



TRAINING IMPACT ASSESSMENT OF DAI PESA PROJECT

Implemented By:



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June 2005

Table of Contents

EXECUTIVE SUMMARY	1
1 BACKGROUND INFORMATION	6
1.1 INTRODUCTION	6
1.2 DAI PESA TRAINING PROGRAM	6
1.3 IMPACT TRACKING EXERCISE.....	8
1.4 EXPECTED OUTPUTS OF THE EXERCISE.....	9
1.5 THE METHODOLOGY OF THE EVALUATION.....	9
1.6 LIMITATIONS OF THE EXERCISE	11
2. FINDINGS OF THE EVALUATION	13
2.1 BACKGROUND INFORMATION OF MSEs	13
2.1.2 COURSES ATTENDED	13
2.1.3 MAIN CROPS.....	13
2.1.4 BUSINESS OWNERSHIP.....	14
2.2 PRIOR AND POST TRAINING SITUATIONS	15
2.2.3 PROFITABILITY AND INCOME LEVELS OF MSEs	17
2.3 OTHER EFFECTS AND OUTCOMES OF TRAINING.....	17
2.4 SAVINGS AND CREDIT COOPERATIVE SOCIETIES (SACCOS).....	19
2.5 EMPLOYMENT OPPORTUNITIES.....	22
2.6 TRAINING	23
2.7 DAI ORGANIZED CONFERENCES	25
2.8 HIV/AIDS AND PERFORMANCE OF MSEs.....	26
2.9 FURTHER OPINION ON THE PROJECT	27
3. TRAINING IMPACT	28
3.1 INTRODUCTION.....	28
3.2 TRAINING IMPACT ASSESSED	29
3.3 UNACCOMPLISHED TASKS	33
4. CONCLUSIONS AND RECOMMENDATIONS	37
4.1 CONCLUSIONS	37
4.2 RECOMMENDATIONS	38

List of Tables

- Table 1: Population Sample
- Table 2: Education of MSE Operators
- Table 3: Prior and Post Training Situations Compared
- Table 4: Effects of DAI PESA Training Program
- Table 5: Issue on SACCOS

List of Figures

- Figure 1: Course Participants in %
- Figure 2: Ownership of MSEs in %
- Figure 3: Reasons for Not Getting SACCOS Loans
- Figure 4: Types of MSE Workers before and after Training

Appendices

- Appendix 1: Ex-Trainees of Selected Training Courses for Impact Tracking by Region
- Appendix 2: Characteristics of Respondents
- Appendix 3: Other People Met and Interviewed
- Appendix 4: Dodoso la Kupima Mafanikio ya Mafunzo Katika Mradi wa
DAI PESA Kipindi cha Mei, 2003 – Septemba, 2004
- Appendix 5: Dodoso kwa Wadau Wengine

Acronyms and Abbreviations

AIDS	Acquired Immunity Deficiency Syndrome
ARV	Antiretroviral
ASDS	Agricultural Sector Development Strategy
COP	Chief of Party
CRDB	Cooperative and Rural Development Bank
DAI	Development Alternative Inc.
EDC	Enterprise Development Centre
FOs	Filed Officers
HIV	Human Immune Virus
KFA	Kuabada Farmers Association
KIFAA	Kilongo Farmers Association
LOs	Liaison Officers
M&E	Monitoring and Evaluation
MOFACOS	Mtindiro Orange Farmers Cooperative Society
MSEs	Micro and Small Enterprises
PCs	Project Coordinators
PESA	Private Enterprise Support Activities
PRSP	Poverty Reduction Strategy Paper
RRC	Rural Resource Centre
TA	Training Advisor
TCCIA	Tanzania Chamber of Commerce, Industry and Agriculture
TOT	Training of Trainers
URT	United Republic of Tanzania

EXECUTIVE SUMMARY

Highlights

Total MSEs trained (May 2003 – January 2005):	15,093 (compared to original project target of 4,500)
Increase in sales since project initiation:	Sales volume increase: 950% Sales value increase: 380%
MSEs interviewed for this report:	843 (19% female)
MSEs happy with training method and content:	98%
MSEs who increased income following training:	92%
MSEs making profit in their business:	Before training: 36% Following training: 86%
MSEs who are members of SACCOS:	75%
MSEs who joined SACCOS following training:	68%

- ES1 The DAI PESA Project, financed by USAID, was launched in February 2003. The overall goal of the project is to improve income and employment opportunities for micro-small enterprises (MSEs), including farms, through market links and information, policy change, strengthened associations, and business skills training in the private sector in six regions. Some of the expected results are; improved policy and regulatory environments for MSEs, broadening MSE access to markets and strengthening business capacity of MSEs. The project targets the following outcomes: promotion of public-private policy dialogue; strengthened producer and business associations; improvement and dissemination of business and market information; the establishment of market linkages between MSEs/producer groups and private sector services and buyers; improvement of MSE business skills and Improvement of MSE access to credit facilities. DAI PESA practices an integrated subsector value line, methodology to accomplish this holistically.
- ES 2 The impact tracking exercise of the training evaluation focused on two main things, namely, effectiveness, that is, comparing what the actors (DAI PESA, EDC and other partners) planned to achieve and what they have actually achieved, and Impacts that looked at the effects that the program interventions/activities have had on the intended beneficiaries and on the wider socioeconomic framework.
- ES 3 The methodology of the evaluation exercise was participatory, bringing together all key actors in the project in terms of data collection activities and suggestions for future project activities. Five regions where training had been conducted were covered. Primary data collection entailed getting into contact with ex-trainees through the use of questionnaires. Face to face interviews were conducted with EDC management, DAI PESA Field Officers, trainers and representatives of business associations. Reports and documents on the training program were consulted. The collected data were

quantitatively and qualitatively analyzed using the Statistical Package for Social Sciences (SPSS) computer software package. The exercise was constrained by time, with information sent to MSEs at short notices coupled with bad weather such that access to some places was difficult. Other constraints include illiteracy and some targeted people could not be found.

ES 4 In total 843 former trainees of the programme responded to the questionnaire and females constituted about 19%. Almost 85% had attained primary school education whereas 3% had never been to school. About 89.1% had family responsibilities. In terms of courses attended, there were slight differences but business awareness was on the top with 22% followed by cash management with 21.5%.

ES 5 There was a marked difference between pre- and post-training in terms of all aspects that were trained about such as record keeping and budget preparation as seen in the table below.

Prior and Post Training Situations Compared

No.	Factors	Prior training situation		Post training situation	
		Number	%	Number	%
1	Distinguishing personal and business funds	175	21.7	715	89.3
2	Business record keeping	162	19.7	728	90.3
3	Any surplus made	286	36.3	661	86.4
4	Budget preparation	216	26.9	710	89.5
5	Good Group	Good	Good	Good	Good
	Leadership:	284	36.6	641	83.4

ES 6 Similarly, profit and income levels significantly show remarkable changes as seen in the table on the next page. Songea Rural, Morogoro and Mbarali excelled in these two aspects. The overall changes in terms of those who were making profit rose to 86.4% after training from a mere 3% before the training. Other effects are clearly evident in crop husbandry and business operations, marketing skills, sales volume, and formation of and membership in economic groups. The project has also shown greater improvement in employment opportunities, women accounting for about 41%.

Effects of DAI PESA Training Program

No.	Factor	“Yes” in %
1	Diversification of business types/Introduction of other businesses	66.6
2	Technical training increased crop husbandry skills	96.7
3	Increase of income levels	92.3
4	Any surplus made	86.4
5	Training strengthen business operations	96.1
6	Marketing skills	69.9
7	Price increases	63.0

ES 7 On the main crops targeted by the project (citrus fruits, paddy, paprika, sugar cane and onions), it was found that there were some farmers who had other crops as their main income earning sources. These crops include maize, tobacco, tomatoes and millet. This means that the training had multiplier effects as farmers applied the acquired knowledge and skills to crops that were equally important to their livelihoods as cash as well as food crops.

ES 8 The quest on the issue of ownership of MSEs revealed that 57.7% of respondents said that respective business operations were jointly owned by both men and women. Another interesting aspect was that 74.5% of ex-trainees are members of SACCOS and a good number of these economic groups including SACCOS (61.3%) and farmers’ associations were formed after DAI PESA / EDC training, and 68.1% of members also joined these groups after training.

Issue on SACCOS

No.	Factor	Yes Responses in %		
		Men	Women	All
1	SACCOS member	73.7	77.8	74.5
2	Joined after training	67.9	68,8	68.1
3	Got any loans from SACCOS	27.7	21.1	26.5
4	Training helped to get loans	68.5	80.9	70.7
5	Loans increased efficiency/performance	74.1	84.4	76.1

ES 9 The evaluation of Training Process indicates that to a large extent the trainees (97.9%) were happy with both the training methods and the content of the programme. However, there were some reservations in some areas of attention. The duration of the training was often considered to have been inadequate.

Some of the corrective measures suggested include identification of appropriate and adequate teaching places, adequate and well-equipped trainers, and need to train community and group leaders in management related fields. Other suggestions are to provide with cash instead of food, more use of participatory approaches during training and availability of a timetable to participants in good time before the training.

ES 10 In terms of DAI PESA organized conferences, it was clear that this form of training was very useful in exposing the trainees to many other things happening out there despite the fact that chances were limited to only few participants.

Regarding HIV/AIDS and Performance of MSEs, it became clear that DAI supported activities were affected by the pandemic. About 30.5% of the members who gave their responses were affected. As a result, members made suggestions as to what they thought DAI could do in relation to HIV/AIDS. These suggestions include training on prevention, support on antiretroviral (ARV) drugs, availability of medical experts and support of AIDS victims.

General opinions on DAI PESA training program participants expressed their gratitude to DAI for conducting the training, recommended extension of such training to other MSEs and duration for training be increased, availing more qualified trainers and that DAI should help in securing the markets.

ES 11 Assessment of DAI PESA training program to the operations of MSEs revealed that there was an impact on the acquisition and application of knowledge and skills in different aspects; with over 90% of MSE operators saying they were satisfied with contents, delivery process and the training materials. The respondents show that the training helped them in improving their outputs in crop husbandry and production, business operations, accessibility to financial services such as SACCOS, better incomes and profitability and employment opportunities. This was, therefore, a confirmation that the project was relevant and in line with the national strategies to fight poverty at all levels. The issue of sustainability was also considered to be positive, as people have acquired lasting life skills. However, it was pointed out that there were still some areas that needed further attention such as market outlets and losses of products due to waste and decay.

ES12 The goal and objectives of DAI PESA and those of training in particular are still very relevant. The project has played its part in the promotion of business education and technical skills as expected by government authorities. Local Government authorities are recognizing the organization's contributions to the sectors of agriculture, cooperatives and marketing.

The project has enabled to train a total of 15,093 MSEs from May 2003 to January 2005, already far above the originally targeted number of 4,500 MSEs for four years. Sales volume has also gone up by over 950% while sales value has increased by almost 380% since the project started operating in the country. More MSEs have also been able to access inputs for their farm activities. Through training, DAI PESA has thus played an important role in:

1. Poverty reduction strategy including food poverty (food deficiency) estimated at 37%,
2. Reducing vulnerability amongst the poorest groups.

3. Promoting rural development.
4. Improving the quality of life and social well-being of the people.

ES 13 Recommendations

It has become apparent that the demand for this kind of training has not been satisfied. Some of the suggested steps as a way forward include the following:

a) DAI PESA

For the remaining project period, DAI PESA should focus on the following:

1. Continue assisting its partners to consolidate what they have achieved so far.
2. Strengthen capacities of partners in preservation, processing and marketing their products so as to minimize losses due to waste and decay. The DAI section that deals with market linkages has to address this matter.
3. Support partners to acquire necessary skills and strategies to sustain their groups and projects when their partnership with DAI comes to an end.
4. Emphasize sustainability of groups and group linkages.
5. Use the experience it has gained to solicit more resources (including joining hands with other donor agencies), assist the needy and take part in HIV/AIDS prevention.

