

UNITED REPUBLIC OF TANZANIA

**KAGERA DISTRICT FISHERIES DEVELOPMENT PROGRAMME
GCP/URT/110/NET**

**SUBJECT: WOMEN DEVELOPMENT IN LAKE VICTORIA
KAGERA REGION**

TECHNICAL REPORT

**Prepared By
LOIS ZIPPORAH KIOBYA
WOMEN DEVELOPMENT ASSISTANT**



**FOOD AND AGRICULTURE ORGANISATION OF THE
UNITED NATIONS**

1.0 Introduction

1.1 Historical Background

On March 1996 the Pilot Phase of Project URT/ 005 /90 was followed by a Transitional Phase,

Project GCP/URT/110/ NET for which purpose was fully to in co-operate the activities into the already operational Netherlands funded District Rural Development Programme. These programme were already in the three districts bordering Lake Victoria namely Muleba, Biharamulo Bukoba Rural and Urban respectively.

The transitional period was considered necessary because of the uncompleted activities from the original pilot phase. The transitional phase had to operate through the efforts of district personnel, rather than to operate through the effort of the regional personnel in the district as has been in practice. To accomplish this change in working practice it was considered essential the services of the already operational/regional central skills unit to be retained during this period; in order to achieve the objective of strengthening the district administration to fully enabling the fisheries sector participate and be supported in the Districts Rural Development Programme. (DRDPs).

The assimilation of the fisheries sector into the DRDPs, prepared the Regional and District fisheries department to be involved into development phase. The region support unit performed a supportive and training role in helping the districts to implement their planned development programmes, in issues such as planning and budgeting , statistical data collection, gender issues, resource and environment management and other issues related to development.

The programme in developing the fishing/ farming communities used a group approach in order to reach the majority of the fishers within the given period. The programme assumed the group to act as catalyst in promoting rural development in the fishing / farming communities.

To achieve such a goal a good foundation was required, the groups/ associations mobilized and well nursed, directed towards achieving the goal and at the same try to solve the pressing problems which may hinder the objective realization.

The programme having dealt with these communities observed that, the level of knowledge in gender issues and credit management at both district and the fishing/ farming communities was dissatisfactory and thus required a special attention ,but it was unfortunate that all required national and international staff including the Gender and Credit Specialists were not available at the right time, resulting the activities not to be performed as expected. For this reason the expected achievement were not satisfactory as the planed activities was behind schedule.

The TOR of the WID Assistant and the Community Development/ Credit Assistant depended to a large extent on recruitment of the Gender and the Credit Specialists. This means the delay in recruiting the Specialists affected the Gender and Credit aspects. These crucial areas of the programme are still needed for the programme to be success.

1.2 The Development Objective.

The Development objective to which the district fisheries development programme was; contributing the improvement of income security for artizanal fishing/ farming communities of the Kagera coastline and offshore Islands of Lake Victoria, through, employment of more diverse efficient sustainable and environmental

sensitive fishing /farming community income earning strategies.

1.2.1. Immediate Objective

- (a) Sustainable resource development through increased capacity of the staff to provide development support to the fisheries sector.
- (b) Sustainable resource development through improved capacity of the fishing /farming communities to identify and seek solutions to their own production and environmental resource management related to the solutions of the village problems for their socio – economic advancement

1.2.2 Output

Fishing farming communities with improved potential for self development / assistance from the district administration

Gender awareness created enabling the fishing communities to sail back into equal rights for all producers

2.0 SCOPE OF THE REPORT

In encouraging attention to Women and Development among programme staff and target groups , the section team; in execution of their duties and responsibilities , identified constraints regarding women in their development process and suggested means by which these constraints can be minimized. Also in considering that economic empowerment of women is a necessary condition for elimination of poverty ,the project team encouraged women empowerment in all

sectors in development process allowing them to derive some form of gainful employment freeing them from utterly dependent upon the economic efforts of others (men).

