INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

IJRCM

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,
Open J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)],
The American Economic Association's electronic bibliography, EconLit, U.S.A.,
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4255 Cities in 176 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	**EXISTENCE OF JANUARY EFFECT: AN EMPIRICAL INVESTIGATION ON INDIAN STOCK MARKET** *PRAGYAN PARIMITA SARANGI, DR. N. C. KAR & DR. MUNMUN MOHANTY*	1
2.	**THE POLICYHOLDERS' KNOWLEDGE ON INSURANCE AND TAKAFUL: AN EXPLORATORY RESEARCH IN INDIA** *SYED AHMED SALMAN, HAFIZ MAJDI AB. RASHID & SHEILA NU NU HTAY*	10
3.	**JOB SATISFACTION: A CASE STUDY WITH SPECIAL REFERENCE TO EMPLOYEES IN TIRUMALA MILK PRODUCTS PRIVATE LIMITED** *DR. PATCHA BHUJANGA RAO*	18
4.	**A STUDY ON FINANCIAL INCLUSION IN INDIA WITH SPECIAL REFERENCE TO INDIAN BANK** *DR. S. SELVAKUMAR & R. MUTHAMIZHSELVI*	23
5.	**LEGAL AND TAX IMPLICATIONS OF BUY BACK OF SHARES** *RUCHI & MAHESH KUMAR SAINI*	28
6.	**A PROSPECT OF SUFI TOURISM CIRCUITS IN HARYANA** *PARDEEP KUMAR & PARDEEP SINGH*	32
7.	**A STUDY ON FINANCIAL STATEMENT ANALYSIS OF APPOLLO TYRES LIMITED, KOCHI** *MOHAMMED ROSHIF U*	35
8.	**MICROFINANCE: ISSUES AND CHALLENGES IN INDIA** *SEEMA*	38
9.	**A STUDY ON CONSUMER ATTITUDE TOWARDS ORGANISED RETAIL OUTLETS IN KANCHIPURAM DISTRICT, TAMILNADU** *DR. RETHINA BAI.R*	43
10.	**PERCEPTION OF THE RETAILERS TOWARDS MARKETING MIX STRATEGIES: A STUDY ON THE MINERAL WATER MARKET IN HYDERABAD, TELANGANA STATE (INDIA)** *MD. RAZI ANWAR & V. V. RAMANA MURTHY*	48
11.	**THE ANALYSIS OF FINANCIAL LEVERAGE ON PROFITABILITY AND RISK OF RESTAURANT FIRMS** *B. KAYATHIRI BAI & DR. V. BUVANESVARAN*	56
12.	**AGRICULTURAL INNOVATIONS AND FOOD SECURITY IN SRI LANKA** *DR. GUNAPALA MAHINDA. HENEGEDARA*	61
13.	**TRAINING NEEDS ANALYSIS: A COMPARATIVE STUDY OF PRIVATE SECTOR VS. PUBLIC SECTOR HOTELS IN CHANDIGARH** *PRATIK GHOSH*	68
14.	**THE ROLE OF COMMUNITY BASED DEVELOPMENT PROJECTS IN SOCIAL SERVICE DELIVERANCE IN MOSHI DISTRICT, KILIMANJARO REGION-TANZANIA** *CYRIL KALEMBANA KOMBA, ASTERIA GABRIEL. NGAIZA, GEORGE GERMINOUS SIZYA & NATHANIEL TOWO*	80
15.	**A STUDY ON THE ENTREPRENEURIAL INTEREST AMONG AMRITA UNIVERSITY STUDENTS: A CASE STUDY IN AMRITA SCHOOL OF ARTS & SCIENCES MYSURU (MYSORE)** *ASWATHY.N.V. & VIDYA .D.AVADHANI.*	87
16.	**FACTORS INFLUENCING TAX COMPLIANCE BEHAVIOUR OF SMALL AND MEDIUM ENTERPRISES (SMEs): A SURVEY OF MOMBASA COUNTY, KENYA** *MARTIN KIPYEGO MAYIEK & STELLAH CHEBET YEGO*	95
17.	**CONSUMER PERSPECTIVES ON E-TAILING: AN EMPIRICAL STUDY AT HYDERABAD CITY** *CH. CHANDRA SHEKAR*	98
18.	**PRADHAN MANTRI GRAM SADAK YOJANA: ANALYTICAL STUDY OF THE DEVELOPMENT OF THE BASTAR DISTRICT** *YOGENDRA SINGH*	104
19.	**ROLE OF TALENT MANAGEMENT IN BUSINESS STRATEGY** *HARDEEP*	107
20.	**MICRO-FINANCE AND WOMEN EMPOWERMENT** *SABREEN FAROOQ*	109
	REQUEST FOR FEEDBACK & DISCLAIMER	115

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

FormerVice-President, Dadri Education Society, Charkhi Dadri

FormerPresident, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, GuruGobindSinghI. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA
Faculty, I.I.T.M., Delhi
DR. MOHENDER KUMAR GUPTA
Associate Professor, P.J.L.N.GovernmentCollege, Faridabad
DR. SHIVAKUMAR DEENE
Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN
Department of Commerce, Aligarh Muslim University, Aligarh, U.P.
PROF. ABHAY BANSAL
Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida
PROF. V. SELVAM
SSL, VIT University, Vellore
PROF. N. SUNDARAM
VITUniversity, Vellore
DR. PARDEEP AHLAWAT
Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak
DR. S. TABASSUM SULTANA
Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad
DR. JASVEEN KAUR
Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA
Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL
Advocate & Tax Adviser, Panchkula
NEENA
Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL
Advocate, Punjab & Haryana High Court, Chandigarh U.T.
CHANDER BHUSHAN SHARMA
Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** ***anytime*** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (***FOR ONLINE SUBMISSION, CLICK HERE***).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.**

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

NOTES:

a) The whole manuscript has to be in ***ONE MS WORD FILE*** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration***.

b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail**:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.

d) The total size of the file containing the manuscript is expected to be below **1000 KB**.

e) **Abstract alone will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.

f) ***The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours*** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.

g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.

