge was attracting worldwide attention. At the peak of the epidemic in the early 1990s, the prevalence was estimated at 17-24 percent in urban areas and 10 percent in rural areas. In 1990, 896 cases were diagnosed, 1,270 in 1991 and 1,071 in 1992. Ongoing studies indicate that the spread is diminishing and the decline in the number of cases being diagnosed seems to support this hypothesis. In 1993, 833 cases were diagnosed and 418 cases in 1994. The table below shows the trend of reported cases, though far less than the actual caseload. From 1983 to 1996, the cumulative reported AIDS cases were 7,471; however, annual rate is declining. The prevalence of AIDS is higher in Bukoba and Muleba Districts compared to other districts.

Table 2.4: Reported HIV-AIDS Cases – 1983-1996

Indicators	1993	1994	1995	1996
Total Reported	833	418	99	308
Average % of Blood Donors HIV(+)	11.6	12.0	10.6	10

Source: Regional Coordinator – HIV-AIDS Program & Reg. Medical Office.

There are twelve health facilities that provide screening for HIV infections. Ante-natal surveillance data also indicates the decline in the rate of infection among pregnant women. In 1992, 27.7% of women tested in this category were HIV positive; that rate declined to 17.3 percent in 1994.

The epidemic has created corresponding social problems that the region must confront: the rising tide of orphans estimated at 100,000, most of whose parents have died of AIDS-related causes. The number of widows is also rising as well as intra-family conflicts, loss of income due to the death of a member and/or the cost associated with treatment. A significant number of these orphans and widows are also infected with the virus.

Social Sector Water²

In 1991, the Government formulated a long-term national water development policy with the main objective of providing clean, potable water to all within a distance of 400 meters from their homesteads. By 1995, 45.8 percent of rural and 68.5 percent of urban households in the country had water within the described distance. The region's achievements in the sector are however lower.

The Kagera Region is endowed with the Lake Victoria and several rivers including the Kagera, Ruvuvu and Ngono. The lake and rivers occupy 10,655 km². Lake Victoria lies along the shores of the region and serves as the perennial source for freshwater for towns and villages bordering it. The rivers, emptying into the lake, dissect the region and thereby support nearby populations. There are also numerous perennial springs and streams that support several parts of the population with fresh water supply.

As at 1996, 33 of the 37 gravity schemes for water supply, 15 of the 42 pumped water schemes and 792 of the 1,000 hand pumps available in the region were operational. The rural water supply scheme, as at 1996, covered 273 villages consisting of more than half a million inhabitants and the urban scheme supported more than half of the urban population. The supply of water however covered less than half of the total population, about forty-percent. This represents an increase over the 1994 coverage of 29.4 percent; the region ranked then as the second most deprived region in the country after Shinyanga. Water supply in Bukoba Town, the principal commercial and administrative center of the region, is between 3.3m and 6m liters per day while actual requirement is 8.5m per day.

Productive Sector: General Information

Kagera is said to have once had a booming agrarian economy. Traces of that boom are quite visible. Evidently, most of the region's infrastructures were constructed during that period. The region, in 1994, had a GDP of Tsh. 80,537,000, a mere five percent of the national GDP of 1,659,929,000 Tsh. This is a dismal economic performance for a region possessing about 18 percent of the national population. The per capita real GDP for the same period is Tsh. 50,105 and ranked the region ninth in the country.

The last two decades, seventies and eighties, have witnessed little public sector investment in the region. Recent investments have been spurred by the refugee

² Source of Data: Regional Planning Officer and Water Engineer, March 1998.

influxes. The low public sector investment can be attributed to a number of factors.

Prominent among the factors is security. Generally, Kagera is considered the pigeon-hole hell in the widely acclaimed haven of peace and stability, Tanzania. This belief is derived principally from the Kagera War. The Kagera War is the appellation given to the war that erupted between Tanzania and Uganda in 1978 and ended in 1979. During this war and the preceding one of 1971, the region served as the main war base of the Tanzanian Army and the primary target of the invading Ugandan troops. The war therefore not only had a cataclysmic effect of the region's infrastructures but also had a terrorizing effect on private investors.

The region's strategic location proved to be a curse to its economy instead of a blessing. This is largely due to the turbulent or volatile political situations in countries bordering the region: Rwandan and Burundi in the 90s and Uganda in the 70s and 80s. The rolling stone effect of the unstable situations in these countries on the region reinforces their fears. Another factor is the remoteness of the region and the lack of appropriate infrastructure to bridge the problem.

Productive Sector: Agriculture³

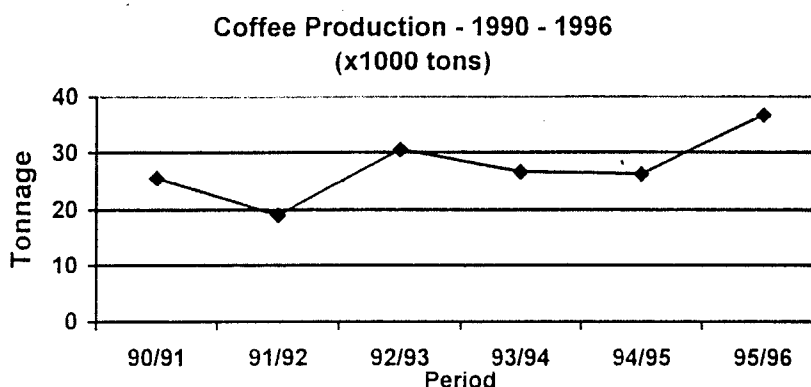
The economy of the region is dominated by subsistence agriculture. The sector employs about 95 percent of the active population. An estimated 358,925 hectares of land is being cultivating for food production and additional 83,295 hectares contained cash crops, a total of 442,200 under cultivation.

Coffee is the most important and dominant cash crop. It serves as the source of income for about 70,000 families, more than a third of the 200,000 Tanzanian families that depend on the crop for existence. The main coffee type is Robusta, which is grown, interplanted with bananas. The volume of coffee purchases by the official marketing agency has remained fairly constant over the last several years. Real prices to producers has not only fallen as a result of the global slump in coffee prices but an uneven portion of the change has been shifted to the producers while the purchasers remain slightly touched.

Apart from coffee, the other two important cash crops produce in the region are cotton and tea. Coffee and cotton productions, in 1995/96, cover a total area of 64,602 and 17,950 hectares respectively. Tea production occupied 743 hectares for the same period. Bukoba Rural and Urban accounts for 47 percent of the aerial coverage for coffee production and 92 percent for tea while Biharamulo accounts for 99 percent of aerial coverage for cotton production.

³ Section based on data provided from the Regional Agriculture and Livestock Development Officer and Regional Planning Officer.

The growth in coffee production has been erratic though it made record production in 1995/96; a total of 36,715 tons were produced with Karagwe accounting for 32 percent of total production. The district accounts for an



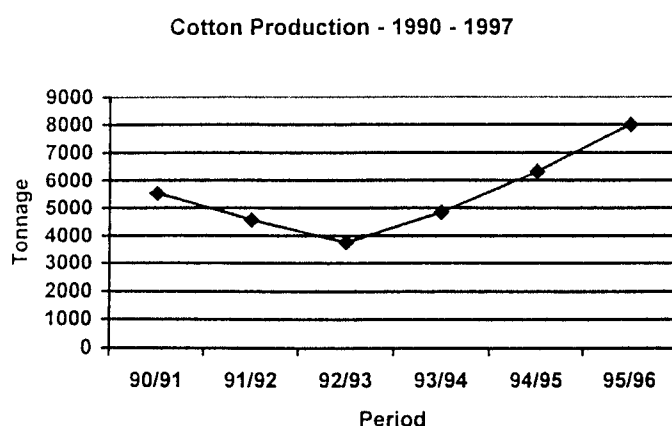
averaged 35 percent of total production for the period 1990/96. The chart above provides annual production level for the period.

Table 2.5: Yield per hectare for Export Crop (1995/96)

Produce	Hectares	Production(tons)	Ton/HA
Coffee	64,602	36,715	0.57
Tea	743	879	1.18
Cotton	17,950	8,010	0.45

Source: RALDO and RPLO – March 1998

The region's average yield for coffee, 0.57 ton per hectare, is higher than the national level of 0.25 ton per hectare. However, it is low when compared to neighboring countries such as Kenya. A number of factors are responsible for the low yield. Robusta coffee was introduced to the region in the 1600's and



most of the coffee trees have outlived their optimum productive age of 45–50 years. The diminishing fertility of the soil is also affecting production. General disillusion among farmers because of low price and the high tax incidence have also affected production levels.

Biharamulo District accounted for 99.4 percent of the 33,075 tons of cotton the region produced during the period 1990/96 and Muleba District produced the remaining 0.6 percent. The flat plains of Biharamulo have been found to be

suitable for the production of the cash crop. On the other hand, Bukoba Rural District produced 73.5 percent of the 3,744 tons of tea that were produced during the same period. Production of tea has steadily risen over the period. In 1990/91, 422 tons were produced and 879 tons in 1996/97.

Of the 358,775 hectares that were under food crop production in 1995/96, 42 percent was used for the production of banana, the region's staple food. Banana production has also seen a healthy rise with Karagwe District accounting for most of the rise. In 1990/91, the region produced 487,000 tons of bananas and 1,261,466 tons in 1996/97; this represents an increment of 259 percent during the period. The level of bean production has been erratic. More than seventy-eight thousands tons were produced in 1996/97 a decline of 10 percent over the previous year. However, over the long-term period between 1990 – 1997, production of beans has made a significant rise. In 1990/91, total production was a mere 19,707 tons.

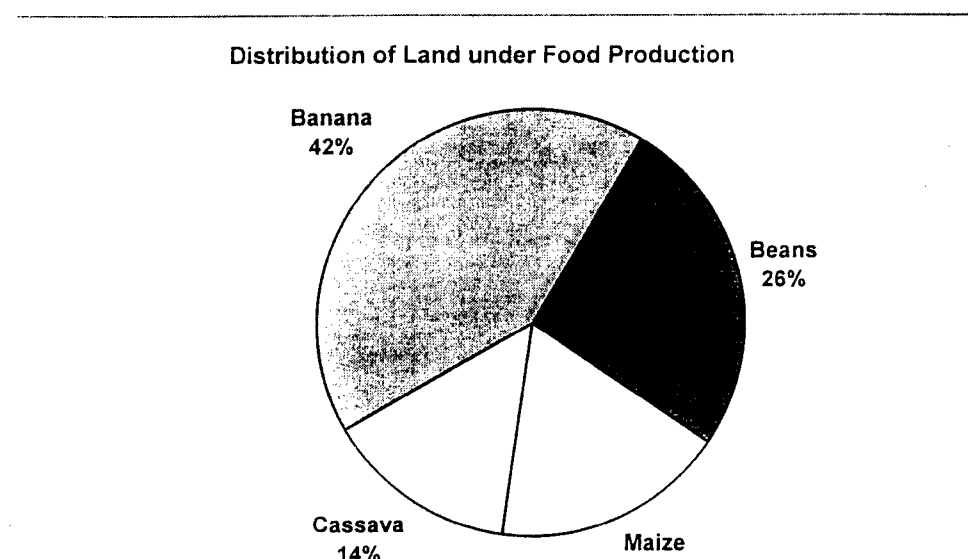


Table 2.6: Yield per Hectare for Food Production (1996/97)

Produce	Hectares	Production(tons)	Ton/HA
Banana	150,247	1,261,466	8.35
Beans	124,015	78,079	0.63
Maize	80,210	91,450	1.14
Cassava	73,769	752,910	10.21
Sorghum	15,716	21,500	1.37

Source: RALDO and RPLO – March 1998

Table 2.6 demonstrates the yield per acreage for food crop production based on data for 1996/97. The yields for food crops are higher than cash crops.

Maize production also made a significant rise during the period 1990 – 1997. Total production in 1990/91 of 23,938 tons rose to 91,450 tons in 1996/97, a rise of 386 percent during the period.

Food production has generally taken an upward trend. Another evidence of this is the steep rise in cassava and sorghum production during the period 1990-1997. Production of cassava rose from 81,098 tons in 1990/91 to 270,910 tons in 1996/97. This amounts to a rise of 334 percent during the period. Similar production growth was registered with sorghum. A total of 21,500 tons were produced in 1996/97 representing a rise of 289 percent over 1990/91 production totals of 745 tons.

Productive Sector: Livestock⁴

The region has a healthy livestock population. In 1996/97, there were an estimated 294,262 cattle, 49,045 sheep, 343,317 goats and 2,062 pigs in the region. As at December 1997, there were 10,507 dairy cattle with a maximum production of over 4.7m liters per annum. However, of the 133 dips in the region, 16 are out of order and 100 are performing poorly due to managerial problems and/or the lack of acaricide. Additionally, 14,355 cattle were reported sick and 323 deaths reported in 1996/97. The most common infection is helminthiasis while the most common cause of death is ECF. Other infections are aneplasmosis and Babiosis.

Productive Sector: Fishery, Forestry, and Tourism⁵

The region is blessed with the mighty Lake Victoria, which possesses an enviable source of income from fishing and has the potential of transforming the region into tourist haven. The bulk of commercial fishing in the region is around the lake. In 1991, there were 5,013 fishermen but that number dropped to 1,700 in 1993 and peaked at 5,217 in 1996. However, the number of vessels fishing in the lake maintained an upward trend during the same period. There were 790 vessels in 1991 and a slight increase in 1993 to 797 vessels. In 1996, the region registered 1,642 vessels, an increase of more than 200 percent from 1993. The total fish catch in 1996 was 23,146 tons, 20,636 tons in 1993 and 21,979 tons in 1991.

There are fifteen forest reserves in the region occupying 3,539 km² of land. As part of the national forest development programme, trees were planted on 4.5 hectares of land in 1993, 85 hectares in 1995/96 and 56 hectares in 1996/97. Additional 8,250,000 trees will be planted over an area of 4,385 hectares within the next three years.

The region is strategically located giving it easy access to Rwanda, Burundi and Uganda. Its administrative and commercial headquarters has unparalleled panoramic view of Lake Victoria which can serve as a magnet for attracting

⁴ Ibid

⁵ Based on data provided by the Regional Planning Office.

tourists. The lake offers a paradise for tourist fishing. However, very little efforts have been made to market the region's tourist potentials. The ELCT Church has built a magnificent hotel in Bukoba Town and maintains a smaller one in Biharamulo District. The District Rural Development Programme, supported by the Dutch Government, maintains low-cost but good guesthouses in Ngara, Biharamulo, and Karagwe Districts.

The vast expanse of game reserves that occupy 4,550 square kilometers can serve as another source of tourism. There are four main game reserves in the region. Illegal poachers however pose a threat to these reserves.

Productive Sector: Industrial Activities: Manufacturing and Mining⁶

There are eight firms engaged in small and medium-scale industrial activities. Three of the eight firms are engaged in coffee processing while TANICA, a medium-scale manufacturing firm, produces instant coffee. The other medium range firms are each involved in tea blending, bottling of soft drinks, cotton grinning and sugar manufacturing. However, these firms offer very limited employment opportunities for the huge economically active population.

Mining activities in the region are currently limited to the prospecting for nickel and other minerals in Rulenge, Ngara District by the Anglo-American Prospecting Service Ltd, a subsidiary of the South African-based Anglo-American Corporation.

Economic Infrastructures: Transport

Kagera is a remote region, 1,500 km or 938 miles from Dar-es-Salaam, the national capital city, and 270 miles (432 km) from Mwanza, a major commercial city, by road and 130 miles (256 km) by air or boat. Generally, the trunk and rural road networks are deplorable. The region's trunk road network consists of 605 km, of which approximately 42 percent are in very good or good conditions. The remaining 58 percent are in fair, bad or very bad conditions. The rural road network consists of a total 1,158 km with the conditions of 53.2 percent described as fair, 32.6 percent bad and 7.4 percent in very bad conditions. The table below shows summarizes the conditions of the two road networks.

Table 2.7: Conditions of Road Networks

Network	V. Good	Good	Fair	Bad	V. Bad	Total
Rural (km)	3	75	616.5	377.5	86	1158
(percent)	(0.3%)	(6.5%)	(53.2%)	(32.6%)	(7.4%)	(100%)
Trunk(km)	185.9	63.5	242.5	96.1	17.0	605.0
(percent)	(30.7%)	(10.5%)	(40.1%)	(15.9%)	(2.8%)	(100%)

Source: Regional Engineer, Kagera Region, March 1998

⁶ Ibid

The main commercial airline flying to the region is Precision Air. The airline primary routes into the region are Bukoba-Mwanza-Bukoba and Mwanza-Ngara-Mwanza. The airline has a 19-seater aircraft stationed in Bukoba and operates daily flights to Bukoba from Mwanza with flights totaling thirteen per week. On its second axis, Mwanza-Ngara-Mwanza, it operates two flights per week. The surfaces of the runways of both airports are gravel with lengths of six kilometers in Ngara and less than 3km in Bukoba.

Marine transport system exists along the route Mwanza-Bukoba-Mwanza and it is the principal transport system for moving cargo to and from the region. There are currently two ships: MV Victoria and MV Serengethi operating on the route with a total of five trips per week. The ships have a combined capacity of 1,793 passengers and 550 tons of cargo. In addition to the Bukoba Port, both ships also dock at the Kymondo Bay Port.