2.1 Activities implemented

The planed activities during the reporting period was as follows;

- (1) To hold visits and creating awareness in the fishing / farming regarding gender /credit aspects, problem identification, and solution seeking
- (2) Encourage community participation in developmental village activities to enable both women and men work effectively for their developmental plans
- (3) To encourage a wider discussion of gender related issues particularly to community based and sustainable activities such as credit and savings scheme. Income generation ,women empowerment, and employment of both women and youth ,and group mobilization and formation.
- (4) To hold training, with regard to group management and leadership roles running of viable income generating projects gender education, financial management and accounting procedures, resource and environment management
- (5) The training which aimed at family health education .H.I.V and A.I.Ds problems were not conducted due to the fact that it was not included in the budget.
- (6) To make the community members aware on the need to access to social services such as health and education.
- (7) To make room for women in decision making in the development procedures

- (8) The issues of Link workers was not dealt with as the team used the groups/ association members who are already familiar in village issues and they act as animators in the village development programmes.

During the reporting period the section has made the following progress

3.0 IMPROVING OPPORTUNITIES FOR EMPLOYMENT OF WOMEN AND YOUTH IN FISHERIES DEVELOPMENT.

The visits and mobilization done to the fishing /farming communities by the team on the Islands and along the coastline helped women to show more interest in forming and strengthening the informal existing groups. The informal savings and credit groups where only death and marriages occasions have been attended became active from different stages such as mobilizing and mobilized. These groups some later had legal status This step of strengthening group, has helped women to participate in economic and social development such as operating income generating activities in fisheries giving opportunity for women or youth to employ or be employed.

The team learned that women lack groups knowledge in working together as an economic group which led the team has to observe the following issues for including them in future planning and development; which were as follows:

- (i) The historical background of the group, income generating activities carried, future plans and management aspect.
- (ii) The community and its resources such as the socio economic structure, natural resources and problems existing in that particular area. The different socio economic groups living in that particular area the wellbeing of the community members in the household. The Gender Division of labour decision making, and power relations including access to control over resources and ownership of the means of production.

3.1 Group / Association Formation

The project team as said earlier has visited various fishing camp/ village for encouraging and mobilizing more women groups to be formed. Most of the groups have originated from pressure arising from the women themselves, and others from development promoters e.g. the project. The team learned that these fishing/farming communities face both social and economic problems within their working environment. They have been trying to solve these problems individually with no success,. Group – putting together was the only solution for solving pressing problems.

Given the socio-economic problems, women in the fishing/farming communities decided to form small groups so as to help themselves by contributing small amounts of money needed for setting burial and marriage issues as said earlier. As an advancement, the small amounts of money contributed accumulated and later they started each other. These saving were later used to start small income generating projects.

These groups are at different stages of development from mobilizing to fully registered. The team saw the need to evaluate these groups so as to come up with recommendations and suggestions on how to continue sustainably in their development activities.

The project in promoting developing the fishing industry, managing the fisheries resource and environment sustainably, there were a need to have well established community institution which can facilitate and have close contact with the fishers. Taking this into consideration the project realized the communities needs in establishing fishers groups/association. This will finally amalgamate and form a tertiary association. This will make the Government ease to collaborate with the fishers in issues

such resource management, Gender Issues, revenue and data collection for a better sustainable development. Also it will be easy in monitoring and evaluation of these groups progress rather than individually fishers always migrate in search of more rich fishing groups which make difficulty for follow-up if it is individually the groups are still in infertile development and therefore still need a big assistance from districts administrations.

3.1 Status of the visited Groups

3.1.1 Registered Groups

The registered groups have been registered under different acts reflecting the nature of organization and purposes of the groups. Registration delay was due to the officer concerned retired and there was no one to do it. There are only 3 registered women group which were registered under "Business Names (Registration) ordinance Cap 213.

3.1.2 Organized Groups

These groups are well organized and they are on the way for registration. This amount to 3 groups, the district administration is still nursing them for registration.

3.1.3 Mobilizing Groups

These type of Groups are in the forming stage, they are still not organized and the formation is based on their own efforts. They still need guidance from appropriate departments in respective districts in this case groups have taken long time for them to formulize the member get discouragement thus distergrate.