2. **MANUSCRIPT TITLE: The title of the paper should be **bold typed**, **centered** and **fully capitalised**.

3. **AUTHOR NAME (S) & AFFILIATIONS: Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.

4. **ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.

5. **ABSTRACT: Abstract should be in **fully italicized text**, ranging between **150** to **300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. ***Abbreviations must be mentioned in full***.

6. **KEYWORDS: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.

7. **JEL CODE: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.

8. **MANUSCRIPT: Manuscript must be in ***BRITISH ENGLISH*** prepared on a standard A4 size ***PORTRAIT SETTING PAPER***. *It should be free from any errors i.e. **grammatical, spelling** or **punctuation.** It must be thoroughly edited at your end*.

9. **HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

10. **SUB-HEADINGS: All the sub-headings must be bold-faced, aligned left and fully capitalised.

11. **MAIN TEXT**:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION
REVIEW OF LITERATURE
NEED/IMPORTANCE OF THE STUDY
STATEMENT OF THE PROBLEM
OBJECTIVES
HYPOTHESIS (ES)
RESEARCH METHODOLOGY
RESULTS & DISCUSSION
FINDINGS
RECOMMENDATIONS/SUGGESTIONS
CONCLUSIONS
LIMITATIONS
SCOPE FOR FURTHER RESEARCH
REFERENCES
APPENDIX/ANNEXURE

The manuscript should preferably range from ***2000 to 5000 WORDS***.

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred to from the main text*.

13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.

14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.

15. **REFERENCES:** The list of all references should be alphabetically arranged. ***The author (s) should mention only the actually utilised references in the preparation of manuscript*** and they are supposed to follow Harvard Style of Referencing. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper**. The author (s) are supposed to follow the references as per the following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (**ed.**) for one editor, and (**ed.s)** for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- ***Headers, footers, endnotes*** *and* ***footnotes*** *should* ***not be used*** *in the document.* However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

THE ROLE OF COMMUNITY BASED DEVELOPMENT PROJECTS IN SOCIAL SERVICE DELIVERANCE IN MOSHI DISTRICT, KILIMANJARO REGION-TANZANIA

CYRIL KALEMBANA KOMBA
LECTURER
DEPARTMENT OF COMMUNITY & RURAL DEVELOPMENT
MOSHI CO-OPERATIVE UNIVERSITY
TANZANIA

ASTERIA GABRIEL. NGAIZA
ASST. LECTURER
DEPARTMENT OF MANAGEMENT & LAW
MOSHI CO-OPERATIVE UNIVERSITY
TANZANIA

GEORGE GERMINOUS SIZYA
ASST. LECTURER
DEPARTMENT OF INFORMATION & COMMUNICATION TECHNOLOGY
MOSHI CO-OPERATIVE UNIVERSITY
TANZANIA

NATHANIEL TOWO
LECTURER
DEPARTMENT OF ACCOUNTING
MOSHI CO-OPERATIVE UNIVERSITY
TANZANIA

ABSTRACT

In recent years there has been a growing interest in the community development through development project which are donor funded and government funded. There is a relevance of the community development activities to achieve various government development programmes which lead to effective resource utilization as well as community participation in their developments. This study was carried in Kilimanjaro region Moshi district in Tanzania with the aim of scrutinizing the role of community based development programmes in social services delivery. Basically the focus was on TASAF education projects in Moshi district in Kilimanjaro region, and the Community Development Programmes have been used as Community Based Projects. The study applied a cross-sectional design while purposeful sampling was the main sampling techniques used in the sampling processes. The sampling frame was 23 schools which were all under TASAF projects during the survey but only 2 schools were sampled (1 secondary school and 1 primary school). Both secondary and primary data were collected through documentary review, focus group discussion, observations and Key Informants interview. The study findings found that TASAF is having a total of 89 projects in the district while of them 25 are education related projects (both in primary and secondary schools). These include construction and maintenance of class rooms, latrines, laboratories, supply of reading materials and desks in these schools. The projects have been able to fasten education accessibility in the district they are well appreciated by community members; they also have been able to improve socio-economic welfare and increased unification among community members. The study recommends that there are needs to establish new and expand the existing projects in the district; communities should have given more room for identifying and conceptualizing the projects so that to make sense of project identification originality, and also establish other community development related activities.

KEYWORDS
Education, Education Services, Education Projects, TASAF, Development programmes, Accessibility and Community Based Development.

1.0 BACKGROUND INFORMATION

1.1 INTRODUCTION

Tanzania has been involved in formulating a variety of development programmes since her independence in 1961, and all of these programmes are meant to improve the quality and social well-being of its citizens in the areas of education, health and sanitation and social protection just few to mention. These are implemented through different bases and approaches. Among the opted approaches is the community-based approach, which is well known as Community Based Development Programmes (CBDP).

The Community Based development projects have become an important form of development assistance in recent decades. They are among the fastest growing mechanisms for channelling development assistance. The Community Based Development is an umbrella term that refers to projects which actively include beneficiaries in their design and management. This form of development gives communities a direct control over key project decisions as well as management of investment funds (Mansuri & Rao, 2003).

The Community Based Development Programmes enable communities to build on their own strengths and capacities to promote their healthy and relevant socio-economic development. They are in different forms with a common goal of increasing the level of community functioning and contributing to the community-building processes at all levels.

A fundamental characteristic of community-based development programmes is that of facilitating staff and communities to work together in relationships based on equality and respect. They make every effort to affirm and strengthen communities' cultural and racial identities and their ability to function in a multicultural society. These CBDP work with families to mobilize resources to support development, and advocate with families for services and systems that are fair, responsive, and accountable to the people served.