There is no rail transport system in the region.

Economic Infrastructure:

Communications⁷

The national telecommunication company, the Tanzanian Tele-communications Company Ltd, maintains an operational analog telephone system. There are eight telephone exchanges: one of which is an automatic exchange operated in Bukoba Town with a total capacity of 4,000 lines and current (April 1998) utilization stands at 1,412 subscribers. There are seven manual exchanges located in the following towns: one each in Kyaka and Kanyigo (Bukoba Rural), Ngara, Biharamulo, Kayanga, and two in Muleba.

A project to develop the manual exchanges into automatic ones commences in June 1998. Under the project, four additional exchanges will be erected in Rulenge and Kabanga (Ngara District), Chato (Biharamulo District) and Kaisho (Karagwe District). This will increase total regional capacity to 5,040 lines.

The telephone system offers the easiest and fastest access to the region. However, the postal system is fast in Bukoba Town but discouragingly slow within parts of the region.

Receptions from national radio and television stations are poor, if not non-existent. The Jesuit Refugee Service of the Roman Catholic Church privately operates the only radio station in the region and aerial coverage is disappointingly limited to one district – Ngara and few surrounding villages.

⁷ Source of Data: Tanzanian Telecommunications Corporation Limited.

Economic Infrastructure:**Banks**

There are three main banking institutions in the region, namely: the National Bank of Commerce (NBC), Cooperative Rural Development Bank (CRDB), and National Micro-finance Bank. All the banks are headquartered in Bukoba Town and National Micro-finance Bank, formerly a subsidiary of NBC, also operates in the major district towns. CRDB also has a branch in Karagwe District. The National Insurance Corporation maintains offices in the region.

Economic Infrastructure:**Cooperatives⁸**

Cooperatives serve as essential agents for economic development especially in an agrarian society such as Kagera. However, they have had a turbulent history. The abolition of the Cooperative Unions in 1976 by the Central Government led to the loss of about Tsh. 400m from the then Bukoba Cooperative Union. The impoverishing impact of this loss is vividly reflected in the low rise in cash crops production during the proceeding years. With the introduction of market economy, cooperatives have been reintroduced. The general administration of cooperatives have been marred by unfair prices, mismanagement among other ill vices thus engendering disdain and disillusionment among farmers.

The region has three main cooperative unions namely:

- The Kagera Cooperative Union, founded in 1990, is servicing 94 primary cooperatives in Bukoba and Muleba Districts.
- The Karagwe District Cooperative Union is servicing 60 primary cooperative societies in the district.
- Biharamulo Cooperative Union founded in 1986 is servicing 31 primary cooperative societies in the district.

A much smaller cooperative known as the Ngara Cooperative Society is based in Ngara District. There are a total of 185 primary cooperative societies, 61 credit societies, 20 cooperative shops, 3 industrial cooperative societies and 20 dairy cooperative societies.

The cooperative unions are mainly concerned with the purchase and resale of cash crops such as coffee and cotton and food crops such as maize, sorghum, rice, beans, etc.

Economic Infrastructure:**Energy**

Since 1993, the principal source of electrical energy is Uganda. The current agreement between Tanzania and the Republic of Uganda allocates 8 megawatt of hydroelectric energy to the region. Of that amount, only 5.3MW are being utilized and distributed to three of the regions five districts. The districts of Ngara

⁸ Source: Regional Planning Office and Regional Community Development Officer

and Biharamulo do not have electrical energy due to the lack of the necessary infrastructures.

TANESCO, the national electricity company, has an alternate source of thermal energy with capacity of 2.4 MW in Bukoba Town. Currently, most industrial firms draw energy from these sources.

Table 2.8: Status of Electrical Energy

<i>District</i>	<i>Demand(MW)</i>	<i>Supplied(MW)</i>	<i>Subscribers</i>
Bukoba	3.700	3.700	4964
Karagwe	1.067	1.067	825
Muleba	0.800	0.800	588
Ngara	0.800	Nil	Nil
Biharamulo	2.500	Nil	Nil
Total	8.867	5.567	6377

Source: Tanesco Regional Office, Bukoba, Kagera, May 1998

Firewood served as a major source of energy for cooking and fish and meat preservation. Coupled with the added needs of the refugee populations, the use of firewood poses a special threat to the environment.

Most petroleum products in the region originate from Dar-es-Salaam or neighboring countries especially Kenya and Uganda. Regional fuel consumption is 16m liters of which 6m liters is diesel, 3m liters of petrol (super), 1m liters of (regular) and 4m liters of kerosene and 2m liters of diesel oil⁹.

The Socio-Economic Impact of Refugees

As evident of the domino effect that is triggered by an upset in the region's neighbors, the year 1994 witnessed a huge surge in the population of the region. The new inhabitants were refugees escaping the incalculable killing spree that had been set in motion in Rwanda and later Burundi. At the peak of the refugee crisis, there were close to a million registered and unregistered refugees in the region. The worst affected of the five districts were Ngara and Karagwe. In Ngara District, the refugee population was more than twice the local population.

The presence of the refugees had obvious adverse consequences on the people of Kagera and their fragile social and economic infrastructures and natural endowments. There was a massive environmental degradation as a result of unplanned settlement, excessive tree and grass cutting, overgrazing and pollution of rivers and Lake Victoria.

The overnight population explosion stretched the region's infrastructures beyond their limits. District hospitals and dispensaries could not cope with the caseloads;

⁹ Source: Mkoa wa Kagera, Regional Annual Budget, May 1998

populations were exposed to increased health hazards. Village water system and sanitation were also severely affected. Heavy traffic along the trunk and feeder road system exposed the roads to rapid deterioration. The airports of region also suffer wear and tear as a result of increased traffic.

Schools and other public structures were used by the refugees as transit homes; sometimes the refugees damaged these structures and stole furniture in order to construct their homes or meet their energy needs. The influx also undermined agriculture production thus diminishing the level of food security. As many persons began to compete for the few resources, crime surged thus widening the dimension of the problems. All of this placed an enormous burden upon the regional and district administrations.

However the poignant picture of the refugee crisis had its silver linings, much to the benefit of the region. As the refugee settled, in the wake of the buffer provided by the international community and complemented by the local authorities, they became the source of cheap labor, which helped reverse the dwindling agricultural production as seen in the section on agriculture.

The presence of the refugee also made the region the focus of intense international attention. The continued inflow of external assistance for the rehabilitation of the region is a testimony to this. For the last few years, rehabilitation of the dilapidated infrastructures has been ongoing.

The presence of the refugees also created booming economies in some part of the region. New markets and jobs were created. Evidence of the economic impact of the refugee presence is most visible in Karagwe District where the economic activities have drastically declined due to the closure of refugee camps. The signs of a mini-bull market that once existed in the District have disappeared with the closure of the refugee camps.



EXTERNAL ASSISTANCE

This section provides information on the budgets of the region's development counterparts. It is based on surveys conducted in the region and covered at least 90 percent of projects funded from external sources. It is important to note that the report covers regionally implemented projects only. Nationally implemented projects such as the USAID and DANIDA-funded Expanded Programme on Immunization and the National Agriculture Extension Programme are not included in this report.

Coordination of External Assistance

Numerous donor agencies, Governments and NGOs assist Tanzania annually. At the international level, the planning and coordination of external assistance is carried out by the World Bank. The United Nations Development Programme and the World Bank co-chair the national coordinating mechanism, which meets monthly.

At the regional level, the responsibilities of coordinating both development and rehabilitation activities are devolved upon the local government authorities. The responsible office is the Regional Commissioner's Office assisted by the Regional Administrative Secretary. However, in the wake of the massive rehabilitation activities that proceeded the refugee influxes, the task of coordinating became enormous and onerous. Against this background, Project URT/96/007 – Assistance to Refugee Affected Areas, was formulated and implementation commenced in July 1996. Therefore, one of the cardinal responsibilities of the project is to coordinate rehabilitation projects in close collaboration with the Regional Administration. The Project reports to the Prime Minister's Office and the United Nations Development Programme.

Under the aegis of URT/96/007, regional and district coordinating structures have been established. The regional committee meets bi-annually while the district committees meet quarterly. Sectoral coordinating committees are being established especially in the agriculture sector. Development partner representing both the international and local NGO communities have unanimously expressed the need for strengthening the existing mechanisms for coordination and increase the frequency of meetings.

Volume of External Assistance

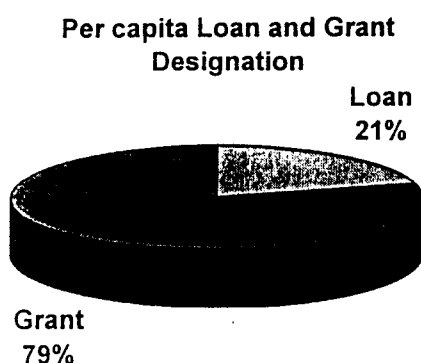
The total volume of external assistance is \$90,344,764.58 for ongoing projects. The table below shows the distribution of these funds by districts.

Table 3.1: Volume and Distribution of External Assistance

Districts	External Assistance	Percentage	Per capita \$
Biharamulo	12,846,203.26	14.22	50.88
Bukoba (Urban & Rural)	21,970,824.72	24.32	45.77
Karagwe	25,578,930.50	28.31	69.42
Muleba	14,032,921.23	15.53	41.44
Ngara	15,915,884.87	17.62	80.12
Regional	90,344,764.58	100.00	55.15

As shown above, residents of Ngara earned the highest per capita dollar from external assistance. This can be attributed to the sparse population of the district and as the district worst affected by the refugee influxes, it benefits from increased donor attention. At the summit of the refugee crisis, the district hosted a refugee population that was more than twice its population. Additionally, the district has benefited immensely from the European Union Special Rehabilitation Programme. Under the programme, the main road arteries of countries bordering Rwanda and Burundi were paved with concrete. Thus, the district has the best trunk road network in the region.

The district of Karagwe is the second highest per capita beneficiary of the external assistance. It is note-worthy that it is the second worst affected district by the refugee crisis. This trend clearly indicates that most of the external assistance to the region has been precipitated by the refugee crisis. The projects responsible for the above regional average per capita aid in the district include the activities of the Japanese International Cooperation Agency, KCDP water project and DRDP proposed construction of a bridge over the Kagera River at Murongo. The Kagera River has been a major hindrance to cross-border trade between the highly industrious district and neighboring Uganda. The impact of the El-Nino weather phenomenon has also been most severe in the district.

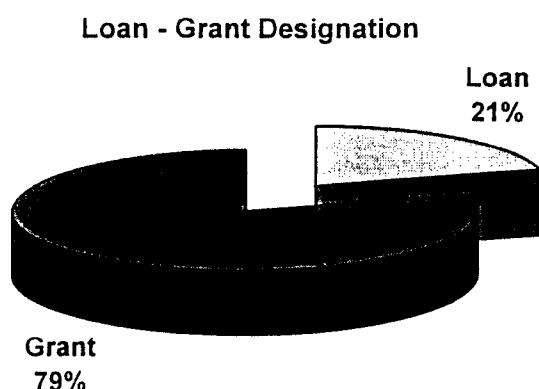


Muleba District accounts for the least per capita aid. This is very evident by the near isolation of the district by most partnering agents of development. Currently, there are only three international NGOs operating in the district, namely: ACT-Belgium, World Vision and Swiss Aid. Data from Swiss Aid is not available but would not make a significant difference. The district has been the scene of high mortality resulting from malaria and the impact of HIV-AIDS is also high.

The regional overall per capita aid is \$55.15 while the per capita aid from loan is \$11.56 and \$43.59 from direct grants.

Loan and Grant Designation

Of the total \$90,344,764.58 value for ongoing projects in the region, 79 percent (\$71,409,948.60) represents direct grant while 21 percent (\$18,934,815.98)



represents loan. The sources of the loan are OPEC \$4,100,818 and IFAD 14,833,997.98. The Kagera Agricultural and Environment Programme, KAEMP, is the sole implementing agent, under the RAS' supervision, of both loans. Below is a breakdown on the sectoral and aerial distribution of the loan package.

Table 3.2: Tentative Distribution of the IFAD Loan (\$)

<i>Sector</i>	<i>Biharamulo</i>	<i>Bukoba</i>	<i>Karagwe</i>	<i>Muleba</i>	<i>Ngara</i>
Development Administration	397,242.80	397,242.80	397,242.80	397,242.80	397,242.80
Natural Resources	309,515.40	309,515.40	309,515.40	309,515.40	309,515.40
Agriculture, Forestry Fishery & livestock	1,287,378.00	1,287,378.00	1,287,378.00	1,287,378.00	1,287,378.00
Transport	1,316,657.33	1,316,657.33	00	1,316,657.33	00
Social Development	304,448.33	304,448.33	00	304,448.33	00
Total	3,615,241.86	3,615,241.86	1,994,136.20	3,615,241.86	1,994,136.20
Percentage	24.37%	24.37%	13.44%	24.37%	13.44%

The OPEC loan of \$4.1m is allocated to developing and maintaining all-weather districts and trunk road system in the region so as to improve access to markets. The districts will therefore benefit from an average \$820,163.60 from this program. The table below shows the total distribution of the both the IFAD and OPEC loans per districts and the per capita distribution among their respective population.

Table 3.3: Per Capita Distribution of IFAD and OPEC Loans

<i>District</i>	<i>IFAD</i>	<i>OPEC</i>	<i>Total</i>	<i>Per capita \$</i>
Biharamulo	3,615,241.86	820,163.30	4,435,405.16	17.57
Bukoba	3,615,241.86	820,163.30	4,435,405.16	9.24
Karagwe	1,994,136.20	820,163.30	2,814,299.50	7.64
Muleba	3,615,241.86	820,163.30	4,435,405.16	13.10
Ngara	1,994,136.20	820,163.30	2,814,299.50	14.17
Regional	14,833,997.98	4,100,818.50	18,934,815.98	11.56

Funds under the sector Development Administration represent a portion of the IFAD loan and it is meant for the overall administration of KAEMP's activities. These activities include those funded also by loan from OPEC, grant from the Belgium Survival Fund and the contributions from Government of Tanzania.

Source of External Assistance

Bilateral Assistance

Bilateral donors are the main source of external assistance in the region accounting for 42.74 percent (\$38,617,748.15) of total assistance. This is consistent with the national trend and they represent direct grant. As evident in the table below, the Netherlands is the highest source of bilateral assistance accounting for 12.32 percent funding of ongoing projects. A significant portion of these funds is for the implementation of the District Rural Development Programme. The Kingdom of Belgium ranks second with relative share of 10 percent earmarked for the Kagera Community Development Programme and a component of the Kagera Agricultural and Environment Management Programme. The Japanese-sponsored project for the rehabilitation of water and health services in Ngara and Karagwe District ranks the country third with a share of 7.17 percent followed by Denmark whose activities mostly in the health sector gives it a share of 6.63 percent.

Table 3.4: Source of Bilateral Assistance

<i>Source of Fund</i>	<i>Donor Contribution</i>	<i>Percentage</i>
<i>Belgium (BADC & BSF/JP)</i>	9,032,677.98	10.00%
<i>DANIDA-Denmark</i>	5,992,158.41	6.63%
<i>Germany</i>	2,352,941.19	2.60%
<i>Japan</i>	6,474,820.21	7.17%
<i>Netherlands</i>	11,134,542.23 ¹	12.32%
<i>SIDA – Sweden</i>	596,025.15 ²	0.66%
<i>USAID - USA</i>	2,044,999.98	2.26%
<i>United Kingdom</i>	989,583.00	1.10%
Total	38,617,748.15	42.74

Multilateral Assistance

A total aid of \$28,518,122.32 amounting to 31.57 percent of total external assistance originates from multilateral sources. The major source is the International Fund for Agricultural Development (IFAD) which accounts for 16.42 percent (\$14,833,997.98) of total external assistance and more than 50 percent of multilateral assistance to the region. Ranked second is the European Union

¹ The indicated amount for the Netherlands represents the lifetime budgets of several of its funded projects and the annual budget of the District Rural Development Programme. The total commitment of the Netherlands towards the Programme current phase is Tsh. 18.4b. DRDP actual expenditures are 80 percent of budgets.

² The amount represents the annual budget for the current fiscal year only.

whose share is 7.77 percent of total external assistance and represents the Union's funding for the pavement of the major road arteries in Ngara District that form borders with both Rwanda and Burundi and support to the Kagera Environment Programme. The Organization of Petroleum Exporting Countries' support to the region amount to 4.54 percent and it is earmarked for the transport sector. Both IFAD and OPEC support represent loans to the Government of Tanzania for the implementation of the Kagera Agricultural and Environment Management Programme.

Table 3.5: Source of Multilateral Assistance

Source of Fund	Contribution	Percentage
European Union	7,017,296.50	7.77%
IFAD	14,833,997.98	16.42%
OPEC	4,100,818.00	4.54%
UNDP	1,056,600.00	1.17%
UNHCR	1,245,474.84	1.38%
UNICEF	263,935.00	0.29%
Total	\$28,518,122.32	31.57%

Non-Governmental Organizations:

Non-governmental organizations account for 25.68 percent of all external assistance in the region. This amounts to a total of \$23,208,898.11 in direct grant. A significant portion of that amount originates from church-related NGOs especially the non-sectarian NGO World Vision, \$11,230,504, more than 12 percent of total external assistance. The Lutheran Church administered projects of substantial value as well. Its projects are being supported by a conglomeration of international NGOs: the Lutheran World Federation, ICCO, Danish Missionary Council and the Church of Sweden Mission. They account for close to five percent of total assistance, \$4,123,935 in direct grant.