This kind of groups have good intention but due to lack of relevant skills and education such groups easily collapse. The section had to create awareness and advice to the groups of how its groups to stand firm and work in a sustainable way . There are 19 groups in this stage.

4.0 Problems Encountered by the Groups

The WID team learned problems which face these group as follows:

- (a) The members lack managerial and administrative skills to enable the groups/associations.
- (b) The groups investment capital which restrict them from investing in profitable economic activities.
- (c) The group leads lack skills to manage the association, groups in the desired manner.
- (d) The registered groups/association lack the technical know how of formulating sustainable income generating projects. Lack of gender awareness is a serious problem which has resulted into retarded involvement. The project recognized the economic potential existing in these groups, therefore requires prolonged duration in terms of care and assistance. See Appendix I visited groups.

Both the team and the fishing/framing communities expect progressive socio-economic development. This can only be achieved through the consciousness of the community itself in

participating to solve pressing socio-economic problems through identifying pressing problems and seek solutions.

4.1 Efforts made to address the Identified Problems

4.1.1 Accessibility to fishing Gear/Equipment and Capital

The project identified some problems confronting the fishing/farming communities, such as a start up capital and therefore came up with the ideas of a fisheries Credit Revolving Fund which actually was inherited from Project URT/90/55. Through this fund, fishing gears, outboard engines, and other related equipment were loaned to individuals and groups. The loans were in kind in soft loans as they did not inherit the restriction imposed by the banks and other financial institutions.

4.1.2 Fisheries Credit Scheme

This component meant for the active fishers. It included both female and male members who are really involved in actual fishing practices. It meant to assist in provision of loans for fishing gears, outboard engines and others such as lift nets, gillnets etc. The scheme benefited only 8 men out of 11 men with amount worth 7,752/= Tsh mm as the condition were unfavorable to women. During the reporting period one economic registered women group namely Tweyambe Fishing Enterprise was credited a loan in kind i.e. An Outboard 25 HP Engine with a Transport Boat worth 3.58million Tshs the group letter proved not functioning due to gender problems which appeared among the group members. The project got the information and withdraw the loaned equipment and after that a

deep study of the group was done through meetings and late a training workshop which incorporated their spouses after such strategies the loaned boat was returned to the group with a new amendment of loan agreement and 18 months repayment period on monthly installments basis.

4.1.3 Fisheries Women Credit Scheme

This group comprises of fully mature women who are not involved in active fishing dealing with activities which support the fishing industry. This scheme, directed at providing assistance to poor women in fishing communities in the promotion of small scale business with a minimum of formality and a variety of delivery channels. The activities included, tea/small shops, beer shops, fish processing, marketing and distribution of fish such as fuel and oil. The scheme aimed at the women in the communities and the amount loaned was 50,000/- Tshs. with a one month grace period repayment period of six months. No interest was charged and 66 women were assisted under the scheme. The overall repayment figure of 82% was achieved given some of the socio-economic constraints exerted on these women. Empowering women through this credit scheme was initiated. The small significant scheme had on family relationship, was that Husbands in most cases were guarantors of the women and they proved the least reliable using their superior position by misusing the money earned. There was active discouragement as husbands were not comfortable when their wives gained access to an income and the potential power gained. Not all effects were negatives, where some women became involved in fish capture operations renting boats and nets, and some constructed fishing boats. The scheme proved the feasibility of giving small-scale non-secured, is not a good approach for making women self-development. The scheme still emphasized the

difficulties, women face in success to means of production and dealt the issue through various training in Gender Issue. Actual Disbursement was 1,230,000/= Tshs for 66 women beneficiaries the same money revolved for the women. Loan recovery, 888,494/=.