Beneficiaries would appreciate if the project is extended for another three years and the following areas may be considered for intervention:

1. Improvement of the teaching-learning environment
2. Strengthening Management Capacity at all levels
3. Controlling the spread of HIV/AIDS
4. Land ownership and pricing of products

b) MSEs and DAI PESA Partners

1. Continue putting into practice of what they have gained from training conducted by DAI and other agencies.
2. Should show initiatives in resource mobilization and finding additional partners to fund their programs and activities.

c) Government

1. Integrate the DAI PESA project into their programs and invite the field officers to sector meetings.
2. Relevant government agencies get ready to take over the management of the project when DAI stops supporting MSEs.
3. Facilitate the alleviation of land problems facing farmers especially in Mbarali.
4. Assist in finding market outlets for the farmers through availing information and inviting farmers to participate in exhibitions and trade fairs

1 BACKGROUND INFORMATION

1.1 Introduction

Development Alternatives Inc. (DAI) is a US Corporation in business development services that has been awarded a contract to implement The USAID-funded Private Enterprise Support Activities (PESA) Project in Tanzania for the period October 2002 to September 2006.

1.1.1 Project Description

The overall goal of the project is improving income and employment opportunities for micro-small enterprises (MSEs), including farms, through market links and information, policy change, strengthened associations, and business skills training. The project whose objective is to support MSEs in the private sector in six regions to increase their participation in the economy is expected to produce the following results:

- Improved policy and regulatory environments for MSEs
- Broaden MSE access to markets
- Strengthen business capacity of MSEs.

1.1.2 Project Expected Outcomes

According to the project write-up the project's outcomes include the following:

- Promotion of public-private policy dialogue
- Strengthened producer and business associations and the member services offered.
- Improvement and dissemination of business and market information
- Added value and the establishment of market linkages between MSEs/producer groups and private sector services and buyers
- Improvement of MSE business skills
- Improvement of MSE access to credit facilities

1.2 DAI PESA Training Program

1.2.1 Purpose

The DAI PESA training program is intended to enhance business skills of the MSEs for improved performance leading to improved income and employment opportunities. Being an integrated subsector development project, DAI PESA's training has expanded to include technical farming and post-harvest, as required by expressed needs of project beneficiaries.

1.2.2 The Need for the Training Program

Labour productivity improvement is dependent on the level of education and/or training acquired by an individual. The link between education/training and labour productivity is no clearer than in the area of technical training.

Education and training improves people's ability to acquire and use more complex information, thereby deepening on their understanding of themselves, their environment and the fast globalizing world. Also, education enriches human minds by broadening their experiences and imaginations, and improves the choices they make as producers, consumers, citizens, and members of communities and households. The 1991 World Development Report on The Challenge of Development puts it this way:

Education strengthens people's ability to meet their needs and those of their families by increasing their productivity and their potential to achieve a higher standard of living. By improving people's confidence and their ability to create and innovate, it multiplies their opportunities for personal and social achievement (p.56).

While reviewing the linkages between human resource development and economic growth, Omari (1997) revealed that the link lies in:

- Widespread of skills essential for economic performance in agriculture, industry and service.
- Improved social needs – such as clean and safe water, better health services, and better good governance.
- Greater development initiatives and competitive spirit, entrepreneurship, democratic participation on political and economic spheres.

1.2.3 Skills Gaps and Areas for Training

Through its subcontractor Enterprise Development Centre (EDC), and field staff DAI conducted Sensitization and Training Needs Assessment workshops for stakeholders in twelve (12) districts / subsectors. Workshop participants (district leaders and farmers) identified gaps and critical areas for training. Constraints MSEs faced pointed out during these workshops included:

- i. Lack of business education and business skills
- ii. Inadequate technical skills
- iii. Unreliable market outlets and poor pricing
- iv. Lack of capital
- v. Lack of appropriate seeds and other agricultural inputs
- vi. Poor record keeping
- vii. Poor harvesting and storage
- viii. Land tenure, mainly in Mbarali

The need for education and training was seen necessary to raise the farmers'

- i. Business skills and knowledge on the aspects of proper record keeping, marketing, cash management, business plans formulation, savings and credit schemes and formation of economic groups in order to strengthen their economic well being.
- ii. Technical skills in planting, farm inputs/implements, harvesting, processing and storage

EDC developed training materials relevant to the expressed needs of SMEs and has implemented the DAI PESA Training Program from May 2003 onwards. The selection of training topics was based on the training needs/gaps identified during the sensitization and needs assessment workshops which were also conducted by EDC.

1.3 Impact Tracking Exercise

1.3.1 Purpose of the Training Impact Tracking Exercise

The impact tracking exercise was meant to examine the contribution of DAI PESA training program to the project's goal, that is, of improving income and employment opportunities for micro-small enterprises (MSEs), including farms. All along, training has been expected to provide trainees (MSE operators) with relevant knowledge, skills and attitudes to enable them to cope more effectively with the environment in which they find themselves.

DAI and other key stakeholders would also like to use this exercise as a way of assessing achievements made by the program with the aim of determining its effectiveness, impacts, strengths, weaknesses and areas needing improvement, as well as the challenges facing the program. The results of this exercise, it is expected, will form the basis for design of future training programs.

1.3.2 Evaluation Components

The impact tracking exercise looked at, among other things, two main components as follows:

Effectiveness: comparing what the actors (DAI PESA, EDC and other partners) planned to achieve through training and what they have actually achieved, that is, the progress made towards meeting its objectives?

Impacts: the effects that the program interventions/activities have had on the intended beneficiaries and on the wider society. The team also looked at the impact the program has had on women.

The evaluators examined the trends on learners targeted by DAI PESA Project in terms of some of the key indicators including farm produce, incomes, profitability, record keeping, formation of economic and savings groups, access to credit facilities, employment opportunities, markets and prices. Sustainability aspects were also considered.

Answers to three questions were sought: (a) *Did the people who were supposed to benefit get what they wanted/expected?* (b) *Were their needs, as they understood, met?* (c) *Are the activities achieving the intended results and/or any other positive or negative results?* It was assumed that impacts had been identified during the planning stages.

1.4 Expected Outputs of the Exercise

Outputs of this evaluation are:

- i. A preliminary report (1st draft report) in an electronic copy for DAI review and 3 copies of report hard copies.
- ii. A final Report of the evaluation: Three hard copies and 1 CD of the electronic version of the report.

1.5 The Methodology of the Evaluation

1.5.1 The Method

The evaluation exercise was participatory, whereby all key actors in the project (farmers, DAI FOs, farmers' associations and TCCIA) were involved in the data collection activities and provided very useful views as regards to the future of the project.

The study utilized both primary and secondary sources of data. Primary data collection entailed getting into contact with ex-trainees. Data collection for the study included:

- a) The use of pre-coded questionnaires administered by the study team to ex-trainees.
- b) Personal interviews with EDC management, DAI PESA Field Officers, trainers and representatives of business associations (**Appendix 3**). In some cases, focus group discussions were used.
- c) Use of reports and documents on the training program.

Visits to sampled entrepreneurs and on-the-spot assessment were made in order to obtain a comprehensive picture of their respective businesses.

1.5.2 Sampling and Sample Size

All the five regions, where training had been conducted, were covered by this study: Iringa, Mbeya, Morogoro, Ruvuma and Tanga. Rukwa did not take part in this exercise because the sub-project was launched only in September 2004. With the assistance of EDC and DAI field officers the sampling was made as objectively as possible taking into account sub-sectors, business occupations and geographical coverage. It was decided to target 10% of the trainees. The selection of districts was based on the number of entrepreneurs who had undertaken training. The field work in the selected areas aimed at covering 1,086 ex-trainees, that is, 10% of the target of 10,856. A list of all the trainees was prepared and assigned numbers (1 to 10,856). The selection began with number 5 and others were selected after every 10 people. *Table 1* shows the population for each region.

Table 1: Population Sample

Region	Population		
	Targeted	Sampled	Reached
Iringa	1,703	170	172
Mbeya	2,381	238	172
Morogoro	3,168	317	256
Ruvuma	1,976	198	118
Tanga	1,628	163	125
Total	10,856	1,086	843

1.5.3 Data Collection

Face-to-face interview method was chosen so that the interviewers could explain questions and thus ensure uniformity to respondents' interpretations. The technique was also intended to increase a high response rate. Time constraint was another factor behind the use of this technique. This method was chosen because it enabled data collectors to have greater control over the data-gathering process and allowed the interviewer to help if respondents had problems of interpreting questions (*Photo 1*). A limitation of this is that the respondent may feel that anonymity has been lost, regardless of the assurances given by the interviewer.

Low response rates in Muheza and Kilombero were due to inaccessibility because of rains that had started. The exercise in Ifakara had to be abandoned as the road became impassable. Only two villages in Madibira were covered due to movement problems between Madibira and Mbarali bearing in mind the little time we had for data collection.

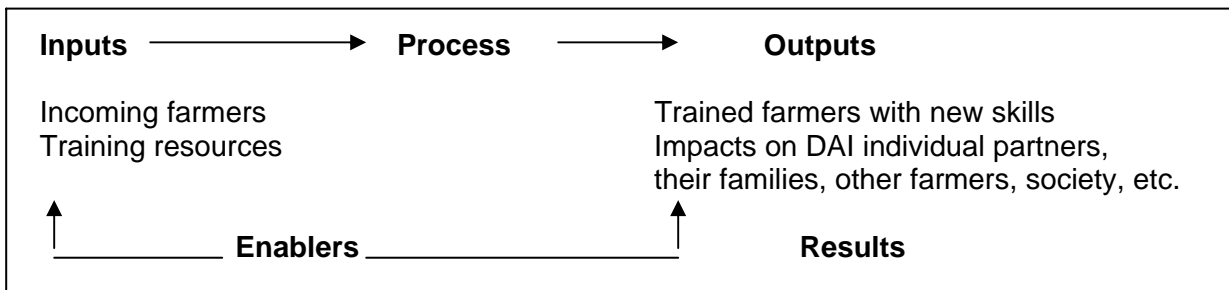


Photo 1: Magubike respondents paying attention to the instructions regarding the completion of the questionnaire.

1.5.4 Data Analysis

Both qualitative and quantitative data collected was analyzed accordingly. The quantitative data was keyed into the computer, processed and analyzed using SPSS computer software package, spreadsheets and other statistical/arithmetical calculations. Frequencies were prepared for most of the variables. Where necessary, higher statistical analysis including cross-tabulations, basic relations, statistical averages, maximum and minimum levels were calculated. Inter-centers and sub-sector school comparisons were also carried out, where possible.

In attending the research questions, a simple Excellence Model of education and training was considered to be:



In this simple model, farmers with a certain set of capabilities or skills, DAI personnel, trainers and other training materials are considered to be the inputs; the training programs are the processes that provide farmers with a new set of skills or capabilities, which are on the output side of the model.

In this study, the concern was the output component of the model, that is, trained farmers and the resulting changes or impacts on them and the wider society. Our main concern was the benefits of the DAI PESA training program, that is, the Excellency of training results.

1.6 Limitations of the Exercise

The tracking exercise faced various constraints as indicated below:

- i. Time. The villages covered were scattered and not easily accessible. This required more time than was available.
- ii. Logistics of reaching villages caused communications breakdowns in pre-advising sample survey participants.
- iii. Weather: The exercise began when the rains had started. Most of the areas in Morogoro region (Matombo, Kilombero and Ifakara) and Muheza were inaccessible. Vehicles got stuck in Matombo and Kilombero, for example.
- iv. Timing: Due to the rains that had began at the time of this exercise the farmers were attending their farms thus leading to low response. Timing was not

appropriate let alone that they had been informed of the evaluation at a very short notice. In Kwamgwe in Handeni, for example, advice was given that the exercise is conducted not before 3 o'clock in the afternoon. It was not easy to get in touch with them while in their farms as they had their mobile phones switched off to avoid unnecessary interruptions.