On the other hand, projects funded by secular NGOs total \$7,602,804 in direct grants and constitute 8.41 percent of total assistance. The major source of such support is the Danish Red Cross, which is funding HIV-AIDS education programme being implemented by the Tanzanian Red Cross. Interestingly, ACT and IVA both of Belgium are undertaking projects in the agriculture sector while the rest of the secular NGOs are funding HIV-AIDS related projects.

Table 3.6A: Source of NGO Assistance

Church-related NGO	Contribution	Percentage
AB and SI – Austria	61,400.00	0.07%
Church of Sweden Mission	939,585.01	1.04%
Danish Missionary Council	17,570.10	0.02%
ICCO – Lutheran Church	166,780.00	0.18%
Lutheran World Federation	3,000,000.00	3.32%
Misereor	190,255.00	0.21%
World Vision	11,230,504.00	12.43%
Total	\$15,606,094.11	17.27%

Table 3.6B: Source of NGO Assistance

Secular NGO	Contribution	Percentage
ACT – Belgium	930,483.00	1.03%
Danish Red Cross	5,294,120.00	5.86%
HIVOS – Netherlands	20,000.00	0.02%
Ieder Voor Allen – Belgium	102,246.00	0.11%
Medecins du Monde	289,620.00	0.32%
NORAD – Norway	16,000.00	0.02%
Partage – France	800,000.00 ³	0.89%
SAT – Canada	22,000.00	0.02%
TDH – Switzerland	128,335.00	0.14%
Total	\$7,602,804.00	8.41%

Finally, Table 3.7 below presents a synopsis of sources of external assistance.

Table 3.7: Sources of External Assistance – Summary

Type of Source	Amount	Percent
Bilateral	38,617,748.15	42.74
Multi-lateral	28,518,122.32	31.57
NGOs - Church-related	15,606,094.11	17.27
- Secular	7,602,804.00	8.41
Total	90,344,764.58	99.99

Sectoral Distribution of External Assistance

There are sixteen sectors in the UNDP Development Cooperation Analysis System, DCAS. External assistance has been classified according to the system. The classification is done at both regional and district levels. Detail listing of the sectors and sub-sectors is found in Annex C.

As per the DCAS classification, there are no projects in the region in four sectors namely: Economic Management, International Trade in Goods and Services, Domestic Trade in Goods and Service and Humanitarian Aid and Relief. It is important to note most activities in the first three of these sectors are generally within the purview of the national authorities. Therefore, it is very likely that there are nationally implemented projects in these sectors. In regards to the sector Humanitarian Aid and Relief, which generally covers emergency relief assistance, the general situation in the region does not warrant such interventions. On the other hand, while there is no data on project in the Communication Sector. However, the Canadian International Development Agency, CIDA, is supporting a project aimed at upgrading the telecommunication system in the region. Attempts to collect data on the project proved futile. The project is estimated at Tsh. 2 billion but Tanzanian Telecommunication Corporation Ltd. could not confirm the figure nor furnish additional information on the project.

³ Ibid.

The table below indicates the sectoral distribution of external assistance. It is worth-noting that projects of the NGO World Vision are multi-sectoral and specific interventions are demand-driven and based on baseline surveys routinely conducted by the NGO. Therefore, all eight projects of the NGO remained unclassified in this report. These projects amount to \$11,230,504 of external assistance and represent 12.43 percent of total assistance. Additional information on these projects can be found in Section Four of this report.

Most externally supported projects in the region are primarily centered on the following sectors: Agriculture, Forestry, Fishery and Livestock (19.68%), Transport (19.54%), Health (18.70%) and Social Development (16.04%). This eloquently testifies to the genuineness of the problems highlighted in Section Two of this report.

The economy of the region is primarily based on subsistence agriculture and there is a need to increase productivity and elevate subsistence farming into commercial farming. Agricultural production is hindered by the lack of access roads to markets. The region has poor health infrastructure and high incidence of malaria and HIV-AIDS and the access to safe drinking water is limited to less than forty percent of the population. This is a synopsis of the problems being tackled by the high emphasis on these primary sectors.

While emphasis in the four sectors is commensurate with the needs of the region, in respect to available funds, it can be vividly seen that very little resources are being allocated to social service sector such as Human Resources Development, specifically primary, secondary and tertiary education, 0.61 percent. The status of the sector is appalling: quality of instruction is mediocre, infrastructures are inadequate, there is an acute shortage of teachers, instructional materials, etc.

Another sector requiring increased resources and attention is Industry. Attempts should be made to develop an industrial base especially for the processing of agricultural produce. This is an important ingredient for sustainable economic development. The performance of cooperatives should be improved so as to enable them assume a more meaningful role in the private sector.

There has been a proliferation of activities in the Natural Resources sector. There are several small environment-related projects in the region. This exercise was limited to projects with budgets of at least \$20,000 and hence many did not qualify for inclusion. There is a need for institutions undertaking projects in this sector to adopt a more pragmatic approach and assess the region's overall need. Some of these funds should be redirected to sectors such as Human Resources and promoting private industrial development. These are two important sectors for sustainable economic development but have been denied the appropriate prioritization and allocation of funds. This has the tendency of creating a vicious cycle of aid dependency.

While sectors such as Health, Transport and Agriculture and Social Development are being prioritized, it must be clarified that in view of the magnitude of the problems in these sectors and their importance to both the social and economic well-being of the people, the emphasis needs not only maintained but also increased.

Table 3.8: Regional Sectoral Distribution of External Assistance

Sector	Amount (\$)	Percentage
Unclassified	11,230,504.00	12.43
Economic Management	00	00
Development Administration	2,660,178.15	2.94
Natural Resources	6,265,742.38	6.94
Human Resources	549,336.21	0.61
Agriculture, Forestry, Fishery and Livestock	18,128,407.84	20.07
Area Development	1,290,586.39	1.43
Industry	109,878.92	0.12
Energy	17,570.10	0.02
International Trade in Goods and Services	00	00
Domestic Trade in Goods and Services	00	00
Transport	17,654,485.11	19.54
Communications	00	00
Social Development	14,490,890.53	16.04
Health	16,890,584.95	18.70
Disaster Preparedness and Reconstruction	1,056,600	1.17
Humanitarian Aid and Relief	00	00
Total	90,344,764.58	100

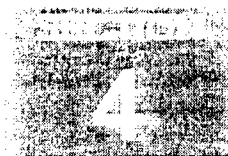
Table 3.9: Sectoral Distribution of External Assistance by District offers a more detailed picture of the sectoral gaps in sustainable social and economic development. It should serve as a guide for institutions attempting to intervene.

Other Indicators

- **Beneficiaries:** The projects profiled in this report are targeted at a cumulative population of over 11m, more than six times the population of region (1.6m). This means a given individual is benefiting from several projects. For example, a household in village Karagwe benefits from HESAWA water programme, USAID Agricultural Transport Programme, Lutheran World Federation income-generating initiatives, KCDP proposed primary health care project, and a number of KAEMP and DRDP projects.
- **Gender Focus:** Five percent of the projects have specifically designed to address the gender imbalance in a particular sector; 11 percent have high gender focus and 33 percent have moderate gender focus. The rest have little or no gender focus. These include projects such as road construction.

Sector	Biharamulo	Bukoba	Karagwe	Muleba	Ngara
Unclassified	00	3,354,255.00	5,442,750.00	2,433,499.00	00
Economic Management	00	00	00	00	00
Development Administration	515,827.44	510,976.96	614,265.89	397,242.80	621,865.06
Natural Resources	2,385,803.82	450,579.86	1,603,442.67	418,361.40	1,407,554.63
Human Resources Development	224,126.80	00	00	132,594.00	192,615.41
Agriculture, Forestry, Fishery and Livestock	4,310,838.64	3,659,926.01	3,035,777.95	4,175,999.33	2,945,865.91
Area Development	18,626.17	228,863.23	1,012,709.30	00	30,387.49
Industry	00	77,029.23	32,849.69	00	00
Energy	5,856.70	5,856.70	00	5,856.70	00
International Trade in Good and Services	00	00	00	00	00
Domestic Trade in Goods and Services	00	00	00	00	00
Transport	2,239,704.65	2,410,486.06	2,722,813.93	2,987,765.59	7,293,714.88
Communications	00	00	00	00	00
Social Development	1,104,125.66	1,886,280.66	9,043,568.14	1,092,948.66	1,363,967.00
Health	1,829,973.38	9,175,250.81	1,859,432.93	2,177,333.75	1,848,594.08
Disaster Preparedness and Reconstruction	211,320.00	211,320.00	211,320.00	211,320.00	211,320.00
Humanitarian Aid and Relief	00	00	00	00	00
Total	12,846,203.26	21,970,824.72	25,578,930.50	14,032,921.23	15,915,884.87

Table 3:X: Sectoral Distribution of External Assistance by Districts.



PROFILES OF REHABILITATION AND DEVELOPMENT PROGRAMMES

This section is a more detailed report on the activities of the main rehabilitation and development programmes in the region. It is based on data provided by individual institution. All of the institutions profiled in this section, except HESAWA, were given a draft of this section in order to ensure accuracy.

District Rural Development Programme

The Tanzania-Netherlands District Rural Development Programme was initiated in 1987 with four districts (Bukoba, Maswa, Meatu and Mbulu). Since then the programme has been extended to other districts and there are at present ten, including the five districts of the Kagera Region, under the programme. The overall and long-term objectives of the programme are:

- Improve the well-being of the rural population in a sustainable and equitable way by enhancing food security and rural income as well as the quality of social services.
- Assist the various district councils in identifying their core tasks and improving their overall performance
- Assist the local authorities to promote and stimulate sustainable development process by involving the local population, their representatives, NGOs and private sector in the identification, implementation and evaluation of development activities.

The programme is fully integrated in the Local Government Planning and Budget Cycle and implemented by the respective District Councils. It is an integrated multi-sectoral rural development programme with maximum participation of the rural population and other secondary stakeholders. The choice of interventions in each district depends on the specific development opportunities and sectoral priorities articulated during the planning process. Its activities cover the productive sectors and the provision of social services with appropriate intervention in public administration. The total commitment of the Netherlands Government to the development objectives of the districts during the seven-year period of its third phase totals Nlg. 55.7m or Tsh. 18.4 billion at current exchange rate. The table below shows the 1998 contribution of DRDP to the districts including contributions from the various District Councils (5 percent):

District Rural Development Programme Budget – 1988		
Districts	US\$	Tsh
Biharamulo	689,623.38	454,105,197
Bukoba	1,183,985.70	769,590,704
Karagwe	1,788,330.27	1,162,414,676 ¹
Muleba	415,056.92	269,787,000
Ngara	806,095.30	523,961,940

¹ Includes cost of the construction of a bridge over the Kagera River (Murongo) and the rehabilitation of road at Rwabanuka Hill.

The table below represents DRDP's sectoral investments for 1998. The figures are the totals of the Netherlands and District Councils' contribution and portray the multi-sectoral and integrated nature of DRD Programme.

Regional Sectoral Budget of DRDP		
Sector	1998(US\$)	1998(Tsh'000)
Agriculture	531,581.72	345,593.12
Livestock	193,139.70	125,540.80
Forestry	401,726.05	261,121.93
Fisheries	74,175.95	48,214.37
Lands	63,487.63	41,266.96
Wildlife/Beekeeping	69,630.20	45,259.63
Trade & Industries	156,054.70	101,435.56
Cooperatives	218,915.03	142,294.77
Primary Education	811,635.61	527,563.15
Education(Other)	22,792.02	14,814.81
Health	370,841.55	241,047.01
Water	124,979.83	81,236.89
Transport	2,701,296.51	1,755,842.73
Community Development	202,039.34	131,325.57
Finance and Revenue	82,839.90	53,845.93
Planning	365,226.45	237,397.19
Personnel	100,353.28	65,229.63
Unforeseen	141,828.23	92,188.35
Total	\$6,634,630.80	4,313,216.40

Source: RECO, DRDP, Bukoba, Kagera, Region.

The figures represent budgetary allocations and expenditures are around 80 percent of the budgets. The balance of the fiscal budget is normally carried forward to the proceeding year. This is line with the process approach of the Programme intended to avoid "expenditure-pressure". The programme has established a special financial system that is geared towards matching the District Councils' contributions with that of the Dutch Government with the view of enhancing financial sustainability.

Between 1987 and 1997, the Programme has invested more than \$18m in the region. New areas of intervention in the present phase will include the promotion of private sector investment including the processing and marketing of agricultural produce. Feasibility studies on the establishment of a rural, commercial station in the Kagera Region will be conducted. The radio station will serve, among other things, as a tool for improving the flow of information between public and private sector institutions, development organizations and inform the population of relevant issues of development.

The sustainability of the activities is addressed by the involvement of both the beneficiaries and users of social services in the design, planning, implementation and evaluation of development activities. Training programs are conducted routinely with the aim of building the capacities of the beneficiaries in relevant fields. These training programs are geared at improving agricultural production and quality and management of service delivery.

The programme's activities are implemented by the District Executive Director and his lieutenants of each district with technical advice from the Dutch District Development Advisor. This arrangement delegates the role of a facilitator, not developer, to the donor and the recipients become both developers and beneficiaries.

The Royal Netherlands Embassy also supports the Kagera District Fishery Development Programme, KDFDP and the Kagera Livestock Development Programme, KALIDEP. Each of these projects has specific focus, which is embodied in its names. KDFDP is a two-year \$1.2m project being implemented by the Food and Agriculture Organization and is expected to come under the DRDP umbrella in November 1998.

KALIDEP commenced in 1976 and it is in its second phase, which started in June 1995 and expected to end in December 1999. It is funded with a \$3.79m direct grant. Its objectives are to increase the availability of foodstuff with high nutritional value as well as the income of farmers.

Summary:

Title	<i>District Rural Development Programme</i>
Sector	<i>Multi-sectoral</i>
Duration	<i>1996 – 2002 (third phase)</i>
Budget:	<i>Nlg 55.7m (Tsh. 18.4b)</i>

Kagera Community Development Programme

The Kagera Community Development Programme, KCDP, is an integrated, multi-sectoral rural development programme that operates within the framework of an agreement between the Governments of Belgium and Tanzania. The agreement was signed in November 1996 and provides \$6.5m, (220m BF), of grant aid to people of Kagera over a period of five years.

This programme is aimed at improving the standard of living in rural communities, fighting malnutrition and assisting in the development of rural resources and incomes in the Kagera Region through agricultural projects that are geared towards increasing:

- Food security exemplified in the increased production of banana, the region's staple food. This includes the introduction, multiplication and distribution of superior banana varieties that are resistant to weevils, panama, low fertility, nematodes and/or drought.
- The production of coffee, the main cash crop in the region. KCDP's intervening strategies will include making available improved clonal Robusta plantlets to farmers, introducing/expanding local hulling practice of coffee and contributing to the easing of the current crises in coffee marketing.
- The production of fruit. The programme will endeavor introduce improved varieties of fruits and simple technologies for processing, and marketing.
- General productivity in the agriculture sector through ox-mechanization with strong emphasis on village extension.

The programme has adopted a holistic approach to improving the standard of living of the people by also providing support in the health and sanitation sectors. Support in these sectors will be in the forms of:

- Making primary health care system more accessible through the construction of health facilities or transportation of these services.
- Stimulating community self-help initiatives and sensitization campaigns.

In order for the programme to have a more trickling down effect on the rural population and in the long-term make them sustainable, savings and credits schemes will be incorporated into various projects.

The initial budget of the programme is \$6.5m. Its current and future projects include:

Activities	Budget
Propagation and Diffusion of Superior Banana Plants	\$1.73m (64m BF)
Procurement of equipment and drilling bore-holes in Karagwe	\$1.0m (36m BF)
Fruits production and processing	\$0.5m (18m BF)
Introducing and propagating new coffee clones	\$1-2m (36-72m BF)
Primary Health Care Program	\$1-2m (36-72m)
Expanding ox-mechanization in Biharamulo	\$1m (38m BF)

Summary:

Title	Kagera Community Development Programme
Sector	Multi-sectoral
Duration	1996 – 2001
Budget:	\$6.5m

Evangelical Lutheran Church (T) Northwestern Diocese

The cornerstone of what is today the North-Western Diocese of the Evangelical Lutheran Church of Tanganyika was laid in 1896 when the first evangelical Christians began church work in Northern Buhaya. In 1910, the Bethel Mission, led by German Missionaries, started work in Kashura, Bukoba. The Germans left during World War II and the Church Missionary Society took over their operations. Since those early days, the mission of the Church has been two-fold: evangelism and the provision of social services to not only its adherents but also the larger society.

Today, the Diocese consists of nine church districts of 46 parishes operating in three of the five regional administrative districts, namely: Muleba, Biharamulo and Bukoba. This literally means an extension of its social services. The Diocese is very active in both the rehabilitation and development of the region. Its activities are summarized below:

- **Health**

In fulfilling the church's universal role of caring for the sick and disable, ELCT/NWD runs two hospitals, two health centers and seven dispensaries. The Diocese also operates a nursery school, a medical store, which supplies drugs and other equipment to hospitals and dispensaries and an AIDS Control Programme which runs education programs for the control and prevention of HIV-AIDS.