Experience learned through this scheme that women face the following problems:

- (i) Lack of appropriate education for the majority of women makes effort to liberate women economically rather difficult.
- (ii) Lack of land the only thing preventing women from entry many loan issues as collateral for loans or access to acquire fishing inputs e. gear.
- (iii) The Kagera rural life is more or less a closed circuit such that what men say is final. Women are not aware of their rights, in the areas of marriage or inheritance.
- (iv) The profit realized from their income generating projects do not guarantee reinvestment and business expansion or diversification.
- (v) Women spent much time and energy in activities which are not help to their economic well being, they play a dominant role as agricultural producers but do not control the fruits of their labour. The Development efforts do not take into account of gender roles e.g. women would be more effective in participating but as they do own land their effort is easily undermined
- (vi) The WID team played a significant role in identifying this existing gender problems and through the small Scale Loan Fund has provided some assistance towards improving the condition under which women seek to improve their lives. Much is still to be done before any improvement is recognized in the development of gender sensitive working environment. Such as:

- (i) There are factors determining the reluctance of banks and financial institution to lend to women as it is believed that they are inexperienced borrowers usually requesting small loans.
- (ii) The problem of low education/illiteracy hinder them from applying for the loans, as they are unable.
- (iii) Limited legal capacity prevents them from ownership and use of land, which in most cases are used as collateral's for credits.

Table Appendix IV show list women loanies.

4.1.4. Training Seminars/Workshops

Due to gender related problems experienced in this section, training/workshop was another step for trying to solve some of the problems hindering their development. The section facilitated in different training programmes for fisheries/community development and cooperative staff, groups/associations leaders and village leaders e.g. chairman and councilors.

The aim of this training was to equip the participants with necessary and adequate skills and knowledge for helping them in solving the pressing social economic and political problems as the development ideas must come from within the community members where sustainable solution must originate.

Appendix II illustrating a number of Training Workshops conducted.

4.1.5. Purpose of the training was as follows:

- (1) To educate and impart the necessary skills and knowledge for village/group/association leaders in

- group management and leadership roles, bookkeeping and accounts.
- (2) To train and sensitize them on gender issues and be able to act as community animators on gender aspect in rural development planning.
 - (3) To give them knowledge and skills on preparing a viable and profitable income generating activities.
 - (4) To educate them on the importance of running a profitable credit scheme.

4.1.6. The outputs

- (a) Gender awareness created will enable the communities to have equal participation in various social and economical developmental issues.
- (b) The community has acquired skills in the necessity of safeguarding the resource surrounding them, revenue collection and statistical data for future use.
- (c) The community has learned how to run viable income generating activities, manage coordinate and evaluate for a sustainable income generation activities

4.1.7. Evaluation Meetings

According to Annual Workplan, there was evaluation meetings on quarterly basis. The main objective of this meetings was to review district activities, action plans and planning and budgeting. and was to help capacity building of district staff in execution of the activities. The team facilitated and attended these meetings which had been conducted successfully.

5.0 Fisheries Activities

5.1. Fishing and processing

Due to traditional laws and culture women are not directly involved in fishing, they own fishing gears and hire labour for fishing. Also the activity needs a big capital investment, which

make women not to engage in fishing. Through project initiate the number of women has shown an increase as shown in Appendix 3.

5.1.1 Fish Processing

The fisheries related activities reflects to fishing, fish processing i.e. smoking, frying salting and sundrying. The method is accepted by mostly women as they match with their household domestic roles i.e. she can cook, wash for the family at the same time processing fish. Processing activities has the following benefits:

- (i) Provides revenues an increased income for women and the family.
- (ii) Provides a source of protein from processed fish consumed by the local community.
- (iii) Reduces post harvest losses from traditional processing methods to improved processing methods.

5.1.2 Fish smoking /Frying

Fish smoking was improved by introducing the charkor oven. Fante Banda. The advantages of such oven was that:

- (a) Wood consumption is much less than that of open areas e.g. pit kin, stone kin.
- (b) There is low maintenance as they last for a long period.
- (c) Productivity are high as more fish are smoked at one time.

15 individual and one women group with 5 members owned charkor ovens. The project contributed weld mesh wire while the beneficiaries contributed labor and bricks.

Fish smoking was mainly for Sangara Nile Perch and smoked spiced Dagaa where women are most active in every 100 processor you find 60% are women proving that it is a benefitable activity.

5.2. Fish Trading

5.2.1. Fresh Fish Trading

Women act as wholesaler's traders they buy fish from fishermen and resell the product. A number of women had been ate doing business (e.g. Zulial Ikula (Mrs) of Musira Island paddle to Nyamakara with her boat fish for resell. They need more encouragement from the district.