According to Yonah (2005), Tanzania is one of the 191 United Nations Member states that have pledged to meet the eight (8) United Nations Millennium Development Goals (MDGs) by the year 2015. These include; Eradicate extreme poverty and hunger; Achieve universal primary education; Promote gender

equality and empower women, Reduce child mortality, Improve maternal health; Combat HIV/AIDs, malaria and other diseases; Ensure environmental sustainability and Develop a global partnership for development

In response to this pledge, the country restated the UN-MDGs and came out with its own nine development goals, herein to be referred to as Tanzania Millennium Development Goals (TZ-MDGs) of which all of them correspond to the goals of the 2025 National Vision. The 2025 National Vision led to the formulation of the National Strategy for Poverty Reduction (NSPR) in 2005. Since the establishment of the NSPR there have been various programmes introduced by different agencies including public and private agencies. Among the agencies to implement the NSPR include the Tanzania Social Action Fund (TASAF) which is the government agency.

The TZ-MDGS expresses in Extreme poverty - Halve the proportion of people living below the national poverty line by 2015; HIV/AIDS - Halt and reverse the spread by 2015; Hunger - Halve the proportion of underweight, under-five year olds by 2015; Basic amenities - Halve the proportion of people without access to safe drinking water by 2015; Primary education - Achieve universal primary education by 2015; Gender equity - Achieve equal access for boys and girls to primary and secondary schooling by 2015. Reproductive health - Reduce maternal mortality ratio by three-quarters by 2015; Under-five mortality - Reduce under-five mortality by two-thirds by 2015; Environmental sustainability - Reverse loss of environmental resources by 2015)

This study aimed at, among others, scrutinizing the role of community based development programmes in social services delivery. It basically focused on TASAF education projects in Moshi district in Kilimanjaro region. In this study Community Development Programmes have also been used as Community Based Projects.

1.2 PROBLEM STATEMENT

Tanzania has put in place several policies and strategies on poverty reduction including the Poverty Reduction Strategy (PRS) which enabled the government to make some achievements in reducing poverty particularly in respect to non-income issues such as education and water (URT, 2004). TASAF which is a government of Tanzania funding facility organisation has been seen as an important intervention at community level within the framework of social services provision with the aim of achieving the above.

The objective of TASAF is to empower communities to access opportunities so that they can request, implement and monitor sub-projects that contribute to their social services attainment as linked to MDGs indicator targets in the Poverty Reduction Strategy. That being the case that TASAF aims at meeting the Millennium Development Goals, Vision 2025, and the National Strategy for Growth and Poverty Reduction (NSGRP) there are various social service related projects which have been put forward. Social services in this study shall mean all services provided for the benefit of the community such as health/medical care, housing, water and sanitation, and education.

There are different evaluations on TASAF I projects in Tanzania; but there is little empirical and documented evidence on the critical role played by the TASAF II projects in most places in the country. It was the intentions of this study therefore to analyse and explore the extent of programmes under TASAF that have contributed towards achieving the social services deliverance in Tanzania as far as Moshi District is concerned. The study has dealt with education services only. Social service deliverance for the case of this study shall mean the provision of social services as well as the community accessibility to social service.

1.3 THE INTENDED RESEARCH QUESTION

The study was answering the central question that, how have the community based TASAF programmes contributed to education service deliverance?

1.4 RESEARCH OBJECTIVES

1.4.1 MAIN OBJECTIVE

To document the contribution of community based development programmes in facilitating education service delivery in Moshi District.

1.4.2 SPECIFIC OBJECTIVE

i. To describe education social services oriented projects developed by TASAF;
ii. To analyse the effects of TASAF projects on education service delivery in the study area;
iii. To describe the community accessibility to education services; and
iv. To assess education services provision in the study area.

1.5 RESEARCH QUESTIONS

i. What are the education social services oriented projects established by TASAF?
ii. How have the TASAF's programmes facilitated the social services delivery?
iii. To what extent have education services accessibility been improved?
iv. How have education services been featured since the introduction of the projects?
v. How have the projects addressed the education services delivery challenges?

1.6 SIGNIFICANCE OF THE STUDY

In order to have proper community development programmes there is a need to have core understanding of the ways into which different development actors are involved in community development movements. The study will increase awareness in the ways into which TASAF implements its projects and how communities are involved and respond to.

The study is expected to amplify understanding to different planners, policy and decision makers in realizing the importance of Community Based Programmes in attaining the MDGs for National Strategy for Growth and Reduction of Poverty objectives. It will be noteworthy to other researchers who are interested in finding knowledge of community based projects especially those introduced by TASAF enriching them significantly on a variety of studies done. Moreover the findings will reveal challenges associated with TASAF programmes and suggest solutions for the identified challenges.

2.0 STUDY FRAMEWORK AND LITERATURE REVIEW

2.1 THE STUDY FRAMEWORK

The study entails to explain the processes involving in achieving the Tanzania-MDGs through various community development programmes involving different actors as recognized in the 1996 Community Development Policy. Similarly it evaluates the roles TASAF is playing towards achieving social services deliverance as a theoretical approach and specifically education projects.