- **Education**

The diocese operates a secondary school; a vocational training center; an agricultural training center and an Evangelical Academy that includes a Bible, Afro-Art and Music Schools. A theological college was established in 1995.

- **Support to Orphans**

Under the umbrella of HUYAWA the acronym for HUDUMA YA WATOTO (Service for Children), the Church takes care of hundreds of orphans. These orphans are offered basic social services such as education, health care and counseling. In 1997, 6,000 orphans enrolled in primary schools and 456 in secondary and vocational schools through assistance from HUYAWA. These orphans were provided school fees, exercise books, pens, blankets, shoes, etc. At least 40,648 orphans were provided medical assistance in 1997. The Office also facilitates the provision of legal services to orphans and widows whose properties and/or other legal rights are being trampled upon.

- **Others**

The Church operates a large hotel in Bukoba Town, which serves as an instrument for supporting a tourist industry; maintains a Bookshop that markets books and souvenirs mostly traditional artifacts depicting the culture of the region.

The Diocese is also engaged in other programs geared towards environmental protection, civic education of democratic values and human rights and several income generating activities that target disadvantaged groups such as women and youth.

It is very difficult to quantify the impact of the Diocese on the socio-economic life of the people and its activities cover a vast spectrum that it will require a literature larger than this to fully cover them.

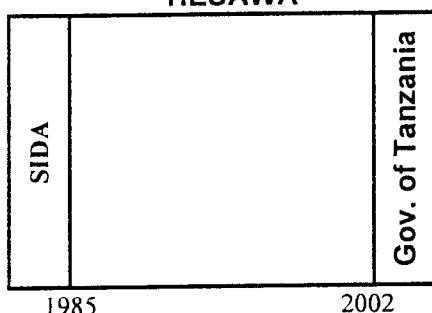
It is important to note that the Kagera Region has two dioceses of the Lutheran Church. In addition to the Northwestern Diocese, which has approximately 150,000 adherents in Bukoba, Muleba and Biharamulo Districts, there is the Karagwe Diocese, which has approximately 100,000 adherents in the Districts of Karagwe and Ngara. The Karagwe Diocese operates several health delivery units: hospitals, health centers and dispensaries; educational institutions, youth centers, etc. Both Dioceses adherents constitute more than 15 percent of the regional population.

Health, Sanitation and Water (HESAWA)

HESAWA is a community based integrated rural development programme with focus on rural water, sanitation and health education. The primary objectives of the programme are to improve the health and welfare of the rural population through improved health education, environmental sanitation, water supply, community participation and capacity building at all levels of the regional structure.

The programme commenced in 1985, with funding from the Swedish Government and covers the entire Lake Zone: Kagera, Mara and Mwanza regions. Since its inception, it has undergone three phases and is currently in its last phase, which runs from 1998 to 2002. The first phase,

**Proposed Funding Chart of
HESAWA**



1985-1990, was experimental and focused on the rehabilitation and construction of large water schemes and the application of different technologies such as solar system, high-tech drilling, rain harvesting and shallow wells. The second phase, 1990-94, was similarly focused but a with change in strategy which saw the utilization of Tanzanian human resources. The third phase

witnessed the introduction of Participatory Rural Appraisal methodology in creating community awareness and the full decentralization of the implementation and administration of project activities to the districts.

During the completed phases, the programme activities covered 275 villages spread across the region. It constructed 602 pumped wells with a catchment population of 177,100 people, developed 567 domestic water points, 269 ITWS, subsidized the construction of 102 household and 65 institutional rain water harvesting tanks. The programme also constructed 129 institutional latrines.

The fourth phase is expected to see SIDA wanes down its support to the programme and the Government assumes full support as the chart above indicates. Therefore, the phase will strengthen its capacity building component while concentrating on the following activities:

- Gender awareness and balance in community development.
- Promotional activities through newsletter, radio, etc
- Construction of latrines in households and primary schools. There are 38,567 and 1,313 requests for household and institutional latrines respectively.

- The water programme will include attending to 972 requests for shallow well, improving permanent traditional water sources, adopting a more cost-effective production mechanism for rainwater harvesting and applying high-tech drilling boreholes depending on the areas.

The programme's sectoral budget for the fourth phase will placed emphasis on the following:

- Human Resource Development
- Promotion and Education
- Water Programme
- Health and Sanitation
- Institutional Support to Districts
- Programme Coordination/Administration

SIDA, the Swedish International Development Agency, is committed to spending between 36 – 38m SEK, approximately \$1m, annually during the fourth phase.

Kagera Agricultural and Environment Management Programme

KAEMP is a six-year regional project with coverage of the five districts in the region. It is multi-sectoral and with the objective of improving household food production, health facilities, and accessibility of safe drinking water and roads so as to ease marketing of agricultural produce. It will also seek to improve the management of natural resources and help strengthen the capacity of the districts participating departments.

Components of the project include:

A. Agricultural Development

This component entails the multiplication and distribution of seeds and planting materials. The main crops will be banana, beans, maize, cassava and coffee. Facilitate the availability and retailing of inputs such as fertilizers, pesticides. Activities of this component will also include on farm pilot cash and food crop diversification trials and demonstration so as to improve crop management.

B. Environment Management

The goals of this component include the planting of 3,000 hectares of trees by individuals or communities, which will serve as the source of fuelwood, construction poles as well as support conservation activities. Other activities will be biological control of water hyacinth that currently threatens the ecosystem of Lake Victoria and institutional strengthening

through training programs in management of natural resources for farmers, village, ward, division and district personnel.

C. Rural Infrastructure

The rural infrastructure programmes of KAEMP will primary target three sectors: water, access roads and health supplies. The project will finance the construction and/or improvement of water schemes in three districts: Bukoba, Muleba and Biharamulo; train district water staff and help organize water user groups and the provision of provision of water equipment and tools. Under the health care sector, it will provide 91 dispensaries and 8 health centers in Biharamulo, Muleba and Karagwe Districts with essential equipment such as microscopes, beds, etc. District, ward and village health workers will also be trained in malaria control, health education, communication skills and population mobilization.

It will finance the construction of 360km of feeder and district roads in Biharamulo, Bukoba and Muleba Districts. These will be all-weather roads. Funds will be provided for the construction and maintenance of district and trunk roads and building the capacity of regional and district engineers.

The overall cost of the project is \$24.11m of which 9 percent will be spent on all aspects of its implementation: facilitation, monitoring and evaluation. The sources of the funds and their corresponding activities are:

LIFE-TIME BUDGET

Source of Funds	Amount	Activities/Sector
IFAD – (Loan)	\$14.83m	Agriculture, environment, water, health and roads
BSF/JP (Grant)	\$2.5m	Water and health
OPEC (Loan)	\$4.1m	District and trunk roads
GOT	\$2.06	Tax waivers and rehabilitation of agriculture research institute.
Beneficiaries	\$0.62m	Labor and materials for various components of the project

Summary:

Title	Kagera Agriculture and Environment Management Programme. (KAEMP)
Sector	Multi-sectoral
Duration	1997 – 2003
Budget:	\$24.11m

World Vision Tanzania

World Vision is an international religious NGO operating in three of the region's five districts: Muleba, Karagwe and Bukoba. Since establishing a branch in the region in 1991, the NGO has undertaken numerous projects aimed at poverty alleviation. The projects have been multi-sectoral. Its activities are targeted at no particular religious sect, as the NGO is ecumenical and the Kagera society at large has benefited from its socio-economic interventions, on which this profile is centered.

The overall objective of the NGO is an integrated, holistic commitment to improving the spiritual and socio-economic life of the society; a blend that underlines the inter-relation of the two. That commitment is embodied the activities of the NGO in providing emergency relief to people affected by conflict or disaster; promoting community-based and sustainable development, seeking to change unjust structures that affect the poor and disadvantaged through socio-economic empowerment.

Currently, the organization is implementing several micro-projects in education, agriculture, water and health. It supports numerous income-generating activities and other special program gear towards uplifting the quality of life for children. These activities cover 100 villages and a catchment population of about 350,000 persons. Its interventions per sector include:

- **Agriculture:** The provision of improved seeds, fertilizers, and dairy cattle and training farmers on modern farming methods.
- **Health:** Supports a series of HIV-AIDS awareness workshops and programs and immunization programs for children under five years old and conducts health education on nutrition and hygiene.
- **Water and Sanitation:** Provision of potable water through the rehabilitation of traditional water sources, rainwater harvesting, well and piped water.
- **Education and Training:** Construction/renovation of classrooms, teachers' offices, staff houses; provision of desks, instructional materials and conducting seminars to upgrade educational standards.
- **Children Welfare:** Assist communities in caring for orphans through the provision of supplementary food, clothing, shelter, health and educational assistance.
- **Income Generating Activities:** Assist communities start and manage income generating activities such as guesthouses, grinding mill, etc.

World Vision budgets and programme clearly demonstrate that it will be partnering in the development of Kagera for a long period. Here is a synopsis of its budgets.

Ongoing Projects in Kagera Region

Fund	Source	Project Period	Coverage
\$1,247,649	W. V. New Zealand	10/93 – 9/2007	Muleba
\$2,574,000	W. V. Germany	05/96 – 9/2011	Karagwe
\$2,868,750	W. V. USA	10/97 – 9/2012	Karagwe
\$333,830	W. V. Germany	10/90 – 9/1998	Bukoba Town
\$1,829,428	W. V. New Zealand	10/93 – 9/2008	Bukoba Rural
\$1,200,000	W. V. USA	10/95 – 9/2010	Bukoba Rural
\$345,500	W. V. Tanzania	10/95 – 9/2011	Muleba
\$1,185,850	W. V. Australia	10/93 – 9/2007	Muleba
\$11,585,007	(Total)		

These ongoing projects amount to an infusion of \$11,585,007 public sector investment with \$11,239,507 representing 97 percent of total assistance of external origin. Each fund is independently managed and specific activities are determined by baseline surveys routinely conducted by the NGO. Administrative cost such as monitoring, evaluation and other overheads for the both the regional and national offices are inclusive.

United Nations High Commission for Refugees

The Rwandan genocide of 1994 and the perpetually volatile situation in the Great Lakes Region has led to mass influxes of refugees into the Kagera Region. This has posed a special challenge to the United Nations High Commission for Refugee, UNHCR and the people of the region.

Since the inception of the current refugee crisis in 1994, the Agency has played a dual role: catering to the welfare of refugees and serving as a major engine for the rehabilitation of the region's infrastructure and resources. The latter is the subject of this profile.

The Agency's role in the rehabilitation of the region has been two-fold: Foremost, it has played a catalytic role in attracting external donor assistance through creating an international awareness of the refugee crisis and specific donor appeals. Secondly, it has undertaken several rehabilitation and institutional support programs in partnership with both international and local NGOs and the District and Regional Authorities.

The objective of its intervention has been to assist in overcoming the adverse impact of the influxes on the environment with the view of safeguarding the natural resources for sustainable development and rehabilitating the physical infrastructures that have been ruined by the refugees. It has also endeavored to strengthen the capacity of the local

leadership in coping with the crisis through the provision of training and equipment.

UNHCR's rehabilitation activities have been multi-sectoral and covered the entire region with particular emphasis on areas worse affected by the influxes: the Districts of Ngara and Karagwe. The Agency, in recent times, has dispensed \$726,000 for the rehabilitation of the Burigi Game Reserve. The table below shows a sectoral distribution of the its activities in the Ngara and Karagwe Districts in 1995.

UNHCR 1995 Budget				
Period	Fund Source	District	Sector	Total(Tsh)
1995	IFAD/BSF/JP	Karagwe	Health	30,331,400
			Education	31,600,000
			Insti. Supp.	39,820,000
			Water	70,480,000
		Ngara	Health	47,500,000
			Education	74,330,000
			Insti. Supp	46,327,350
			TCSR	5,880,315

The Agency national project titled "Rehabilitation and Institutional Support to Refugee Affected Areas" has over the last two years had a budget of \$3,870,540 for both Kigoma and Kagera Regions. Below is a sectoral and annual breakdown of the budget. It is important to note that actual expenditure has been between 70 and 80 percent.

UNHCR Rehabilitation Budget for 1996/1997		
Sector	96/BR/TAN/CM/272	97/BR/TAN/CM/270
Transport/Logistics	10,000,000	152,000,000
Domestic/Household Support	80,000,000	182,000,000
Water	120,000,000	522,750,000
Health/Nutrition	118,400,000	765,240,000
Shelter	55,000,000	Nil
Education	195,191,800	745,820,000
Forestry	258,733,400	4,638,696,315
Legal Assistance/Protection	20,000,000	480,000,000
Operational Support	579,115,680	1,372,232,000
Others	Nil	16,035,000
Subtotal	Tsh. 1,436,440,880	Tsh. 8,874,773,315
	\$898,200	\$2,972,340

The Agency's activities have been centered on improving access roads; the provision of safe drinking water; rehabilitation of hospitals and dispensaries and the provision of medicines and supplies; the rehabilitation of primary schools, training of teachers and the provision of instructional materials; promotion of environment conservation methods

and tree planting; and institutional support to the district and regional administrations as well as to law enforcement agencies. It is very important to note that the only radio station in the region, currently run by the Jesuit Refugee Services of the Catholic Church, was set up by the Agency.

United Nations Development Programme

The United Nations Development Programme has been involved with development and relief activities in the Kagera Region for a good period of time. The Programme initiated, in collaboration with the Food and Agriculture Organization, the current Kagera District Fishery Development Programme in 1991 under the nomenclature "Kagera Integrated Rural Development and Fishery Project". The project proved quite successful and sponsorship and implementation was taken over by the Dutch Government in 1996 and FAO respectively.

In 1991, the Programme started Project URT/89/018 – "Strengthening the Kagera Regional Administration in Development, Planning, Management and Coordination" with the objective of strengthening the capacity of the Regional and District Planning Offices. However, this project costing \$1,037,978 was prematurely terminated in March 1995 due to its limited success.

Another project URT/92/001 titled "Assistance to Integrated Road Programme" and valued at \$1,299,679 with the objective of strengthening the institutional capacity of the Regional Engineer's Office commenced in 1994 and is expected to end later this year, 1998. Under the project, technical personnel have been fielded in the region to provide technical assistance to the Regional Engineer's Office. There are currently two UNVs in that Office.

Since the refugee influxes, the programme sponsored numerous fact-finding and/or assessment missions in the region. Some of these missions culminated into Project URT/96/007, titled "Assistance to Refugee Affected Areas". The project is primarily a capacity/institution building and coordination one with the aim of providing relief from disaster and hardship emanating from the refugee influxes. The project commenced in July 1996 with a lifetime budget of \$1,056,600 representing direct grant from UNDP. Its current phase expires on 30 June 1998 and the UNDP is inclined on extending it through a second phase, which is under discussions.

Since 1996, the project has trained 2076 village, ward, division, district and regional officials from 105 villages, 17 wards, 34 divisions and five districts in various capacity-building programs including animation and leadership virtues. The project conducted in June 1996, a vital conference of important stakeholders and the Kagera Strategic Action Plan for Socio-economic Development was drafted. The Action Plan represents the long-term development vision of the region. The project has organized the structures for coordination of development and rehabilitation activities at both the district and regional levels.

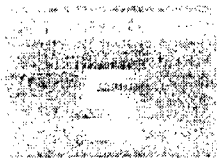
In fulfillment of its information component, it maintains a development newsletter for the region, routinely distributes trade information and is currently establishing the structures for household income data collection. Additional actions have taken to promote gender balance in community development.

The second phase is expected to see an extension and expansion of these activities but building upon past experiences.

It is important to note that the Regional Great Lakes Initiative Programme has regularly provided support to URT/96/007 in the forms of personnel, equipment and underwriting the cost of the Kagera Conference and a Socio-Economic Profile project being undertaken by the National Planning Commission. The costs associated with these activities are not however included in the URT/96/007 budget.

Summary:

<i>Title</i>	<i>Assistance to Refugee Affected Areas</i>
<i>Sector</i>	<i>Disaster Relief and Prevention</i>
<i>Duration</i>	<i>July 1996 – June 1998 (Phase I)</i>
<i>Budget:</i>	<i>\$1,056,600</i>



KAGERA STRATEGIC ACTION PLAN FOR SOCIO-ECONOMIC DEVELOPMENT

The Kagera Strategic Action for Socio-economic Development represents the broad development aspirations of the people of Kagera. It is envisioned that the activities and projects enshrined in this document will be fulfilled over a ten-year period beginning in 1998.

The plan was developed from four-day workshop sponsored by the United Nations Development Programme (UNDP/UNOPS-RAF/96/802) in Bukoba Town between 9-12 June 1998. The workshop brought together important stakeholders including the regional and district administrations, representatives of the national government, and non-governmental organizations.

The workshop itself was a unique opportunity for the region. It sounded candidly the theme that genuine development involves mass participation at levels. That theme was matched by the hearty participation of people from all strata of the Kagera Diaspora in the formulation of what would serve as a blueprint for the development of their region.

Generally, the plan seeks to mobilize both resources and actions that are vital to transforming the region from the abyss of economic doldrums into a hub of intense economic activities. It proposes policies that, if implemented, would fully utilize the enormous potentials of the region in becoming a major international marketplace and thereby fostering socio-economic development.