- v. Illiteracy was also a problem to some respondents mostly in Muheza, Matombo, Tanga Urban and Songea Urban (Appendix 2). This required more time as they had to be assisted.
- vi. Some of the people could not be easily found due to shifting to other places and in some cases (Muheza) deaths. Some groups like MUWAMU in Tanga Muheza were not functioning while some farmers in Iringa attended the training to acquire paprika husbandry although they no longer fall under the DAI PESA Project. Replacement was also a problem because when the farmers found out that they were not in the list of those to be interviewed they went to attend to other activities.
- vii. Despite these limitations, ROMME was successful in interviewing a sample of nearly 900.

2. FINDINGS OF THE EVALUATION

2.1 Background Information of MSEs

2.1.1 Gender, Education and Marital Status

A total of 843 former trainees under DAI PESA training program responded to the questionnaire and women respondents accounted for 19.1%, that is, 161 women MSE operators. A total of 826 respondents indicated their levels of education as Table 2 shows. Most of the ex-trainees (85%) had attained primary school education and 3% had not gone to school at all. Most illiteracy was noted in Muheza (17.4%) followed by Morogoro Rural and Tanga Urban.

Most of the business operators had family responsibilities as 89.1% of them were married, though Tanga Urban has more widows than other districts. More single women have been observed in Namtumbo and Morogoro Rural. *Appendix 2* shows the details for each district.

Table 2: Education of MSE Operators

Education Level	Number	%
None/Not gone to school	25	3.0
Primary	702	85.0
Secondary	75	9.1
Post secondary	6	0.7
Adult learning	18	2.2
Total	826	100

2.1.2 Courses Attended

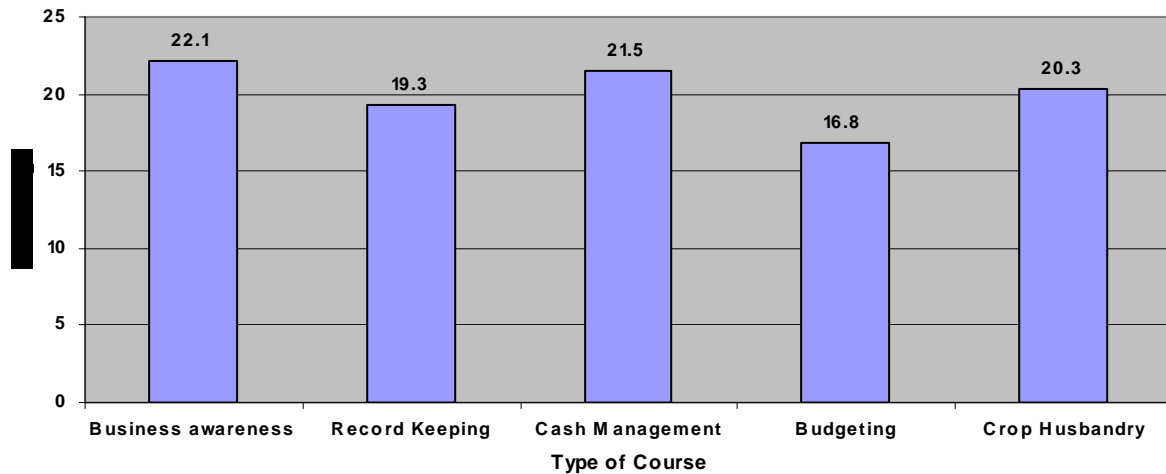
On the whole, very little differences were noted in the distribution of courses among MSE operators under this program. The respondents were more or less equally distributed among the courses although business awareness seemed to lead (22.1%) followed by cash management (21.5%) as *Figure 1* reveals. Differences were noted in the distribution of courses in the concerned districts. Record keeping has not been conducted in Iringa and Ruvuma regions while budgeting has been carried out only in Morogoro and Tanga. Although cash management has been conducted in all the regions it is only in Songea where women alone attended this course.

2.1.3 Main Crops

The respondents were asked to mention the main cash crop they were growing. It was observed that although most of the farmers were mainly engaged with the crops that were targeted by the project, that is, citrus fruits, paddy, paprika, sugar cane and onions, there were farmers who had other crops as their main income earning sources. These crops include maize especially in Songea Urban and Songea Rural where 58.8% and 36.7% of the respondents respectively,

mentioned this crop. Other crops were tobacco mainly in Namtumbo (28.1%) and Songea Rural (13.3%) and millet in Songea Rural (10%). Beans also are important in Songea Urban and Namtumbo. Other crops that have been pointed out include tomatoes (Iringa and Ruvuma regions). These results mean that farmers apply the acquired knowledge and skills to crops that are of key importance to their livelihoods, that is, cash as well as food crops and not limited to those earmarked by DAI PESA project. Another explanation for such results is that some of the targeted crops like paprika have been introduced recently and have yet to be harvested. This is why paprika has relatively lower rankings in Songea Rural (13.3%) and in Namtumbo (40.6%).

Figure 1: Course Participants (in %)



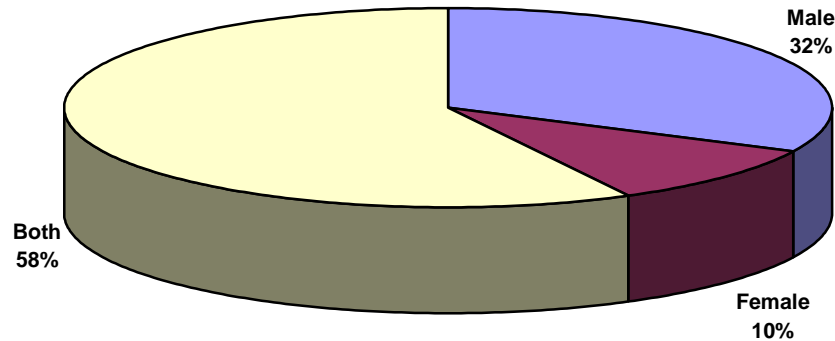
Like many parts of the country, with the exception of Ruvuma, most farmers under this project depend on one crop for their livelihoods. This situation is not optimal and may be detrimental to poverty alleviation and food security efforts. Over 90% of all the respondents depend on one crop. For example only 5 of the 172 Mbarali respondents mentioned other crops in addition to paddy. Almost 95% of Kilosa and Kilombero farmers depend on sugar cane while Handeni residents depend mainly on oranges.

2.1.4 Business Ownership

Another point of interest noted regards ownership of SMEs. As *Figure 2* reveals over half of the respondents (57.7%) indicated that both men and women jointly own their respective business operations. These results are interesting as they indicate a positive change of attitude towards gender equality and gender equity. Traditionally, income-earning activities were men's domain. It would have been interesting for gender and human rights activists to know how this change came about and to what extent the DAI PESA training program contributed. Another finding is that the majority of the ex-trainees (74.5%) are members of SACCOS and a good number of these economic groups, including SACCOS (61.3%) and farmers' associations, were formed after EDC training and 68.1% of members also joined these groups after training. As long as both males and females formed these economic groups ownership by both men and

women should not be surprising. Sole female ownership (10.2%) can be partly explained by the fact that some MSE operators are unmarried women and others are widows.

Figure 2: Ownership of SMES (in %)



With the exception of Tanga and Kilosa the analysis by district showed that this trend was more or less uniform in all the districts. More male ownership was observed in Tanga Urban (62.5%) and Kilosa (53.5%). There was less joint ownership (47.4%) in Mbarali.

2.2 Prior and Post Training Situations

2.2.1 Introduction

As mentioned earlier, the purpose of this exercise was to assess the achievements made by the training program to determine its effectiveness and impact. One way of doing this was to find out if there were any positive or negative changes before and after training, as shown in *Table 3*. The respondents were asked to say “Yes” or “No” to the raised issues. The analysis compared the “Yes” answers for both periods.

2.2.2 Application of acquired Skills and Knowledge

Some questions were raised regarding the application of skills and knowledge. Areas looked at were record keeping, budgeting, profitability and leadership. On the whole, the study has shown that the majority of the ex-trainees have put into practice what they have learned from DAI PESA training. Comparing the situation before training to the period after training a great improvement was observed. As *Table 3* indicates the number of respondents who kept records of their business operations increased from 162 to 728, that is, an increase of 349.4%. Of the 18 Songea Urban respondents 15 started to keep records after attending training while none had

had been done before. Other key stakeholders¹ that we talked to (*Appendix 3*) also confirmed the introduction of record keeping by DAI partners. About 80% of the interviewed stakeholders said that their partners were applying the skills and knowledge acquired from record keeping training course.

Table 3: Prior and Post Training Situations Compared

S/No.	Factors	Prior training situation		Post training situation	
		Number	%	Number	%
1	Distinguishing personal and business funds	175	21.7	715	89.3
2	Business record keeping	162	19.7	728	90.3
3	Any surplus made	286	36.3	661	86.4
4	Budget preparation	216	26.9	710	89.5
5	Good Group Leadership:	Good 284	Good 36.6	Good 641	Good 83.4

MSE operators who were separating business funds from private funds accounted for 21.7% prior to training which increased to 89.3% following training. Highest changes were in Songea Urban (6.3% to 94.1%) and fewer changes were in Kilombero (55.3% to 89.1%) and Kilosa (46.5% to 81.4%).

It is not common for small business people to have proper budgets and business plans for their operations. MSEs under this project were not exceptions to this trend. Only 26.9% had been preparing budgets prior to training but after training the figure increased to 89.5%. Training did not have a big effect on a good number of both Kilombero and Kilosa MSEs as they had been used to preparing their budgets but did have a large effect for Songea Urban, Muheza and Handeni districts. Examples were cited in Muheza, Mbarali and Iringa for application of costing methods that enabled MSEs to fairly determine prices and surpluses generated.

The informants in all districts were happy that training contributed to the quality of leadership of their groups. This implied that management techniques learned in the “Leadership” and “Manage Your Own Business” courses were being put into practice.

Further analysis by gender revealed that although more men used to distinguish business from personal funds (23.1%) than women (15.4%) the latter group was better off in terms of budget preparation. On the whole, training has improved record keeping, costing and budgeting skills more for men while women have benefited more from cash and loan management training.

¹ PCs, FOs, LOs and leaders of SACCOS and farmers’ associations

2.2.3 Profitability and Income Levels of MSEs

Application of improved costing and pricing methods has also increased profitability of MSEs. The data collected shows that only 36.3% of the respondents were making a profit from their businesses before attending DAI PESA training but the figure rose to 86.4% at the time of this study. The percentage change in the number of respondents who increased their profits was 131%. Increase in farmer profit has been the result of both increased quality and quantity of products as well as better price bargaining positions of producers. This will be discussed in more detail below.

Analysis by districts revealed that although farmers in all districts had increased their business profitability as a result of training, results differed from district to district. While the number of MSE operators making surpluses increased by 40% in Kilombero that of Songea Rural and Morogoro went up by 550% and 361%, respectively. Mbarali had a rise of 247% while the change in Handeni was 88%.

There were no significant differences noted when this variable was analyzed by gender. Also, courses taken by MSE operators did not show any positive relationships with profitability.

Increase in business profits could be partly due to business skills received from training. Use of better methods of costing, budgeting and improved bargaining power as a result of joint efforts from their economic and SACCOS groups have helped in obtaining better prices that lead to increased profit margins. The more active role that farmers now play in determining prices also played part in bringing about generating business profits.

2.3 Other Effects and Outcomes of Training

Further changes were examined in terms of business operations, technical and marketing skills, strengthening of market outlets and price increases.

2.3.1 Crop Husbandry and business operations

Table 4 clearly reveals positive changes due to DAI PESA training program. Improvement has been observed in several areas related with operations of MSEs. Ex-trainees have highly rated crop husbandry skills (96.7%) and business operations (96.1%). All Tanga and Muheza respondents gave “Yes” answers for both aspects. Improved planting methods and caring of crops and has resulted in increased production, productivity and quality of crops. On the whole, crop production has increased by 25% according to the data provided by the respondents.