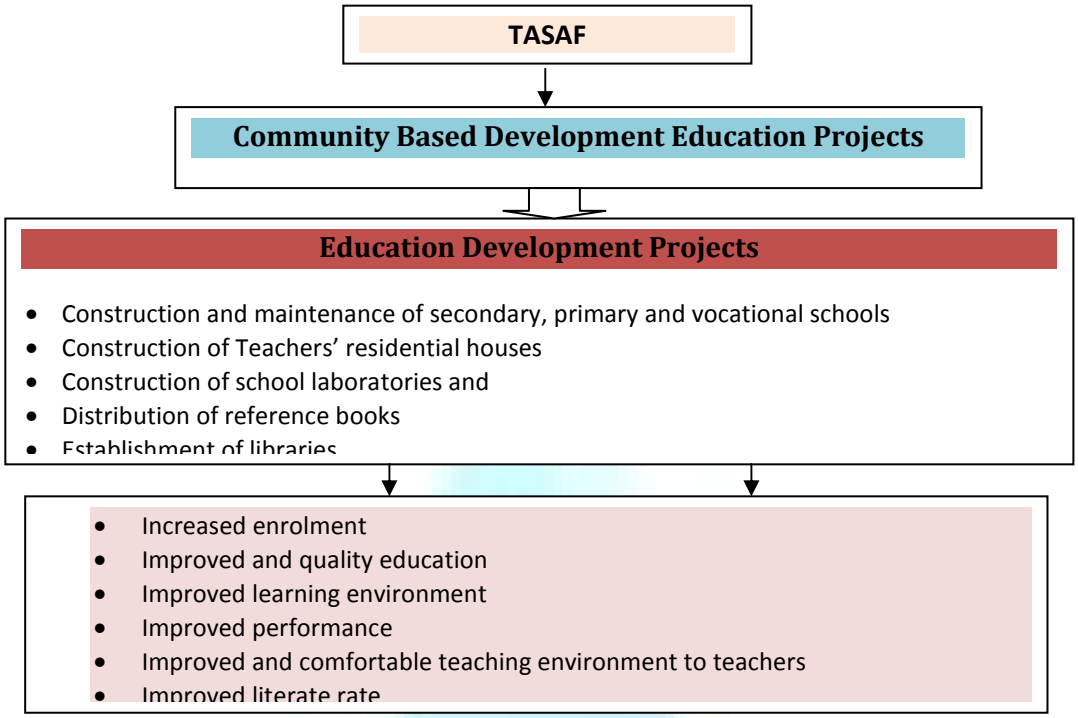
The framework assumed that there is a link between TASAF projects and the need of the country to achieve service deliverance. It also assumes that community based programmes through the National Village Fund and Capacity Enhancement under TASAF in which communities participate is more productive and sustainable in attaining the communities' better and improved education services.

The education services projects like construction and maintenance of secondary, primary and vocational schools, teachers' residential houses, laboratories, establishment of libraries and distribution of reference books, , few to mention are later on expected to have an influence on increased enrolment; improved and quality education; learning environment; performance; comfortable teaching environment to teachers as well as improved community's literate rate.

Through TASAF education programmes, various opportunities established and hence leading to community development capacity enhancement. These lead communities to improve their living standard. In the processes there are services like infrastructure investments, income generation activities, food security programmes, resources mobilization (natural capital and social capital), vulnerable group support programmes and employment creation.

The framework also assumes that apart from the physical gain from education services there are some invisible gains from the projects which enhance them to advance socially, demographically, culturally and economically. In the same line, it anticipates that community members gain confidence and assurance on attaining education, capacity building through outreach and extension services. At this stage the framework assumes that the Tanzania-MDGs on education have been achieved. See figure 1.

FIGURE 1: THE STUDY FRAMEWORK FOR TASAF EDUCATION SERVICES PROJECTS



Source: Authors, 2014

2.2. TASAF HISTORICAL OVERVIEW

Tanzania Social Action Fund is a government of Tanzania funding facility organisation that provides a mechanism that will allow local and village governments to respond to community demands for interventions that will contribute to the attainments of specific Millennium Development Goals. Towards this endeavor, TASAF contributes to achieving the goals of Tanzania Poverty (URT, 2005). This has been spelt out in the National Strategy for Growth and Reduction of Poverty (NSGRP) which is famously in Kiswahili Mkakati wa Kukuza Uchumi na Kupunguza Umasikini Tanzania (MKUKUTA).

This is an instrument instituted to empower communities, facilitate their participation in planning and implementation of interventions that would improve their livelihood and make them benefit from macro level achievements. The programmes are implemented at the local government levels where as the planning and implementation is at the district level (www.tasaf.org).

At the national level TASAF is administered under the President's Office and the first phase of the project (TASAF-I) was implemented from 2000 to 2005. The coverage was 40 districts on the Mainland as well as Unguja and Pemba islands in Zanzibar. The second phase (TASAF-II) was a five year project (2005-2009 have been extended) implemented in all 121 Local government Authorities (LGAs) in Tanzania Mainland, and Unguja and Pemba islands.

The locus of the Project was at the lowest level of the LGAs, that is, the Village in rural areas, the 'Mtaa' in urban areas and the Shehia in Zanzibar (www.tasaf.org). TASAF II is an important intervention at community level within the framework of PRS with the aim of achieving the Millennium Development Goals.

There are two components under TASAF namely; National Village Fund (NVF) and Capacity Enhancement. The NVF is the main instrument to respond to community requests for investment that is supposed to assist specified beneficiary groups namely the service poor, food insecure households and vulnerable individuals to take advantage of opportunities that can lead to improved livelihoods. TASAF beneficiaries under Capacity enhancement are; government and private implementing agencies at the community, ward, Local Government authority/ Island and national level. They have the requisite capacity to implement the community sub-project cycle activities and poor individuals participating in groups' savings.

TASAF is organized in a decentralized manner to facilitate greater autonomy and empowerment to local government structures and the community in conformity with the provisions for the Local Government Act No. 7 and 8 of 1982 for Mainland. TASAF II is set to operate within the three spheres of government i.e. national, LGA and village levels in mainland Tanzania. Similarly, in Zanzibar the operational is set up to be at national, island (Unguja and Pemba) and Shehia. TASAF operates in harmony with other ongoing initiatives within the Local Government Reform Program (www.tasaf.org).