While convening such a conference must have been an arduous duty, the most difficult tasks remain to be fulfilled: translating the beautiful phraseology of the ten-year action plan into concrete development initiatives. This is the challenge to the people of Kagera, the leadership at all levels: village, ward, division, district, regional and national. The plan identifies possible, mainly external donors, for each task or project thus relying heavily on external assistance for its accomplishment. The grim reality, however, is that the development of the region rests squarely on the people of the region who must begin to act now so as to endear and attract external assistance.

While the plan itself may appear grandiose, it reflects the genuine development requirements of the people. However, pragmatism must be adopted and pressing priorities identified, the requisite policies enunciated and appropriate actions taken, all in a timely fashion. This, in a nutshell, bespeaks the need to adopt a piecemeal approach as pursuing a lofty plan as this tends to discourage all actors: beneficiaries and prospective donors. The plan is generally excellent but appears a bit too far-fetched and dreamy considering that there are poorer regions and Government's resources are severely limited.

This exercise shall seek to identify segments of the plan that are of immediate priority by sectors and reconcile them with current level of external development assistance and local development initiatives. The premise for such limited scope is that once the basic economic infrastructures are erected and sound macro-economic policies enunciated, the region can develop into an economic powerhouse. This development will be a matter of natural economic evolution. The identified areas can serve as key focus for possible foreign and national interventions.

Social Sector

Health

- Intense public campaign aimed at disease prevention should be launched and primary emphasis laid on the two problems that have plagued the health sector for a long period: malaria and HIV-AIDS.
- Primary health care should be made accessible to all: new health delivery units should be constructed and existed one rehabilitated.
- The provision of essential medical supplies and improved services.
- The Bukoba Regional Hospital developed into major referral hospital to cater to the entire region.

Education

- Construction of additional schools; upgrading existing schools infrastructures, classrooms, desks; the provision of basic laboratory and library facilities.
- The establishment of a teacher training college and the development of ARI-Maruku into an agricultural college; more faculties can be added over time.
- Launching a campaign against the dismal school enrolment and transition rate from primary to secondary school.
- Revive adult literacy programme.
- Encourage privatization of schools and wpo private investment in the sector.
- Provision of education for orphans and other disadvantaged groups.

Water

- The establishment of adequate and reliable water supply system that will make clean water accessible to all households as per the National Water Policy. The system must be in the position to support small, medium and large-scale industries.

Productive Sector

Agriculture & Livestock

- Introduce and strengthen crop diversification for both cash and food crops including vegetables, spices and fruits
- Promote animal traction
- Establish processing and packaging plants for banana and fruits.
- Improve quality, quantity and marketing of coffee, tea, cotton, and banana.
- Establish and improve existing facilities for the processing of dairy products such as milk, cheese, butter and yoghurt.
- Liberalize the marketing of all agricultural produce.

Manufacturing

- Attempts should be made to attract investors in the manufacturing/processing of agricultural produce. Existing processing plants for sugar, tea and coffee should be upgraded.

Mining

- Intervention in this sector is largely devolved upon the Central Government and depends on the prospecting for nickel. Vital appropriations should however be made from income generated from the sector and invested in the development of the region.

Forestry, Fishery, and Tourism

- Reduce the reliance on fuel-wood and promote re-afforestation through the supply of tree seeds.
- Promote logging of hardwood from natural forests coupled with appropriate reafforestation.
- Intensify legal and large-scale fishing and processing of fish.
- Tap the enormous tourist potential of the region.

Economic Infrastructure

Communication

- **Telecommunications:** Current funding from CIDA, Canadian International Development Agency for the upgrading of telephone exchanges suffices for the short term. The installation on microwave system should serve as a mid-term dream or development priority.
- **Radio and Television:** The extension of both national television and radio coverage to the region is vital for socio-economic development. The establishment of a regional radio station is crucially imperative if KSAP is to be achieved. It will serve as an important tool for education and mobilization of local resources. The Dutch DRD Programme planned feasibility study on establishing a self-sustaining

semi or absolute autonomous radio station in the region should be encouraged.

Energy

- **Electrical:** Statistics indicate that the allotted quota of hydro-electric energy to the region by Uganda is under-utilized while key towns do not have electricity. Therefore, efforts should be made to connect all districts to this power source. The services should also be extended to other key towns. Alternative source of energy such as hydroelectricity should be revisited. The Kagera Basin planned hydroelectric project at the Rusumo Fall should be pursued. The use of other alternative sources such as solar energy and biogas promoted. Practical and low-cost technology such as improved stove and basket cooker that reduces the over-reliance on fuel-wood encouraged and employed in rural areas.

Transport

- **ROADS:** The Plan proposes the development and rehabilitation of a 1100km-trunk and district road network to all-weather standard. This would serve as the lifeline for transforming the region. It will induce agricultural growth, private investment, international trade, tourism and improve general security.

It is worth-noting that some of these roads are included in the ongoing appeal by the East African Union. The appeal has thus far generated a fifth of its proposed budget. Considering the region's myriad of road arteries extending into Burundi, Rwanda and Uganda, a significant portion of the trunk and district roads could benefit from the program. Liaison with the Union should be pursued.

- **AIRPORTS:** Construct an international airport that will supplement the road network in enhancing international and local trade. While KSAP proposes several international airports, in the short-term, one airport of a strategic location should be prioritized. Additionally, the Bukoba Airstrip should be upgraded and coated with tarmac. The upgrade should be minimal as the location of the airstrip is not ideal for large aircraft and heavy traffic. Nonetheless, it can serve as a backup to the main airport.
- **PORTS:** Privatize and upgrade the Bukoba and Kemondo Bay Ports. This will improve trade links with Uganda and other towns in the Lake Victoria Basin.

RAILS: The extension of rails to the region would consolidate the impact of a viable road network. This can however be ranked as priority B.

Region's Capacities for Development

It is important to reiterate that the development of region and its people is primarily the responsibilities of Government and people's of Tanzania. These responsibilities are decentralized and devolved upon various Government functionaries and institutions in the region. The Government maintains representation at all levels of the socio-political strata: region, districts, divisions, wards and villages.

The Government's primary sources of development funds are through revenue collection and bilateral loans, which the government is obliged to pay back. Its total financial and material inputs to development is very low but strongly reinforced by local contributions from beneficiaries of externally supported development projects. These contributions are made in the forms of labor from direct beneficiaries, services render by Government personnel and the provision of locally made materials.

The table below shows Central Government contributions to region's recurrent and development budgets. The Government shoulders most of the recurrent expenditures for the smooth operations of Government's institutions.

Table 5.1: Central Government's Contribution to Regional Budget

<i>District</i>	<i>Recurrent</i>	<i>Development</i>
Office of RAS	630,188,500	39,000,000
Biharamulo	741,170,700	11,000,000
Bukoba Rural	1,545,412,100	11,000,000
Karagwe	1,056,282,500	12,000,000
Muleba	1,100,256,200	10,000,000
Ngara	737,006,100	10,000,000
Bukoba Town	441,949,900	10,000,000
Total	6,252,266,000	66,000,000
(1997=620 & 1998=650)	(\$9,618,870.77)	(\$101,538.50)

Source: Vote 87 – Mkoa wa Kagera (Annual Budget) – 1998/99, May 1998

As shown in Table 5.1, the Central Government contributes a total of Tsh. 6,318,266,000, the equivalent of \$9,720,409.23, to the regional budget. Ninety-nine percent of these funds (\$9,618,870.77) cover recurrent expenditure while a meager percent (\$101,538.50) is allocated to development. Ninety-three of the recurrent budget is expended on personnel related matters while seven percent is spent on other operational charges.

The development budget is spread across all sectors mostly in supporting roles towards the externally funded development and rehabilitation programmes.

The various District Councils also support development initiatives in their respective districts. The table below shows the extent of the District Councils' support.

Table 5.2: District Council's Development Budget

<i>District</i>	<i>Contribution(Tsh.)</i>	<i>Contribution(650=1\$)</i>
Biharamulo	5,900,000	9,076.92
Bukoba Rural	Nil	0
Karagwe	6,495,000	9,992.31
Muleba	4,000,000	6,153.85
Ngara	7,140,000	10,984.61
Bukoba Urban	Nil	0
Total	17,635,000	27,130.77

Source: Vote 87 – Mkoa wa Kagera (Annual Budget) – 1998/99, May 1998

The very low support from national institutions: Central Government and District Councils is, among other factors, due to the poor economic growth rate and revenue collection, though the latter is improving. The table below gives an insight into the proceeds generated from revenue collection.

Table 5.3: Regional Revenue Collection

<i>Sector</i>	<i>1996/97</i>	<i>1997/98 (620)</i>	<i>1998/99 (650)</i>
Sales of Goods and services	00	650,000,000	2,000,200,000
Revenue from Public Property	596,009	2,000,000,000	4,000,000,000
Parastatals, surplus transfers	00	00	00
Fines, fees, penalties, forfeitures	183,000,000	1,311,000,000	60,200,000
Total	183,596,009	4,961,000,000 (\$8,001,612.90)	6,060,400,000 (\$9,323,692.31)

Source: Mkoa wa Kagera, Annual Budget, May 1998

The increase in revenue is largely due to an improved mechanism for tax collection. Otherwise, the rise is not commensurate with the low growth in the economy. Additionally, it should be noted that figures for 1998/99 are projected and not actual. Actual collection is expected to show an increase over 1997/98 figures but unlikely to meet projections. The general revenue collection system has shown improvement as evidence by data on Muleba District, which also present an insight into other districts.

Table 5.4: Revenue Collection, Muleba District

<i>Year</i>	<i>Estimate</i>	<i>Actual</i>	<i>% Collected</i>
1994	88,998,225	68,706,091	77.2
1995	114,453,175	101,329,342	88.5
1996	193,642,000	180,560,350	93.2
1997	321,133,400	180,720,041	56.3 ¹
1998	428,455,500 ²		

¹ As at August 1997. ² Projected for 1998. *Source: 1998 Annual District Development Plan.*

Financial Gaps

The Kagera Strategic Action Plan is estimated to cost \$250m, *ceteri paribus*. Inflation and other factors such as the current El-Nino weather phenomenon are expected to increase the cost of successfully implementing the Plan by a factor of at least 20 percent. This places the price tag of approximately \$300m on the plan. A cursory reconciliation of this with the total value of ongoing projects, \$90.7, essentially means a financial gap of about \$209.3m¹.

It is worth-noting that all of the current projects, though they started long before KSAP was envisioned, are clearly in line with the goals and targets of the KSAP. This is not a mere coincidence but a reinforcement of the fact that KSAP represents the genuine needs and aspirations of the people.

Henceforth, future interventions by national government, international NGOs, donors and other interesting parties should target those segments of KSAP that are currently not being addressed or received very little funding. A classic example is education. The KSAP envisions the creation of two universities but with a transition from primary to secondary school rate of 12.5, it is difficult to justify this. Efforts at increasing enrolment and the quality of education in both primary and secondary schools should be prioritized. This is a sector seen traditionally as the domain of national government, especially for a country with a socialist history. Considering the limitations of Government, private investment should be encouraged. The available resources should be tapped and cooperatives assisted in assuming a more befitting place.

Development Strategies

There exist enormous gaps to sustainable socio-economic development: the realization of the Kagera Strategic Action for Socio-economic Development, 1998 – 2008. Yet, it is important to note that the noble goals enshrined in the Plan are achievable. But the challenge is enormous. A downfall in external assistance is painfully foreseeable as the magnitude of the refugee crisis diminishes. It must serve as a reminder that the region only came to the limelight after the massive refugee influxes. Therefore, a decline in external assistance should not serve as a surprise.

The bleak prospect for increased external assistance is exacerbated by the evolving trend in external assistance to Africa that stresses trade over grants and loans. That trend, though still toddling, is expected to take concrete shapes and forms during the implementation of the Plan. However, the possibility of a

¹ The actual gap might be a much less as a number of projects and programmes only furnished annual budgets and not total commitment.

complete and radical change is not expected but it could likely lead to a reduction in loans and grants.

It is important to note that while Kagera may be one of the most deprived region in Tanzania, the many factors that hinder its development are common to other regions in the country. The Central Government meager contribution to the development of the region as reflected in the annual regional budgets is a microcosm of the national budget. This is a clear statement that socio-economic development can not be achieved without external assistance. But least the people of the region lose sight of the fact that development is their primarily devolved upon their shoulders and that of the government and external actors' roles are simply to complement their efforts.

In the wake of the dwindling external interest towards the region that is foreseeable, the region and its people can nonetheless attract substantial external assistance. This will largely be determined by the actions of the people and the leaders, not a sympathetic, spontaneous response to a geo-political crisis by the international community. Those actions constitute the development strategies of the region and will serve as the focus of this unit.

Foremost, the region should seek to maximize the benefits of development assistance and work towards supporting the activities of partnering development agents: donors, UN Agencies and NGOs. A functional and decentralized structure and/or mechanism for the coordination of development assistance must be established and/or strengthened. Specific development plans should be drawn up for possible external assistance. The Kagera Strategic Action Plan should be dis-aggregated into districts and sector strategic action plans. Appropriate master plans based on the Action Plan should be drawn.

Secondly, the people of the region should not only express interest in the development of their region but must also tenaciously demonstrate that interest. This can be strongly manifested in self-help development initiatives. Activities such as clean-up campaigns and lotteries should be initiated. Though the contributions of these activities to the mammoth development ideals inscribed in the KSAP might be minimal, they will unequivocally demonstrate the admission of the people that they are responsible for their own development and therefore willing to do so but unfortunately limited in their capacity. Additionally, these activities will inculcate into the people the indispensable spirit of attachment, nationalism and oneness that are essential ingredients to socio-economic development. Private businesses can be contacted to contribute to the lotteries.

Thirdly, a mechanism for the gathering and mass dissemination of information within the region is crucially imperative to its development and requires the necessary prioritization. The benefits of a radio station are enormous. Funds meant for some of the many capacity building programmes such as village

animation campaigns could be diverted to this all-important venture. The radio station will in turn serve as the means for animating villagers and their leaders. In a nutshell, apart from serving as an important tool for mobilizing the people, the station can serve as a medium for the provision of capacity building and other educational training to the rural people. The impact of most of these training programs are ephemeral while frequent and regular broadcast of training materials can have a more lasting impact on the region and its people.

The deprivation of a population of 1.6m of a radio station vividly demonstrates the extent of the socio-economic malaise of the region. This is even more poignant for a region riddled of numerous social problems: malaria and AIDS. There can be no better tool for educating the people on the prevention of these health problems than a radio station. Stewards of the Radio Kwizera have expressed their reluctance in turning over the station to governmental authorities. The obvious alternative is to support and encourage efforts by the District Rural Development Programme to establish a radio station.

There are many competitors for scarce external assistance. The impact of most external interventions has been ephemeral. Therefore, private investment should be encouraged. This entails putting into motion the appropriate forces: basic economic infrastructure, sound macro-economic policies and creating a secured and stable environment. These forces couple with the industriousness of the people have the propensities to work economic miracles for the region and its people.

Installing appropriate economic infrastructure calls for improving the road network, communication system and energy supplies especially electrical. These factors would serve as magnetic forces for attracting private investment. However, they have been dealt with in earlier sections.

The adoption of the following policies/action could help attract private investment and spur massive economic development.

- The Central Government should declare Kagera a special investment zone where investors are offered packages that are commensurate with the region's isolation, poor economic infrastructure and geo-political turbulence. This package could be extended to other disadvantaged regions in the country.
- Harmonize, simplify and rationalize the tax structure and procedures. The tax structure should not stifle the ability of locally produce goods to compete with goods from neighboring countries.
- Reform the land ownership laws and women, the main propellers of the agricultural economy, should not be denied access to land ownership.

- Create an environment of security. Early warning systems should be established at national borders and border patrol strengthened. Central Government's efforts at brokering and supporting peace in neighboring countries are laudable. Peace in these countries augurs well for both the regional and national economies.
- Kagerans and Tanzanians in general must win the credibility of development partners by operating a transparent system that places public service over personal aggrandizement.
- Credit and loan schemes for disadvantaged groups such as women and youths. These facilities will have catalytic impact on genuine economic growth: wealth creation. The schemes will transform subsistence farmers into commercial ones. A class of micro-entrepreneurs that serve as the bedrock of any economy will emerge and gradually grow.
- The performance of cooperatives has been far from satisfactory. Efforts should be made to improve their effectiveness. Cooperatives can play a catalytic role in injecting private capital in the region's economy.
- Mainstreaming gender issues in development. Women constitute more than half of the population and serve as the bedrock for the agrarian economy. Yet they are denied access to land ownership. These archaic land laws should be modernized.

Finally, the ten-year Strategic Action Plan spells out strategies such as the constitution of an implementation committee whose terms of reference will also include sourcing external assistance. Appropriate actions should be taken to constitute this committee.