5.2.2 Dried Fish/Dagaa Trading

This product is for far distant markets within and outside the Region. Few women participated in this business as is mainly for large operators, buying in large quantities which exclude women due to in inadequate capital, but women participate where no distance travel is needed e.g. Central Market, Kemondo, Muleba and Biharamulo Markets. There were about 80 women participating in this activities.

5.2.3. Smoked Spiced Dagaa Trading

This business was accepted by women in majority especially Bukoba Urban District. The local demand remains high women have proved to be carries of this activity and have been able to do savings to meet other financial requirements and even to construct homesteads for their family. This activity should be

encouraged by the district administration to help women access to empowerment in economic.

6.0 Non – Fisheries Related Activities

6.1 Vegetable Gardening

Vegetable gardening was one of the income generating activities for women living in the South Coastline (e.g. Chato, Nyakalarango Buzirayombo). The project had not to facilitate this activity (e.g. agriculture inputs) so what the team did was to identify problems dealing with this activity and face Agriculture Officer for consultations. Follow up by the project team was done regularly to the Agriculture division so that women efforts are not frustrated. This activity was strongly encouraged so that fishermen got supplementary food nutrients added to their diet. There were about five vegetable pots along the mentioned coastline:- Nyakakarango, Bwina, Rubambangwe, Kikumbaitare, Katungulu.

6.2. Tea shop, Beer Brewing

Most women in fishing camp/village engage in servicing activities such as tea shops, bar operating banana selling grass cutting and other activities. Women engaging in such activities, savings are high but women seemed to be afraid to invest their money in another income generating activity fearing man/husband to confiscate money.

7.0 Community Development Activities

7.1 Extension Services

The project team noticed the sufficient extension services which does not reach the fishing communities, such a health, agriculture, education, community and cooperative services. Therefore by visiting district administrators the team talked to them importance of integrating activities in field work with all department required to render service in the area and that team spirit should be strongly emphasized. The services are still very limited. The team noticed the women's effort in expanding the volume of their income generating activities which always watered down by their limited access to marketing and transport facilities. Women have showed to be good dagaa traders, fish monger etc. little is has been done to assist them in transport market services as it is recalled only one group was credited a transport boat. The project helped the traditional with attendants to be get health facilities for them to continue helping women i.e. gloves razor blades.

7.1.2 Village Government

Advocating on women referring to specific issues was discussed with the village government leaders to increase women participation. Village leaders have been sensitized through seminars/training and showed a response to help them. One village leader acted as a guarantor to a credit issued for women. I.e. The Tweyambe Fishing Groups of Ruhanga Muleba some village government has agreed to issue plots for tree planting e.g. Ruhanga, Katungulu, Nyakakarango.

7.1.3 Reduce Women's Workload

Women multiple roles had led to increased workload for women requiring combined effort by all individual involved in the planning system which will develop technologies which will reduce the

women's workload. The project team emphasized the introduction of improving technology e.g. to use wheelbarrow for fish to a processing site. Processing method was improved. Chokor ovens constructed easing women to save time, labour and fuel wood. Afforestation in various fishing camps/villages were encouraged about 19.500 trees were planted for firewood domestic use and processing activities. Although access to land is still a problem women were encouraged to plant where it is possible. Day Care Centres were encouraged. They are two centres run by two women groups. Katungulu and Ruhanga Women Groups making women free to participate in other economic and social activities. Effort of the project team was to find where such nursery teachers are to be trained one teacher attended for a one year course period in Mwanza – Nyegezi Social Welfare Institute the cost was beared by the Group itself.

7.1.4 Nutrition/Household Food Security

One of the objective of the project was to improve household food security through supporting and providing changes which increased food security by sustaining and increasing fish production i.e. when fish capture increase there is an increased income which is invested in farming as a result, there is sufficient food. The increased access to food entitlement, increased food security will improve household well being in order to improve such situation project emphasized, the using of improved fishing gears processing methods and issuing credits to women who are involved in every stage of food production. The responsibility of family food preparation rests upon women who make decisions and determine the nutritional well being of their

families. The project encouraged full participation of women in all production process.