Other key stakeholders also pointed to increased production as a result of DAI PESA training. 66.7% as indicated by the responses. Quality improvement and use of modern farming techniques such as use of insecticides, fertilizers and better seeds were points stakeholders other than the farmers mentioned.

These results are consistent with those highlighted in various DAI PESA reports. The Annex to the Eighth Quarterly and Second Annual Report², for example, cites an example in Mbarali. The report states that in 2004 sales volumes of paddy production went up by 20% to 30% over 2003 due to production management training. The report goes on to say “One trader-shopkeeper claims that her turnover doubled since attending the Managing Your Own Business course in April 2004”.

There is a positive relationship between these factors and gender of the operators and also owners. While male MSE operators and male owned MSEs benefited more from technical skills training, women and women-owned enterprises benefited more from expanding their business operations

2.3.2 Marketing and Prices and Income Levels

Marketing skills were also reported to have improved at an average rate of 69.6%, ranging from Handeni (90.7%), Tanga (87.9) and Morogoro (78.6%) to Songea Urban (35.3%). Compared to women, marketing skills improved more for men and MSEs owned by men.

Although there has been a general improvement in marketing skills MSE operators have not been able to secure or capture reliable market outlets. This is still a major problem facing these farmers. DAI project officers as well as leaders of farmers’ associations and TCCIA have also highlighted this constraint. Some farmers in Mbarali and in Muheza are anxious to explore the possibility of selling their products to neighbouring counties. Inadequate transport infrastructure aggravates the marketing of products. As a result, some products, such as oranges and vegetables, go bad before being sold.

Improved quality crops, better pricing systems and marketing techniques have led to a price increases for 63% of respondents. Women both as operators and owners were happier than men as regards to this price change.

The majority of the respondents (92.3%) said that their incomes had increased. This finding supports DAI PESA’s survey data in September 2004 that sales income per member rose from \$273 in 2003 to \$436%. This is an increase of about 60%.

More male operators (93.4%) and male-owned firms (93.1%) than women operators (86.8%) and women owned enterprises (88.9%) said their incomes increased as a result of DAI PESA training. Gender relations can partly explain these differences. While women are happier than men regarding business expansion and price increases they are less happy than their male counterparts when it comes to the distribution of incomes. This situation ties in very well with what had been found out by the same author when evaluating the business activities of SWISSAID supported partners³. Women were not as happy as men regarding the benefits derived from their respective group operations.

² DAI PESA’s 8th Quarterly Report & 2nd Annual Report, page 195

³ SWISSAID Tanzania, 2004

Table 4: Effects of DAI PESA Training Program

S/No.	Factor	“Yes” in %
1	Diversification of business types/Introduction of other businesses	66.6
2	Technical training increased crop husbandry skills	96.7
3	Increase of income levels	92.3
4	Any surplus made	86.4
5	Training strengthen business operations	96.1
6	Marketing skills	69.9
7	Price increases	63.0

Further analysis by district revealed some differences. On the whole, farmers in Tanga districts had better price changes than those in Iringa (41.9%) and Namtumbo (36.1%). With the exception of Handeni (17.9%), all other Tanga districts had above average price increases. It is surprising to see that although Handeni had higher rates for improved marketing and crop husbandry activities compared with other districts in Tanga it had low scores for price changes. It is also worth noting that like Tanga, Handeni farmers (78.6%) have a say in determining prices for their oranges. The disadvantaged location of Kwangwe in Handeni, due to its long distance from marketing centres may have contributed to the low price changes after training. This same situation could also explain the low profits made by Handeni farmers.

2.3.3 Income Levels

Profits from increased production and prices imply improvement of income levels of MSE operators. On average, 92.3% of MSEs reported income increases.

2.4 Savings and Credit Cooperative Societies (SACCOS)

2.4.1 Economic Groups

Most of the respondents were members of economic groups, farmers’ associations and savings and credit schemes, that is, Savings and Credit Cooperative Societies-SACCOS-. All the 843 respondents belonged to 80 such groups, that is, an average of 11 members in each group although the number per district depends on the number of respondents. Mbarali and Morogoro Rural have the highest numbers of groups. These savings groups and farmers’ associations have been established due to mobilization activities on SACCOS. Further efforts for establishing more such groups and cooperation initiatives between farmers and traders are required.

2.4.2 Existence of SACCOS

Training on savings and credit schemes forms part of the training courses conducted by EDC. A goal of this evaluation is to see how the training participants have implemented what they learned. Questions were raised on the existence of SACCOS and how they had benefited the farmers who had taken SACCO training.

Table 5: Issue on SACCOS

S/No.	Factor	Yes Responses in %		
		Men	Women	All
1	SACCOS member	73.7	77.8	74.5
2	Joined after training	67.9	68.8	68.1
3	Got any loans from SACCOS	27.7	21.1	26.5
4	Training helped to get loans	68.5	80.9	70.7
5	Loans increased efficiency/performance	74.1	84.4	76.1

The study has shown that most of the respondents' groups (64.1%) had established savings and credit schemes for their respective members. Kilombero, Kilosa and Handeni were the areas where the most SACCOS had been established at the time of this evaluation exercise. The percentage of respondents in these associations indicating that they were SACCO members were 85.1%, 90.7% and 93.2%, respectively. Morogoro Rural and Songea Urban had the lowest SACCO had the lowest SACCO membership. We wanted to find out if training contributed to the establishment of these schemes. The respondents were requested to say when their respective SACCOS started. Generally, the majority of them (61.3%) started after EDC training. Exceptions to this were Kilombero, Kilosa and Namtumbo where over 90% of SACCOS were established before DAI PESA Project was introduced. Surprisingly, all the savings and credit schemes in Songea Rural and Tanga were formed after DAI PESA training program.

2.4.3 Participation of DAI Supported MSEs in SACCOS

Participation of the DAI PESA partners in these schemes was another area of interest. Respondents were asked whether or not they were members of these schemes and when they joined them. This revealed that 74.5% of the respondents were active members although most of them (68.1%) had joined after training.

Analysis by districts showed some differences. While most of the ex-trainees joined after training, in Kilombero, Namtumbo and Songea Urban the majority of SACCOS had began operating before the introduction of DAI PESA project in these districts. However, all the schemes in Handeni and Muheza started with the advent of DAI PESA in these areas.

When the collected data was analyzed by sex the percentage of women who were SACCOS members was slightly higher (77.8%) than that of men (73.7%).

2.4.4 SACCOS Credit Facilities to Members

Unfortunately, DAI partners who had been active in creating their respective SACCOS had not benefited much from these credit schemes. At the time of this exercise, only a quarter (26.5%) of respondents had received loans from their savings and credit facilities. Further examination showed that a higher percentage of male members (27.7%) compared to their female

counterparts (21.1%) took out these loans. When analyzed further it was found out that loans were more favourable to male owned enterprises.

Almost 71% of all the participants who had been able to secure loans admitted that training did help them in getting these loans. This figure was higher for MSEs operated and owned by women. Again, this clearly shows the benefits of training. The courses mentioned most by participants to have helped included budgeting and record keeping. Obviously, preparation of financial requirements and expenditure are among the conditions for securing credit facilities from micro-financing institutions.

Kilombero and Kilosa districts were the only districts where more than half of SACCOS members had received loans where the 90 of members who took out loans were 61.9% and 67.4%, respectively. These figures should not be a surprise since these schemes had been in existence for some time and unlike other areas the respondents in Kilombero and Kilosa were members of these SACCOS before DAI was known to them. Necessary operating systems and procedures had been put in place and most members had met loan conditions. The nature of the crop (sugar cane) also requires reliable and adequate financing. Capital investment for sugar cane husbandry is higher compared to onions or oranges. These conditions made respondents become active SACCOS members.

Districts that have been hit hard by lack of loan facilities are Handeni (2.3%) and Kilolo (4.5%).

2.4.5 Reasons for Not Getting Loans

When asked to mention the reasons why respondents had not received loans from their respective SACCOS the following responses were obtained frequently:

- Lack of capital due to infancy of SACCOS; this is especially the case in Morogoro Rural where 95.5% of the respondents mentioned this reason.
- Lack of legal status as SACCOS were not yet registered. This situation is worst in Iringa Rural with 46.8% of respondents citing this reason.
- SACCOS had not accumulated enough savings. This is especially the case in Tanga Urban as 81.3% of the informants mentioned this factor.

Figure 3 summarizes all the factors that have contributed to lack of accessibility to credit facilities from SACCOS. Lack of capital and low savings are mainly due to the fact that these SACCOS are young and have not been able to save enough funds to give loans to their respective members.

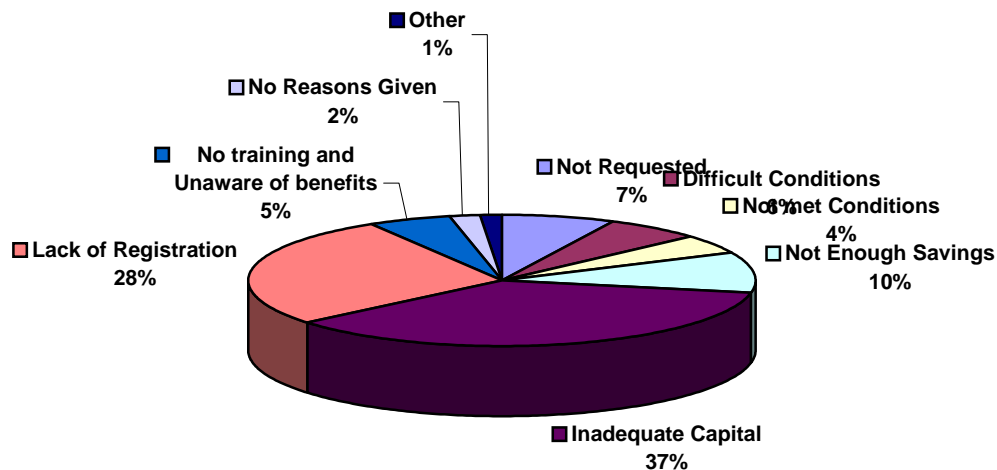
It is clear that the DAI PESA training program has accelerated the creation of SACCOS and also stimulated ex-trainees to join these economic groups. The cash management course, which included SACCOS revealed the benefits of these schemes (such as credit facilities) to members, encouraging participants to become members. The very few who did not benefit from SACCOS are those who have not received training on this matter.

2.5 Employment Opportunities

Employment opportunities for MSEs were examined both before and after training. MSEs supported by DAI PESA are engaged in both temporary and permanent employment. From the available data more DAI PESA-supported MSEs were engaged in temporary than permanent employment (*Figure 4*). On the whole, employment opportunities have increased by 5.5% after training. This could be due to the fact that some MSE owners increased production in terms of acreage and quantity of agricultural produce and thus required additional labour force. As mentioned earlier, use of improved farming skills and techniques acquired from training resulted in more production.

When the analysis was done by gender, it was noted that there were slightly less female workers than male workers for both periods under discussion. Prior to training, women accounted for 40.5% of the 664 workers in MSEs while they accounted for 40.8% of a total of 701 workers engaged at the time of the impact tracking exercise. It seems more women are labourers than MSE operators or owners. This is because women accounted for 24.5% of all trainees and 19.1% of all MSE players who participated in this exercise. This could be due to tradition and culture whereby women have been marginalized and discriminated in almost every sphere of society. They contribute greatly to the socio-economic development of the country, yet they account for a very small share of wealth, property including land and financial resources. No wonder why most women depend on loans to carry out income generating activities. This is an area where development partners including DAI PESA may have to look at critically and develop affirmative action programs to empower women economically.