There are several donors have that been attracted to work with TASAF as development partners. These development partners have entered into agreement with TASAF to channel their funds to the communities. These development partners include the Organization of Petroleum Exporting Countries (OPEC), Fund for International Development (FID), Participatory Forest Management (PFM) Fund-Sub component under Tanzania Forestry Conservation Management Program (TFCMP), Marine and Coastal Environment Management Project (MACEMP), Zanzibar AIDS Commission (ZAC) – Community AIDS component, Tanzania Commission for AIDS (TACAIDS) - Community AIDS Response Fund (CARF), Japan Fund for Social Development (JFSD), The International Development Agency (IDA), Accelerated Food Security Program, Global Fund for Community Foundations (GFCF), and Ford Foundation www.tasaf.org).

2.3 EDUCATION AND DEVELOPMENT

The relationship between education and development depends on the extent to which the kind of education provided and its methods can meet individual expectations and the needs of society. In this ideology we can say that education and its guiding philosophy of all development efforts in Tanzania is the achievement of self-reliance (URT, 1995). A good system of education in any country must be effective on two fonts; on the quantitative level, to ensure access to education and equity the distribution and allocation of resources to various segments of the society and on the qualitative level, to ensure that country produces the skills needed for rapid social and economic development. Evidence exists to show a very high correlation between investment in education and the creation of national wealth.

2.4 COMMUNITY BASED DEVELOPMENT

This is a form of development that takes place within the community. It emphasizes maximum participation of community members in its design and implementation, it's ongoing, and meets real needs, and is basically self-reliant. To achieve this, the community needs to have a structure, and persons trained in appropriate methods of implementation. Usually, the community-based development will be small-scale, low-cost, and use simple technologies (www.epress.anu.edu.au). For the case of community based education projects, it means that the communities are provided with education services basing their own initiatives of identifying the projects and the other actors become supporters of project implementation. Hence community-based development encompasses forms of development as well as the structures needed to achieve them: it is biased in favor of participatory, community-controlled methods.

According to Mansuri and Rao (2003) Community Based Development (CBD) and its more recent variant, Community Driven Development (CDD), are among the fastest growing mechanisms for channeling development assistance. The CBD is an umbrella term that refers to projects which actively include beneficiaries in

their design and management. The CDD is a term, originally coined by the World Bank that refers to CBD projects where communities have direct control over key project decisions as well as the management of investment funds. This is to say, the concepts are the hot studies which are in line with the current development movements. In this opinion, we can say that the CBD and CDD are interrelated theories and same concepts used in different community development activities and processes.

2.5 THE COMMUNITY DRIVEN DEVELOPMENT (CDD)

As explained before that the concepts of CDD and CBD are related in all processes of community development, Mansuri and Rao (2003) view CDD as a mechanism which can among other things: enhance sustainability; improve efficiency and effectiveness; allow poverty reduction efforts to be taken to scale; make development more inclusive; empower poor people, build social capital, and strengthen governance; and Complement market and public sector activities. While in CBD projects people have direct control over key project decisions as well as the management of investment funds, this is also the same to CDD and hence automatically we take and consider the two concepts the same.

3.0 METHODS OF DATA COLLECTION AND PROCESSING

3.1 THE STUDY AREA AND JUSTIFICATION FOR ITS SELECTION

Since the study aimed in evaluating the role of community based programmes in facilitating social services delivery with specific to TASAF education projects, the Moshi District council was proposed for the study and two villages were involved (Mawanjeni and Himo). According to the district education office data base Moshi District has a total of 96 secondary schools and 296 primary schools.

TABLE 1: DISTRIBUTION OF PRIMARY AND SECONDARY SCHOOLS IN MOSHI DISTRICT

Sn.	Level of schools	Public	Private	Total in a District
1.	Primary schools	252	44	**296**
2.	Secondary schools	59	37	**96**

3.2 RESEARCH DESIGN

The study applied the cross-section design. According Alan (2008) cross-section design is sometimes called survey design. The design allows the researcher to be closely connected in most people's minds. The design was useful because the collection of data was done once and made the study cost and time effective and more specifically efficiency in delivering the study findings. The design was proposed due to its flexibility characteristics in the collection of information.

3.3 SAMPLING PROCEDURES

Purposeful sampling was applied to pick the Moshi Rural District council among the other districts in Kilimanjaro region. The district was purposefully selected because it is among the districts in the country which started to enjoy TASAF II in the year 2006, and since then there is no any study carried out to evaluate its contribution specifically in facilitating education deliverance in the district.

The sampling frame involved two villages out of 23 villages which benefit from the TASAF projects. These villages are Mawanjeni and Himo. The selection of these two villages was based on the reasons that they were easily accessed given the environmental and weather conditions during data collection phase. Other villages were inaccessible as data were collected during the rainy season.

3.4 TYPES OF DATA AND COLLECTION TOOLS AND METHODS

Both primary and secondary data were collected in order to obtain sufficient and insightful information. Three methods of data collection were used, these included; key informants interview, focus group discussion and documentary review.

3.4.1 PRIMARY AND SECONDARY DATA

Two Rural Appraisal techniques (Key Informant interview and Focus Group Discussion) were used. Community elders and youth both males and females were engaged in separate discussions for qualitative data. These involved; the checklist guiding questions for the key informant interviews and the focus group discussion. Secondary data collection involved assortment of existing information in the study areas through documentary review of a variety of reports from TASAF office at the district office and the visited schools.

3.4.2 FOCUS GROUP DISCUSSIONS (FGD)

This is also called group interviewing; it is essentially a qualitative method. Two Focus Group Discussions were conducted one in each village. Ten participants were purposely selected from each village to represent the entire community. The groups involved village social services committee members as well as the TASAF school construction committee members. This method enabled researchers to collect information on perception and knowledge of people about the existence of TASAF in the place. Also the information included the impacts brought by the established TASAF projects.

3.4.3 OBSERVATION AND SITE VISITING

This method was used in observing physical objects like buildings and infrastructures assets available in the study areas. Through this, the study was able to judge, analyse and evaluate TASAF education projects in the areas. As such, observation was carried throughout the entire period of the study. The method involved visiting the sites which were complete and those under utilization. In this case one secondary school (Mangi Mareale) and one primary school (Mieresini) were visited.