Project Information - District and Sector - Annex A

District	Main Sector	Name of Donor	Project Description	Project Title	Implementing Agency	Donor Contribution	Local Contribution
Biharamulo	02 Development Administration	IFAD	Facilitation, monitoring and evaluation of loan assistance	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$397,242.80	\$58,492.00
		Netherlands	Improve the mechanism for planning, coordinating and managing development programs and revenue collection	District Rural Development Programme	Biharamulo District Council	\$118,584.64	\$0.00
					Sectoral Total	\$515,827.44	\$58,492.00
	03 Natural Resources	Church of Sweden Mission	Establishing tree nurseries, distributing seedlings and educate people on environment conservation	Tree Planting Project	Episcopal Lutheran Church/NWD	\$78,146.00	\$5,149.00
		European Union	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$313,725.50	\$18,333.33
		Germany	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$784,313.73	\$18,333.33
		IFAD	Communal and individual afforestation, control of water pollution, and institutional strengthening	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$309,515.40	\$61,610.20
		Netherlands	Exploiting land resources in a sustainable and environment-friendly manner for income generation	District Rural Development Programme	Biharamulo District Council	\$49,103.19	\$0.00
		SIDA - Sweden	A pilot project of the management of natural resources in the region	Kagera Resource Management Project	CARE - Tanzania	\$125,000.00	\$11,176.00
		UNHCR	Demarcation of border, procurement of equipment for game scouts, rehabilitation of physical infrastructure and access roads of Burigi Game Reserve	Rehabilitation of the Burigi Game Reserve	Ministry of Wildlife & Tourism	\$726,000.00	\$0.00
					Sectoral Total	\$2,385,803.82	\$114,601.86
	04 Human Resources Development	Netherlands	Construction and rehabilitation of primary schools, provision of educational materials	District Rural Development Programme	Biharamulo District Council	\$224,126.80	\$0.00
					Sectoral Total	\$224,126.80	\$0.00
	05 Agri. Forestry, Fishery and Livestock	Belgium	Propagation and diffusion of superior banana plants	Kagera Community Development Programme	Kagera Community Development Programme	\$346,000.00	\$17,500.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	05 Agri. Forestry, Fishery and Livestock	Belgium	Production and processing of fruits	Kagera Community Development Programme	Kagera Community Development Programme	\$100,000.00	\$5,000.00
		Belgium	Introduce and expand local hulling of coffee, improve marketing system for coffee	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium	Expansion of ox-mechanization with emphasis on village extension	Kagera Community Development Programme	Kagera Community Development Programme	\$1,000,000.00	\$50,000.00
		ICCO - Lutheran Church	Introduction of new courses in agricultura, mainstreaming gender issues	Igabiro Farmers Training Center	Episcopal Lutheran Church/NWD	\$33,356.00	\$7,880.00
		IFAD	Multiplication and distribution of seeds, supply of production inputs and the rehabilitation of the agriculture training center	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,287,378.00	\$973,463.00
		Netherlands	Support tree planting program and other conservation activities	District Rural Development Programme	Biharamulo District Council	\$38,864.31	\$0.00
		Netherlands	Stimulating small-scale livestock development and improve nutrition	District Rural Development Programme	Biharamulo District Council	\$50,435.46	\$0.00
		Netherlands	Livestock development programme at grassroot level	Kagera Livestock Development Programme - KALIDEP	Regional Livestock Office/RAS	\$758,800.00	\$200,000.00
		Netherlands	Support income generating activities in the fishery sector and improve fishing methods	District Rural Development Programme	Biharamulo District Council	\$23,628.00	\$0.00
		Netherlands	Supporting general agricultural development especially produce such as banana and coffee	District Rural Development Programme	Biharamulo District Council	\$48,594.54	\$0.00
		Netherlands	Promoting the importance of fishery, food security, nutrition, and creating employment and other income generating activities, strengthen the Fishery Departments in the districts.	Kagera District Fishery Development Programme	Food and Agriculture Organization	\$393,782.33	\$93,667.00
					Sectoral Total	\$4,310,838.64	\$1,359,010.00
	06 Area Development	Netherlands	Integrated rural community development through cooperatives	District Rural Development Programme	Biharamulo District Council	\$18,626.17	\$0.00
					Sectoral Total	\$18,626.17	\$0.00
	08 Energy	Danish Missionary Council	Build biogas plants and educate rural population on the use biogas	Biogas Plants for Villagers	Episcopal Lutheran Church/NWD	\$5,856.70	\$2,928.00
					Sectoral Total	\$5,856.70	\$2,928.00
	11 Transport	IFAD	Construction and maintenance of district and feeder road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,316,657.33	\$145,426.33

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	11 Transport	Netherlands	Construction of new and rehabilitation of existing district and feeder road networks	District Rural Development Programme	Biharamulo District Council	\$102,883.72	\$0.00
		OPEC	Construction and maintenance of district and trunk road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$820,163.60	\$0.00
					Sectoral Total	\$2,239,704.65	\$145,426.33
	13 Social Development	Belgium Survival Fund	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$511,075.66	\$102,846.00
		Church of Sweden Mission	The provision of social services to orphans and widows	HUYAWA - Service for Children	HUYAWA	\$163,358.67	\$0.00
		IFAD	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$304,448.33	\$102,846.00
		SIDA - Sweden	Provision of integrated social services: water and sanitation	HESAWA - Health through sanitation and water	District Executive Officer	\$125,243.00	\$7,692.31
					Sectoral Total	\$1,104,125.66	\$213,384.31
	14 Health	Belgium	Make primary health care services more accessible to rural population	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium Survival Fund	Construction of dispensaries and health centers and the provision of essential medical equipment	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$242,361.75	\$13,683.25
		Danish Red Cross - Denmark	Health care programme for AIDS victims	Kagera AIDS Control Programme	Tanzanian Red Cross	\$1,058,824.00	\$0.00
		European Union	Rehabilitation of dispensaries	Rehabilitation of Dispensaries	MPDL-Spain	\$200,000.00	\$20,000.00
		Netherlands	Constructing and rehabilitation of health delivery units	District Rural Development Programme	Biharamulo District Council	\$21,000.63	\$0.00
		UNHCR	Rehabilitation of Katoke Dispensary	Rehabilitation of Katoke Dispensary	Biharamulo District Council	\$25,000.00	\$0.00
		UNICEF	Provision of social services for children and mothers, household income generating activities	Child Survival, Protection and Development	Village Executive Officers	\$52,787.00	\$1,274.00
					Sectoral Total	\$1,829,973.38	\$46,457.25
	15 Disaster Preparedness and Reconstr.	UNDP	Capacity building, institutional support for the coordination of rehabilitation activities and information management	Assistance to Refugee Affected Areas	Regional Administrative Secretary	\$211,320.00	\$5,000.00
					Sectoral Total	\$211,320.00	\$5,000.00
					District Total	\$12,846,203.26	\$1,945,299.75

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
Bukoba Urban and Rural		World Vision - Germany	Integrated and multi-sectoral rural development	Bukoba Urban ADP	World Vision Tanzania	\$333,830.00	\$0.00
		World Vision - New Zealand	Integrated and multi-sectoral rural development	Bugabo Ward ADP	World Vision Tanzania	\$1,820,425.00	\$0.00
		World Vision - USA	Integrated and multi-sectoral rural development	Misenyi ADP	World Vision Tanzania	\$1,200,000.00	\$0.00
		Sectoral Total				\$3,354,255.00	\$0.00
	02 Development Administration	IFAD	Facilitation, monitoring and evaluation of loan assistance	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$397,242.80	\$58,492.00
		Netherlands	Improve the mechanism for planning, coordinating and managing development programs and revenue collection	District Rural Development Programme	Bukoba Rural District Council	\$99,193.85	\$0.00
		Netherlands	Construction and rehabilitation of primary schools, provision of educational materials	District Rural Development Programme	Bukoba Rural District Council	\$14,540.31	\$0.00
		Sectoral Total				\$510,976.96	\$58,492.00
	03 Natural Resources	AB and SI - Austria	Training of Farmers on environmental, establishment of tree nurseries, conservation of small forest catchment, agroforestry and improved cooking stoves	Environment Protection and Reforestation	Tanzania Kolping Society	\$30,700.00	\$8,205.00
		Church of Sweden Mission	Establishing tree nurseries, distributing seedlings and educate people on environment conservation	Tree Planting Project	Episcopal Lutheran Church/NWD	\$78,146.00	\$5,149.00
		IFAD	Communal and individual afforestation, control of water pollution, and institutional strengthening	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$309,515.40	\$61,610.20
		Netherlands	Exploiting land resources in a sustainable and environment-friendly manner for income generation	District Rural Development Programme	Bukoba Rural District Council	\$32,218.46	\$0.00
	Sectoral Total					\$450,579.86	\$74,964.20
	05 Agri. Forestry, Fishery and Livestock	Belgium	Introduce and expand local hulling of coffee, improve marketing system for coffee	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium	Production and processing of fruits	Kagera Community Development Programme	Kagera Community Development Programme	\$100,000.00	\$5,000.00
		Belgium	Propagation and diffusion of superior banana plants	Kagera Community Development Programme	Kagera Community Development Programme	\$346,000.00	\$17,500.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribtuion</i>
	05 Agri. Forestry, Fishery and Livestock	ICCO - Lutheran Church	Introduction of new courses in agricultura, mainstreaming gender issues	Igabirol Farmers Training Center	Episcopal Lutheran Church/NWD	\$33,356.00	\$7,880.00
		Ieder Voor Allen - Belgium	Promoting Agro-based projects aimed at poverty alleviation.	Kagera Farmers Agricultural Service	MAYAWA	\$102,246.00	\$5,300.00
		IFAD	Multiplication and distribution of seeds, supply of production inputs and the rehabilitation of the agriculture training center	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,287,378.00	\$973,463.00
		Misereor	Promotion of bee-keeping, agroforestry, and general agriculture	Community Forestry Development Programme	CFDP Parishes	\$95,127.50	\$14,250.00
		Netherlands	Livestock development programme at grassroot level	Kagera Livestock Development Programme - KALIDEP	Regional Livestock Office/RAS	\$758,800.00	\$200,000.00
		Netherlands	Promoting the importance of fishery, food security, nutrition, and creating employment and other income generating activities, strengthen the Fishery Departments in the districts.	Kagera District Fishery Development Programme	Food and Agriculture Organization	\$393,782.33	\$93,667.00
		Netherlands	Support income generating activities in the fishery sector and improve fishing methods	District Rural Development Programme	Bukoba Rural District Council	\$29,212.31	\$0.00
		Netherlands	Support tree planting program and other conservation activities	District Rural Development Programme	Bukoba Rural District Council	\$52,322.00	\$0.00
		Netherlands	Supporting general agricultural development especially produce such as banana and coffee	District Rural Development Programme	Bukoba Rural District Council	\$195,471.10	\$0.00
		Netherlands	Stimulating small-scale livestock development and improve nutrition	District Rural Development Programme	Bukoba Rural District Council	\$36,230.77	\$0.00
					Sectoral Total	\$3,659,926.01	\$1,328,560.00
	06 Area Development	Netherlands	Integrated rural community development through cooperatives	District Rural Development Programme	Bukoba Rural District Council	\$228,863.43	\$0.00
					Sectoral Total	\$228,863.43	\$0.00
	07 Industry	Netherlands	Improve private sector growth	District Rural Development Programme	Bukoba Rural District Council	\$77,029.23	\$0.00
					Sectoral Total	\$77,029.23	\$0.00
	08 Energy	Danish Missionary Council	Build biogas plants and educate rural population on the use biogas	Biogas Plants for Villagers	Episcopal Lutheran Church/NWD	\$5,856.70	\$2,928.00
					Sectoral Total	\$5,856.70	\$2,928.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	11 Transport	IFAD	Construction and maintenance of district and feeder road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,316,657.33	\$145,426.33
		Netherlands	Construction of new and rehabilitation of existing district and feeder road networks	District Rural Development Programme	Bukoba Rural District Council	\$273,665.13	\$0.00
		OPEC	Construction and maintenance of district and trunk road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$820,163.60	\$0.00
					Sectoral Total	\$2,410,486.06	\$145,426.33
	13 Social Development	Belgium Survival Fund	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$511,075.66	\$102,846.00
		Church of Sweden Mission	The provision of social services to orphans and widows	HUYAWA - Service for Children	HUYAWA	\$163,358.67	\$0.00
		IFAD	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$304,448.33	\$102,846.00
		Partage - France	Support to widows and orphans	Victoria Programme	Partage - Tanzania	\$800,000.00	\$0.00
		SIDA - Sweden	Provision of integrated social services: water and sanitation	HESAWA - Health through sanitation and water	District Executive Officer	\$107,398.00	\$10,769.23
					Sectoral Total	\$1,886,280.66	\$216,461.23
	14 Health	Belgium	Make primary health care services more accessible to rural population	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		DANIDA	Rehabilitation of the physical infrastructure of the Kagera Regional Hospital, Bukoba	Rehabilitation Programme of Regional Hospital	DANIDA	\$5,044,340.76	\$0.00
		DANIDA	Provision of medical supplies and equipment for regional hospital	Rehabilitation Programme of Regional Hospital	DANIDA	\$801,093.65	\$0.00
		Danish Red Cross - Denmark	Health care programme for AIDS victims	Kagera AIDS Control Programme	Tanzanian Red Cross	\$1,058,824.00	\$0.00
		European Union	Training peer educators on HIV-AIDS, providing counselling, medical and psychological care to HIV victims	Support for Anti-AIDS Programme	Medecins du Monde	\$289,620.00	\$0.00
		Medecins du Monde - France	Training peer educators on HIV-AIDS, providing counselling, medical and psychological care to HIV victims	Support for Anti-AIDS Programme	Medecins du Monde	\$289,620.00	\$0.00
		Netherlands	Strengthening management and coordination of primary health care services, rehabilitation of structures	Bukoba District Health Plan	Roman Catholic and Lutheran Churches	\$1,218,726.29	\$93,350.65
		Netherlands	Constructing and rehabilitation of health delivery units	District Rural Development Programme	Bukoba Rural District Council	\$145,239.11	\$0.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribtuion</i>
Karagwe	14 Health	UNICEF	Provision of social services for children and mothers, household income generating activities	Child Survival, Protection and Development	Village Executive Officers	\$52,787.00	\$1,274.00
		USAID	Training peer educators on HIV-AIDS, providing counselling, medical and psychological care to HIV victims	Support for Anti-AIDS Programme	Medecins du Monde	\$45,000.00	\$0.00
				Sectoral Total		\$9,175,250.81	\$106,124.65
	15 Disaster Preparedness and Reconstr.	UNDP	Capacity building, institutional support for the coordination of rehabilitation activities and information management	Assistance to Refugee Affected Areas	Regional Administrative Secretary	\$211,320.00	\$5,000.00
				Sectoral Total		\$211,320.00	\$5,000.00
				District Total		\$21,970,824.72	\$1,937,956.41
		World Vision - Germany	Integrated and multi-sectoral rural development	Nkwenda Ward ADP	World Vision Tanzania	\$2,574,000.00	\$0.00
		World Vision - USA	Integrated and multi-sectoral rural development	Rugu Ward ADP	World Vision Tanzania	\$2,868,750.00	\$0.00
				Sectoral Total		\$5,442,750.00	\$0.00
	02 Development Administration	IFAD	Facilitation, monitoring and evaluation of loan assistance	Kagera Agric. And Environ Managem. Prog.(KAEMP)	KAEMP	\$397,242.80	\$58,492.00
		Netherlands	Improve the capacities of the Planning Department in coordinating and managing development assistance	District Rural Development Programme	Karagwe District Council	\$43,522.15	\$0.00
		Netherlands	Construction and rehabilitation of primary schools, provision of educational materials	District Rural Development Programme	Karagwe District Council	\$173,500.94	\$0.00
				Sectoral Total		\$614,265.89	\$58,492.00
	03 Natural Resources	European Union	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$313,725.50	\$18,333.33
		Germany	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$784,313.73	\$18,333.33
		IFAD	Communal and individual afforestation, control of water pollution, and institutional strengthening	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$309,515.40	\$61,610.20