Figure 3: Reasons for Not Getting SACCOS Loans



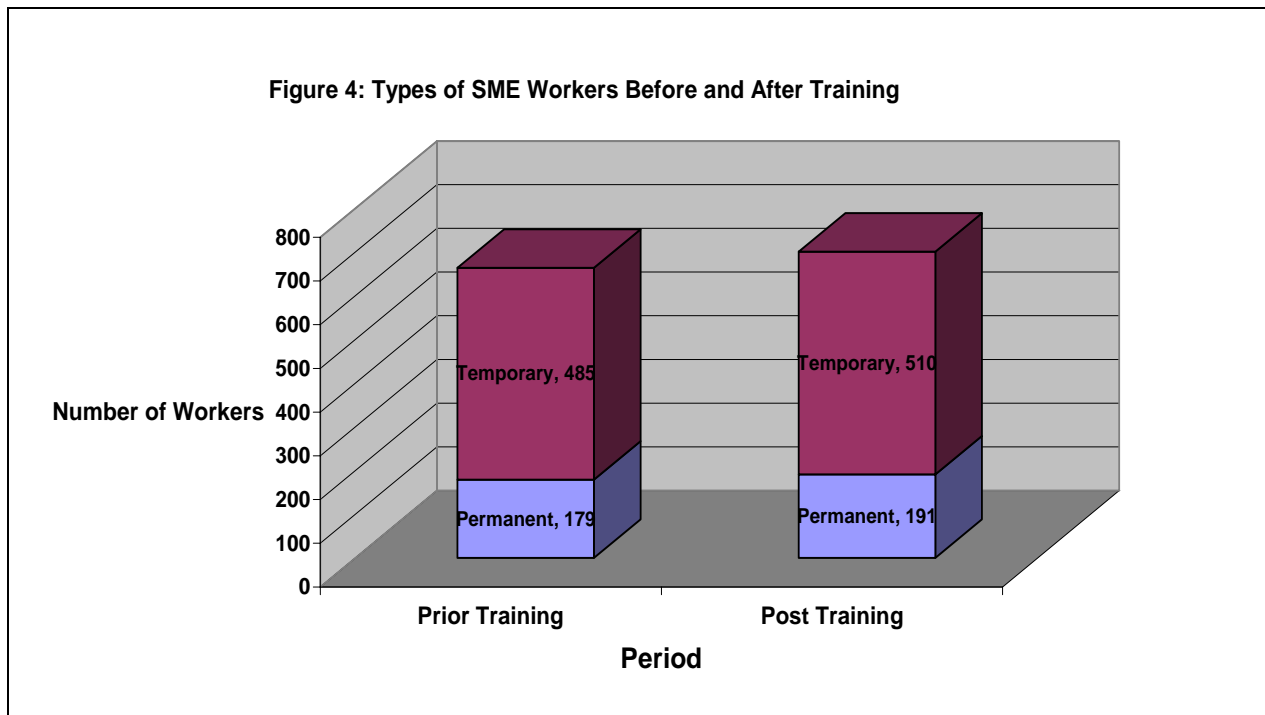
2.6 Training

2.6.1 Evaluation of Training Process

Participants to this study were requested to evaluate the training process including the delivery method, training materials and duration of the training. On the whole, responses showed that the trainees were satisfied with the training process. On average, 97.9% of the ex-trainees were happy with the way the trainers conducted their sessions. None of the trainees in Kilosa and Tanga was dissatisfied with the trainers. Another aspect looked at was the training material used and provided. Almost all the respondents (98.3%) expressed their satisfaction regarding this aspect. All trainees interviewed in Tanga, Kilosa, Iringa Rural and Muheza gave “Yes” responses. However, there were a few cases like in Kilombero where trainers performed below expectation. Reasons cited were not being close to the trainees and little use of participatory approaches.

Regarding the duration of training, 70.2% of the 808 SME responders reported that the training duration was inadequate. The less happy respondents were found in Mbarali (90.5%) and Songea Urban (88.2%). Respondents in Muheza and Handeni were happier than the average. When asked to suggest the adequate time for this kind of training, most of the answers ranged between 3 to 5 days.

Further examination of these issues did not show significant differences between male and female informants. The results did not differ either by ownership of MSEs or by type of a course one took. Lack of differences among the ex-trainees indicates uniformity of delivery of knowledge as well as training materials provided.



2.6.2 Training Areas for Attention

SME representatives were requested to indicate some areas that need improvement with regard to training. The most mentioned areas of concern are discussed below:

- Inadequate use of practical sessions such as study tours outside the regions: This aspect was mentioned by 46.9% of all the respondents and in Morogoro Rural, almost 80% of the respondents indicated this. Participants wanted to have more site visits to farms. Use of case studies from trainees was also another form of making the courses very participatory and practical. Follow up activities to see how skills are being put into action and for further guidance were missing.
- Lack of classrooms and basic furniture: In some areas training is conducted under the trees or in open spaces (*Photo 2*). Concentration for both trainees and trainers suffers, especially when it rains. This problem has been critical in Tanga region.
- Inadequate teaching and visual aids including TV sets, cinema and many others. Kilombero was the area where this problem was felt most.
- Allowances: It was claimed that the allowances and food provided were not enough. Donors have encouraged the habit of paying people to attend training which in turn has made people to consider payment as their right.
- Timing and Timetable: It was said that training was conducted at a time when some members were busy with other activities like shamba work. Training timetables were not provided to most participants early enough.
- Management training was lacking and training methods were difficult for some participants to follow. In some places, like Songea, theory rather than practical application took priority.



Photo 2: MSE members during one of the training sessions conducted under a tree in Kwafungo.

2.6.3 Corrective Measures

Corrective measures suggested to minimize if not to eliminate these constraints include the following:

- Need to conduct training in appropriate and adequate facilities. Buildings should be set a side for this purpose. This suggestion came mainly from Tanga (85.2%) and Muheza (60%). As an indication of their concern and seriousness about this problem, some members in Kwafungo (Muheza) are in the process of constructing buildings for this purpose (*Photo 3*).
- Adequate and well equipped trainers.
- Community and group leaders should get training in management related fields. This idea came more from Iringa, Songea Rural and Kilombero districts.
- Participants be provided with cash instead of food. Namtumbo respondents were most concerned with this matter.
- Practical training and participatory approaches to be emphasized during training. Mechanisms for follow up activities to be put in place.
- Timetable be available to participants several weeks before training starts.



Photo 3: Kwafungo farmers busy collecting building material for constructing a classroom.

2.7 DAI Organized Conferences

Another form of training DAI has been using is through organizing conferences. This type of education is regarded important as it exposes participants to what takes place in other areas. These gatherings are also used as forums whereby participants can share their experiences, exchange ideas and learn from each other. Two questions were asked regarding DAI organized conferences. The first was to ask if respondents had had an opportunity to attend such forums. Second, they were asked whether or not there were any benefits from attending the DAI supported conferences.

The results showed that few people (37.6%) had participated in such events. It was the relatively big farmers of Kilombero and Mbarali where over 70% of the respondents had attended such conferences. Hardly any MSEs in Handeni and Songea had the opportunity to participate in forums.

With regard to the benefits derived from the DAI PESA organized conferences, the results showed that 64.6% of those who had attended indicated that they had benefited. Again, the majority of farmers from Kilombero and Mbarali benefited most. The scores were 74.5% and 90.1%, respectively. It was also interesting to note that even the few participants from Muheza and Tanga did not regret attending such gatherings.

2.8 HIV/AIDS and Performance of MSEs

We are all aware that the HIV/AIDS pandemic is depriving the nation of its productive manpower yet it seems there is little attention paid to the rural areas engaged in agriculture, a sector that provides 50% of the country's GDP. The economic impact of HIV/AIDS includes loss of the labour force and productivity, an increasing dependence ratio and the ever-escalated costs to affected families, communities and the government for caring and treating infected individuals. Services geared towards HIV/AIDS victims are typically biased towards urban areas. Victims far away from the centre live in desperate situations.

In order to play an effective role, DAI PESA, an agency that is engaged in the promotion of the social welfare of Tanzanians, is interested to have an idea of the effect of the HIV/AIDS pandemic on MSEs and their family members and their communities. DAI PESA partners were requested to provide information on this disease including data on the number of HIV/AIDS victims include the deceased and whether or not their businesses had been effected.

The research findings indicate that, like other parts of Tanzania, HIV/AIDS has also affected the areas under the DAI PESA project. On average, the disease has affected 30.5% of the respondents and their families. The most affected districts were Tanga Urban (54.5%), Iringa Rural (43.5%), Morogoro (43.3%), Namtumbo (33.3%) and Songea Rural (42.1%). Kilombero and Songea Urban were the least affected districts.

Respondents also provided statistics on deaths of family members from AIDS. Totals were 103 males and 108 females. However, there are doubts about the validity of these figures once analyzed by district. Tanga and Iringa, the districts that were leading in terms of their family members being infected with HIV/AIDS recoded low figures for deaths related to AIDS. Mbarali reported relatively high statistics although it was not among the leading districts to be affected by this disease. Only Morogoro Rural indicated high figures for both deaths and infections.

There is no doubt that HIV/AIDS is adversely affecting the project, thus reducing the impact of the project in poverty alleviation and economic well being. DAI PESA would like to take an active part in the war against this killer disease. Respondents were therefore asked what they thought DAI PESA could do. Suggested actions include:

- Provision of training related to preventing further spread of HIV/AIDS. This measure was suggested by 91.6% of all the respondents and regardless of where the respondent came from. Scores ranged from 97.1% in Mbarali to 81.3% in Songea Urban which reported the lowest figures for HIV/AIDS prevalence. These high responses to this preventive measure clearly show the gravity of this problem and its related negative socio-economic effects.
- Provision of antiretroviral (ARV) drugs and other preventive devices. Morogoro led in this suggestion. Recall that respondents from Morogoro gave high figures for both HIV/AIDS infection and deaths due to AIDS.
- Provision of medical experts in health centers together with relevant medical equipment.
- Support HIV/AIDS victims with material benefits and medical facilities. Mbarali, Kilolo, Handeni and Kilosa gave this response with high frequency.

2.9 Further Opinion on the Project

When asked to express their views on DAI PESA training program, participants pointed out the following:

- They expressed their gratitude to DAI PESA for conducting these training courses as they had benefited a lot from them. 43.1% of all respondents noted this, with high responses coming from Kilosa (54.8%) and Mbarali (54.5%).
- The second view was that since the training program had been useful to the members as well as to local communities at large, they recommended that DAI PESA continue providing such training opportunities to other MSEs and individual farmers on a regular basis. They also suggested that other areas of training be explored. Such as training in management, marketing, study tours and micro-finance including cash management. Songea Rural and Muheza showed more interest in this aspect. Further training was also recommended by other stakeholders.
- In order to make training more effective it was recommended that the duration of training be increased as two days is too short. This suggestion came primarily from rural areas.
- Another suggestion made was that more trainers with necessary training facilities including teaching aids be available.
- Respondents requested that DAI PESA should put more efforts in securing markets for increased agricultural produce and facilitate marketing training. Such requests came mainly from Mbarali and Morogoro and also from other stakeholders.
- Further assistance in terms of marketing activities, establishment of processing plants and access to financial credits was also requested. In addition to provision of funds, DAI PESA could link MSEs to other micro-finance institutions (MFIs)
- Making available agricultural inputs such as fertilizers, seeds and other financial resources were other types of assistance DAI PESA could consider providing.
- Another suggestion included strengthening the total Chamber of commerce so that they may serve MSEs more effectively.

3. TRAINING IMPACT

3.1 Introduction

Having analyzed the findings from the study the next task was to assess the contribution of DAI PESA Training Program to the operation of MSEs. During the needs assessment for training exercise that was conducted in 2003, several constraints facing business operations were identified. These included lack of business skills education, poor market outlets, lack of appropriate agricultural inputs like seeds, poor record keeping and poor framing methods and harvesting. Training was identified as one way of minimizing these problems. Lack of essential skills and knowledge was very critical. All the 36 paddy farmers in Mbarali district who attended the May 2003 sensitization and needs assessment workshop had not attended any prior such training. Furthermore 88% of orange farmers in Muheza had not been exposed to business skills training⁴. Training was intended to raise business skills and knowledge on the aspects of proper record keeping, marketing, cash management, business plans and budgeting, and formation of economic groups. Change as a result of this training, it was thought, would lead to improved living conditions of MSE operators.