3.4.4 KEY INFORMANT INTERVIEW (CONSULTATION)

From this method, the study captured the deep knowledge on the development of the various community based programmes under TASAF. Similarly, it was also possible to get to know the activities, study areas, approaches and all processes that are taking place were also understood. The method involved interviewing TASAF staff members (Coordinator and the TASAF vote accountant), the Head Teacher from Mieresini Primary School and the Second Master from Mangi Mareale Secondary School. It also involved talking with two TASAF projects committee members (one from each village).

3.4.5 DOCUMENTARY REVIEW

Documentary review is defined as a process of reading various extracts found in offices or places dealing or associated with the issue relating to what the research is investigating (Miles, 1996 cited in Komba, 2007:30). The data obtained through this technique have enabled the study to obtain information from the documented sources. The main sources of documents were TASAF reports as well as the development reports from Mieresini Primary School and Mangi Mareale Secondary School. The information collected through this technique has added value in the primary data.

3.5 DATA COLLECTION TOOLS

Through the Participatory Rural Appraisal techniques, the primary data were collected using the interview guide and a checklist for key Informants interview and the focus group discussion successively.

3.6 DATA ANALYSIS

The nature of the study is mainly qualitative though some little quantitative information has been collected. Originally, data analysis started in the field where the records for each focus group discussion and key informant interview were cross checked (edited) after the interview. As such data analysis was an ongoing activity. Relevant information was used and others were discarded. This involved situational and contextual analysis where the collected data were qualitatively and manually coded and analyzed. The quantitative data obtained through documentary review were analyzed, described and quantified meaningfully.

3.7 DATA PROCESSING

Qualitative data were processed and analysed through content analysis during the research process similarly some questions were formulated during data collection, where some themes were noted throughout the process.

4.0 FINDINGS AND DISCUSSION

4.1 INTRODUCTION OF TASAF IN MOSHI DISTRICT

According to the district TASAF staff members, Moshi District was not involved in the first phase of TASAF which started in the year 2000. However it started benefiting from TASAF II which was introduced in 2006 all over the country in about 121 Districts. The TASAF II is operating nationally covering the mainland as well as the Islands of Unguja and Pemba in Zanzibar (URT, 2005).

4.2 TASAF DEVELOPMENT PROJECTS IN THE DISTRICT

The study identified eighty nine (89) projects introduced and funded by TASAF II since its establishment in the District. Among them there are those which are complete and others are still in progress. According to TASAF coordinator of Moshi District, these projects have been established in the twenty three (23) villages. These projects are implemented at the village levels as well as at the group levels where there are some groups which are formulated to facilitate the provision of project formulation services among individuals.

4.3 TASAF EDUCATION PROJECTS ESTABLISHED IN THE DISTRICT

Since the establishment of TASAF II, it has managed to establish and fund twenty five (25) education related projects in the district in twenty three (23) villages. According to the District TASAF coordinator all the projects have a value amounting to about eight hundred fifty two million nine hundred twenty eight thousand and twelve Tanzanian shillings (852,928,012/=). The sources of these funds are from the TASAF headquarters basket which is filled by the government together with the development partners.

These projects include; establishment of pre-primary school classes, construction of primary school classrooms, construction of secondary school classrooms, construction of students' and teachers' latrines, maintenance and renovation of classrooms, building of teachers' houses, construction of library for secondary schools, distribution of learning materials, and facilitating payments of schools fees and other related contributions to the identified poor families, and distribution of students' desks and teachers' office tables. Table 2 summarizes the categories of projects established and facilitated by TASAF in the District.

TABLE 2: TASAF EDUCATION PHYSICAL PROJECTS IN MOSHI DISTRICT

Sn.	Name of Project Established	Total number in a District	Number at Mieresini Primary School	Number at Mangi Mareale Sec. Sch.
1.	Pre-primary classrooms	8	1	-
2.	Class rooms	40	6	2
3.	Library building	7	-	-
4.	Laboratory building	4	-	-
5.	Teachers residential houses	8	-	-
6.	Toilet/pit latrines	14	1	1

4.4 COMMUNITY ACCESSIBILITY TO EDUCATION SERVICES

Education accessibility is a very crucial issue in any country for it contributes to society development. Findings of the study have shown that such services established and introduced by TASAF have contributed to the increased education services provision and accessibility. It was revealed by one of the community members at Himo village that before the construction of Mieresini primary schools children around the areas used to walk for a long distance of about five to seven kilometres going to school to the neighbouring villages.

Currently, large number of students has been recruited at Mieresini Primary School from standard one up to standard seven. In fact this school was established by TASAF in 2009. Considering the duration of its establishment, Mieresini Primary School was supposed to have classes up to standard five. However having the students up to class seven was contributed by fact that some of the students who were walking a long distance for attending school were transferred to the newly established nearby school that is, Mieresini. This is the evidence that the establishment of Mieresini Primary School has to a large extent solved uncomplicated accessibility of primary education in these villages. On top of that, funds from TASAF had made it possible for the village to construct one pre-primary classroom, and four classrooms.

PLATE 1: MANGI MAREALE STUDENTS IN A CLASSROOM AND DESKS DONATED BY TASAF

4.5 COMMUNITY APPRECIATION ON THE ESTABLISHED EDUCATION PROJECTS

During the focus group discussion in both villages the community admiration to TASAF educational projects was of very high. Most respondents had acknowledged the way TASAF performs its duties like making sure that all financial regulations in the projects are well administered and observed. Likewise the respondents agreed to have received the TASAF education projects with joy, since it has increased and opened up people's mind of bringing their children to school.

On top of that, other advantages of the project as mentioned during the discussion include; reduced overcrowding students in the classes; attending of school in a single session instead of double sessions as all of them have started attending from morning to afternoon. The following is an example of the evidence narrated by the Head Teacher at Mieresini Primary School.