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	03 Natural Resources	Netherlands	Exploiting land resources in a sustainable and environment-friendly manner for income generation	District Rural Development Programme	Karagwe District Council	\$23,160.92	\$0.00
		UNHCR	Promotion of good environmental activities through tree planting, soil conservation	Rehabilitation of Refugee Affected Areas	KARADEA	\$172,727.12	\$50,000.00
					Sectoral Total	\$1,603,442.67	\$148,276.86
	05 Agri. Forestry, Fishery and Livestock	Belgium	Production and processing of fruits	Kagera Community Development Programme	Kagera Community Development Programme	\$100,000.00	\$5,000.00
		Belgium	Propagation and diffusion of superior banana plants	Kagera Community Development Programme	Kagera Community Development Programme	\$346,000.00	\$17,500.00
		Belgium	Introduce and expand local hulling of coffee, improve marketing system for coffee	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		ICCO - Lutheran Church	Introduction of new courses in agricultura, mainstreaming gender issues	Igabiro Farmers Training Center	Episcopal Lutheran Church/NWD	\$33,356.00	\$7,880.00
		IFAD	Multiplication and distribution of seeds, supply of production inputs and the rehabilitation of the agriculture training center	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,287,378.00	\$973,463.00
		Misereor	Promotion of bee-keeping, agroforestry, and general agriculture	Community Forestry Development Programme	CFDP Parishes	\$95,127.50	\$14,250.00
		Netherlands	Support tree planting program and other conservation activities	District Rural Development Programme	Karagwe District Council	\$103,772.77	\$0.00
		Netherlands	Stimulating small-scale livestock development and improve nutrition	District Rural Development Programme	Karagwe District Council	\$40,324.76	\$0.00
		Netherlands	Supporting general agricultural development especially produce such as banana and coffee	District Rural Development Programme	Karagwe District Council	\$41,018.92	\$0.00
		Netherlands	Livestock development programme at grassroot level	Kagera Livestock Development Programme - KALIDEP	Regional Livestock Office/RAS	\$758,800.00	\$200,000.00
					Sectoral Total	\$3,035,777.95	\$1,229,593.00
	06 Area Development	Netherlands	Integrated rural community development through cooperatives	District Rural Development Programme	Karagwe District Council	\$23,126.30	\$0.00
		United Kingdom	Rehabilitation of livestock, exploring alternative fuel energy, prevention and control of HIV-AIDS	Karagwe District Community Development Programme	ACORD	\$989,583.00	\$0.00
					Sectoral Total	\$1,012,709.30	\$0.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	07 Industry	Netherlands	Improve private sector growth	District Rural Development Programme	Karagwe District Council	\$32,849.69	\$0.00
					Sectoral Total	\$32,849.69	\$0.00
	11 Transport	Netherlands	Repair of district roads, construction of bridge over the Kagera River at Murongo and road at Rwabumika Hill	District Rural Development Programme	Karagwe District Council	\$1,235,983.67	\$0.00
		OPEC	Construction and maintenance of district and trunk road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$820,163.60	\$0.00
		USAID	Agricultural transport assistance programme, rehabilitation and maintenance of rural roads	Agricultural Transport Assistance Programme	Regional Engineer's Office	\$666,666.66	\$0.00
					Sectoral Total	\$2,722,813.93	\$0.00
	13 Social Development	Belgium	Procurement and drilling of boreholes	Kagera Community Development Programme	Kagera Community Development Programme	\$1,000,000.00	\$50,000.00
		Japan	Construction and maintenance of deep wells and capacity building - Phase II	Improvement of Health & Water Supply - Phase I	Japanese Embassy	\$522,302.16	\$0.00
		Japan	Construction and maintenance of deep wells and capacity building - Phase I	Improvement of Health & Water Supply - Phase I	Japanese Embassy	\$4,388,489.21	\$0.00
		Lutheran World Federation	Providing access to clean water, sanitation, income generation	Rehabilitation of Refugee Affected Areas	Tanganyika Christian Refugee Service	\$3,000,000.00	\$0.00
		Netherlands	Provision of safe drinking water	District Rural Development Programme	Karagwe District Council	\$23,518.77	\$0.00
		SIDA - Sweden	Provision of integrated social services: water and sanitation	HESAWA - Health through sanitation and water	District Executive Officer	\$109,258.00	\$7,035.38
					Sectoral Total	\$9,043,568.14	\$57,035.38
	14 Health	Belgium	Make primary health care services more accessible to rural population	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium Survival Fund	Construction of dispensaries and health centers and the provision of essential medical equipment	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$242,361.75	\$13,683.25
		Danish Red Cross - Denmark	Health care programme for AIDS victims	Kagera AIDS Control Programme	Tanzanian Red Cross	\$1,058,824.00	\$0.00
		Japan	Supply of medical instruments to one hospital, one health center and 19 clinics in Karagwe District	Improvement of Health & Water Supply	Japanese Embassy	\$227,913.70	\$0.00
		Netherlands	Constructing and rehabilitation of health delivery units	District Rural Development Programme	Karagwe District Council	\$47,546.48	\$0.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
Muleba	14 Health	UNICEF	Provision of social services for children and mothers, household income generating activities	Child Survival, Protection and Development	Village Executive Officers	\$52,787.00	\$1,274.00
					Sectoral Total	\$1,859,432.93	\$26,457.25
	15 Disaster Preparedness and Reconstr.	UNDP	Capacity building, institutional support for the coordination of rehabilitation activities and information management	Assistance to Refugee Affected Areas	Regional Administrative Secretary	\$211,320.00	\$5,000.00
					Sectoral Total	\$211,320.00	\$5,000.00
					District Total	\$25,578,930.50	\$1,524,854.49
		World Vision - Australia	Integrated and multi-sectoral rural development	Kishanda Ward ADP	World Vision Tanzania	\$1,185,850.00	\$0.00
		World Vision - New Zealand	Integrated and multi-sectoral development projects	Nshamba Ward ADP	World Vision Tanzania	\$1,247,649.00	\$0.00
		World Vision - Tanzania	Integrated and multi-sectoral rural development	Rushwa Ward ADP	World Vision Tanzania	\$0.00	\$345,500.00
					Sectoral Total	\$2,433,499.00	\$345,500.00
	02 Development Administration	IFAD	Facilitation, monitoring and evaluation of loan assistance	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$397,242.80	\$58,492.00
					Sectoral Total	\$397,242.80	\$58,492.00
	03 Natural Resources	AB and SI - Austria	Training of Farmers on Environmental Conservation and establishment of tree nurseries, small tree catachment and improved stove	Environment Protection and Reforestation	Tanzania Kolping Society	\$30,700.00	\$8,205.00
		Church of Sweden Mission	Establishing tree nurseries, distributing seedlings and educate people on environment conservation	Tree Planting Project	Episcopal Lutheran Church/NWD	\$78,145.00	\$5,149.00
		IFAD	Communal and individual afforestation, control of water pollution, and institutional strengthening	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$309,515.40	\$61,610.20
					Sectoral Total	\$418,361.40	\$74,964.20
	04 Human Resources Development	Netherlands	Establish, rehabilitate and maintain primary school, supply of educational tools	District Rural Development Programme	Muleba District Council	\$132,594.00	\$6,630.00
					Sectoral Total	\$132,594.00	\$6,630.00
	05 Agri. Forestry, Fishery and Livestock	ACT - Belgium	Support farming families and processing of agricultural produce	Support Farming Families	ACT and MDC	\$930,483.00	\$1,480.00

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	05 Agri. Forestry, Fishery and Livestock	Belgium	Production and processing of fruits	Kagera Community Development Programme	Kagera Community Development Programme	\$100,000.00	\$5,000.00
		Belgium	Introduce and expand local hulling of coffee, improve marketing system for coffee	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium	Propagation and diffusion of superior banana plants	Kagera Community Development Programme	Kagera Community Development Programme	\$346,000.00	\$17,500.00
		ICCO - Lutheran Church	Introduction of new courses in agricultura, mainstreaming gender issues	Igabirol Farmers Training Center	Episcopal Lutheran Church/NWD	\$33,356.00	\$7,880.00
		IFAD	Multiplication and distribution of seeds, supply of production inputs and the rehabilitation of the agriculture training center	Kagera Agric. And Environ. Managem. Prog (KAEMP)	KAEMP	\$1,287,378.00	\$973,463.00
		Netherlands	Livestock development programme at grassroot level	Kagera Livestock Development Programme - KALIDEP	Regional Livestock Office/RAS	\$758,800.00	\$200,000.00
		Netherlands	Stimulating small-scale livestock development and improve nutrition, fishery, forestry and agricultural development programs	District Rural Development Programme	Muleba District Council	\$96,200.00	\$4,810.00
		Netherlands	Promoting the importance of fishery, food security, nutrition, and creating employment and other income generating activities, strengthen the Fishery Departments in the districts.	Kagera District Fishery Development Programme	Food and Agriculture Organization	\$393,782.33	\$93,667.00
					<i>Sectoral Total</i>	<i>\$4,175,999.33</i>	<i>\$1,315,300.00</i>
	08 Energy	Danish Missionary Council	Build biogas plants and educate rural population on the use biogas	Biogas Plants for Villagers	Episcopal Lutheran Church/NWD	\$5,856.70	\$2,928.00
						<i>Sectoral Total</i>	<i>\$5,856.70</i>
	11 Transport	IFAD	Construction and maintenance of district and feeder road networks	Kagera Agric. And Environ. Managem. Prog (KAEMP)	KAEMP	\$1,316,657.33	\$145,426.33
		Netherlands	Rehabilitation and maintenance of district road network	District Rural Development Programme	Muleba District Council	\$184,278.00	\$9,213.90
		OPEC	Construction and maintenance of district and trunk road networks	Kagera Agric. And Environ. Managem. Prog (KAEMP)	KAEMP	\$820,163.60	\$0.00
		USAID	Agricultural transport assistance programme, rehabilitation and maintenance of rural roads	Agricultural Transport Assistance Programme	Regional Engineer's Office	\$666,666.66	\$0.00
					<i>Sectoral Total</i>	<i>\$2,987,765.59</i>	<i>\$154,640.23</i>

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	13 Social Development	Belgium Survival Fund	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$511,075.66	\$102,846.00
		Church of Sweden Mission	The provision of social services to orphans and widows	HUYAWA - Service for Children	HUYAWA	\$163,358.67	\$0.00
		IFAD	Identification/formation of water users' group, construction of appropriate water supply schemes, training of water staff	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$304,448.33	\$102,846.00
		Netherlands	Improve water supply in rural communities	District Rural Development Programme	Muleba District Council	\$29,046.00	\$1,452.00
		SIDA - Sweden	Provision of integrated social services: water and sanitation	HESAWA - Health through sanitation and water	District Executive Officer	\$85,020.00	\$7,035.38
					Sectoral Total	\$1,092,948.66	\$214,179.38
	14 Health	Belgium	Make primary health care services more accessible to rural population	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium Survival Fund	Construction of dispensaries and health centers and the provision of essential medical equipment	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$242,361.75	\$13,683.25
		Church of Sweden Mission	Construction of maternity ward in Ndolage Hospital	Construction of Maternity Ward - Ndolage Hospital	Episcopal Lutheran Church/NWD	\$215,071.00	\$0.00
		DANIDA	Create an efficient and reliable health delivery system	Health Sector Reform Test Program	Muleba District Council	\$146,724.00	\$0.00
		Danish Red Cross - Denmark	Health care programme for AIDS victims	Kagera AIDS Control Programme	Tanzanian Red Cross	\$1,058,824.00	\$0.00
		HIVOS - Netherlands	Prevention of HIV-AIDS, counseling and medical care of victims	Struggle Against AIDS Frontiers	WAMATA	\$20,000.00	\$0.00
		Netherlands	Establish, rehabilitate and maintain health care delivery units	District Rural Development Programme	Muleba District Council	\$45,231.00	\$2,261.00
		NORAD - Norway	Prevention of HIV-AIDS, counseling and medical care of victims	Struggle Against AIDS Frontiers	WAMATA	\$16,000.00	\$0.00
		SAT - Canada	Prevention of HIV-AIDS, counseling and medical care of victims	Struggle Against AIDS Frontiers	WAMATA	\$22,000.00	\$0.00
		TDH - Switzerland	Prevention of HIV-AIDS, counseling and medical care of victims	Struggle Against AIDS Frontiers	WAMATA	\$71,635.00	\$0.00
		TDH - Switzerland	AIDS Survival support and legal aid for orphans and widows	Support to AIDS Survival	WEVIDHA	\$56,700.00	\$0.00
		UNICEF	Provision of social services for children and mothers, household income generating activities	Child Survival, Protection and Development	Village Executive Officers	\$52,787.00	\$1,274.00
					Sectoral Total	\$2,177,333.75	\$28,718.25

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Ngara	15 Disaster Preparedness and Reconstr.	UNDP	Capacity building, institutional support for the coordination of rehabilitation activities and information management	Assistance to Refugee Affected Areas	Regional Administrative Secretary	\$211,320.00	\$5,000.00
					Sectoral Total	\$211,320.00	\$5,000.00
					District Total	\$14,032,921.23	\$2,206,352.06
	02 Development Administration	IFAD	Facilitation, monitoring and evaluation of loan assistance	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$397,242.80	\$58,492.00
		Netherlands	Improve the mechanism for planning, coordinating and managing development programs and revenue collection	District Rural Development Programme	Ngara District Council	\$56,233.64	\$0.00
		Netherlands	Construction and rehabilitation of primary schools, provision of educational materials and capacity building	District Rural Development Programme	Ngara District Council	\$168,388.62	\$0.00
					Sectoral Total	\$621,865.06	\$58,492.00
	03 Natural Resources	European Union	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$313,725.50	\$18,333.33
		Germany	Support environmental awareness and conservation, production of improved stoves and coordinate environmental activities	Kagera Environment Project	GTZ - Germany	\$784,313.73	\$18,333.33
		IFAD	Communal and individual afforestation, control of water pollution, and institutional strengthening	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$309,515.40	\$61,610.20
					Sectoral Total	\$1,407,554.63	\$98,276.86
	04 Human Resources Development	UNHCR	Rehabilitation of two schools	Institutional Support and Rehabilitation	Ngara District Council	\$36,923.10	\$0.00
		UNHCR	Rehabilitation of four schools, provision of classroom and library supplies and training of teachers	Institutional Support and Rehabilitation	African Education Fund	\$155,692.31	\$0.00
					Sectoral Total	\$192,615.41	\$0.00
	05 Agri. Forestry, Fishery and Livestock	Belgium	Introduce and expand local hulling of coffee, improve marketing system for coffee	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium	Production and processing of fruits	Kagera Community Development Programme	Kagera Community Development Programme	\$100,000.00	\$5,000.00

<i>District</i>	<i>Main Sector</i>	<i>Name of Donor</i>	<i>Project Description</i>	<i>Project Title</i>	<i>Implementing Agency</i>	<i>Donor Contribution</i>	<i>Local Contribution</i>
	05 Agri. Forestry, Fishery and Livestock	Belgium	Propagation and diffusion of superior banana plants	Kagera Community Development Programme	Kagera Community Development Programme	\$346,000.00	\$17,500.00
		ICCO - Lutheran Church	Introduction of new courses in agricultura, mainstreaming gender issues	Igabirol Farmers Training Center	Episcopal Lutheran Church/NWD	\$33,356.00	\$7,880.00
		IFAD	Multiplication and distribution of seeds, supply of production inputs and the rehabilitation of the agriculture training center	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$1,287,378.00	\$973,463.00
		Netherlands	Support tree planting program and other conservation activities	District Rural Development Programme	Ngara District Council	\$88,522.00	\$0.00
		Netherlands	Supporting general agricultural development especially produce such as banana and coffee	District Rural Development Programme	Ngara District Council	\$86,115.60	\$0.00
		Netherlands	Livestock development programme at grassroot level	Kagera Livestock Development Programme - KALIDEP	Regional Livestock Office/RAS	\$758,800.00	\$200,000.00
		Netherlands	Stimulating small-scale livestock development and improve nutrition	District Rural Development Programme	Ngara District Council	\$15,694.31	\$0.00
					Sectoral Total	\$2,945,865.91	\$1,215,343.00
	06 Area Development	Netherlands	Integrated rural community development through cooperatives	District Rural Development Programme	Ngara District Council	\$30,387.49	\$0.00
					Sectoral Total	\$30,387.49	\$0.00
	11 Transport	European Union	Rehabilitation of the Rusumo-Isaka road, construction of concrete at Rusumo Falls	Special rehabilitation Programme	Ministry of Works	\$5,586,500.00	\$0.00
		Netherlands	Construction of new and rehabilitation of existing district and feeder road networks	District Rural Development Programme	Ngara District Council	\$220,384.62	\$0.00
		OPEC	Construction and maintenance of district and trunk road networks	Kagera Agric. And Environ. Managem. Prog.(KAEMP)	KAEMP	\$820,163.60	\$0.00
		USAID	Agricultural transport assistance programme, rehabilitation and maintenance of rural roads	Agricultural Transport Assistance Programme	Regional Engineer's Office	\$666,666.66	\$0.00
					Sectoral Total	\$7,293,714.88	\$0.00
	13 Social Development	Japan	Construction and maintenance of deep wells and capacity building - Phase II	Improvement of Health & Water Supply - Phase I	Japanese Embassy	\$1,218,705.04	\$0.00
		Netherlands	Provision of safe drinking water	District Rural Development Programme	Ngara District Council	\$70,386.99	\$0.00
		SIDA - Sweden	Provision of integrated social services: water and sanitation	HESAWA - Health through sanitation and water	District Executive Officer	\$44,106.15	\$6,923.10

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	13 Social Development	UNHCR	Improvement of water system in Ngara Town	Institutional Support and Rehabilitation	Ngara District Council	\$30,769.23	\$0.00
				Sectoral Total		\$1,363,967.41	\$6,923.10
	14 Health	Belgium	Make primary health care services more accessible to rural population	Kagera Community Development Programme	Kagera Community Development Programme	\$230,000.00	\$11,500.00
		Belgium Survival Fund	Construction of dispensaries and health centers and the provision of essential medical equipment	Kagera Agric. And Environ. Managem. Prog. (KAEMP)	KAEMP	\$242,361.75	\$13,683.25
		Danish Red Cross - Denmark	Health care programme for AIDS victims	Kagera AIDS Control Programme	Tanzanian Red Cross	\$1,058,824.00	\$0.00
		Japan	Supply of medical instruments to one health center and 19 clinics in Ngara District	Improvement of Health & Water Supply	Japanese Embassy	\$117,410.10	\$0.00
		Netherlands	Constructing and rehabilitation of health delivery units	District Rural Development Programme	Ngara District Council	\$48,848.15	\$0.00
		UNHCR	Provision of equipment and supplies for dispensaries, clinic and hospital, health care training	Institutional Support and Rehabilitation	African Education Fund	\$52,209.23	\$0.00
		UNHCR	Rehabilitation of health units	Institutional Support and Rehabilitation	Ngara District Council	\$46,153.85	\$0.00
		UNICEF	Provision of social services for children and mothers, household income generating activities	Child Survival, Protection and Development	Village Executive Officers	\$52,787.00	\$1,274.00
				Sectoral Total		\$1,848,594.08	\$26,457.25
	15 Disaster Preparedness and Reconstr.	UNDP	Capacity building, institutional support for the coordination of rehabilitation activities and information management	Assistance to Refugee Affected Areas	Regional Administrative Secretary	\$211,320.00	\$5,000.00
				Sectoral Total		\$211,320.00	\$5,000.00
				District Total		\$15,915,884.87	\$1,410,492.21
				Grand Total		\$90,344,764.58	\$9,024,954.92

ANNUAL GENDER STUDIES CONFERENCE (AGSC '96)



INCREASING WOMEN'S PROFILE IN TRADE AND BUSINESS

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Increasing Women's profile in Trade and Business

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I. Introduction

Today, an increasing number of women in Tanzania are engaged in income generating activities of one form or another. Women are everywhere in the informal sector - agriculture, market vending, tailoring, typing, baking, roadside restaurants (*Mama ntilie*), canteens *et cetera*. Tanzanian women are more innovative, enterprising and socially responsible than their male counterparts. They supply the basic means of family support. They are therefore a very important part of the Tanzanian society. Yet despite all this, not much attention is paid to them and their concerns. Governments and economic structures exclude them participating in major decisions that affect the society. This exclusion has marginalised and pushed them to the lower levels or strata in society.

Therefore, the issue we would like to address here is how to enhance women's profile in business and trade. This clearly focuses on economic empowerment of women for several reasons:

Firstly, women in developing countries are among the poorest section of the population and even increasingly become poorer due to limited access to resources, land, education and information combined with limited control over income derived from these resources. Often the phrase '*feminisation of poverty*' is used to indicate this process ¹. For many women poverty is the most burning problem in their day to day live. Therefore, women are involved in a variety of economic activities in the fields of agriculture, small-scale businesses and services to earn some income to cover for their household expenses. These activities, however, bring little income and avenues of increasing income appear limited.

Secondly, women in particular are faced with the contradictory impact of the *structural adjustment policies* (SAP) ². Under these policies government priorities shifted from human to economic development, from food to cash crops, from small scale to large scale enterprises and towards an export-led policy in development. A series of programmes were introduced to stabilize the Tanzanian economy, which included reduced government support for social services and certain sectors of the economy.

Key subsidies were removed or reduced e.g. on fertilizer. Removal of trade restrictions and price controls led to a deluge of imported goods and services, decline of the domestic industry and escalating prices for consumer and producer goods. Privatisation, deregulation and liberalisation have increased competition among all kinds of producers, small and big. Women enter this competitive era at an disadvantage, as shown below. Retrenchment of public sector workers hurts women more than men, because more women are employed in service occupations such as teaching, nursing, cleaning, sales and clerical positions and redundancies touch the low cadre of workers first, where most women are located. Also more men are forced to enter the informal sector because of the decline in formal employment, and they may push women out of the few niches they now control.

Therefore, the structural adjustment programmes created harsh economic conditions for some sectors of society: they have been widely criticised for further marginalising the countries weakest. Real wages and salaries, and producer incomes, have declined, as a result of increased costs of living and raising production costs. Though real incomes have declined, one is expected to pay more for social services and local infrastructure. This has lead to real hardship for low and middle class households. The rising cost of living, and increased production costs in smallholder farming and in the informal economy, have increased the workload for women, in particular. Women remain responsible for almost all domestic chores, which includes care for family consumption, for the children and for the sick. In rural areas, this means carrying water or firewood for lang distances, cultivating crops and carrying them home, preparing food and so on.

II. Women's profile in Business and Trade

We would firstly like to analyse the types and characteristics of women's businesses, including the constraints women face in establishing these businesses and the strategies women have developed to overcome these constraints.

Apart from agricultural enterprises, the following business categories run by women can be distinguished:

1. *Survival businesses* are run by some urban and many rural women to add some income to the meagre household budget. Activities are often undertaken on an irregular and part-time basis and often need very little inputs in terms of raw materials or technology. They mostly operate with extremely small profit margins, e.g. women sometimes spend a week on a mat or making pots which earn them just a few shillings. The little money earned is essential though for household consumption, school fees and emergencies. Informal savings and credit groups can be found among these women, usually for assistance in major household expenses or for emergencies.

2. ***Female micro-entrepreneurs*** run their businesses on a more permanent basis. They often operate on and around the market, running small stalls or tiny restaurants, beer brewing etc. These women might use small amounts of money for their businesses, but their money circulates fast and is usually reinvested in the business. The fast circulation of capital gives them a clear need for speedy financial services. Membership of informal groups is quite common.
3. ***Small scale business women*** run their business on a somewhat bigger scale. They often employ fellow women, take risks and are keen of making profits and letting their business grow. They often reinvest a substantial amount in their business. E.g. medium-sized shops, restaurants, small tailoring workshops. They face periodic cash constraints especially for investment purposes. They mostly operate on an individual basis. Still these women have no easy access to the formal banking sector either.

Although women run a variety of businesses, they encounter some general constraints related to gender imbalances in society:

1. ***Customary and legal status and control over resources***
On marriage, a woman, her children and the agricultural or other produce raised by her belongs to or is controlled by the husband. The law of succession sees to it that most of the property goes to the husband's family when he dies. Clearly the customary and legal status of women severely limits their access to property and income. Also many women hesitate to invest in property which will not provide them with the control over the benefits. The limited access to resources limits access to credit because of collateral requirements for bank loans.
2. ***Women's reproductive duties and time constraints***
Time constraints on women and her responsibilities for reproductive duties severely limits her participation in business activities. In order to minimise conflict stemming from their different roles, women often choose home-based businesses or run their enterprise on a part-time or seasonal basis.
3. ***Health factors constraining productivity***
Apart from working long hours, there are other factors that strain women's energy and affect their productive performance e.g. frequent pregnancies and poor spacing between the children, differentiation in food intake in favour of men and poor primary health care services. This negatively affect women's health and energy; and therefore her ability to run a business or perform income-generating activities.

4. *Women's limited access to education*

Many schoolgirls drop out due to numerous constraints such as cultural biases in favour of education for boys, early pregnancies, domestic child labour and poverty. This results both in high levels of illiteracy and low levels of education among women. Consequently many women do not acquire the skills necessary for running successful income-generating activities. This forces women to engage in business activities which require little technical and managerial knowledge, and often earns them very little.

5. *Women's limited access to information and to markets*

Limited mobility, because of household duties and child care, gives women limited access to information and markets. Furthermore, major information channels including technical and market advice, agricultural extension, cooperatives, small scale enterprise organisations are mostly male oriented. Women have less access to techniques for improving their productivity and often activities which were traditionally done by women are taken over by men once technical equipment is introduced.

While addressing these limitations, women develop business strategies which on the one hand give them access to and control over money and resources and on the other hand do not contradict with women's reproductive duties e.g.

1. *Concentration in certain sectors* which need little investment or new technologies and where women's control over revenues is 'allowed' e.g. food processing, textile, handicrafts, trade and restaurants. Few women are found in those sectors which are traditionally addressed by small-scale enterprise programmes such as carpentry, metalwork, garages and shoemaking.

2. *Avoidance of risks*

Women entrepreneurs are more interested in a regular, secure income instead of a highly profitable but risky undertaking. Poor women in particular will avoid taking high risks, because they have often to cater for all the household needs. In order to spread risks, women sometimes run different small enterprises simultaneously rather than investing everything in one business.

3. *Group formation*

This is another common strategy which women adopt to allow them to gain more control over their resources. In particular micro- and survival businesswomen form women groups which helps them to keep their money away from family needs.

III Enhancing women's profile in Business and Trade

Any program aimed to empower women economically will have to address the following issues in their program design:

1. An integrated, gender-sensitive approach, which implies taking into account the different roles and responsibilities and the balance of power between men and women in society. All these aspects have their impact on the economic performance of women and their ability to access and control their income. To prevent that e.g. credit to women ends up supporting the businesses of their husbands other aspects of gender roles need to be incorporated into the programme design.
2. A participatory approach, taking women's need, perspectives, capabilities and strategies as a starting point, so that active involvement and participation is ensured.
3. Increasing women's access to money and their capacities to handle it properly e.g. through business training.

Different development approaches tend to focus either on women's reproductive or productive roles. The empowerment approach is based on the full participation of women in the development process, while taking into consideration women's productive and reproductive roles. It tries to help women to acquire power so they can shape the direction of the development process. They need to control resources in order to do so. Women are seen as active partners in the development process and women's organisations play a vital role in this process.

Savings and credit facilities could assist women to increase their income level, if they were made available in an easily accessible way. First and foremost, this requires that initial trust is put in woman's business capacity and her ability to handle money. It assumes that she is a serious business partner, willing and able to use the money effectively and to repay. The ability to obtain a loan, gradually use resources, control them and decide on their use, in itself helps women building up self-confidence. Several studies indicate that poor business women need accessible and secure saving facilities and small, fast loans without collateral or lengthy bureaucratic procedures. The credit needs are small and mostly for working capital, since there is little investment in assets. Women need additional services such as training in business management, bookkeeping, technical and market advice. Awareness raising about gender roles can also be necessary to ensure that the project is not slowly taken over by man and is not conflicting with women's reproductive roles. Furthermore, women need examples and role models of successful business women.

Introduction

SERO Businesswomen Associations (SEBA) is an association of women which supports their efforts in income generating activities. It was formed in 1992 by a group of women who were concerned about the position of women in rapidly changing Tanzania. In the last few years, the country has been transformed from the Ujamaa system (a version of collectivisation and socialism in Tanzania) into a market oriented economy. The association was therefore formed to help women build a solid economic base for themselves - in this unfamiliar and changing environment by collectively utilising their skills, resources and experiences.

Different from other women movements in the country, SEBA has no political agenda. Its members believe that economic emancipation of women cannot be achieved by political verbosity - of kind that one sees in Tanzania today - but should be tackled practically by women pooling their resources together to build strong economic base for themselves - which allows them to participate in commerce and take their full share in business and development.

Membership

The Association draws its membership from women of all walks of life - tailors, knitters, secretaries, doctors, lawyers, canteen owners, academics etc. These women are determined to put issues of gender in the fore front of their country's development. They are women who are struggling to make ends meet by engaging in income generating activities. Currently SEBA has over a thousand individual members and four women cooperatives. There are no restrictions in joining the association. Membership is open to any woman in Tanzania who has a business or intends to start one.

SEBA believes that the emancipation of women can only be achieved by practically and actively participating in commerce and taking their full share in business. In keeping with this principle of actively participating in commerce, SEBA owns SERO Enterprise Initiatives (Tanzania) Limited - a trading [in domestic electrical appliances, office furniture, office equipment and office supplies], leasing and finance company based in Dar es Salaam.

Goals and Objectives

The association aims to:

1. Increase the awareness of women in enterprise development and their role in the larger economy.
2. Empower women by supporting their efforts in enterprise development - through training, lobbying and financial support.
3. Create a forum and strengthen through praxis women abilities and develop gender skills in enterprise ownership and management.
4. Develop through praxis women abilities to develop gender sensitive strategies which will strengthen and position their income generating activities to meet the challenges of a male dominated economy.
5. Share relevant knowledge, strategies and experiences in enterprise development with other women in the country and elsewhere.

Management and Organisation

SEBA is run by a Supervisory Council of Directors which is appointed from among the members. The Supervisory Council of Directors is headed by the Executive President-who is supported by the Secretary, Treasurer and five specialised five-woman Committees. Besides the Annual General Assembly, members participation in the association is through their voting for representatives in the Committees and in the Council of Directors - which in turn decides on policy and approves the activities which SEBA carries out and the expenditure of the income generated by its businesses.

The Council has employed a full time team of professionals who under their Programmes Manager and the Women Affairs Officer are responsible for the day to day running of the association.

Programmes and Activities

SEBA is structured to carry out development and educational activities. It is an instrument that is used to conscientize and encourage women to pool their resources together and collectively support their efforts in enterprise development. SEBA therefore has five programmes for its women members and these programmes outline how SEBA supports women's efforts in their struggle for economic emancipation.

SEBA runs the following programmes :

1. Programme to help women start up their own business - or go into income generating activities.
2. Programme to help youth - school leavers (jobless) and the so called drop outs go into productive employment.
3. Programme to help girls get out of prostitution by offering them alternative ways of employment.
4. Programme to help women who are already in income generating activities (business), improve, expand or consolidate their business activities.
5. Programme for members of SEBA in adult literacy, health, food and nutrition.

Practical Implementation of Programmes

Through SERO, SEBA has organised a leasing and finance company (called SELFINA) from which members of the Association can get equipment on lease. In making women lease equipment from SELFINA, SEBA is encouraging women to be self reliant. In addition to leasing, the company has a revolving loan and guarantee fund from which it is able to lend or guarantee businesswomen on short-term (3 to 15 months) small amounts for their working capital requirements.

Equipment Leasing

In keeping with the objectives of SEBA, SELFINA aims to encourage self reliance among the members of the Association. It is therefore not a charitable organisation . It does not believe in subsidising borrowing because it thinks that the biggest problem women face in business is that of access to capital. Through its lease, loans and bank guarantees funds, SELFINA is making capital accessible to them. As such the lease rentals charged by SELFINA on its various facilities are market based.

Through leasing, SELFINA brings financial relief to small women businesses because leased assets help avoid tying-up working capital to fixed assets. With the present cost of borrowing in the country (interest rates of 40 - 55% on loans) and the fact that most women-owned businesses are considered commercially not credit-worthy by the existing financial institutions, the leasing facility, the revolving fund and loan guarantee service which the SELFINA is operating is of great importance to business-women.

The lease facility covers catering equipment, sewing machines, knitting machines, office equipment and is offered exclusively to the members of SEBA. Leasing is ideal for most small businesses in Tanzania because it has off balance sheet advantages in terms of taxation. It is also another way of reducing overhead costs such as installation, training, repairs and maintenance.

Besides these accounting advantages, leasing is compatible with the African way of perceiving wealth - Africans look at wealth through physical items - like cattle, family, bags of maize/potatoes/beans etc. In trade, we traditionally practised barter - not exchange of money. So borrowing equipment is more understood than borrowing money. Furthermore, if a woman has money (cash) in house and a drunkard husband - then there is real danger that the money will be used for alcohol - thereby wiping out the business working capital. However the same husband cannot take the leased equipment - big sewing machines that does not belong to his wife. If he does that SELFINA will sue him. In this way a woman is protected from husband (abuse) in that she will always have the equipment to carry out her business activities.

In order to screen off the non-serious applicants, SELFINA has set up criteria and procedure that it strictly adheres to before going into a lease agreement with any applicants.

The Selection Criteria

- a. they must be women with a clear idea and commitment to the business they are doing or intend to go into.
- b. they must have their own funds of at least 40% of the total one year's working capital required by the business. In absence of this, they should seek group security within SEBA.
- c. they must be prepared to practice good bookkeeping in the business.
- d. they must be women interested in doing business and registered and paid-up member of SERO Businesswomen Association - SEBA for not less than six months with an excellent record of attendance at meetings and seminars.

Note : The six months period is a period through which SELFINA and SEBA gets to know more about the individual members as equipment will be leased to them without collateral).

The Application Procedure

- a. they must submit a realistic 2-3 years business plan consisting of a clear business concept, profit and loss, cash flow and balance sheet. The business plan should basically answer the basic questions of what business they intend to do, why they intend to do this business and how they intend to go about it. If they are not able to prepare these documents or cannot afford a consultant to do it for them, then they should be able to discuss their business and get help from SEBA where possible.**
- b. Upon receipt of their plans, SELFINA officers study and appraise them and then invite them to their offices for discussion.**
- c. SELFINA officers then visit their homes and inspect their business premises.**

Conclusions

SEBA is a serious Association with bold objectives and is built on solid foundation in the conviction of all its members who believe that economic emancipation of women cannot be achieved through politics alone but should be tackled practically by women pooling their resources together to build strong economic base for themselves. In the new Tanzanian market economy women must actively participate in commerce and take their full share in business and development if they are to change their social status.

SEBA recognises that Tanzanian women are more innovative, enterprising and socially responsible than their male counterparts. And yet Governments and economic structures - which are dominated by men - exclude them participating in major decisions that affect the society. The only way they can do something positive to change this situation establishing this business/economic grouping.

The Association therefore draws its membership from women of all walks of life - tailors, knitters, secretaries, doctors, lawyers, canteen owners, academics etc. These women are determined to put issues of gender in the fore front of their country's development.

The Association has adopted a participatory management approach so that members' views are fully represented; and at the same time it employs a full time team of professionals makes sure that the activities of the organisation are properly administered.

In forming SERO Enterprises Initiatives (Tanzania) Limited, SEBA is demonstrating to its members that it is possible for women in Tanzania to own and run a corporate business entity. Furthermore the structure of SERO also gives women a clear indication of how they too can organise businesses that are self sustaining. The carefully thought out selection criteria and application procedure for lease equipment and working capital finance makes sure that non-serious applicants are not entertained.

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