8.0 Conclusion and Recommendations

The Policy makers planners (i.e. District Councils should help women in:

- (a) access to technology a factor which will help women in reduce their workload e.g. tree planting fuel saving stoves etc.
- (b) Successful development programmes to incorporate ways and means of gender imbalance.
- (c) Promoting credits and savings to women and youth.
- (d) Deliberate reservation of women positions at grassroots leadership and on education.
- (e) Gender sensitization and training
- (f) Reviewing and rectifying all out model customary laws and traditions.
- (g) Group/Associations services many purposes as they help members gain access to services, provides a channel through which information, technology, training and credit can be obtained, represent members interested before the government. Therefore the district council should nurse them whereby in future become an active institution
- (h) Women should be helped and recognized for access to technology, credit, extension services, land training, and education so as to have a better life standard.
- (i) Promote women's full and equal participation in the social and economic aspects, enforce gender sensitive legislation providing women with secure and equal access to and control over productive resources including credit, land.
- (j) To collect and use the gender desegregated data in fisheries and rural development.
- (k) Barriers of tradition and discrimination which limits their access to technology extension services, training and education in fisheries development. These constraints must be removed so as to have women's full potential and visible partners of rural development.

STATUS OF THE VISITED, MOBILIZED WOMEN GROUPS/ASSOCIATION Appendix I

Name of District	Group Vicinity		STATUS OF THE GROUP/ASSOCIATION AN			
	Coastline	Island	Registered	No.of members	Organized	No. of member
Bukoba Urban	Nyamkazi	-	Tumaini	14	-	-
	Kifungwa	-	Tujiendeleze	12	-	-
		- Msira				
Bukoba Rural		-	-	-	-	-
Muleba	Ruhanga	Nyaburo	Tweyambe fishing Enterprise Reg. No. 11136	14	-	-
	Katungula	Karebe			Kimawaka, Byeyambalo Jipe Moyo	16 12 8
		Bumbile	-	-		
		Iroba Ikuza Nyarugusu				
Biharamulo	Nyamirembe Chato Kikumbaifare Bwina Chato		Shabaha		Santa maria Tegemeo Chisakilane Kujitegemea Tupendane Mwanamsekwa	
			4	40		

Total Number of visited groups 23

TRAINING SEMINAR/WORKSHOPS FOR WOMEN GROUPS LEADERS
Appendix 2

Title of Workshop/Seminar	Place	Dates	Number of Particip
Gender training Workshop	Igabiwo Farm Muleba District	20-24nd October	14 men participant 1 women
Workshop on Gender and Management of Fisheries Group	Muleba District Council Hall	9 th –13 th March 1998	14 women 10 men (spous village leaders
A local training for fishers in Muleba District	Igabiwo Farm Muleba District	18 th –22 nd May 1998	29 participants of 12 wom group leaders i.e. 4 groups out of them only 12 wome participated
Fishers Groups/Associations	Igabiwo Farm	18 th – 21 st August 1998	19 men
Leaders Training Seminar	Muleba District		14 women leaders 2 women Comm. Deve. Of 1 comm. Deve. Officer 1 women fisheries staff

WOMEN DEALING WITH FISHING ACTIVITIES

Appendix III

Name of District	Name of Woman Group/individual	Place of domicile	Ownership Gear
Bukoba District	1. Zenati Moledina	Kemondo Bay	120GN
Muleba District	1. Zulaik Idd Msanve	Ruhanga Fishing Village	Gill nets
	2. Tweyambe F.Enterprise (14 women)	"	Gill Net
	3. Kimawaka women group	Katungulu Fishing Village	Grill Net
	4. Byeyambilo women group	Katungulu Fishing Village	Scoop Nets
	5. Jipe Moyo women	Kinagi Islan Fishing Camp	Scoop nets
	6. Boara Imani 22	Mazinga Fishing Village	Scoop Nets
	7. Janila Christopher	Iroba Bwaniko F. Camp	Scoop nets
	8. Safina Issa (individual)	Iroba bwaniko Camp	Scoop Net
	9. Saida Abdalla (individual)	Kinagi	Gill Net
	10. Geradina Blasio "	kinagi	Lift Nets
Biharamulo	Salome Blasio "	Buzinrayombo	Gill Net
	Philomena Mgoyo "	Chato	Gill Net
	Euphrazia Sangiga "	Chato	8

WOMEN BENECIARIES (FISHERIES WOMEN CREDIT SCHEME

Kagera Fisheries Development Project
Bukoba Urban District - Details of loans sanctioned to women

SI. No.	Name of the borrower	Date of sanction	Amount sanctioned	Amount repaid	Balance outstanding	Recovery Performance
1	Asia Athumani	24.1.1193	50,000.00	50,000.00	0.00	
2	Sifa Hassan	24.1.1193	50,000.00	50,000.00	0.00	
3	Jalia Mohamed	24.1.1193	50,000.00	50,000.00	0.00	
			150,000.00	150,000.00		

Kagera Fisheries Development Project
Bukoba Urban District - Details of loans sanctioned to women

SI No.	Name of the borrower	Date sanction	Amount Sanctioned	Amount repaid	Balance outstanding	Recovery Performance
4	Adelina Daudi	7.12.1993	50,000.00	30,000.00	20,000.00	60%
5	Joyce Kashakala	7.12.1993	50,000.00	50,000.00		100%
6	Esta Mugisha	7.12.1993	50,000.00		50,000.00	100%
7	Jovania Elphas	7.12.1993	50,000.00	50,000.00		100%
8	Winifrida Bamanye	30.6.1993	50,000.00	50,000.00		100%
9	Rozi Kyaruzi	30.6.1993	50,000.00	50,000.00		100%
10	Latifa Ahtumani	30.6.1993	50,000.00	50,000.00		100%
11	Janeth Dismas	29.6.1993	50,000.00	50,000.00		100%
12	Mriam Gama	29.6.1993	50,000.00	50,000.00		100%
13	Theonestina Chiza	22.12.1993	50,000.00	50,000.00		100%
14	Flora Ruta	22.12.1993	50,000.00	50,000.00		100%
15	Lois Heneriko	22.12.1993	50,000.00	50,000.00		100%
16	Rhoda Kahatano	11.10.1993	50,000.00		50,000.00	100%
17	Salvatory Rwakatare	25.9.1997	70,000.00	50,000.00	20,000.00	
	Total		720,000.00	580,000.00	140,000.00	82%

Grand total

**Kagera Fisheries Development Project
Muleba District - Details of loans sanctioned to women - First disbursement**

SI. No.	Name of the borrower	Date sanction	Amount Sanctioned	Amount repaid	Balance outstanding	Recovery Performance
1	Zuliat Mohamed	8.2.1995	15,000.00	15,000.00	0.00	100%
2	Fatuma Emili	8.2.1995	15,000.00	15,000.00	0.00	100%
3	Safina Issa	8.2.1995	15,000.00	15,000.00	0.00	100%
4	Rehema Athumani	8.2.1995	15,000.00	15,000.00	0.00	100%
5	Kudra Zubail	8.2.1995	15,000.00	15,000.00	0.00	100%
6	Saida Fadhili	8.2.1995	15,000.00	15,000.00	0.00	100%
7	Janila Zubaili	8.2.1995	15,000.00	15,000.00	0.00	100%
8	Zainabu Zuabili	8.2.1995	50,000.00	50,000.00	0.00	100%
9	Ngiati Issa	8.2.1995	15,000.00	15,000.00	0.00	100%
10	Anastra Laurian	8.2.1995	15,000.00	15,000.00	0.00	100%
11	Zawadi Nuram	8.2.1995	15,000.00	15,000.00	0.00	100%
12	Tweyambe Fishing	5.9.1997	3,580,000.00	310,000.00		
	Total for 1995		200,000.00	200,000.00	0.00	12%

Grand Total

3,780,000.00

510,000.00

(* women for Tweyambe Group)

**Kagera Fisheries Development Project
Biharamulo District - Details of loans sanctioned to women**

SI. No.	Name of the borrower	Date sanction	Amount Sanctioned	Amount repaid	Balance outstanding	Recovery Performance
1	Judi Reuben	28.10.1993	50,000.00	50,000.00	0.00	100.00%
2	Dorcas Geradi	28.10.1993	50,000.00	50,000.00	0.00	100%
3	Zainabu Samson	28.10.1993	50,000.00	50,000.00	0.00	100%
4	Helena Ndibalema	28.10.1993	50,000.00	50,000.00	0.00	100%
5	Sabina Haule	28.10.1993	50,000.00	50,000.00	50,000.00	0.00
6	Ivetta John	28.10.1993	50,000.00	50,000.00	0.00	100%
7	Maria Mathias	28.10.1993	50,000.00	50,000.00	0.00	100%
8	Edith Rweyemamu	28.10.1993	50,000.00	50,000.00	0.00	100%
9	Philomena Shija	28.10.1993	50,000.00	50,000.00	0.00	100%
10	Drocas Geradi	20.10.11993	50,000.00	50,000.00	0.00	100%
11	Mfundo Tungaraza	19.3.1993	50,000.00	50,000.00	0.00	100%
12	Chausiku Samsoni	19.3.1993	50,000.00	50,000.00	0.00	100%
13	Aurelia Aloys	19.3.1993	50,000.00	50,000.00	0.00	100%
14	Philomena Shija	19.3.1993	50,000.00	50,000.00	0.00	100%
15	Sofia Rwechungura	19.3.1993	50,000.00	50,000.00	0.00	100%
16	Bahati Sebastian	19.3.1993	50,000.00	50,000.00	0.00	100%
17	Costancia Meja	19.3.1993	50,000.00	50,000.00	0.00	100%
18	Helena Ndibalema	19.3.1993	50,000.00	50,000.00	0.00	100%
19	Chausiku Samsoni	12.1.1993	50,000.00	50,000.00	0.00	100%
20	Verdiana Malima	12.1.1993	50,000.00	50,000.00	50,000.00	0.00
21	Asumani Rajah	12.1.1993	50,000.00	50,000.00	0.00	100%
22	Thereza Paskali	12.1.1993	50,000.00	50,000.00	0.00	100%
23	Marietta seneda	11.1.193	50,000.00	50,000.00	0.00	100%
24	Salome Blasio	11.1.1993	50,000.00	50,000.00	0.00	100%
25	Suzana Nzegenuka	11.1.1993	50,000.00	50,000.00	50,000.00	0.00
26	Merciana Pius	10.1.1993	50,000.00	13,000.00	37,000.00	26%
27	Total 1993		1,300,000.00		187,000.00	86%
28	Esther Japheli	26.4.1995	50,000.00	50,000.00	0.00	100%
29	Ivetta Jovin	26.4.1995	50,000.00	50,000.00	0.00	100%

	Sl. No.	Date	Amount	Amount	Balance	Recovery
			Sanctioned	repaid	outstanding	Performance
30	Mariam Vicent	sanction				
31	Edith Rweyemamu	26.4.1195	50,000.00	50,000.00	0.00	100%
32	Edina Charles	26.4.1995	50,000.00	50,000.00	0.00	100%
33	Zainabu Samason	26.4.1995	50,000.00	50,000.00	0.00	100%
34	Felista Rwechungura	26.4.1995	50,000.00	50,000.00	0.00	100%
35	Consolata Rwezaula	28.8.1996	50,000.00	50,000.00	0.00	100%
36	Verdiana benjamini	28.8.1996	50,000.00	50,000.00	0.00	100%
37	Ivetta Jovin	28.8.1996	50,000.00	50,000.00	0.00	100%
38	Edith Rweyemamu	28.8.1996	50,000.00	50,000.00	0.00	100%
39	Helena Charles	28.8.1996	50,000.00	50,000.00	0.00	100%
40	Zainabu Mbwile	28.4.1996	50,000.00	50,000.00	50,000.00	100%
	Total 1996		600,000.00	1,863,000.00	424000.00	89%