".....This school was established by TASAF in 2009 and there were four classroom buildings only… we used to teach students by sessions, for example when one class is in class since morning the other class comes during the afternoon and this continued up to when TASAF had built another two buildings to make a total of six buildings, this has made alternation of studying to an end.....".

Furthermore, the project has contributed members' awareness to the community such as bringing their children to school and those with their children in the distant schools are taking their children back to the village nearer schools. This narrates positive reception of the community members to the established project in the village.

At Mangi Mareale Secondary School community members together with teachers appreciated the project too. The project has not only built the two classrooms but also it brought school furniture for students and teachers. As such this has created conducive environment for teaching and learning unlike before.

The extract below was narrated by a boy of class three who was given lift by the researchers after he has attended the morning session and he was leaving from school going back home meanwhile he left his sister attending a tuition session.

".....My sister was studying at Himo Primary school which is far from our home, but when this school was established she was transferred here and she is now comfortable in her studies and she expects to sit for standard seven examinations in September this year, she used to wake up early in the morning so as to arrive at school on time but nowadays I can see her waking up the time I am waking up and she gets time clean up the home grounds just before we leave for school and I also do clean ups of plates used in the last night, she can also get private studies after school and she can attend tuition sessions in the afternoon after studies.....".

PLATE 2: TWO TASAF CONSTRUCTED CLASSROOMS AT MANGI MAREALE SECONDARY SCHOOL

4.6 COMMUNITY UNIFICATION AND TASAF PROJECTS

It is appreciated that TASAF education projects have been of very important that they have stimulated education needs and brought about a new mindset on the importance of education among the villagers. Similarly the projects are acknowledged for their introduction styles that have brought about alliances among the community members and hence strengthening community social capital. The community members have realised the importance of working together as a team for it emphasises openness and accountability to the use and caring of the public funds. This is because the involved communities are the ones who identify and establish their needs and write proposal through filling an application form from TASAF. So these processes have made them work together. One of the female villagers during the focus group discussion had the following comment to make:

"…all of villagers can now work together and trust each other since our leaders from the village whom we appointed them as members of the committee (Community Management Committee) have shown us that we can trust and work together for the good sake of our community…."

It was also emphasised that, working together has made communities manage well all the infrastructures and other properties. For instance a security guard at Mieresini Primary has been hired and being paid by the villagers themselves. Not only that but also lunch is offered to the students at school where the same parents contribute monthly to cater for students' lunch while at school.

4.7 INFLUENCES OF EDUCATION SERVICES ON SOCIO-ECONOMIC WELFARE

The establishment and development of TASAF schools have made some of the private companies, Community Based Organizations and NGOs to be near to the communities. These come into these schools and offer different services. There are those which have been there to provide environmental education more specifically in the conservation of Mt. Kilimanjaro and water sources in the district.

Through the establishment of the Mieresini Primary School villagers have raised the demand for water services in their villages as well as within the school itself. Similarly the established schools have also opened small businesses surrounding the school environment.

Furthermore the construction of two classrooms at Mangi Mareale Secondary School has enabled the school to increase students' enrolment meanwhile the communities around the village to undertake business activities whose customers are teachers and students. Such services are like food selling.

4.8 EDUCATION SERVICES AND SOCIAL SERVICES DELIVERY CHALLENGES

The establishment and provision of social service has no doubt that may bring about the prerequisite for the need to another service. In the two visited villages the projects under the study have led to the establishment of several services like business activities where as some retail shops have been established, environmental education services have also been established since there are Non Government Organizations (NGOs) coming in to educate students on environmental conservation knowledge.

Mangi Mareale Secondary School for example; has a total number of four hundred ninety four (494) students who are being served in these retail shops. On top of that, there are some restaurants (mama lishe) observed around, these have also stimulated self employment among the communities around the secondary school. In addition to that, there is a motor-cycle transport services (*boda boda*) for both teachers and students, which has also created self employment jobs in the village.

4.9 NEED FOR NEW PROJECTS

The establishment and introduction of education projects have brought about the need for creation of other services in the villages and within the visited schools. It was revealed during the discussion at Mangi Mareale Secondary School that the TASAF classrooms were also installed with solar power which is of no use since the school is a day school; rather they requested the solar power to be shifted to the laboratory. They also requested the need to install the solar power to all other classes. Apart from the issue of solar power, there were also several needs raised during the survey. These needs have been mentioned in (table 3) separately from each village visited. The proposed services are meant to be established in the villages or within the school premises in order to facilitate education services more easily and efficiently.

TABLE 3: LIST OF NEW DEMANDED PROJECTS PER VILLAGE

Village	Mawanjeni Village	Himo Village
School	Mangi Mareale Secondary School	Mieresini Primary School
Proposed Projects	• Construction of more classrooms • Electricity power/Solar power installation in all classrooms and teachers' residential houses and in the laboratory • Laboratory equipments • Construction of a dispensary Construction of library • More and modern toilets should be constructed • Construction of Teachers' offices	• Construction of Teachers' offices • Rain water harvesting at the school • Supply of clean water in the village • Construction of agriculture harvests store • Supply of office equipments and furniture's • Construction of library • Construction of a water well

Table 3 shows the need for different projects. During the discussion, it was discovered that the above mentioned projects are the need for requirements. In the light of these findings; these needs differ from one village to another and from one school to another because they are of different environmental settings, and also one being a secondary school and another being a primary school.

At Mangi Mareale Secondary School the study found that TASAF has installed a solar power system which is of no use academically. However they had mentioned that it helps for security purposes only. This has also enlightened them to realise that it would be better if it was installed in the existing laboratory which is however not a TASAF project (the laboratory was not constructed by TASAF). The secondary school itself does not have a library so it was suggested that when TASAF introduces other new projects at the school it would be better if they constructed a library so that students may be using it for private studies during the working days as well as during the weekends. By doing so, students will have a better place for private study.