Some questions that pre-occupied the minds of the evaluation team during the evaluation exercise was whether DAI PESA training met its intended objectives? And to what extent has training met the expectations of the targeted beneficiaries?

These questions were raised because of the belief that development projects must show significant long-term impact on the beneficiaries and wider society. Impact of a project refers to changes occurring in the lives of the members or communities the project is intended to serve and/or the wider society. Impact is concerned with the effects of development work on its surroundings in technical, economic, social, political and organizational terms. It is not simply talking about tangible outputs of the project, such as the number of farmers trained or the number of farmers' associations formed, nor limited to the quality and quantity of agricultural produce.

Questions this evaluation sought to address include:

- Has the program built capacity within communities to service their agricultural and commercial infrastructures?
- Has it enabled the group and even village leadership to evaluate and modify farming to suit their needs?
- How has the project influenced policies at various levels (village, district and national levels)?
- How has the knowledge and skills acquired by DAI partners been utilized or how has it been imparted to other members in their respective communities? Has such knowledge been effectively put into use?

⁴ DAI PESA Report

3.2 Training Impact Assessed

Impact assessment has been analyzed in 8 dimensions as outlined below:

3.2.1 Acquisition of Knowledge and Skills

Available DAI records⁵ show that a total of 15,093 MSE operators have undergone training. This impact assessment has revealed that most of the trainees acquired business education, as well technical skills. Technical training was imparted to DAI supported farmers through courses in crop husbandry for all targeted crops or sub-sectors: paprika, citrus fruits (oranges), sugar cane, paddy and vegetables.

Responses from selected ex-trainees indicated their satisfaction with the courses provided on business education. Over 90% of them said they were satisfied with the contents, delivery process and training materials provided. The suggestion they made that DAI PESA training be continued in the future and cover other areas of training really shows the importance of this training in improving their business operations.

3.2.2 Crop Husbandry and Production

The knowledge and skills received from training did not end at the training venues once it was put into practice, the ex-trainees revealed that technical training in irrigation, orchard management, nursery development and management and use of other agricultural inputs did have positive results on production and productivity in their respective crops. On the whole, production and productivity improved as a result of applying improved farming and harvesting techniques. For example, in 2004, paddy production in Mbarali went up by 20%-30% over the 2003 production.

3.2.3 Business Activity

Application of modern farming skills resulted in quality improvement of agricultural produce and hence increased business activity for MSEs. Availability of financial credit from SACCOS, most of which were formed after training, also contributed to the increase in business activity. Inadequate capital that had been a hindrance to most MSE operators was now lessened. As a result of additional funds from businesses and from SACCOS, some MSE operators diversified their businesses. The formation of groups such as farmers' associations also helped to break traditional ties with middlemen and this tended to increase process farmers received for their produce. Both DAI PESA's fifth and sixth quarterly reports (pg. 47) confirm this.

In Muheza, Kilongo Farmers' Association (KIFAA) "took to heart" DAI PESA business training and started to trade as a group rather than individuals. Positive results of this action were seen. During the orange season (Nov/Dec 2003) KIFAA managed to stand firm with orange brokers and earned over 150% above the previous season per unit income (Fifth Report). In the past, orange prices were

⁵ DAI PESA Report

between Tsh. 3-7 per orange compared with this season where the members got between Tsh. 13-18 per orange (Sixth Report). Bonde, Mtindiro and Kwafungo growers' associations also had substantial per unit increases during that very season as they bargained as a block. These alliances have helped to enhance transparency and efficiency and more profits reaching the growers (Fifth Report).

3.2.4 Access to Financial services

Training was also provided in savings and credit schemes (i.e. SACCOS). The benefits from SACCOS were also highlighted and the participants were made aware of role and importance. Immediately following training, additional SACCOS and framers' associations were established and more trainees joined these organizations. The number of farmers' associations reached 102 by September 2004 compared to 21 at the time DAI PESA project started (DAI PESA 19 Report). The formation of SACCOS will continue to break up the traditional links between buyers and farmers, and benefit farmers.

Following registration of these bodies, other financial institutions began showing interest in making available credit facilities. In Muheza, for example, the Cooperative and Rural Development Bank (CRDB) has visited several villages making people aware of such financial services while about Tsh. 600 million has been provided in Madibira.

Mangalali village is also cited as one area where DAI PESA project has had positive effects⁶. When DAI PESA arrived, Mangalali had neither a farmers' association nor a SACCO but at the time of this evaluation things looked different as indicated below:

- A working association was under the registration process,
- A contract had been negotiated with TSL to grow paprika,
- A credit facility had been obtained from CIDR
- Through their SACCO an application for a loan of Tshs.40 million had been made to the Agricultural Inputs Trust Fund.

3.2.5 Incomes and Profitability

The study has also shown that MSEs have had derived increasing profit from their businesses. This is mainly due to increases in both production and prices. Prices are rising as farmers are in a better position to negotiate prices. This is in part due self-confidence MSE operators have built from training and exposure. Profits have also been easier to calculate as ex-trainees have started to track their operations by keeping records of all production costs and the resulting incomes from such operations. All these positive changes are attributed to skills acquired from DAI PESA training.

Increases in both, volume and quality as well as price have helped in increasing income levels of farmers. It is worth recalling that increase in incomes is one of the aims of the DAI PESA Project.

⁶ William Creighton 2005. "*SACCO Success Story*" – A note to COP (13 March 2005)

3.2.6 Employment Opportunities

Increased capacities of MSEs in terms of skills and knowledge (from training) and capital (from SACCOS) has enable farmers and members of their respective families to be gainfully employed. Some DAI PESA partners were also able to engage workers on a temporary as well as permanent basis. Women workers accounted for about 41% of all MSE workers that were covered by this study. Data provided by respondents indicate that employment rose by 5.5% after undergoing training. Suggestions were made that this project should also target the youth who would have to look after the farms when their parents age.

3.2.7 Relevance of the Program

In addition to assessing the impact of the program an assessment was also carried out relevance of the program and whether it is worthwhile, in that it brings value to the community and other stakeholders including the allied ministries such as Agriculture and Food Security, Cooperatives and Marketing, and Local Authorities. The relevance of the program was examined at three levels: national, local and organizational levels, i.e. farmers' associations.

National Level

At the national level, the program fits in very well with various government policies and strategies. These include, among others, the Poverty Reduction Strategy Paper (PSRP), Tanzania Assistance Strategy, Agriculture Sector Development Strategy (ASDS), National Poverty Eradication Strategy and other circulars issued by the various ministries on cooperatives and agriculture. All these policy documents seek to address problems encountered in the agriculture. ASDS, for example, spells out priority areas for investment in the context of the PRS. The broad objective of ASDS is to stimulate growth and reducing poverty through increased productivity and profitability in agriculture⁷, improve farm income and ensure household food security. The measures taken by DAI and its partners, too, aim at improving farmers' incomes through resource availability and improving farming methods. The establishment of economic and farmers' groups is intended to fight poverty and thus improve the well being of the members and society at large.

DAI PESA intervention through locally based institutions and organizations is exactly what the government of Tanzania expects from development partners. This includes:

- Provision of funds for further socio-economic development.
- Building institutional capacity at central, district and local levels.
- Enhancement of resource availability and effective utilization.

Local Level

Positive responses from the communities are important indicators that DAI PESA training is relevant at the local level. Local communities together with their leaders identified the problems that are being addressed by the program. Before DAI interventions, key stakeholders (farmers and their district and village leaders) carried out participatory training needs

⁷ TAS Vol. II, page 2

assessment to understand the nature and gravity of problems they faced in their respective business operations. Problems included poor farming and harvesting skills, market outlets, poor record keeping and lack of appropriate business skills in general. The concerned communities participated in analyzing these problems and later prioritized them before deciding on the areas of intervention by DAI. Active participation of district and village authorities, and TCCIA is an indication of the importance and relevance of the training program. Kwafungo residents have erected a building to be used for training after realizing the difficulties they faced when attending important training sessions hosted elsewhere. Similarly, KIFAA built an office block from where to conduct their business.

Individual Level

Almost all DAI PESA partners have responded positively to the program. As people engaged in agriculture they need improved agricultural skills, reliable markets and better prices for their crops. By improving their income levels the farmers have seen the need for continuing the project including the training component. The importance and relevance of the project had also been expressed by Kilongo farmers during the discussions between them and SOT when the latter visited KIFAA on 21 January 2004. One KIFAA member remarked “What we have accomplished in the last seven months we could not have managed in twenty years. All this has been possible due to DAI PESA assistance”⁸

3.2.8 Sustainability Issues

Sustainability of the program was another dimension of this impact assessment. Sustainability of an organization refers to its continuation after the departure of the donor or development partner. Sustainability of groups or projects may be looked at from three points of view. First, whether or not the group will continue functioning / operating as an entity. Second, whether the benefits continue flowing to the beneficiaries. Third, whether the project, group or organization has set up a source of continuing finance for its programme of activities.

Sustainable development within the DAI PESA context means the ability of partners, that is, individual farmers, farmers’ associations and SACCOS to plan and design strategies for implementing their development activities in such a way that they will continue or be prolonged and grow stronger, year after year when DAI PESA support has ceased. The issues to evaluate are what mechanisms have been put in place to ensure the sustainability of this project.

The assessment exercise has revealed that programs started with the assistance of DAI PESA are likely to continue functioning because of the following factors:

- The training itself had a component of training MSE members who would in turn train their fellow members. TOT training sessions were conducted in Iringa. This system, will ensure that knowledge and skills acquired by MSE operators will also be passed on to other farmers in the future.
- Another aspect that implies the sustainability of the project is the willingness of partners to create economic and savings groups such as farmers’ associations and SACCOS. A

⁸ DAI PESA Sixth Quarterly Report (Jan – Mar 2004) (pg. 47)

total of 80 groups consisting of farmers' associations and SACCOS were formed by MSEs that participated in this study. These bodies will create funds that members can borrow and thus minimize the problem of inadequate working capital. These groups will also keep MSE operators together and thus be able to exchange ideas, learn from each other and be able to solve common problems including marketing issues. It is also easier for them to get support from other bodies like TCCIA, CRDB, government agencies and other development oriented institutions. CRDB, for example, has already provided Tsh. 600 million to farmers in Madibira.

- Community awareness on the importance of business education and economic groups is gaining momentum. This is shown by the initiatives that have been taken by some members such as constructing buildings to be used as classrooms.
- Assistance these organizations are receiving from other agencies will also encourage them to stay together and continue their joint as well as individual development activities.
- DAI PESA partners have gained some experience in designing and managing projects and have also strengthened their implementation capacity mainly from training programs.
- DAI PESA has also increased its mandate in its project area. In fact, it is being called upon to intervene in other sectors like HIV/AIDS and marketing issues.

3.3 Unaccomplished Tasks

Despite all these identified achievements resulting from the DAI PESA training program, there are areas that further require attention and action. This responsibility does not entirely fall on DAI but all other agencies (both local and foreign) interested in the promotion of socio-economic development of Tanzanians. Concerted efforts coordinated by the government through relevant ministries are required.

3.3.1 Price determination

Although there have been positive changes in rising the prices of MSE products, there is still much to be done in this matter. Waste of produce because of poor storage and processing facilities, unreliable transport and market outlets places farmers in disadvantaged positions to negotiate fair prices. Kwangwe in Handeni District, for example, is almost 10 kilometers from the main road that leads to outlets inside and outside Tanzania. Insufficient finances to meet daily obligations and needs force some farmers to sell their products before harvest. Obviously this gives a strong position to the buyer rather than the seller.

3.3.2 Market Outlets

Almost 80% of key stakeholders in this sector said marketing of agricultural products is still a big problem facing MSEs. This view was also expressed by the farmers themselves. Paddy farmers in Mbarali were anxious to develop secure markets in Zambia and other parts of the Tanzania. Orange producers have only recently been successful in penetrating the Kenyan market and the locally based supermarkets that are owned by South African firms. The role of DAI PESA in promoting market linkage is critical for the remainder of the project.

3.3.3 Teaching Methods

One of the few areas pointed out for improvement concerned the training process. It was pointed out that more practical and participatory methods should be used in the DAI PESA training program to strengthen what farmers are learning.

3.3.4 Application of Modern Farming Methods

More use of modern farming techniques and methods are needed to make farming more efficient. Increases availability of inputs like seeds and fertilizers needs to be undertaken by concerned bodies. It is not enough to provide skills and knowledge to improve performance of MSEs in the absence of these inputs. Application of acquired skills will also depend on access to resources and other farming facilities.

3.3.5 Storage and Preservation

Storage of agricultural products is one of the biggest problems facing farmers. In Morogoro, for example, only a quarter ($\frac{1}{4}$) of production is sold while the rest is consumed or lost due to decay and waste. Preservation methods and improved storage facilities will protect orange and vegetable farmers from such losses. Another way of minimizing such waste is establishment of processing plants.

3.3.6 Land Ownership

Land ownership is a problem to most farmers in Mbarali where 82% of paddy farmers hire land. The charge of Tshs. 20,000/= per acre is costly especially when market outlets are not guaranteed. The youth also do not own land in other districts like Muheza as land is acquired through buying (88%) and inheritance (22%). Land ownership may also explain low participation of women in this project as MSE operators (19-25%) but explain that's they make a larger share of MSE workers (41%).

3.3.7 Youth Employment

The youth, especially in Muheza, do not effectively participate in agricultural activities. They are therefore excluded from this project. In Muheza, they end up stealing produce of their parents and neighbours. They have a saying which goes like this: "Elders have orange trees, we have the oranges". Appeals were made to include young people in the project so that it will be easier for them to take on such activities when they become heads of their respective households. It should not be forgotten that unemployment is a problem not only for the youth as unemployment in the country is estimated to be 26%, 60% though is for the youth⁹.

3.3.7 Production Costs

Another area that requires attention are production costs. Renting land, cost of inputs and transport charges increase production costs for the farmers and thus cause some MSEs make

⁹ URT (2003)

very small profits or none at all. Mbarali and Muheza farmers have been experiencing this problem. The question is how to handle this matter. Advocacy for Mbarali people is one alternative. The government should consider giving the land back to its former owners. The land used to belong to the people before it was taken over and given to NAFCO, the state-owned firm that was involved in paddy production. Now that the firm no longer functions it is high time paddy farmers use it at very low rent or sell it to them

3.3.8 Acreage under Production

Land under production needs to be increased in order to gain the economies of scale. On average most farmers have less than 5 acres in Muheza and Mbarali while those in Morogoro have less than 2 acres. With the Land Policy and Land Act in place it is possible to make more land available to farmers including women.



Photo 4: Mangalali respondents completing the questionnaire



Photo 5: MSE operators of Magubike listening to ROMME researcher during the impact tracking exercise.



Photo 6: Kwafungo MSE operators loading materials for constructing a building to be used for training purposes.

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

Importance of the Project

The impact evaluation exercise of the DAI PESA Training Program has shed some light on the project's progress. The achievements, weaknesses and areas needing improvement and the challenges facing the project have also been identified. It has been noted that training carried out by EDC and other trainers is very relevant to MSEs and consistent with the country's various policies regarding agriculture related activities.

The project is also in line with other government strategies aiming at fighting poverty. These strategies, among others, include TAS, PRSP and ASDS.

DAI PESA goal and objectives and those of its training in particular are therefore still very relevant (*refer to Section 3.7*). The project has played its part in the promotion of business education and technical skills as expected by government authorities. Local Government authorities are recognizing the organization's contributions to the sectors of agriculture, cooperatives and marketing.

Achievements

The project covers six regions in Tanzania and has enabled training a total of 15,093 MSEs in its first two (2) years while the project initially aimed to reach 4,500 MSEs in LOP of four (4) years. This clearly shows the acceptability and the high demand for the program. Through training the number of farmers' associations has risen from 21 in 2003 to 102 in 2004 with a total membership of 17,658 compared to only 5,844 when DAI PESA project started.

Sales volume has also gone up by over 950% while sales value has increased by almost 380% since the project started operating in the country. More MSEs have also been able to access inputs for their farm activities. By September 2004 the number reached 5,118 from 2,819, an increase of 81.6%.

All these positive developments imply improved performance of MSE operators in farming, harvesting and marketing fields. Improved performance led to improved income opportunities. Some MSE owners have expended their businesses by even entering new fields. The role of MSEs in the economy therefore also increased.

The positive feedback from the respondents and stakeholders regarding the DAI PESA training program shows that the training program has, through enhanced business skills and access to credit facilities, contributed to the achievement of the project goal, that is, improving income and employment opportunities for micro-small enterprises (MSEs), including farms.

Through training, DAI PESA as thus played an important role in:

- Poverty reduction including food poverty (food deficiency) estimated at 37%,
- Reducing vulnerability amongst the poorest groups.
- Promoting rural development.
- Improving the quality of life and social well being of the people.

The fact that 35.7% of the Tanzanian population still lives below the poverty line¹⁰ and that the poor are mainly engaged in subsistence agriculture makes the DAI PESA contribution in agriculture particularly critical.

4.2 Recommendations

Certainly no progress will be realized in combating poverty, women empowerment, advancing human rights and democracy without education and training. Central to all progress is education and training. It has been shown that demand for training has not been satisfied in Tanzania. There is more need for DAI PESA and other stakeholders to address Tanzania's training needs to increase the capacity of farmers and MSEs to benefit from available resources. It is important therefore that DAI PESA sustains and improves the high level of training it has provided so far. To be able to achieve this, the noted weaknesses and challenges discussed above need to be addressed. Actions to be taken involve several stakeholders. Some of the steps and actions to be taken are listed here.

a) DAI PESA

For the remaining project period, DAI PESA will focus on the following:

- i. Continue assisting its partners to consolidate what they have achieved so far.
- ii. Strengthen capacities of partners in preservation, processing and marketing their products so as to minimize losses from waste and decay. DAI PESA market linkage activities will need to be intensified.
- iii. Support partners to acquire necessary skills and strategies to sustain their groups and projects once their partnership with DAI PESA ends.
- iv. To place more efforts on sustainability of groups and group linkages, DAI PESA will have to:
 - Prepare the partners to be self-reliant and to diversify their sources of funds. This could be achieved through training programs in fund raising matters and strategic planning, financial and credit management.
 - Link partners with other local as well as foreign agencies including micro-finance institutions.
- v. To use the experience it has gained to solicit more resources (including joining hands with other donor agencies) particularly in HIV/AIDS prevention. DAI PESA has to ensure that beneficiaries understand its role so as to avoid building expectations that may lead to frustrations and unfair accusations.

¹⁰ URT 2002 and URT 2003

- vi. Cooperation between different components of DAI PESA is necessary, such as training and marketing.
- vii. Encourage sector meetings at regional and district levels and this will enhance networks and linkages.

It is highly recommended that DAI PESA continue assisting the business sector when this phase of the project comes to an end. This will be a great contribution (towards poverty reduction). Beneficiaries would appreciate if the project is extended for another three years (i.e. DAI PESA II) and the following areas may be considered for intervention:

- i. **Improvement of the teaching-learning environment:** Facilitate people to construct / rehabilitate buildings to be used for training purposes and acquire other basic furniture. This will enhance trainers' competence and also make trainees pay more attention during training.
- ii. **Strengthening management capacity at all levels:** Capacity building programs focusing on the whole system is of paramount importance. This will include developing management capacity for group and village leaders, TCCIA, other farmers' associations and other relevant committees, so that there are better able to plan, implement their plans, mobilize resources and manage effectively available resources. Record keeping and data management aspects especially in areas where this training has not been conducted should be included in the training program in the future.
- iii. **Controlling the spread of HIV/AIDS:** Knowledge on this issue has not been adequately imparted to schools and other community forums and information reaching pupils/students is mainly informal. Guidance and counseling are not fully integrated into the school curriculum. It is true that the education sector has been affected by the HIV/AIDS pandemic. Students and teachers have been the victims of this disease. Campaigns against HIV/AIDS in schools need to be treated as a matter of urgency. There is an inherent need to establish a strong sensitization and advocacy campaign amongst leaders, pupils/students and communities. DAI will have link up with other agencies in these areas and see what it can do and how. DAI may also think of assisting locally based agencies that are involved in this matter.
- iv. **Land ownership and pricing of products:** Through dialogue with the government at various levels, DAI may lobby the government to solve land ownership in Mbarali. The government may also think of measures to protect local producers and not turn blind eyes to people's problems using the pretext of globalization and free trade.

b) MSEs and DAI Partners

- i. Continue putting into practice what they have gained from training conducted by DAI and other agencies.
- ii. Should show initiatives in resource mobilization and finding additional partners to fund their programs and activities. This will make them less vulnerable when the current development partner departs. They ought to explore the use of funds set aside by local authorities for such organizations and groups. Reducing of over-dependence on external supporters should be part of their objectives.

c) Government

- i. Integrate the DAI PESA project into their programs and invite the field officers to sector meetings. Local authorities should look into the possibility of including farmers' groups into district development plans.
- ii. Relevant government agencies should get ready to take over the management of the project when DAI stops supporting MSEs.
- iii. Facilitate the alleviation of land problems facing farmers especially in Mbarali.
- iv. Assist in finding market outlets for the farmers by providing information and inviting farmers to participate in exhibitions and trade fairs.

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APPENDICES

Appendix 1: Ex-trainees of Selected Training Courses for Impact Tracking by Region

Training Course	Iringa			Mbeya			Morogoro			Ruvuma			Tanga			Overall		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
Business Awareness	424	202	626	1,069	375	1,444	642	191	815				169	62	232	2,286	831	3,117
Leadership	61	6	67	63	23	86										124	29	153
Cash Management (SACCOS)	552	227	779	216	78	294	613	235	848	0	25	25	467	124	591	1,848	689	2,537
BMSW	30	4	34													30	4	34
Training of Trainers (TOT)	27	4	31													27	4	31
Paprika Husbandry	120	46	166							1,481	445	1,926				1,601	491	2,092
Record Keeping				32	24	56	287	67	354				252	76	328	571	167	738
Budgeting							254	65	319				161	62	223	415	127	542
Citrus Husbandry							240	57	297				214	40	254	454	97	551
Production & Marketing Awareness				213	78	291										213	78	291
Paddy Production Management				130	30	160										130	30	160

Training Course	Iringa			Mbeya			Morogoro			Ruvuma			Tanga			Overall		
Manage Your Own Business				41	9	50	34	12	46							75	21	96
Cane Husbandry							417	72	489							417	72	489
Loan Management (SACCOS)										0	25	25				0	25	25
TOTALS	1,214	489	1,703	1,764	617	2,381	2,489	699	3,168	1,481	495	1,976	1,263	365	1,628	8,191	2,665	10,856

Appendix 2: Characteristics of Respondents

Respondents by Gender

Gender	Songea U	Namtumbo	Songea R	Mbarali	Iringa R	Morogoro R	Muheza	Kilolo	Kilombero	Tanga U	Kilosa	Handeni	Total
Male	15	51	28	141	93	137	33	40	43	25	38	38	682
Female	3	18	3	31	27	27	14	12	5	8	6	7	161
Total	18	69	31	172	120	164	47	52	48	33	44	45	843

Marital Status in %

	Songea U	Namtumbo	Songea R	Mbarali	Iringa R	Morogoro	Muheza	Kilolo	Kilombero	Tanga U	Kilosa	Handeni	Total
Married Men	72.2	70.1	75.9	75.4	72.4	74.4	69.6	72	70.8	68.8	77.3	79.5	73.6
Married Women	16.7	16.4	13.8	14.4	20.7	10.6	28.3	24	10.4	9.4	13.6	11.4	15.5
Single Men	5.6	3	3.4	4.1	3.4	6.9	2.2	4	16.7	6.3	2.3	9.1	5.3
Single Women	5.6	10.4	0	2.3	1.7	7.5	0	0	0	6.3	2.3	0	3.5
Widow	0	0	6.9	3.5	1.7	0.5	0	0	2.1	9.4	4.5	0	2.1

Education Level in %

None	5.9	1.5	0	0.6	0.8	6.2	17.4	0	0	6.1	2.3	0	3
Primary	82.4	81.5	87.1	86	90.7	83.9	67.4	100	83	75.8	81.4	87.8	85
Secondary	11.8	12.3	12.9	8.1	5.9	7.5	13.4	0	14.9	18.2	16.3	4.9	9.1
Post Secondary	0	1.5	0	1.2	1.7	0	2.2	0	0	0	0	0	0.7
Adult	0	3.1	0	4.1	0.8	2.5	0	0	2.1	0	0	7.3	2.2

Business Ownership in %

Males	5.9	18.2	16.7	36.8	22	34.1	21.3	32.7	45.8	62.5	53.5	27.3	32.1
Females	0	7.6	6.7	15.8	7.6	8.5	8.5	5.8	14.6	15.6	14	6.8	10.2
Both	94.1	74.2	76.7	47.4	70.3	57.3	70.2	61.5	39.6	21.9	32.6	65.9	57.7

Appendix 3: Other People Met and Interviewed

Place/Location	Name	Sex	Position/Place
Morogoro- Matombo	Yoeza	M	Head Teacher
Morogoro- Makuyuni	Heriel Kisumo	M	Matombo Agriculture Field Officer
	Moshi	M	Mkuyuni Community Development Officer
	Rajabu Athumani	M	Farmer
Kilombero	Sakay Songambebe	M	LO, DAI
Ifakara	Lukulunge	M	LO, DAI
Muheza	Nisefori Mkwa	M	FO, DA
	Balton Malila	M	Deputy Chairman, KIFAA
	J. Mntangi	M	District Executive Officer- TCCIA
	Alifuma Kijonjoo	M	Secretary, MOFACOS
	Michael Moshu	M	Secretary, KFA
Tanga	Mugyabuso R.A	M	RRC, EDC Trainer
Morogoro	Boniface F. Makala	M	Farmer
	Iddi Kindamba	M	FO, DAI
Songea Rural	Mwellah W.C.	M	District Executive Officer
	Mkwembe	M	FO, DAI
Iringa	William Creighton	M	PC, DAI
	Erasto Lameck	M	FO, DAI
Mbeya	Joel Strauss	M	PC, DAI
	Rodgers Masha	M	FO, DAI
	Ruth Ngimba	F	Chair, Randa Majenje SACCOS
DAI, Dar es Salaam	Joe Burke	M	COP
	Theodor Kaijanante	M	TA
	W. Mihayo	M	M&E
EDC	Eustace Mukayu	M	Managing Director

**Appendix 4: DODOSO LA KUPIMA MAFANIKIO YA MAFUNZO
KATIKA MRADI WA DAI PESA KIPINDI CHA MEI, 2003 –
SEPTEMBER, 2004.**

Tafadhali weka alama ya tiki (☑) katika kisanduku unachokubaliana nacho

SEHEMU A: MAELEZO BINAFSI

MAJINA KAMILI

JINSIA: Mme Mke Mjane

Umeoa Umeolewa

Hujaoa Hujaolewa

ELIMU:.....

ANWANI:.....

JINA LA KIKUNDI:.....

ENEO KILIPO KIKUNDI

WILAYA:..... MKOA.....

SEHEMU B: MAJIBU YA MASWALI MAALUMU.

1. Aina ya Mafunzo uliyohudhuria yaliyoendeshwa na mradi wa DAI PESA. Weka tiki kwa yatakayotajwa.

- a) Elewa Biashara (Kuwa Mfanyabiashara)
- b) Uwekaji Kumbukumbu za Biashara
- c) Linda fedha zako (SACCOS)
- d) Bajeti
- e) Kilimo Bora cha Utunzaji wa Mazao (Technical Skills)

2. Unafanya biashara ya zao gani?

.....

3. Ni nani anayemiliki biashara hiyo kijinsia?

Mme Mke Wote

4.

a. Je, Kabla ya mafunzo, ulikuwa unatofautisha fedha binafsi na fedha za biashara katika biashara ya kilimo?

Ndiyo Hapana

- b. Je, Baada ya mafunzo, unatofautisha fedha binafsi na fedha za biashara katika biashara ya kilimo?
 Ndiyo Hapana
- 5.
- a. Je, Kabla ya mafunzo ulikuwa unavuna kiasi gani cha mazao kwa ekari moja msimu mmoja?

- b. Je, Baada ya mafunzo unavuna kiasi gani cha mazao kwa ekari moja msimu mmoja?

- 6.
- a. Je, Kabla ya mafunzo, ulikuwa unaweka Kumbukumbu muhimu za biashara ya kilimo?
 Ndiyo Hapana
- b. Je, Baada ya Mafunzo, unaweka Kumbukumbu muhimu za biashara ya kilimo?
 Ndiyo Hapana
- 7.
- a. Baada ya kuuza na kutoa gharama zote za uzalishaji, Kabla ya mafunzo Je, ulikuwa unabaki na ziada yoyote?
 Ndiyo Hapana
- b. Baada ya kuuza na kutoa gharama zote za uzalishaji, Baada ya mafunzo Je, unabaki na ziada yoyote?
 Ndiyo Hapana
- 8.
- a. Je, Kabla ya Mafunzo, ulikuwa unatayarisha Bajeti ya Fedha katika Biashara ya kilimo kabla ya msimu?
 Ndiyo Hapana
- b. Je, Baada ya Mafunzo, unatayarisha Bajeti ya Fedha katika Biashara ya kilimo kabla ya msimu?
 Ndiyo Hapana
9. Je katika kikundi chenu kuna Ushirika wa Kuweka na Kukopa (SACCOS)?
 Ndiyo Hapana
10. SACCOS hiyo ilianzishwa lini?
 Kabla ya mafunzo Baada ya mafunzo

11. Je wewe ni Mwana chama wa SACCOS hiyo?

Ndiyo Hapana

12. Je, ulijiunga lini?

Kabla ya mafunzo Baada ya mafunzo

13. Je, umepata mkopo wowote wa fedha kutoka SACCOS hiyo?

Ndiyo Hapana

14. Kama hakuna mkopo uliotolewa, kwa nini?

.....

15. Je unadhani mafunzo yalisaidia katika kupata mkopo huo?

Ndiyo Hapana

16. Je unadhani mkopo umesaidia kuongeza ufanisi katika biashara yako?

Ndiyo Hapana

17. Je makadirio ya fedha zinazopatikana kutokana na mauzo ya mazao yako kwa msimu mmoja ni kiasi gani?

Kabla ya mafunzo shs

Baada ya mafunzo shs

18. Ajira katika bishara yako ya kilimo.

Kabla ya mafunzo: Wa kudumu: Wanaume.....

Wanawake.....

Wa muda: Wanaume

Wanawake.....

Baada ya mafunzo : Wa kudumu: Wanaume.....

Wanawake.....

Wa muda Wanaume.....

Wanawake.....

19. Je umeongeza aina nyingine za mazao ya biashara baada ya mafunzo?

Ndiyo Hapana

20. Je, Uongozi wa kikundi ulikuwaje/ ukoje?

a) Kabla ya mafunzo: Mbaya Wastani Mzuri

b) Baada ya mafunzo: Mbaya Wastani Mzuri

21. Je, Mafunzo ya uboreshaji wa Kilimo cha Mazao(Technical Skills Training) yamesaidia kuongeza ujuzi wa kilimo cha mazao hayo?

Ndiyo Hapana

22. Je unadhani kutokana na mafunzo haya kipato chako kimeongezeka?
Ndiyo Hapana
23. Je unadhani mafunzo haya yamesaidia katika kuimarisha biashara yako ya kilimo?
Ndiyo Hapana
24. Je, umehudhuria Kongamano lolote la Kibiashara lililosimamiwa na DAI PESA katika kipindi hiki cha Mei 2003-Septembar 2004?
Ndiyo Hapana
25. Je, umefaidika kibiashara kutokana na kuhudhuria Kongamano hilo?
Ndiyo Hapana
26. Je uwezo wako katika kushughulikia mambo ya masoko umeongezeka baada ya mafunzo?
Ndiyo Hapana
27. Je ni nani anayepanga bei ya mazao yako?
Wewe Muuzaji Mnunuzi
28. Je baada ya mafunzo bei ya mazao imeongezeka?
Ndiyo Hapana
29. Bei ya zao lako
Kabla ya mafunzo bei ilikuwa shskwa
Baada ya mafunzo bei imekuwa shs kwa.....
30. Je, muda wa mafunzo unatosha?
Ndiyo Hapana
31. Kama hapana unadhani mafunzo yangeendeshwa kwa siku ngapi?
Siku.....
32. Je, umeridhishwa na ufundishaji wa Walimu?
Ndiyo Hapana
33. Je. Umeridhishwa na yaliyomo kwenye Makabrasha yaliyofundishwa?
Ndiyo Hapana
34. Taja maeneo mengine, kama yapo, ambayo yanaupungufu katika uendeshaji wa mafunzo.
(a).....
(b).....
(c).....
(d).....

35. Unadhani kwa maoni yako njia zipi zitumike katika kuondoa upungufu huo?
 (a).....
 (b).....
 (c).....
 (d).....
 (e).....
36. Je UKIMWI umeathiri kwa njia yoyote biashara ya kilimo katika familia yenu? Ndiyo
 Hapana
37. Je ni watu wangapi wamepoteza maisha katika familia yenu kutokana na UKIMWI
 katika kipindi cha Mei 2003 mpaka Septemba 2004
 Wanaume.....Wanawake.....
38. Je unapendekeza Mradi wa DAI PESA ufanye nini katika kupambana na janga hili la
 UKIMWI?
 (a).....
 (b).....
 (c).....
 (d).....
39. Toa maoni yoyote juu ya mafunzo yatolewayo na mradi wa DAI PESA.
 (a).....
 (b).....
 (c).....
 (d).....

Appendix 5: Dododso kwa Wadau Wengine

A: MAELEZO BINAFSI

1. Wilaya:
2. Eneo:
3. Jina la Mtoa Habari:
4. Jinsi: Me/Ke
5. Nafasi katika Jamii:

B: MASWALI MAALUM

6. Una habari juu ya mradi wa DAI/PESA? Ndiyo / Hapana
7. Ni mabadiliko gani unayaona kwa wafanyabiashara wa mazao ya kilimo kwa kipindi cha mwaka mmoja uliopita katika nyanja zifuatazo:
 - 7.1 Uzalishaji mazao:
 - 7.2 Uendeshaji biashara kwa jumla:
 - 7.3 Utafutaji/upatikanaji masoko:
 - 7.4 Uwekaji kumbukumbu:
 - 7.5 Upangaji bei za mazao:
 - 7.6 Kipato kwa jumla:

8. Matatizo yanayowakabili wafanyabiashara wa mazao ya kilimo na ufumbuzi wake

Aina ya Tatizo	Sababu/Kiini cha tatizo	Ufumbuzi Wake

9. Unadhani DAI PESA ifanye nini zaidi kwa wakulima wa eneo hili? Taja mambo mawili tu.

(a)

(b)

10. Maoni mengine kuhusu maendeleo ya wafanyabiashara wa mazao ya kilimo

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