It was also suggested that TASAF should establish its own projects rather than waiting to fund projects which were already identified and raised by the village communities in the district. This was said so because it was realized that some of the projects identified and established by community members and being funded by TASAF were of no relevance at that particular area. For example the installation of the solar power system would be more useful if was installed in a laboratory than it was installed in a day school classroom.

However it should be remembered that, TASAF does not come up with own projects rather they fund projects which have been raised by the community members themselves. So during the discussion it was also an opportunity for the villagers to identify their new need projects. All the projects mentioned in table 3 are regarded as new era of identifying, preparing and submitting proposals to TASAF for funding.

4.10 CHALLENGES FACING TASAF PROJECTS

In any process of development there must be success, failure and challenges. This section presents and discusses the challenges that TASAF education project face as they were identified and explained during the field visit. During the data collection processes as a response to the question about challenges facing the projects; the following challenges were identified, they have been grouped into three typologies depending on time and how it was experienced.

TABLE 4: IDENTIFIED CHALLENGES FACING TASAF EDUCATION PROJECTS

Project Stages	Challenges experienced
Establishment	• Limited knowledge of project identification (prioritizing knowledge) • Political challenges (political ideology differences)
Implementation	• Community/household income poverty (delaying community/household contribution) • Untimely funding from the government (delays on funding release) • Political challenges (political ideology differences)
Sustainability	• Limited community participation on the caring of the established projects • Delaying in the maintenance of the buildings under TASAF

5.0 RECOMMENDATIONS AND CONCLUSION

5.1 CONCLUSION

The whole system involved in the process of influencing and accomplishing community based programmes is different from one place to another. Thus, in the same case assurance of education services established and those continued programmes by TASAF differs from one place to another depending on the place it has been implemented in the country. All in all the community based programmes seemed to be of great importance in ensuring community social services are delivered accordingly.

Similarly, the study found that, TASAF education projects have stimulated education concerns among the community members, they have also influenced and facilitated education accessibility in the study area whereas students' classroom congestion has been reduced, many schools and classes built have led community members to access education closer to their surrounding environment. Other associated benefits identified include; environmental conservation knowledge, accessibility to other services such as health and transport, employment creation, and the demand for other development projects.

The study also found that there were much of community appreciation of the projects established and facilitated by TASAF, since they have accelerated other development activities in the study areas including other social-economic welfare activities and services like water services as well as outreach activities as multiplying effects.

5.2 RECOMMENDATIONS

The results in this work are expected to be a proceeding of other extensive studies on the role played by community based programmes in facilitating education services delivery in the country and more specifically those education projects under TASAF. However there is a need to collect more information in order to have a good generalization and a better understanding of the sustainability of community based programmes established by TASAF all over Tanzania.

Similarly, that there is a need to have another research in the study area or any other places in the country where projects of these kinds have been introduced. There could be done another study on the impacts of these projects on the living standard improvements and or if the projects have the direction to improve poverty targeting strategies.

Likewise the study recommends that, there is a need to include a body of expertise and consultants during project identification to moderate the discussion at that stage. This is because due to TASAF objectives and strategies that the community members should identify the development projects by themselves was found not to be a healthy idea because of heterogeneity nature of the community members. As such this can lead to social differences among members at the end of the day the project may vest to invest into an intervention which is almost benefiting the minority population in the community. For example at Mangi Mareale Secondary School, it was found that, the idea of installing solar power in the classroom was the idea of a few community members and it was as such a deceptive idea.

REFERENCES

1. Alan, B. (2008). *Social Research Methods*. Oxford: 3rd Edition, Oxford University Press.
2. Komba, C. (2007). *Social Cultural Determinants of Fertility Differentials among the Matengo and Mwera in Mbinga District*. Unpublished M.A Dissertation. University of Dar Es Salaam.
3. Mansuri, G. and Rao, V. (2003). '*Community Based (and Driven) Development' A Critical Review*. Development Research Group. The World Bank. In http://wbro.oxfordjournals.org site visited on 20/06/2013.
4. URT (1996). *Community Development Policy*. Ministry of Community Development, Women Affairs and Children. United Republic of Tanzania.
5. URT (2004). *TASAF II Operational Manual*. Government Project Preparation Team, Government Printer, DSM
6. URT (2005). *National Strategy for Growth and Poverty Reduction*. The United Republic of Tanzania
7. URT, (1995). *Tanzania Education and Training Policy*: United Republic of Tanzania.
8. Yonah, O.Z (2005). '*ICT as a Tool for Poverty Reduction*'. AED 2005: p. 41, available in [www.tzonline.org/pdf/ictsastoolforpovertyreduction1.pdf] site visited on 24/01/2013

WEBSITE

9. www.tasaf.org site visited on 20/11/2012

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you tosupply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail**infoijrcm@gmail.com** for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

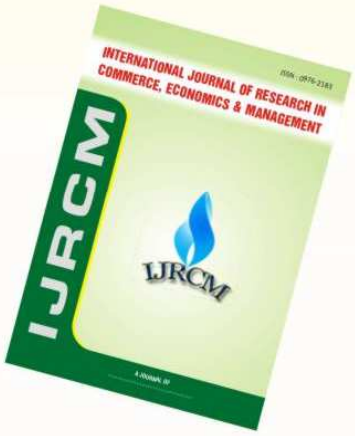
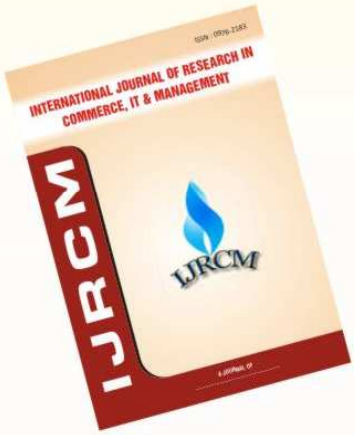
Academically yours

Sd/-
Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals