



**CARE INTERNATIONAL IN TANZANIA**

**MISSUNGWI INCOME AND FOOD SECURITY (MIFOSE) PROJECT**

**FINAL REPORT OF MID-TERM EVALUATION**

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## EXECUTIVE SUMMARY OF RECOMMENDATIONS AND CONCLUSIONS

The report presents findings of the Mid-Term Evaluation (MTE) of the Missungwi Income and Food Security (MIFOSE) project, which was conducted in October 2003, about three of the start of the project. Data collection aimed at capturing both qualitative and quantitative output and process indicators. Accordingly, data collection approaches involved both quantitative and qualitative techniques and included document and literature reviews, sample household surveys using a questionnaire, key informant interviews, focus group discussions, and workshops. While the survey questionnaire was administered to a random samples of households, focus group interviews were directed at specific groups of individuals, including project staff, farmers groups etc. Special effort was made to have a significant number of female-headed households included in the random sample of households to whom the survey questionnaire was administered and deliberate effort was also made to include individuals not participating in Project activities in focus group interviews and among individuals sampled for responding to the survey questionnaire. Inclusion of individuals not participating in project activities provided a control group, which would be compared to those participating in project activities, thus confirming that changes are attributable to project activities.

**Project Relevance** refers to the appropriateness of project interventions in relation to the priorities of the recipient country. The interventions carried out by the MIFOSE project are clearly relevant to Tanzania's general development, but more so to the country's poverty reduction strategy as outlined in the Poverty Reduction Strategy Paper (PRSP). The MIFOSE project aims at increasing the income and food security of households in Missungwi District, thus specifically contributing to the income and food poverty aspects poverty, which are some of the elements in the in the PRSP. Missungwi is one of the income and food insecure districts in Tanzania and is therefore befitting that MIFOSE project is operating in the district, thus making the project even more relevant to the local district level. In addition however, the fact that MIFOSE has targeted vulnerable households, who by definition are the poor households whose livelihoods depend very much on rural enterprises, especially the female-headed households, further increases the relevance of the project at household level.

Interventions of the MIFOSE Project are geared towards rural enterprises, thus making the interventions relevant in improving the livelihood of the target households. This relevance of the interventions to the livelihood of community members has been attested by the fact that members have subscribed to the issues promoted by the project very fast, as exemplified by the widespread occurrence of HISA schemes across the villages and even to villages outside the project area. Self-expansion of HISA schemes to areas outside the project villages is an indication that the activities advocated by the project seem to address the felt need of households in the area.

**Project Efficiency** concerns itself with whether or not resources are used in a cost-effective manner, implying that the results (outputs) are commensurate with the investments (inputs) in terms of human, physical, financial and other resources. Data for an unbiased assessment of project's efficiency is at this time not available. However, our gratification that the resources are being used efficiently stems from the fact that the project objectives and goals are being achieved and therefore the resources are being used cost-effectively. Given persistent food and income insecurity in the area, improving the income and food security to the 16000 households will definitely be a big achievement that must have been a product of cost-effective activities.

### **Project Sustainability**

Sustainability of projects is an essential consideration for long-term benefits of projects to project beneficiaries as well as to communities in general. Sustainability tries to gauge the long-term durability of interventions and their impact. Sustainability is a multifaceted concept and would at minimum entail institutional, environmental, financial, appropriateness of the interventions, and gender equality/women empowerment aspects. Findings indicate that the project is sustainable from a number of considerations

Institutional sustainability is assured by the fact that there is a whole component of capacity development, which build local institutions that take responsibility for supporting households' initiatives of improving the income and food security of households in the project area. Along with the local institutions being formulated and strengthened in Organization and Development (OD) so that they function as expected are series of training, which include gender issues and HIV/AIDS which look at the long term sustenance of the institutions by being gender balanced and therefore incorporating both genders in a balanced manner so as to assure gender balanced institutions and therefore stability of the institutions. Additionally, there is a forum of stakeholders across the district which include the district administration, which implies that the activities ties in with the district plans and are therefore supported by the district development agenda

Project interventions are not likely to bring any negative effect on the environment as the technologies being promoted, such as use of organic manure, green manure, IPM, IPNM, ox power technologies etc. are environmental friendly.

Financially, the project builds local financial institutions based on savings mobilization. Savings mobilization is one of the cheapest forms of financial capital. It also builds confidence in local populations and communities, which further strengthens the local institutions that see themselves of being able to charge of their development activities. At the time of the review, discussion revealed that there is a growing amount of cash capital and communities were already thinking of establishing community banks. Such endeavours are a reflection of the growth of local confidence in financial mobilization which, if achieved, would go a long way in addressing some issues related to financial capital. In addition, financial sustainability has been inbuilt in the linkage activities, which

forms the bulk of technology transfer, economic development, and capacity development activities of the MIFOSE project, by the fact that communities/households contribute some cash towards the cost of linkages. Getting used to this culture of contributing towards activities that benefit communities/households is useful in future acceptance of paying for services.

Since the institutions, the financing, the training, and the activities are built on the principle of being local-based, the likelihood that the income and food security activities being undertaken now in the project area with donor support are likely to continue after withdrawal of donor support.

**Project Effectiveness** assesses the likelihood of the project in achieving its targets in terms of the defined objectives and a comparison of output against purpose. The achievements registered by the MTR time points to the fact that the project is effective in achieving its targets. Specific targets in the three areas of project intervention, technology transfer, economic development, and community development indicate that the project is effective.

The number of households reached so far range from the high of 59% through 31% to about 24% of the target households depending on the component. These numbers seem modest and would lead one to be concerned that the remaining period may not be enough for reaching the target figure of 16000 households. This worry should not be of such great concern in consideration of the fact that the project has now laid the foundation for speedy operation through recruitment and training Community Resource Persons (CRPs) and Innovative Farmers (IFs), whose multiplier effect will most likely see the target number of households surpassed by the end of the project on December 31, 2005. The project's methodology in all the three areas of technology transfer, economic development, and capacity development is participatory and uses innovative farmers and community resource persons. The multiplier effect of IFs and CRPs assures that within the project period, the trained IFs and CRPs shall have reached many households.

Further, use of participatory extension methodology (PEM), which is currently, one of the best approaches for enhancing sustainable adoption of agricultural practices and technologies, makes it credible to expect that the project goal will be reached in the remaining period. In tandem with the availability of proven technologies at community level for farmers to adopt are facilitating roles played by activities under the economic development and community development components. Such facilitating roles of availability of relatively inexpensive credit opportunities and availability of local institutions at community level that support off-farm and on-farm income generating activities of community members make it even more attractive for households to venture into adoption of technologies that would have otherwise been unimaginable. All this is supported by a series of problem solving, organization and development, and enterprise selection planning and managing training sessions that are local and therefore addressing local situations.

Missungwi district is a drought prone area. The fact that MIFOSE project is promoting drought tolerant crops such as cassava, sweet potato, chickpeas, irrigation and drought tolerant beans promise a more appropriate solution for the situation than if the technologies were not in response to drought conditions.

### **Processes under the Technology Transfer Component**

The technology transfer component aims at increasing acquisition and use of appropriate agricultural approaches, technologies and inputs by the target households. It is the pillar of the project in the sense that farming is the cornerstone of the households' economy and therefore their livelihood and that of the district as a whole. This does not mean that the other components are not important. Rather it means that the other components are synergistic to the technology transfer component. The central figure in the technology transfer component is the Farmer (IF). An IF is a farmer that is selected by a community or a group of farmers to act as a role model so that community members would emulate.

The technology transfer component follows the linking methodology in carrying out its project activities. Linking methodology is the process whereby communities identify, analyse and prioritise their constraints and opportunities in their farming systems, and identify/delegate their most innovative representatives to visit project selected information sources. Linking methodology has an inbuilt mechanism that ensures that the cost associated with the methodology is shared by the project and the groups represented by the IF. Cost sharing by groups is a good indication of the commitment of the group to acquiring the technology and assures financial sustainability.

### **Processes under the Economic Development Component**

The aim of the economic development component is to increase the number of households engaged in on-farm and off-farm income generating activities largely based in savings mobilization. Lack of finance capital is common in developing nations and more so among rural households, including Missungwi district households. Lack of finance capital implies that one cannot invest in inputs and equipments that would increase productivity. In recognition of the problem of inadequate finance capital, the MIFOSE project identified savings mobilisation as key to income and food security of households. To this effect, the project embarked on the HISA programme, which essentially mobilises savings through shares mechanisms from members and loans the savings out to members for their various expenditure items, including investments in small businesses and in agricultural production, predominantly horticulture, which affords returns to investment in a short period.

In addition to HISA, the economic development component train members in the selection, planning, and management (SPM) of income generating activities so that loans from HISA are invested in profit making enterprises, thus making it possible to pay back the loans with the interest which leads to growth of HISA funds and subsequently to the amount of money HISA members receive at pay out times.

The success of the HISA scheme has been overwhelming as shown by statistics from project documents. There are 200 CBOs dealing with Savings and Credit schemes, commonly referred to as "HISA". These extend cash credit to members who use the cash for various activities, including income-generating and consumptive activities. The total amount for the HISA is Tshs 56,239,158, which is roughly US \$ 56,239.

### **Processes under the Capacity Development Component**

The Capacity Development component aims at having community-based institutions that support income and food security initiatives of targeted households. Invariably the component recruits membership to CBOs and CBIs, trains the members in leadership, and the provision of extension services to their members, and links the CBOs/CBIs to external organizations so that they can act as facilitators to income and food security efforts of the households. The training under the capacity development component strengthens the institutions in organizational, financial, and technical aspects so that the institutions becomes the principal community level extension facilitators in agricultural technology dissemination, marketing, business development services, mobilization of savings as well as playing an increasing representative role for community members. The component is until now performing well as indicated by project reports which point to an increase in the number of operational CBOs/CBIs.

Despite the success so far achieved, the following issues need to be looked into so as to stabilise the achievements so far achieved and to further register more successes at a faster rate:

- (i) The idea and practice of the linking methodology for the technology transfer component is working well. The introduction of the farmer field school approach will strengthen the component and lead to sustainable adoption. However, there seem to be a weakness with regard to the IFs. Some IFs are showing sign of fatigue in carrying out their responsibilities effectively. This is more so when IFs has to travel to other villages that are distant to train farmer groups with the view of convincing farmers to adopt technologies. This is especially so for the IFs that have a ward as their area of jurisdiction, i.e. the IFs at the IMA level. Compounding to the issue is in situations where the IF is also a Community Resource Person (CRP), who trains group members in other areas such as savings, or many other technologies. The net result is that the IF ends up training others as if it is a full time job. Ideally, group members or trainees should be able to appreciate the role of the IFs in improving the members' livelihood by contributing "something" to the IF. Unfortunately, this stage has not yet been reached as the productivity of the farmers is still low and the idea is still foreign, given the fact that the state used to pay for such services. Sometimes, the need for IFs to travel long distances to offer training has resulted into some IFs stopping being IFs.

Dropping out may be a natural process when false expectations of IFs are not met. However, there is a need to examine the jurisdiction of the IFs so that their area is small enough to be served by a person with minimum public service inclination.

- (ii) Cases of inadequately trained IFs are also emerging, even though it was more so in the economic development component than in the technology transfer component. For the technology transfer component, cases of an IF failing to train fellow farmers was reported at least in the processing part. The problem may be due to weaknesses in the training programme. It however, might also be due to losing interest following failure to meet false expectations. A thorough review of the training should be undertaken and remedies instituted so that the training produces competent IFs as well as CRPs
- (iii) Technology transfer aims at increasing production. However, for continued adoption of technologies, the technologies should result into not only increased production of food crops, but also increased production of marketable products and cost effectively. The issue of marketing of agricultural products is essential as saleable agricultural products would increase the income of households and thus make the households capable of investing in other production activities, including cost sharing for the IFs. Marketing may entail issues of adding value through processing as well as targeting niche markets for specialised commodities. The issue of introducing appropriate varieties of some crops should consider marketing aspects otherwise increased production might not necessarily translate into income security.
- (iv) The HISA scheme has grown and is now at the CBO level. The CBOs should be adequately trained and guidelines and management strengthened to maintain the reputation of the institution and avoid falling back into the traditional ifogong,ho or the 80s and 90s public institutions dealing with financing in Tanzania. Further, the HISA has not put in place an insurance mechanism in cases of death of members. Lack of insurance is a problem because if death occurs to a member, the rest of the members should shoulder the loss and this might prove difficult for members. A CBI level insurance mechanism seem useful, as it has already been used by the MDLSP
- (v) Training the Community Resource Persons (CRP) on topics in economic development is reportedly too compressed that the CRP find it difficult to comprehend and therefore end up being less competent to train their fellow group members. One of the biggest factors that sustain this system is that the idea is a real need for members and members would therefore stretch themselves to sustain it even in situations of difficulties associated with little knowledge. However, the project should strive to produce competent CRPs allocating enough time for CRP training
- (vi) In situations where a CRP has a big area for training members, the issue of time constraint and transportation to distant areas emerges again. Like under the technology transfer component, communities ought to start being sensitised of the need for their continued support to CRPs

- (vii) Most of the money borrowed from the HISA system is not invested in agriculture, which is the main economic activity of the communities. This does not mean that all investments of the borrowed money should be in agriculture. However, a significant amount of it should be in agriculture as agriculture forms the core economic activity to the majority of households. Less investment in agriculture is partly due to the short loan repayment period of three months, a period in which no agricultural enterprise will have matured to produce marketable products except for horticultural crops. In the long run, efforts should be directed at investing in agricultural production and the IMA level HISA might be better suited to handle such longer-term loan portfolios than the CBO level HISAs. Investing in agriculture will also diversify investment opportunities as it now seems the opportunities are soon than latter going to be saturated, as it is being evidenced by the fact that some CBO HISA have had surplus money in their boxes, i.e. members have failed to exhaust the money. Other HISA are now lending to non-members at a relatively higher interest rate than that for members.
- (viii) CBIs seem to still be evolving, as the task of supporting income and food security activities among members has not been wholly taken up by the CBIs. A great care should be exercised in facilitating the formation of CBIs as it is in one way or another associated with weakening the strength of CBOs. This does not mean that CBIs are not important, only that there must be a good balance of relationships and responsibilities between CBOs and CBIs, especially on matters related to financing the activities of CBIs and of CBOs. Being larger than CBOs, CBIs stand a better bargaining power in sourcing inputs and markets due to the fact that they can exploit economies of scale. However, given the small financial position of CBOs, the growth of CBIs should take cognisance of the need for maintaining CBOs. One of the ways of a gradual growth of CBIs is the possibility of CBOs joining the national farmers' groups' organization, MVIWATA. They have a lot of experience in organizing farmers groups and might have good insights to share with the CBIs for sustainable evolution of the CBI-CBO relationship. Additionally, they have a Rural Markets Project, and have had experiences of running Farmers Input Shops, Savings & Credit Associations, and Rural Banks, which MIFOSE would be able to learn from so as to better place itself for steering the evolving CBIs in the right direction.
- (viii) Personnel to keep the momentum. The growing number of activities stemming from the emerging need as the system expands and evolves calls for a careful scrutiny in the number of personnel, especially the Field Officers, to see that the effort is not frustrated by too thin spreading of personnel. Already, the CRPs and IFs are uncomfortable with their level of competence in certain areas, which is partly a reflection of insufficient backstopping from field officers, which may in turn has its roots to insufficient backstopping from the technical Officers. The growing number of groups and complexities of the issues calls for a close look at the area of jurisdiction of

field level staff and we see it very necessary that the area of jurisdiction of field officers be adjusted as the number of groups, and therefore activities, increase.

(x) Since the project philosophy is based on groups and farmer organizations, adequate effort should be directed at ensuring group formation, growth and development and therefore farmer organizations. Key factors that are important in encouraging the participation of individual members in farmer organizations should always be supported and include the following as identified by Swanson, Bentz, and Sofranko (1997):

- The degree of farmer's dependence on the outputs of the organized activity
- The degree of certainty of the availability of the outputs
- The extent to which outputs will be available only as a result of collective action
- The extent to which the rewards associated with the collective action will be distributed equitably
- The extent of availability of rewards within a reasonable time frame
- The extent to which the rewards are commensurate with the costs associated with continued participation

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## LIST OF ABBREVIATIONS

CARE	Cooperative Assistance for Relief Everywhere
CBI	Community-Based Institutions
CBO	Community-Based Organizations
CRP	Community Resource Persons
CSPD	Child Survival, Protection and Development
CVA	Chronically Vulnerable Area
DFID	Department for International Development
EDO	Economic Development Officer
FEWS NET	Famine Early Warning System Network
FINCA	Finance and Credit Agency
GDP	Gross Domestic Product
HISA	Household Income and Savings Association
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IF	Innovative Farmer
IFs	Innovative Farmers
IG	Income Generation
IGAs	Income-Generation Activities
IMA	Inputs and Marketing Association
IPM	Integrated Pest Management
IPNM	Integrated Plant Nutrition Management
LRSP II	Long Range Strategic Plan II
MDSL	Magu District Livelihood Security Project
MIFOSE	Missungwi Income and Food Security
MoU	Memorandum of Understanding
MT	Metric Tonne
MTE	Mid Term Evaluation
MRHP	Missungwi Rural Housing Project
NGO	Non-Governmental Organization
NORAD	Norwegian Agency for International Development
OD	Organizational Development
OXFAM	
PEM	Participatory Extension Methodology
PIR	Project Implementation Report
PIRs	Project Implementation Reports
PRSP	Poverty Reduction Strategy Paper
PRIDE	Promotion of Rural Initiatives and Development Enterprises
RFLSA	Rapid Food and Livelihood Security Assessment
S&C	Savings and Credit
SEDA	Small Enterprise Development Agency
SPM	Selection, Planning, and Managing
TA	Technical Assistance
TOSCA	Tanzania Official Seed Certification Agency

TOT	Training Of Trainers
Tshs	Tanzanian Shillings
UNDP	United Nations Development Programme
URT	United Republic of Tanzania

## CHAPTER I: INTRODUCTION

### 1.1 PROJECT OVERVIEW

CARE International in Tanzania has been implementing a five-year Missungwi Income and Food Security (MIFOSE) project in Missungwi district since January 2001. The Project is funded by the Norwegian Agency for International Development (NORAD) and the Norwegian People through CARE NORGE and covers 35 of the 78 villages of Missungwi district scattered in two of the four divisions.

The overall goal of MIFOSE is to increase the food and income security of 16000 vulnerable households in ten of the twenty wards of Missungwi District, particularly those headed by women, by December 2005. The overall goal is to be achieved through availing information and skills that rural households may use to increase their income and food security. The information will be directed to both women as a group and vulnerable households so that they are able to address their specific problems. The information shall be relating to ways and means of increasing: (i) acquisition and use of appropriate agricultural approaches, technologies and inputs by the target households, (ii) the number of households that are engaged in on-farm and off -farm income generation activities largely based on savings mobilisation, and (iii) the number of community based institutions that are effectively supporting income and food security initiatives of the targeted households.

### 1.2 MISSUNGWI DISTRICT

#### 1.2.1 Political and administrative context

Missungwi District is one of the 8 districts of Mwanza Region. Mwanza Region is located in the northern part of Tanzania adjacent to Lake Victoria. Missungwi district is located on the south-western part of Mwanza Region and shares borders with Geita and Sengerema districts on its west and north-western part, Kwimba district to its east, and Ilemela, Nyamagana, and Magu districts to its north-east and north (Fig. 1). The district is divided into 4 administrative divisions, 20 wards and 78 villages. It has one electoral constituency. Seventeen of the twenty wards are considered rural, leaving only 3 wards as mixed. The mixed wards include Usagara, Missungwi, and Misasi.

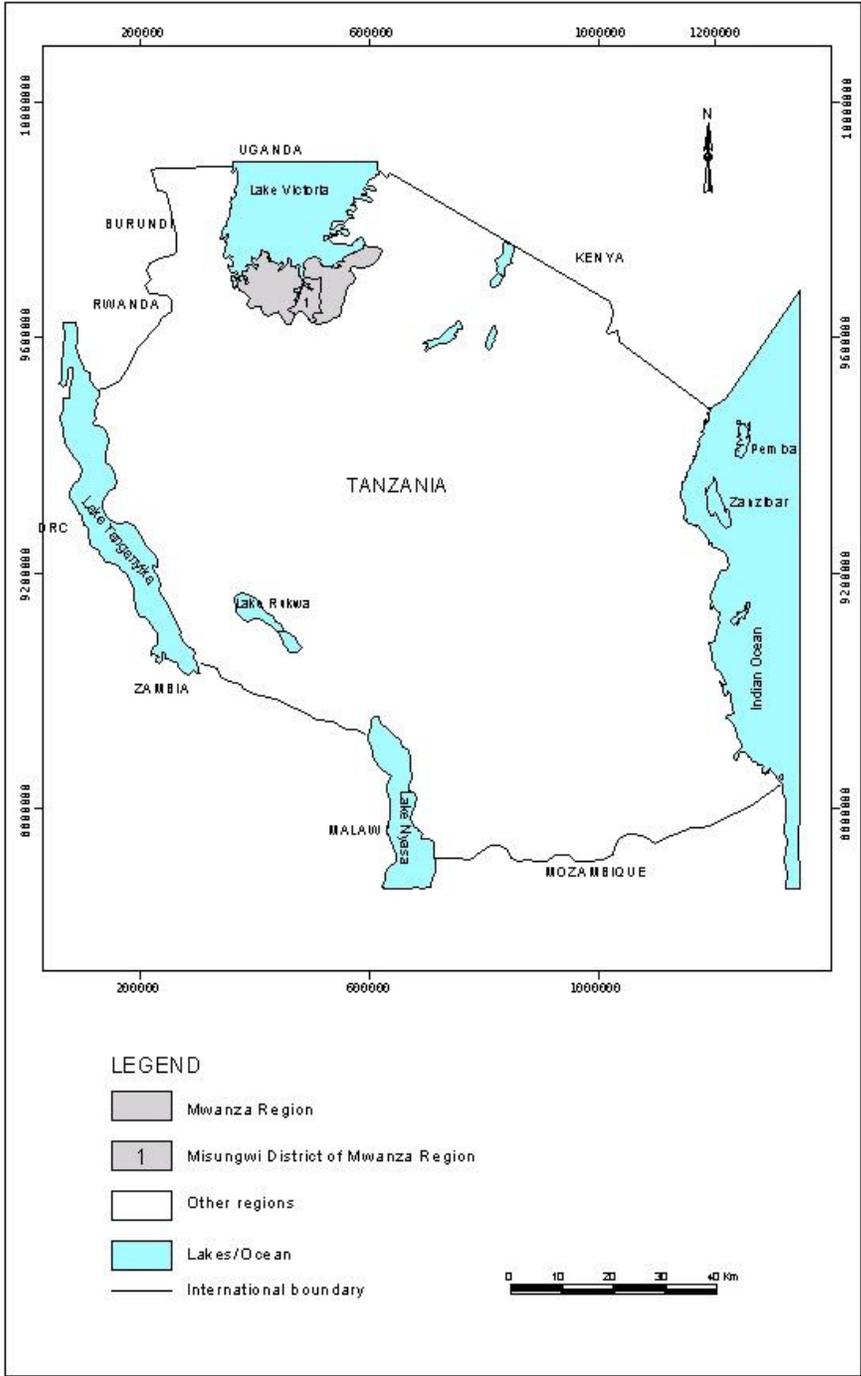


Figure 1: Map of Tanzania showing Missungwi District in Mwanza Region

### 1.2.2 Physiography and land use

Missungwi district lies between 2° and 3° 30' South of equator, 31° 45' to 33° 30' East of Greenwich. Its altitude ranges from 1000 to 1500 m above sea level and experiences an average rainfall of between 800 - 1000 mm per annum and mean temperatures range between 18 to 26 degrees Celsius. Rainfall is bimodal in nature with October to December constituting the short rains while February to May constitutes the long rains. The total area of Missungwi district is 2,553 square kilometres of which 175 square kilometres are under Lake Victoria.

#### LAND USE PATTERN



Even though about 50% (1,355 km<sup>2</sup>) of the Missungwi area is considered arable and suitable for agriculture, current land use pattern reveals that only 30% of the district is used for farming (Figure 2). The rest of the area has the following uses: 25% is used for grazing; 18% as residential areas; 10% is occupied by institutions, including the Lake Zone Agricultural Research & Development Institute at Ukiriguru; and 5% is mountainous.

### 1.2.3 Population

Statistics from the 2002 Population and Housing census (URT 2003) put Missungwi district's population at 257, 155 of whom 125, 970 (49%) are males while the remaining 131,185 (51%) are females. The district has 39,956 households, each with an average number of 6.4 persons and a landholding of 1.5 hectares as per 2001 estimates. The national and regional household sizes are 4.9 and 5.9 persons respectively. Estimates from district office puts the number of female-headed households as of 2002 at 6,888 of which 2,755 are predominantly farmers with the remaining 4,133 practicing both farming and livestock keeping. The same estimates report that 60% of the households in Missungwi district practice farming and livestock keeping while the remaining 40% are predominantly farmers.

## **1.2.4 Agricultural and Livestock Sector:**

### **1.2.4.1 Farming:**

The agricultural sector plays an important role to the residents of Missungwi district. It produces food for home consumption and some for sale. Agriculture also employs the majority of the population as well as producing cash crops for sale to generate income. The main crops grown in the district include cotton, paddy, maize, sorghum, sweet potatoes, bulrush millet, cassava, and fruits and vegetables, including tomatoes. Even though many crops can be sold to earn cash, cotton and tomato are conventionally grown primarily for sale and are therefore considered as cash crops.

Generally most farmers in the district use hand hoe in farming. However, according to District reports, there has been a change whereby households using ox-ploughs has increased to 30% of farmers in the district. Further, irrigation is not well developed except for the Participatory Irrigation Project (PIP), which is in initial stages. Success of the PIP Project should be able to increase agricultural production and therefore improve income and food security to the beneficiaries. The district has a total of 112,664 adults working on farm.

### **1.2.4.2 Use of modern inputs**

Most farmers are now aware of the need for, and importance of, using at least improved seeds. Since improved seeds are costly, farmers find themselves unable to set aside enough money for buying and therefore using improved seeds. Use of manure is still low even though is relatively in abundant supply. Extension effort would be a good way of increasing the use of manure. Serious consideration of the bulk nature of manure has to be addressed before manure use can be promoted. Manure improves soil structure and nutrition and has long-term benefits to soil structure and therefore productivity. Use of fertiliser and pesticides is largely confined to cotton. One of the major bottlenecks to the wider use of fertiliser and pesticides is the high price. However, availability in the proximity also contributes to low use of such inputs. According to district reports, Missungwi district has only 2 agricultural supply facilities, one at the district headquarter and the other at Usagara village.

### **1.2.4.3 Livestock**

The district is estimated to have 121,584 local breeds cattle, 350 cross breeds diary cattle, 90,904 goats 68,120 sheep, 2,845 donkeys, 68 pigs, 1,000 rabbits and 128,486 chicken. District information sources (2001) also reveal that, on average there are 8 cattle, 3 goats, 2 sheep and 5 chicken per household There are about 5 operating livestock dips out of 33 constructed dips in the district.

## **1.2.5 Income**

The main on and off farm income generating activities in Missungwi district include agriculture, fishing, livestock keeping, mining, petty business, carpentry and employment either from government institutions and departments or private organisations. According

to 2001 district estimates, the average household income per annum is estimated to be Tshs. 500,000 of which Tshs. 250,000 is from farming, Tshs.125, 000 from livestock and 125,000 from other sources. The district has a per capita income of Tshs 72,000 with about 33% (9092) households being below poverty.

### **1.3 CARE Household Livelihood Security Framework**

Livelihood approach to development has been applied by many development agencies including DFID, Oxfam, CARE and UNDP (Carney *et al.*, 1999). Livelihood framework is a tool aimed at improving the understanding of livelihood with particular emphasis to the poor. It contains the main factors that affect people's livelihood, and typical relationship between these. CARE International defines a livelihood as adequate and sustainable access to income and other resources to enable households to meet their basic needs. A livelihood comprises of the capabilities, assets, and activities required for a sustainable means of living, and include such items as adequate access to income, food, water, educational opportunities, health, housing, community participation, and social integration. For a livelihood to be sustainable however, it has to be able to cope with, and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Carney, 1998). Households failing to withstand the shocks (natural or man made), the effects of external trends (economic, technological), and seasonality are regarded as vulnerable and insecure.

### **1.4 The Missungwi Income and Food Security (MIFOSE) Project**

#### **1.4.1 Background to the project**

Missungwi district has high dependency on agricultural production. It has been classified as a Chronically Vulnerable Area (CVA) to drought and has very unreliable rainfall as evidenced by the following:

- Over the past 10-15 years, the rainfall pattern has been unpredictable. There have been three severe drought years (1993, 1995/6, 1998) and a year of floods (1998, El-Nino) in the district. Unpredictable rainfall and severe drought for a rain dependent agriculture lead to low food and cash crop production and therefore food and income insecurity. It was in response to severe food shortage that in June 1999 CARE Tanzania distributed over 300 tons of maize as relief food from World Food Program to 25,500 people in 35 of the 78 villages of the district.
- A Rapid Food and Livelihood Security Assessment (RFLSA) and a project design workshop estimated that even though most households own some land, the average land holding size was 1.5 hectares Given the low productivity in agriculture due to partly the use of less productive technologies, the landholding size of 1.5 hectare per household is likely to produce insufficient quantities of produce for the household which averages 6.4 persons.
- Inheritance is the most common method for land acquisition and follows traditions and cultural norms in which women are disadvantaged. Accordingly, female-headed households are likely to have smaller holding sizes which when combined with less

productive production technologies, leads to more food and income insecurities to such households

- Provision of subsidies to co-operative societies ended in the early 1990s. Removal of subsidies to co-operatives spiralled into higher farm input prices that led to inaccessibility of farm inputs for farmers. Secondly, many co-operatives failed to distribute farm inputs, a task that the private distributors never took up either. The result was the fact that there were no farm input distribution centres close to farmers.
- Inadequate access to credit for both men and women but more so to women than to men. Commercial banks are inaccessible due to the following factors: the need for collateral; complex bureaucratic procedures; high borrowing interest rates; and low bank densities. Missungwi district has only one bank and is located in the district headquarters etc. Inaccessibility to credit forces many to resort to traditional moneylenders who continue to exploit the poor with their exorbitant interest rates.

Emanating from the above- mentioned problems, the following factors contribute toward food and income insecurity in Missungwi district:

- Poor access to and little use of appropriate technologies and inputs for production of both cash and food crops.
- Inadequate practice of “off farm” income generating initiatives, savings mobilisation and business development.
- Inadequate local community institutions or organisations that are able to facilitate “on farm” and “off farm” income and food security activities among vulnerable households.

#### **1.4.2 Project’s intermediate goals and implementation strategies**

Recognising the role played by above- mentioned factors in food and income insecurity in Missungwi district, CARE Tanzania is implementing an income and food security project in Missungwi District with the following three intermediate goals:

- Increased acquisition and use of appropriate agricultural approaches, technologies<sup>1</sup> and inputs<sup>2</sup> by the target Households.
- Increased number of households engaged in on-farm and off -farm income generation activities largely based on savings mobilisation.
- Community based institutions<sup>3</sup> are effectively supporting income and food security initiatives of the targeted households

To achieve its goals and outputs, Missungwi Income and Food Security Project will provide information and skills that rural households may use to increase their income and food security. The information will be directed to both women as a group and vulnerable households so that they are able to address their specific problems through interventions in the following three areas, which are therefore key components of the Project: (i)

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<sup>1</sup> Efficient, effective scientifically recommended and environmentally sounds technologies, approaches that are locally compatible.

<sup>2</sup> Includes seed, organic and inorganic fertilisers, organic and inorganic pesticides and other farm implements.

<sup>3</sup> Community Institutions include Community Based Organisations, Farmers Apex Associations, Local NGOs.

Technology Transfer, (ii) Economic Development, and (iii) Capacity Development. Each component caters for a specific intermediate goal despite their interrelationship. Thus, while the Technology Transfer component aims at increasing acquisition of appropriate approaches, technologies and inputs, the Economic Development component aims at increasing the number of households engaged in on-farm and off-farm income through savings mobilization. The Capacity Development component aims at having community-based institutions that support income and food security initiatives of targeted households. In order to increase efficiency and sustainability, the project has been emphasizing on collaboration with government departments, research institutions, the Tanzania Official Seed Certification Agency (TOSCA), and other NGOs at district level in the implementation of the project activities as well as moving more responsibilities to the community level.

### **1.5 Terms of Reference**

Care Tanzania has completed its Long Range Strategic Plan (LRSP II), which came into effect as of July 2003. The LRSP II emphasises the following programmatic areas:

- (i) Good governance: To enhance good governance for high quality and equitable service delivery in basic education, health, and HIV/AIDS through partnership with local governments, private sector, the civil society
- (ii) Policy analysis and advocacy: This will be in partnership others to advocate for policies at local, national, and international levels to address causes of income poverty and food insecurity
- (iii) Active citizenship: Using empowerment approach to strengthen people's capacity for self reliance and active citizenship in the exercise of their rights and responsibilities to overcome poverty and social injustice
- (iv) Realign CARE Tanzania organization, culture, system, skills, and staff to ensure excellence, effectiveness, and continuous learning in the implementation of its Long Range Strategic Plan (LRSP)

Accordingly, the Mid Term Evaluation (MTE) ought to emphasize on implementation and results with the view of evaluating how the project has coped with the challenges and working conditions that aim at realigning the project activities to the LRSP II. This MTE aims at informing implementation of the main phase of project in which a reassessment of the relevance of the activities, their effectiveness, impact, the efficiency, and sustainability are the key criteria. The MTE should be more inclined to the process than to the impacts. Detailed Terms of Reference are provided as Appendix 1.

## CHAPTER II: METHODOLOGY

### 2.0 Overview

The starting date for the MIFOSE Project was January 2001 although field activities started sometimes in April. The Mid Term Evaluation (MTE) therefore comes after two and a half years of field activities. Mid-term evaluation (i) assesses project's current achievements and progress towards realising the final goal as established in the project design, (ii) reviews the appropriateness of the overall project design against the experience during implementation, (iii) assesses the community organisations recruited by the project and their capability along the respective technical interventions, including governance, policy advocacy, and HIV/AIDS mainstreaming, (iv) assesses the collaborative and partnership strategy of the project design, and (iv) determines and suggests a possible project phase out strategy.

In order for the MTE to provide insight and judgement that guide the future direction of a project, the data to be collected and analysed should be pertinent with indicators. Findings for the MTE are therefore necessarily ordered in the form of indicators relating to the 3 key components of the project. Both qualitative and quantitative indicators are to be presented.

### 2.1 Indicators for measuring progress

Indicators for assessing progress towards the final goal are as indicated in the Project Monitoring and Evaluation Plan of August 2001. For the MTE, emphasis is on intermediate goal indicators, which falls under the three projects components of technology transfer, economic development, and capacity development. Both output indicators and process indicators are to be measured.

### 2.2 Output indicators

Output indicators would largely be quantities and would be obtained through surveys and project progress reports (PIRs). The surveys would collect quantitative information on achievements.

#### 2.2.1 Output indicators for the Technology Transfer Component

For the Technology Transfer Component, output indicators would be the accomplishment of activities that support adoption of new technologies and the resultant number and therefore percentage of target households practicing required agricultural inputs and technologies.

### Outputs and activities

The technology transfer component contributes to the final project goal through intermediate goal one: increased acquisition and use of appropriate agricultural

approaches, technologies<sup>4</sup> and inputs<sup>5</sup> by the target households. In order to achieve the intermediate goal, activities should be undertaken so as to get the following three outputs:

**Output 1: Local organizations<sup>6</sup> and private sector that are effectively providing appropriate agricultural technologies are in place.**

This output would be achieved through accomplishing the following activities:

- Facilitate identification, testing, application and extension of appropriate agricultural technologies and inputs,
- Improve effectiveness and efficiency of linkage between farmers and technology sources
- Introduce and promote locally available organic farming technologies

**Output 2: A Cadre of skilled Innovative Farmers is in place to promote extension of agric-technologies and Agricultural inputs**

Activities under this output include the following:

- Conduct Training Of Trainers (TOT) for innovative farmers (IFs) in use of agricultural inputs,
- Provide IF with technical assistance on assessment of technologies and inputs at farm level
- Facilitate training and cross visits.

**Output 3: Community based seed multiplications for improved seeds are promoted.**

- Promote community based seed multiplication.

### **2.2.2 Output indicators for the Economic Development Component**

For the Economic Development Component output indicators would include both completion of the necessary activities and the results of the activities. The indicators would therefore include the number of target households participating in savings and credit schemes and the number of target households involved in profitable on-farm and off-farm income generating activities.

### **Outputs and activities**

The economic development component contributes to the final goal through intermediate goal 2: increased number of households engaged in on-farm and off-farm income generating activities largely based in savings mobilization. In order to achieve the intermediate goal, activities should be undertaken so as to get the following two outputs:

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<sup>4</sup> Efficient, effective scientifically recommended and environmentally sounds technologies, approaches that are locally compatible.

<sup>5</sup> Includes seed, organic and inorganic fertilisers, organic and inorganic pesticides and other farm implements.

<sup>6</sup> Community organised initiatives.

**Output 1: Credit schemes largely based on savings mobilization with policies that optimise access to credit for women are operational in the project area.**

In order for the project to realize the output, the following activities ought to be undertaken:

**Facilitate the recruitment of potential savings and credit groups in wards and improve on their current practices through:**

- Carrying out recruitment activities using participatory methods. The recruitment will involve developing criteria to ensure that the potential savings and credit groups are identified.
- Conducting publicity meeting to promote project interventions.
- Identifying and categorizing the potential savings and credit groups.

**Facilitate access to loan funds to groups in schemes that favour women in terms of credit availability by:**

- Conducting baseline survey and set benchmarks for access to credit for women.
- Conducting a survey to micro finance institutions
- Reviewing lending terms from potential sources
- Developing policies for most vulnerable groups that are unable to access potential sources

**Monitor amounts of credit taken and how it is used segregated by female and male-headed households through:**

- Developing mechanisms for tracking the use of credit by gender
- Desegregating access to credit by gender
- Tracking male and female use of credit
- Assessing the difference in ownership of credit
- Training about gender disparity in use, access and ownership

**Facilitate peer- provision of Technical Assistance (TA) in business planning; finance management and marketing among community savings and credit groups (Mentoring) by:**

- Identifying current inter-group guidance methodology
- Establishing standard of finance, business planning, and marketing in savings and credit groups.
- Identifying gaps in provision abilities by the communities
- Developing sustainable mechanism to assistance delivery
- Conducting training and building community skills in Business Planning, Finance and Marketing in Savings and Credit groups

**Output 2: A cadre of community resource persons (CRPs) that offer training to Community Based Organization (CBO) members on savings and credit, marketing, and business identification, planning and management is in place.**

In order for the project to realize the output, the following activities ought to be undertaken:

Conducting needs assessment for Savings and Credit (S&C) groups on Income Generation Activities (IGAs) management by:

- Identifying existing IGAs carried out by S & C groups and their management skills
- Identifying gaps in management of IGAs
- Developing support mechanisms with CBOs using participatory methods
- Developing skills improvement training plan to bridge identified gaps.

**Conduct training of trainers for Community Resource Persons (CRPs) in savings, credit schemes and marketing through:**

Developing, with community, the definition of Community Resource Person (CRP)

- Conducting capacity assessment of CRPs and assessing their capacities to train other CBO members.
- Identifying areas to be strengthened
- Developing, packaging and conducting training to CRPs
- Developing training schedule with CRPs as a community follow-up mechanism to ensure that other CBO members are trained and enhance sustainability of the system.

**Train Community Resource Persons on training community members in Selecting, Planning and Managing (SPM) Income Generation Activities through:**

Reviewing the existing system SPM

- Conducting needs assessment to CRPs
- Developing training package
- Conducting training on SPM of IGAs
- Facilitating development of training schedule with CRPs to ensure that CBO members are trained in SPM of IGAs.

**Organize cross visits for new Savings and Credit Groups to interact with established groups to share IG experiences:**

- Facilitate development of community definition on cross visit
- Develop, with community, the mechanisms for cross visit.
- Develop cost sharing mechanism with the CBOs for participating in the cross visit
- Organise cross visit
- Facilitate CBOs to implement and document the lessons learnt and share with other CBOs implementing similar activities

**Facilitate sub-sector analysis of selected production based business sectors to identify Income Generating (IG) opportunities with Savings and Credit groups:**

- Facilitate CBOs to have a local definition on sub-sector
- Explore the sub-sector that the community depend on
- Facilitate the CBOs to set categories for identification of sub-sector
- Develop schemes for investigating sub-sector analysis (From production to value added to marketing)
- Conduct economic analysis at each stage
- Conduct analysis of sub-sector

**2.2.3 Output indicators for the Capacity Development Component**

For the Capacity Development Component, output indicators would be the accomplishment of activities that lead to the formation and functioning of community-based institutions and the number of target households with income generating activities that receive technical assistance from local institutions and the number of local institutions providing technical assistance on food security to target households

**Outputs and activities**

The Community Development Component contributes to the final project goal through intermediate goal three: community-based institutions are effectively supporting income and food security initiatives of the targeted households. In order to achieve the intermediate goal, activities should be undertaken so as to get the following two outputs:

**Output 1: Local institutions that promote food security, on-and off farm income generating activities are operating in a coordinated manner in the project area.**

Activities implemented under this output include:

- Identification and Recruitment of Community based organizations (CBOs)
- Formation of Community based institutions (CBIs) in the project area
- Formation of Community based institutions (CBIs) in the project area
- Linking of community based institution members to identified sources of agricultural technologies, IGAs, savings and credit sources and Organizational Development (OD)
- Training on Participatory extension methods

**Output 2: Opportunities exist for community-based institutions to appraise and improve on their capacity to sustainably support on- and off farm income generating activities and food security.**

Under this output, the following activities were being implemented:

- Linkages within the project area among CBOs
- Cross-visits within the project area and outside identified and conducted.
- Training of CBIs members on improved agric technologies, preservation & storage methods

## **2.3 Process indicators**

Process indicators would be obtained through qualitative methods as well as examination and observation of processes and methodologies used in carrying out project activities.

### **2.3.1 Process indicators for the Technology Transfer Component**

The technology transfer component follows the linking methodology in carrying out its project activities. Linking methodology is the process whereby communities identify, analyze and prioritise their constraints and opportunities in their farming systems, and identify/delegate their most innovative representatives to visit project selected information sources. Linkage normally takes the following forms:

- a) Cross- visits which include innovative farmers visiting experts, experts visiting farmers in the villages, and farmer to farmer visits
- b) Farmer field days and agriculture exhibitions
- c) On farm testing of relevant technologies

In accomplishing linkages, the following steps are followed:

- a) Information about the link is sent to community by the project
- b) Community organizes the meeting to identify innovative farmers who will participate in the link.
- c) Actual link is conducted
- d) The community organizes the link feedback meeting after the link exercise is undertaken.
- e) Selection of appropriate technologies by the farmers.

Linkage activities have a cost and the following cost items are typical of any linkage activity: hotel costs, meals, transport, and cost of the source of information. Sources of information include research institutions, farmer training centres, universities, and innovative farmers operating in and outside the project area.

For the purpose of ensuring sustainability, the cost incurred during the linkage exercise is shared between the project and the link participants. The contribution of each party between the project and the community in meeting the cost of linkage activities is agreed upon in a participatory manner between the project and beneficiaries.

### **2.3.2 Process indicators for the Economic Development Component**

Process indicators gauge the manner/process by which economic development activities in the project are undertaken. The Economic Development Components employ participatory approaches to identify CBO member's priority, link them to technical expertise for training and exposure to economic opportunities. The process involves the following steps:

#### **Participatory meeting with the community**

This is a formal discussion, which may be done with a semi-structured question guide. It is the meeting conducted at the community level which includes both men and women where the decisions are made together.

**Procedure of participatory community meeting:**

- Write a letter to the Chairperson of the CBO to invite all CBO members at the meeting.
- Introduce the meeting objective
- Facilitate the meeting to continue with the discussion
- Observe the audience
- Facilitate to reach the consensus.

**Establishment of Linkage mechanisms**

Linkage mechanisms is the process where the CBOs organize themselves and state the objective of learning something through cross visits and site seeing in different places. The place to be visited might be either within or outside the project area.

**Procedure for establishing linkage**

The following aspects and activities need to be considered and undertaken respectively in the process for establishing linkage:

**Linkage cost**

Before linkage every member involved must know the cost of the linkage that is because planning of the linkage must involve the issue of cost sharing and how to get the money and who is paying. All cost items must be considered and would include accommodation, meals, transport, and cost of source of information

**Discussion of the source**

This step is done to assess the type of technical support that will be provided by the source. It involves assessing the cost of support from the source what impact will be obtained.

**Discussion with the target group**

This step involves sharing with the target group, the information collected from the various sources so as to assess the type of technical support provided. It helps the target group to identify and select the appropriate source of technical support to suit their needs.

**Planning**

This is the arrangement done to introduce the target group to the linkage. The plan will includes the following: date of linkage, place, number of days, target group by gender, objectives of the link, link preparations, other documents related to link, agenda for the link visit, and feedback mechanism.

**Information needed on the linkage**

All information that is needed on a linkage must be gathered and documented by the Economic Development Officer (EDO) for it will be useful for any future reference made on linkage.

### **Monitoring methodologies of the linkage**

Monitoring method must be developed as a guideline to help in the follow up of a linkage. There is usually a set of forms with detailed instruction on different components on linkage. Field Officers are instructed by the Project Officer to make a close follow up of linkage at groups level and report to the Project officer.

### **Follow up of Linkages.**

Linkage follow up is done at the CBO level to see the progress, the project Field Officers make a follow up at the CBO level and report the progress to Economic Development Officer. The data collected from the CBO is worked out to give an indication on the progress on the linkage. In some cases the specialists from the sources may also maintain follow up on the linkage to see if CBOs are practicing according to instructions.

### **Linkage impact assessment**

After linkage the Project needs to know the impact on the target group. Immediately after a linkage activity, CBOs are requested to assess the source of information. This enables the CBO to identify the weaknesses and strength of the source.

### **Sustainability of the linkage**

Sustainability of a link is very important as it guarantees the CBO that they will continue to benefit from a particular source. It will be wastage of time and resources for both CBO and the project to attend a linkage that is not sustainable. When we consider sustainability of linkage, we refer to the following issues:

- a. Future linkage plans- things to be done in future.
- b. Cost sharing- sustainable payment of the linkage must be stated.
- c. Contact for linkage person - address and place/source should be kept in the database by both the EDO and the CBO.
- d. Monitoring system.

### **2.3.3 Process indicators for the Capacity Development Component**

Process indicators for the capacity development component gauge the manner/process by which project activities under the component are undertaken. The indicators shall pertain to among other things the process to be applied in undertaking the activities under the component. The process entails a systematic approach and networking activities. It uses linkage methodology and is undertaken through the following steps:

- Participatory Identification of needs for capacity development i.e. involvement of CBOs/CBIs in identifying their needs for improvement. This would include identification and ranking by CBO/CBIs of their linkage needs
- Participatory identification of relevant sources for technical support to CBOs/CBIs through which external sources for linkage of the CBOs/CBIs in and outside the project area are identified
- Develop a **memorandum of understanding (MoU)** with potential source for linkage. A memorandum of understanding is a contract document between the project and

the selected sources of agricultural inputs, technologies and credit services within or outside the project area. The terms of collaboration between the project and the external sources for networking and linkage would be to convene meetings with CBI/CBO and would include a discussion and agreement on cost sharing of the linkage visits.

- Carrying out the activities for linkage networking for exchange of technologies/skills and sharing of experiences.
- Training to build their capacities including inculcation of the principle of sustainable support i.e. a project intervention strategy mainly based on participatory learning of new practices and ideas, experience sharing and exchange of knowledge and skills among the target groups (CBOs/CBIs), the entire community and link sources, networking and training in a continuous manner without necessarily depending on external support.

## **2.4 Data collection tools**

Many data collection tools were used in order to capture both quantitative and qualitative output and process indicators. The tools included document and literature reviews, sample household surveys using a questionnaire, key informant interviews, focus group discussions, and workshops. While the survey questionnaire was administered to random samples of households, focus group interviews were directed at specific groups of individuals, including project staff, farmers groups etc. Special effort was made to have female-headed households included in the random samples and deliberate effort was also made to include individuals not participating in Project activities in focus group interviews and among individuals sampled for responding to the survey questionnaire. Inclusion of individuals not participating in project activities provided a control group, which would be compared to those participating in project activities, thus confirming that changes are attributable to project activities.

### **2.4.1 Document review**

Relevant documents and literature were reviewed to get the general picture of the activities of the MIFOSE Project. Among the documents reviewed include the MIFOSE Project, the Project's monitoring and evaluation plan, the baseline report of November 2000, and the Project Implementation Reports (PIRs) for various quarters.

### **2.4.2 Household survey questionnaire**

A questionnaire was developed, reviewed with project staff, translated in Kiswahili, pre-tested on a group of farmers by enumerators and then modified in line with the pre-test exercise. Assessment of food security items on the questionnaire were confined to the 2001 and 2002 agricultural years and excluded the 2003 agriculture year. The 2003 agriculture year was very dry and its inclusion would have misrepresented role of the project on food security. However, items on coping mechanisms included the 2003 agriculture year so as to be able to capture the coping mechanisms during the 2003 drought period. The questionnaire was administered to a random sample of 313 heads of households from a

random sample of 20 villages distributed in 11 wards from 3 divisions where the project is operating. One hundred thirty six (43.5%) of the sampled respondents were males and the remaining 177 (56.5%) were females; 78.9% (247) were male headed households, 21.1% (66) female headed households; 73.6% (229) were participating in project activities while the remaining 26.4% (82) were not participating in project activities and therefore acted as controls. The English version of the questionnaire is appended as Appendix 2.

### **2.4.3 Key informant interviews**

A number of individuals in different capacities were met and interviewed on aspects related to the MTE. The individuals interviewed included MIFOSE staff, Innovative Farmers (IFs), Community Resource Persons (CRPs), and a representative of the District Agricultural Development Officer.

### **2.4.4 Focus Group discussions**

Focus group discussions were conducted with groups of individuals to get information on particular aspects related to the MTE. Focus group discussions involved groups of Project Field Officers, Project Technical Officers, Groups of farmers engaged in a particular intervention (e.g. credit and savings intervention), and groups of farmers not participating in project activities

### **2.4.5 Workshops**

A one day workshop of stakeholders was conducted that included farmers, leaders of community-based institutions, community resource persons, innovative farmers, and partners (District Agricultural Development office, District Community Development Office, District Planning Office, and District Medical Office). The workshop served the following purposes: to review the progress of MIFOSE, to identify obstacles and opportunities for development, and to develop recommendations for the way forward. Workshop items are shown as Appendix 3.

## CHAPTER III: FINDINGS AND DISCUSSION

### 3.0 Overview

The findings presented emanate from both qualitative and quantitative data that were collected during the MTE. While qualitative information is geared more towards assessing the project implementation processes, quantitative information serves more in assessing realization of quantitative outputs. This does not imply that processes have no bearing on quantitative outputs. Indeed, it is the qualitative information on the processes that gives explanation to the outputs and which points to whether or not the final goal is likely to be achieved under the circumstances. Presentation of the findings is structured along the three project components: technology transfer; economic development, and capacity development and the analysis and discussion centres on whether or not the processes under the component are sustainable, effective, efficiency, relevant, and likely to bring impact to the target population. Additionally, the discussion would highlight lessons learnt and recommendation for project activities in subsequent years.

### 3.1 Achievements under the technology transfer component

Achievement status for various technologies under the technology transfer component for the past two and half years of project life (January 2001 - April 2003) is presented in Table 1. It is evident from the Table that at most 4976 households have been exposed to technologies promoted by the project. We would insist that the figure is the best scenario, since some households might have been exposed to more than one technology. Even though 4976 (31% of the target household) households in half the project life is low in comparison to the target of 16,000 households, the number of innovative farmers so far recruited make it possible to reach the target in the remaining period. The Project has recruited 622 IFs so far (these IFs were effectively recruited and trained only in last quarter of 2001) and these have been and are still being trained in various aspects related to technology transfer component. In fact the 4976 households reached were a product of some 18 months work of IFs). Given the fact that the project's extension methodology is participatory, we expect that 622 IFs will be able to reach many farmer groups which will in turn reach the 16,000 households in just three waves. However, it is important to note that the 16,000 households reached would be with respect to only one technology. Given the required number of technologies to effectively result into meaningful change in income and food security for the target households in the project area, many waves are required so as to be able to impart many technologies and therefore contribute to increased production.

**Table 1: Summary of achievements against logical framework indicators for Technology Transfer, 2003**

Technology	Households reached		Total
	Male Headed Households	Female Headed Households	
<b>Number of households attending demonstrations for various technologies</b>			
Treadle pump	64	5	69
Post harvest	362	27	389
Organic farming	214	19	233
<b>Sub-total</b>	<b>640</b>	<b>51</b>	<b>691</b>
<b>Number of households linked to technologies promoted by project</b>			
Organic farming	54	4	58
Treadle pump	69	21	90
Agric. Technologies	12	0	12
Seed multiplication	6	0	6
Post harvest	60	5	65
Irrigation/Horticulture	175	29	204
<b>Sub-total</b>	<b>376</b>	<b>59</b>	<b>435</b>
<b>Numbers for other parameters</b>			
Number of households served by 27 local input supply points	745	65	810
Number of farmers to whom technology have been introduced	237	8	245
Number of Innovative Farmers who have been involved in cross visits	736	77	813
Number of households exposed to seed multiplication services	288	25	313
Number of households trained by IFs in various skill areas	1514	155	1669
<b>Sub-total</b>	<b>3520</b>	<b>330</b>	<b>3850</b>
<b>GRAND TOTAL</b>	<b>4536</b>	<b>440</b>	<b>4976</b>
Number of Innovative Farmers recruited	662		

Source: MIFOSE Report presented to Workshop of stakeholders

Participation in technology transfer aspects by households translates in adoption of improved technologies by the households, which would in turn lead to increase in production. Table 2 presents results on changes in agricultural production of sampled households.

**Table 2: Agricultural production for 2001-3 compared to before (n=313)**

Nature of change in production	Number	Percentage	Mean change (bags) <sup>1</sup>
Increased	60	19.2	8.8
Decreased	192	61.5	5.6
Remained the same	60	19.2	NA
Total	341	100	NA

<sup>1</sup> This is a 100 kg of produce

Source: MIFOSE Mid-term Evaluation Survey data, 2003

The Table reveals that only 19% of the sampled households reported of increased food crop production for 2001-2003 period. About 62% and 19% reported that their food crop production had decreased or remained the same respectively during the same period.

These findings are surprising in that we expected that many households would have reported increased food crop production. This deviation of findings from the expected might be explained by two factors: (i) since the district faced serious drought conditions during the 2003 farming year, which is the time when we interviewed the households, many households were more likely basing their production estimations on the 2003 year as the food shortage was very fresh in their memories. Thus even though the question explicitly asked that households should take average production for 2001 and 2002 farming years and exclude the droughty 2003, the fresh memory of 2003 food shortage weighed high in respondents production estimations (ii) project reports indicate that technologies have been introduced to only 245 households (Table 1) and this introduction might not necessarily have resulted into adoption, which implies that the number of households who have actually adopted some production increasing technologies is low, hence the low number of households reporting increased food crop production.

Exploration of the relationship between change in production and participation in MIFOSE project activities is presented in Table 3. It is evident from the Table that the relationship between participation in MIFOSE project activities and change in production is only significant at 10% ( $p=.07$ ). This implies that participating in MIFOSE project activities does not strongly lead into change in production. This finding further support the finding that the agricultural production for many households have not changed.

**Table 3: Relationship between change in production and participation in MIFOSE**

Change in production	Participants in MIFOSE (n)	Non-participants in MIFOSE (n)	Totals (n)
Increased	41	17	58
Decreased	149	43	192
Remain same	38	22	60
TOTALS	228	82	310

Chi-square: 5.085 ( $p=.079$ )

Source: MIFOSE Mid-term Evaluation Survey data, 2003

That MIFOSE project has not had a big influence on the productivity of farmers in the area is further indicated in Table 4, which shows the first reason for increased or decreased agricultural production as given by the survey respondents. From the Table, it is evident that only 30% of the farmers who reported an increase in agricultural production attributed the change to use of improved farming practices as against about 62%, who attributed their increased agricultural production to favourable rainfall (Table 4). Expanded acreage as a reason for increased agricultural production was mentioned by about 8% of the farmers who reported increased agricultural production. Further, among farmers who reported decreased agricultural production, rainfall-related reasons were mentioned by 80% of the respondents while poor husbandry related reasons were mentioned by only 6.2% (Table 4)

**Table 4: First reason for household's increased or decreased production**

<b>Households who reported increased production (n=60)</b>		
Reason	Number	Percentage
Favourable rainfall	37	61.7
Use of improved farming practices	18	30.0
Expanded acreage	5	8.3
<b>TOTALS</b>	<b>60</b>	<b>100</b>
<b>Households who reported decreased production (n=193)</b>		
Insufficient rainfall	57	29.7
Drought	54	28.0
Unreliable rainfall	38	19.7
Area flooded	5	2.6
<b>Total for unfavourable rainfall-related reasons</b>	<b>154</b>	<b>80</b>
Non-use of fertilizer	3	1.6
Non-use of improved seeds	3	1.6
Poor husbandry practices	2	1.0
Late planting	2	1.0
Pest damage	2	1.0
<b>Total for poor husbandry-related reasons</b>	<b>12</b>	<b>6.2</b>
Low soil fertility	11	5.7
Land shortage	5	2.6
Illness	5	2.6
Labour constraint	2	1.0
Use of poor equipments and tools	2	1.0
Shortage of farm implements	2	1.0
<b>Total for other miscellaneous reasons</b>	<b>27</b>	<b>13.9</b>
<b>GRAND TOTAL</b>	<b>193</b>	<b>100</b>

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Despite low production to most of the sample households, the contribution of the project in technology dissemination is well acknowledged by the sampled households (Table 5).

**Table 5: Providers of technology/technique during the 2001-2003 period (n=215)**

Technology/Technique provider	Number	Percentage
CARE/CBO/CBI/IF/CRP/UKIRIGURU	134	62.3
Extension Officers	35	16.3
Fellow farmers	30	14
Neighbour	5	2.3
Missungwi Rural Housing Project (MRHP)	3	1.4
Media	3	1.4
FRMP	2	0.9
Child Survival Protection & Development (CSPD)	1	0.5
Relative	1	0.5
Africa Inland Church Tanzania (AICT)	1	0.5
TOTAL	215	100

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Of the 215 who tested or were exposed to an agricultural technology during the 2001-2003 year period, about 62% cited CARE or its associated collaborators, including the Ukiriguru Agricultural Research and Development Institute (ARDI), CBOs/CBIs, and of course innovative farmers and community resource persons (Table 5). This is in contrast to before the project period when fellow farmers and agricultural staff were the most commonly mentioned sources of knowledge and equipment (Magayane, 2002).

The technologies/techniques/inputs referred to by respondents are indicated in Table 6 and includes Use of botanical for plant protection, seed multiplication for maize, sweet potato, cookery, cotton farming, manure application, tree planting, treadle pump, use of improved seeds, proper spacing, fertilizer use, savings mobilization, group formation, pesticide spraying, horticulture, green gram farming, sustainable farming etc. The largest category of technologies/techniques/inputs is general agricultural production practices as it was mentioned by about 70% of the respondents. The general agricultural production practices category is followed by crop husbandry for specific crops, including cotton, maize etc as was mentioned by about 17% of the respondents (Table 6). These technologies/techniques/inputs are the ones promoted by CARE, which implies that CARE is playing an important role of dissemination, thus further supporting the finding that CARE and collaborators is the most important source of technologies/techniques/inputs for farmers in the area.

**Table 6: Technology/Input tested during 2001-2003 period (n=242)**

	Number	Percentage
Crop husbandry		
Maize farming	17	7.0
Horticulture	14	5.8
Cotton farming	4	1.7
Cowpea farming	2	0.8
Chickpea farming	2	0.8
Green gram farming	2	0.8
Sweet potato farming	1	0.4
<b>TOTAL FOR CROP HUSBANDRY</b>	<b>42</b>	<b>17.4</b>
General Agriculture		
Use of organic fertilizers (manure)	43	17.8
Use of inorganic fertilizers	31	12.8
Use of improved seeds	30	12.4
Improved farming techniques	30	12.4
Plant spacing	17	7.0
Use of botanicals	5	2.1
Pesticide use	4	1.7
Oxenization	4	1.7
Timely ploughing	3	1.2
Sustainable farming	3	1.2
<b>TOTAL FOR GENERAL AGRICULTURE</b>	<b>170</b>	<b>70.2</b>
Miscellaneous		
Seed multiplication	11	4.5
Treadle pump	7	2.9
Selection, Planning & Management of businesses (SPM)	4	1.7
Cookery	2	0.8
Energy saving stoves	2	0.8
Group formation	1	0.4
Health attendance	1	0.4
Poultry	1	0.4
Tree planting	1	0.4
<b>TOTAL FOR MISCELLANEOUS</b>	<b>30</b>	<b>12.4</b>
<b>GRAND TOTALS</b>	<b>242</b>	<b>100</b>

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Table 7 presents data on assessment of access to technology during the 2001-2003 year period in comparison to the period before. The Table also presents respondent's assessment of their satisfaction with access to technology and/or extension services. While 61% of the respondents reported of increased access to technology/extension services during the 2001-2003 period in comparison to the years before, about 34% and 6% of the respondents respectively said access to technology/extension remained the same and decreased respectively between the 2001-2003 period in comparison to the period before. Seventy eight percent of the respondents are satisfied with the level access to technology as opposed to about 22% who were not satisfied with the level of access to technology. Among the reasons in support of dissatisfaction with the level of access to technology/extension services are unavailability and/or high prices of inputs and

implements, fewer contacts with service providers etc. On the other hand, those who are satisfied with the level of access to technology/extension cite the increased number of providers as the biggest factor accounting for their satisfaction with the level of extension services/access to technology.

**Table 7: Aspects on access to technology/extension (n=313)**

Aspect	Number	Percent
Increased	187	60.1
Remained the same	107	34.4
Decreased	17	5.5
TOTAL	311	100
Satisfied with level	191	78.3
Not satisfied with level	53	21.7
TOTAL	244	100

Source: MIFOSE Mid-term Evaluation Survey data, 2003

### **3.2 Achievement under the Economic Development Component**

Food and income insecurity in Missungwi district is largely contributed by inadequacy of on- and off- farm income generating activities among households in the area, inadequate savings mobilization, and lack of business development skills among the households. It was in this light that the MIFOSE Project, under its economic development component identified “increasing the number of households engaged in on farm and off farm income generating activities largely based on savings mobilization” as its intermediate goal. Accordingly, achievement under the economic development component would entail assessing change in the number of households participating in on farm and off farm income generating activities, changes in savings mobilization, and changes in access to credit among households. Change in household income, even though may be due to increased agricultural production, would also fall under economic development component. Data for assessing economic development achievement is drawn from the PIRs, the household survey, and the brief project report presented to the stakeholders’ workshop, which goes to June 30, 2003. Output achievements under the economic development component are as summarized below.

- There are 200 CBOs dealing with Savings and Credit schemes, commonly referred to as “HISA”. These extend cash credit to members who use the cash for various activities, including income-generating activities. The total amount for the HISA is Tshs 56,239,158, which is roughly US \$ 56,239.
- About 52% of the disbursed loans went to women while the remaining 48% went to men
- Membership in the HISA stands at 1,921 females, 1,835 males. The females include those coming from 512 female-headed households.
- The CBOs on savings and credit have reached a total of 3 813 households which is 24% of the target households. Of the 3813 households, 634 are female-headed while 3,179 are male-headed households

- 600 CRP on savings and credit schemes have been trained.

Achievement in the Economic Development Component can also be measured by looking at the number of households participating in IGAs. A good measure would be to compare the baseline situation and the current one. The baseline situation concentrated more on the not so common IGAs, which included petty trading, horticulture, grain selling, crafts, fish business, food vending, tailoring, local brew, and the rest were grouped as other activities (Magayane, 2002). Comparison in terms of the number of households who participated in "IGAs" during baseline and MTE periods is presented in Table 8.

**Table 8: Participation in 'IGAs'**

IGA	Baseline period		MTE period	
	Number	Valid %	Number	Valid %
Petty trading	96	40.2	26	16.9
Horticulture	38	15.9	69	44.8
Grain selling	27	11.3	11	7.1
Crafts	12	5.0	-	-
Fish business	13	5.4	8	5.2
Food vending	6	2.5	-	-
Tailoring	2	0.8	1	0.6
Local brew	7	2.9	10	6.5
Other activities	38	15.9	29	18.8
TOTALS	239 (75%)	100	154 (51%)	100

Source: MIFOSE Mid-term Evaluation Survey data, 2003 and Baseline Survey Report, 2002

The Table reveals that the number of households participating in the specified IGAs has in fact decreased from 239 (75%) during the baseline (Magayane, 2002) to 154 (51%) during the MTE periods. This decline should be interpreted carefully as it does not imply that less people are now engaged in IGAs in their totality, but rather in the identified IGAs, which largely excluded on-farm IGAs. Further, the most popular IGA is now horticulture, which during the baseline period was the second most popular IGA.

### 3.3 Achievements under the Capacity Development Component

Sustainable food and income security can only be achieved when there are institutions that support food and income security initiatives at the local level. Thus, existence of local institutions that support income and food security efforts of communities in the project area is essential for ensuring sustainable income and food security in the area. It was in this light that the MIFOSE Project, under its capacity development component identified the following as an essential intermediate goal for supporting the overall goal of the project: "community based institutions are effectively supporting income and food security initiatives of the targeted households" Accordingly, achievement under the capacity development component would entail the number of local organization that support income and food security initiatives, including on-farm and off-farm IGA, of the households. Local organizations would include CBOs and CBIs and their support to

communities would include both in training and extending financial services to community members. The PIRs and the brief project report identified the following achievements in the capacity development component:

- There are 153 CBOs in the 35 project villages with a total membership of 3,454 individuals of whom 1,487 are males, 1,551 are females, and 416 are from female-headed households. These CBOs have reached 3,046 households, of which 2,561 are male-headed with remaining 485 households being female-headed.
- There are 54 CBIs in the 35 project villages.
- The component has provided training to a total of 6,331 individuals, of whom 5,437 are from male-headed households while 894 individuals are from female-headed households. Training sessions, which included linkages, have dwelt on such topics as gender, HIV/AIDS, participatory extension methodology, participatory capacity assessment, governance, etc.
- The component has therefore been able to reach 9,377 households, which is about 59% of the 16000 targeted households

The summary on output achievement for the Capacity Development Component shows that there are CBOs and CBIs providing services that support income and food security efforts of households in the project villages. Achievement in the Capacity Development Component have translated into increased number of especially sources of loan in the area, with the result that many households are now accessing financial credit than before, just as the amount of credit accessed has also grown. Table 9 shows that about 78% of the respondents reported that there has been an increase in the number of sources of loan during the 2001-2003 period in comparison to the period before. The corresponding number of respondents who reported of a decreased number of loan sources and those who reported of having seen no change in the number of loan sources was about 2% and 20% respectively.

**Table 9: Number of sources of loan during 2001-2003 period and before (n=313)**

Number of loan providers	Number	Valid Percent
Increased	224	77.8
Decreased	5	1.7
Remained same	59	20.4
TOTAL	288	100

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Names of new entrants to loan provision when 2001-2003 is compared to the period before are presented in Table 10, and it is evident that CARE is the mostly mentioned new source of loan as it was mentioned by about 82% of the respondents. Noticeably however is the number of groups other than the traditional "ifogong'ho" as well as the financial services organizations such as the Small Enterprise Development Agency (SEDA) and the Foundation for International Community Assistance (FINCA).

**Table 10: New sources of loan effective from the 2001-2003 period (n=224)**

New loan source	Number of people	Percent
<b>CARE-RELATED</b>		
HISA	164	73.2
Cash box	8	3.6
CBI	8	3.6
CBO	3	1.3
<b>SUB-TOTAL</b>	<b>183</b>	<b>81.7</b>
<b>VARIOUS GROUPS</b>		
MRHP	5	2.2
Nyumba bora	4	1.8
Shitebeka	4	1.8
Mwongozo	3	1.3
Imara buluba	2	0.9
Kisima	2	0.9
Upendo	2	0.9
Uwafebu	2	0.9
Roman Catholic	1	0.4
<b>SUB-TOTAL</b>	<b>25</b>	<b>11.2</b>
<b>FINANCIAL</b>		
SEDA	13	5.8
FINCA	3	1.3
<b>SUB-TOTAL</b>	<b>16</b>	<b>7.1</b>
<b>TOTAL</b>	<b>224</b>	<b>100</b>

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Table 11 depicts sources of credit extended to respondents. The Table reveals that a total of 243 (about 78%) had accessed credit during the 2001-2003 period as opposed to the baseline information where 117 (about 38%) respondents reported of having accessed credit during a 12 month period (Magayane, 2002). The sources of credit during the baseline period of 2001 included social support groups, relatives and friends, religious groupings, government departments like the District Council, and some NGOs. Organizations that are now providing credit are dramatically different in that CARE now stands out as the most commonly reported credit provider (Table 11). HISA, which is a CARE designed savings and credit association is the most commonly mentioned credit provider as 49% of the respondents reported of accessing credit from the arrangement. CARE's HISA facility was followed by "ifogong'ho, which extended credit to about 32% of the respondents. Other credit providers included MRHP, the District Council, FINCA, SEDA, etc (Table 11). It is worthy noting that the HISA mechanism has not saturated the credit demand and that is why there still exist other credit mechanisms. It is important to explore the reasons for the continued existence of other credit facilities because the thinking is that the HISA mechanism is the cheapest type of credit and should therefore appeal to many individuals.

**Table 11: First- and Second-mentioned loan providers during the 2001-2003 period**

<b>First Loan provider (n=243)</b>		
Name of loan provider	Number	Percent
HISA (CBOs & CBIs)	120	49.4
IFOGONG'HO	79	32.5
MRHP	18	7.4
DISTRICT COUNCIL	12	4.9
FINCA	6	2.5
SEDA	2	0.8
CHURCH	2	0.8
PRIVATE PERSONS	2	0.8
PRIDE	1	0.4
RELATIVES	1	0.4
<b>Second loan provider (n=139)</b>		
IFOGONG'HO	58	41.7
HISA	51	36.7
MRHP	17	12.3
SEDA	4	2.9
PRIVATE PERSONS	3	2.2
DISTRICT COUNCIL	3	2.2
FINCA	1	0.7
CHURCH	1	0.7
CARITAS	1	0.7

Source: MIFOSE Mid-term Evaluation Survey data, 2003

Data regarding the amount of loan provided is given in Table 12. About 76% of the respondents reported that during the 2001-2003 years period, the amount of money extended as credit has increased in comparison to the years before. However, 1.4% of the respondents reported that the amount of money extended as credit has fallen during the 2001-2003 years period in comparison to the years before while 22% reported that the amount of loan had remained the same. The mean amount of loan obtained was Tshs 58,336 with the minimum and maximum being Tshs 1,000 and 700,000 respectively. The mean amount of Tshs 58,336 is a significant increase from the mean of Tshs 5,255 that was reported by Magayane (2002).

**Table 12: Value of loans extended in 2001-2003 compared to period before (n=279)**

Status of value of loan extended	Number	Percent	Mean (Tshs)	Maximum (Tshs)	Minimum (Tshs)
Increased	213	76.3	58,336	700,000	1,000
Decreased	4	1.4	NA	ND	ND
Remained same	62	22.2	NA	NA	NA
Total	279	100			

Source: MIFOSE Mid-term Evaluation Survey data, 2003

NA=Not applicable

ND=No data

A Chi-Square test that examined the relationship between change in the amount of loan provided and being a participant of the MIFOSE Project found significant (Chi-Square 45.894  $p = .000$ ) relationship between the two variables, implying that participants in the MIFOSE project reported increased amounts in the credit accessed than non-participants. This is not surprising because of increased HISA groups and increased amount of cash mobilized by the HISA mechanisms, which are able to extend larger amounts of credit than the other groups (Table 13).

**Table 13: Relationship between participation in project and change in amount of loan obtained (n= 277)**

Participation category	Change in amount of loan obtained			Total
	Increased	Decreased	Remained same	
Participant in MIFOSE	187	2	31	220
Non-participant in MIFOSE	24	2	31	57
Totals	211	4	62	277

Chi-Square: 45.894( $p = .000$ )

Source: MIFOSE Mid-term Evaluation Survey data, 2003

### 3.4 Process achievements

Assessment of process achievements can only be done in cognizant of the output achievements. It looks at how the methodology and mechanisms of carrying out project activities is likely to make the project achieve its goal. The process used by the project is predominantly that of providing information to beneficiaries who then uses the information to understand their situation and mobilise their efforts in solving their problems. The project uses the linkage mechanism, through which households as individuals and as communities, link to information sources to identify and use useful information in solving their problems. The information pertains to technologies useful towards increasing agricultural productivity, income generation activities, and formation and utilization of local institutions that would provide service that enhance communities' opportunities for increasing income and food security.

The linking mechanism as a process is ideal for several reasons. First it assures that technologies identified by community members are from the sources of the technologies, implying the purity of the technologies themselves. Secondly, the process provides learning opportunities for both sources of technology and community members so that mutual trust is built, thus increasing the confidence of community members in the technologies. Thirdly, the process is a problem-solving approach by community members and is therefore directly geared to solving immediate problems of community members. Fourthly, since the mechanism has an inbuilt cost-sharing aspect, it becomes financially

sustainable. Finally, the process is an evolving and adapting to the contexts, which makes it possible to withstand changes and move forward.

### **3.5 Relevance**

Relevance refers to the appropriateness of the interventions in relation to the priorities of the recipient country and therefore compares the results of the intervention against the immediate (operational) and more general objectives (development objective). The interventions carried out by the project are in line with the country's poverty reduction strategy as outlined in the Poverty Reduction Strategy Paper (URT, 2000). Missungwi District is an ideal place for the income and food security project of this nature as the district is food and income insecure. Evidence for the need to improving the income and food security in Missungwi has again been echoed as recent as September 2003, when Missungwi district, together with Magu, were among the food deficit districts such that in 2003, Missungwi district was reported to have a food insecure population of 30,978 (about one third the district population of 416,113) and needed some 0.309 metric tonnes (MT) of food aid each for the months of October and November 2003 (FEWS NET, 2003).

In addition, the project has targeted vulnerable households, who by definition are the poor households whose livelihoods depend very much on rural enterprises, especially the female-headed households. Since the interventions are geared towards rural enterprises, it is self evident that the interventions are relevant in improving the livelihood of the target households. This relevance of the interventions to the livelihood of community members has been attested by the fact that members have subscribed to the issues promoted by the project very fast, as exemplified by the widespread of HISA schemes across the villages and even to villages outside the project area. Self-expansion of HISA schemes to areas outside the project villages is an indication that the activities advocated by the project seem to address the felt need of the households. Given the very relevancy of project interventions at the household and national policy levels, it is strongly recommended that the project be continued in the direction it is now operating.

### **3.6 Effectiveness**

Effectiveness assesses the likelihood of the project in achieving its targets in terms of the defined objectives and a comparison of output against purpose. The achievements, especially on the number of farmers who have bought the various technologies may seem modest. However, the large number of Innovative Farmers (IFs) provides a large multiplier effect, which translates into many more farmers being exposed to technologies, thus increasing farmers' adoption of the technologies and who would therefore increase their production. This is made even more likely by the fact that among the technologies to which more farmers are being exposed is the use of improved seeds. Additionally, since the improved seeds are produced at community level, the prices are low. When the low price is combined with extension efforts demonstrating the usefulness of using improved seeds and availability of the seeds within the area, adoption of use of improved seeds is enhanced, thus increasing production. Further, introduction of the farmer field school

extension methodology, which is currently, one of the best approaches for enhancing sustainable adoption of agricultural practices and technologies, makes it credible to expect that the project goal will be reached in the remaining period. In tandem with the availability of proven technologies at community level for farmers to adopt are facilitating roles played by activities under the economic development and community development components. Such facilitating roles of availability of relatively inexpensive credit opportunities and availability of local institutions at community level that support off-farm and on-farm income generating activities of community members make it even more attractive for households to venture into adoption of technologies that would have otherwise been unimaginable. All this is supported by a series of problem solving, organization and development, and enterprise selection planning and managing training sessions that are local and therefore addressing local situations.

The number of households reached so far range from is 4,976 (31%) for the case of technology transfer component to 3, 813 (24%) for the case of Economic Development component of the 16,000 target households. These numbers seem low considering the time remaining for the project to accomplish its target. This worry is a concern for stepping up the effort rather than being discouraged of the progress so far. The fact that the project has now grounded itself through training CRPs and IFs leads to the expectation that due to the multiplier effect of the trained IFs and CRPs, the likelihood of reaching the target number of households by the end of the project on December 31, 2005 is enhanced. The project's participatory approach in both training and implementation gives credibility that within the project period, the trained IFs and CRPs shall have reached many households, provided the number and momentum of IFs and CRPs is maintained or increased. The momentum and number of IFs and CRPs has to be increased if the target number of households is to be reached within the project time.

In addition to the number of households that has so far been reached as a pointer towards increasing the likelihood that the project's goal of increasing food and income security of 16,000 vulnerable households will be reached by December 31, 2005, the type of agricultural technologies being promoted in the area further points to the possibility of reaching the project's goal. Since the area is drought prone, promotion of drought tolerant crops such as cassava, sweet potato, chickpeas, irrigation and drought tolerant beans promise a more appropriate solution for the situation than if the technologies were not in response to drought conditions.

### **3.7 Efficiency**

Efficiency concerns itself with whether or not resources are used in accost-effective manner, implying that the results (outputs) are commensurate with the investments (inputs) in terms of human, physical, financial and other resources. Data for an unbiased assessment of project's efficiency is at this time not available. However, our gratification that the resources are being used efficiently stems from the fact that the project objectives and goals are being achieved and therefore the resources are being used cost-effectively. Given

persistent food and income insecurity in the area, improving the income and food security to the 16000 households will definitely be a big achievement that must have been a product of cost-effective activities.

### **3.8 Sustainability**

Sustainability of projects is an essential consideration for long-term benefits of projects to project beneficiaries as well as to communities in general. Sustainability tries to gauge the long-term durability of interventions and their impact. Sustainability is a multifaceted concept and would at minimum entail institutional, environmental, financial, appropriateness of the interventions, and gender equality/women empowerment aspects.

Institutional sustainability is assured by the fact that there is a whole component of capacity development, which build local institutions that take responsibility for supporting households' initiatives of improving the income and food security of households in the project area. Along with the local institutions being formulated and strengthened in OD so that they function as expected are series of training, which include gender issues and HIV/AIDS which look at the long term sustenance of the institutions by being gender balanced and therefore incorporating both genders in a balanced manner so as to assure gender balanced institutions and therefore stability of the institutions. Additionally, there is a forum of stakeholders across the district which included the district administration, which implies that the activities ties in with the district plans and are therefore supported by the district development agenda

Project interventions are not likely to bring any negative effect on the environment as the technologies being promoted, such as use of organic manure, green manure, IPM, IPNM, ox power technologies etc. are environmental friendly.

Financially, the project builds local financial institutions based on savings mobilization. Savings mobilization is one of the cheapest forms of financial capital. It also builds confidence in local populations and communities, which further strengthens the local institutions that see themselves of being able to charge of their development activities. At the time of the review, discussion revealed that there is a growing amount of cash capital and communities were already thinking of establishing community banks. Such endeavours are a reflection of the growth of local confidence in financial mobilization which if achieved would go a long way in addressing some issues related to financial capital. In addition, financial sustainability has been inbuilt in the linkage activities, which forms the bulk of technology transfer, economic development, and capacity development activities of the MIFOSE Project, by the fact that communities/households contribute some cash towards the cost of linkages. Getting used to this culture of contributing towards activities that benefit communities/households is useful in future acceptance of paying for services.

Since the institutions, the financing, the training, and the activities are built on being local-based, the likelihood that the income and food security activities being undertaken now in

the project area with donor support are likely to continue after withdrawal of donor support.



## CHAPTER IV: EMERGING ISSUES, CONCLUSIONS AND RECOMMENDATIONS

### 4.1 Processes under the Technology Transfer Component

The technology transfer component is the pillar of the project in the sense that farming is the cornerstone of the households' economy and therefore their livelihood and that of the district as a whole. This does not mean that the other components are not important. Rather it means that the other components are synergistic to the technology transfer component.

The technology transfer component aims at increasing the acquisition and use of appropriate agricultural approaches, technology, and inputs. It employs participatory approaches to identify farmers' priority production constraints that are technological or input in nature; links the farmers to technical expertise for training and exposure to technology options so as to enable farmers test the technologies they identified in their own fields. It is hoped that this process will facilitate faster adoption of technologies and therefore increase productivity. The technologies include improved seeds, labour saving implements such as the treadle pump, integrated disease and pest management (IPM), integrated plant nutrition management (IPNM), weed management, and post-harvest crop processing and handling.

The central figure in the technology transfer component is the Farmer (IF). An IF is a farmer that is selected by a community or a group of farmers to act as a role model so that community members would emulate. The criteria for one to become an IF are developed by all community members, and would normally include having interest in, and ability to, testing new interventions. Other criteria include: innovativeness, use of good agronomic practices, larger fields, relatively high yields per unit area, willingness to share innovations with other farmers, and looked upon by other farmers as accessible for providing advice.

The MIFOSE Project would then link the IFs to technology sources with the view that the IFs shall be exposed to the technologies that would solve community members' identified problems, tests the technology in the field in the community, adopts the technology, and finally passes the technology over to at least 4 community members. Passing over the technology to other community members entails sometimes training the recipients. Linking the IFs to technology sources also entails attending training and sometimes cross visits to sources of the technology, including research stations, input suppliers, universities, agribusinesses, innovative farmers, agricultural product processors, etc.

Linking IFs to sources of technology involves cost. It is important to be aware that the role of MIFOSE Project in technology transfer component, like in all the other components, is facilitative. Costs have therefore to be shared by the project and the groups represented by the IF. Cost sharing by groups is a good indication of the commitment of the group to acquiring the technology and assures financial sustainability.

### **Emerging issues:**

(i) The idea and practice of IFs and CRPs seem to work well up to now and project documents show that the process have led to appreciable adoption of technologies. However, there seem to be a weakness, especially when the IF has to travel to other villages that are distant to train farmer groups with the view of convincing them to adopt technologies. This is especially so for the IFs with a ward as their area of jurisdiction. Compounding the issue is in situations where the IF is also a Community Resource Person (CRP), who trains group members in other areas such as savings, or many other technologies. The net result is that the IF ends up training others as if it is a full time job. Ideally, group members or trainees should be able to appreciate the role of the IFs in improving the members' livelihood by contributing "something" to the IF. Unfortunately, this stage has not yet been reached as the productivity of the farmers is still low and the idea is still foreign, given the fact that the state used to pay for such services. Sometimes, the need for IFs to travel long distances to offer training has resulted into some IFs stopping being IFs. Dropping out may be a natural process when false expectations of IFs are not met. However, there is a need to examine the jurisdiction of the IFs so that their area is small enough to be served by a person with minimum public service inclination.

(ii) Cases of inadequately trained IFs are also emerging, even though it was more so in the economic development component than in the technology transfer component. For the technology transfer component, cases of an IF failing to train fellow farmers was reported at least in the processing part. The problem may be due to weaknesses in the training programme. It however, might also be due to losing interest following failure to meet false expectations.

(iii) Technology transfer aims at increasing production. However, for continued adoption of technologies, the technologies should result into not only increased production of food crops, but also increased production of marketable products and cost effectively. The issue of marketing of agricultural products is essential as saleable agricultural products would increase the income of households and thus make the households capable of investing in other production activities, including cost sharing for the IFs. Marketing may entail issues of adding value through processing as well as targeting niche markets for specialised commodities. The issue of introducing appropriate varieties of some crops should consider marketing aspects otherwise increased production might not necessarily translate into income security.

## **4.2 Processes under the Economic Development Component**

The economic development component aims at improving the income security of households and through improved income, households become food secure by either purchasing food or purchasing inputs and equipments for investing in agricultural production, thus improving agricultural productivity. Economic development component functions through increasing off farm income generating activities, mobilising savings, and developing business skills of households by way of using community based organizations.

Lack of finance capital is common not only among developing nations but also among rural households, including Missungwi district households. Lack of finance capital implies that one cannot invest in inputs and equipments that would increase productivity. In recognition of the problem of inadequate finance capital, the MIFOSE project identified savings mobilisation as key to income and food security of households. To this effect, the project embarked on the HISA programme, which essentially mobilises savings from members and loans the savings out to members for their various expenditure items, including investments in small businesses and in agricultural production, predominantly horticulture, which affords returns to investment in a short period.

The HISA (Household Income Savings Association) concept is basically a share buying exercise and borrowers pay interest for the borrowed money, thus making the HISA fund grow from the interest accruing to the borrowed money. Both the price per share and the interest rate vary among groups as group members set them independent of outsiders, including CARE.

In addition to HISA, the economic development component train members in the selection, planning, and management (SPM) of income generating activities so that loans from HISA are invested in profit making enterprises, thus making it possible to pay back the loans with the interest which leads to growth of HISA funds and subsequently to the amount of money HISA members receive at pay out times.

The success of the HISA scheme has been overwhelming as shown by statistics from project documents. There are 200 CBOs dealing with Savings and Credit schemes, commonly referred to as "HISA". These extend cash credit to members who use the cash for various activities, including income-generating activities. The total amount for the HISA is Tshs 56,239,158, which is roughly US \$ 56,239. This growth of HISA finance has been achieved in just 9 months of 2003. The first 3 months (January to March 2003) saw savings accumulated to the tune of 5.6 Million Tshs, which is 10% of the 56 Million Tshs. April to June 2003 contributed another 8.3 Million Tshs (15%) while the July to September quarter contributed 42.2 Million Tshs (75%) of the savings fund.

#### **Emerging issues:**

(iv) The HISA scheme is undertaken at the CBO level where membership stands at 10-30 individuals. The CBI is an apex body that is constituted by a number of CBOs that number from 3-5. The CBIs do not have HISA. Training the Community Resource Persons (CRP) on topics in economic development is said to be seem to be too compressed that the CRP find it difficult to comprehend and therefore end up being less competent to train their fellow group members. One of the biggest factors that sustain this system is that the idea is a real need for members and members would therefore stretch themselves to sustain it even in situations of difficulties associated with little knowledge.

(v) Where a CRP has a big area for training members, the issue of time constraint and transportation to distant areas emerges again. Like under the technology transfer component, communities ought to start being sensitised of the need for their continued support to CRPs

(vi) Most of the money borrowed from the HISA system is not invested in agricultural production, which is the main livelihood activity in the area. This does not mean that all investments of the borrowed money should be in agriculture. However, a significant amount of it should be in agriculture as agriculture forms the core economic activity to the majority of households. Less investment in agriculture is partly due to the short loan repayment period of three months, a period in which no agricultural enterprise will have matured to produce marketable products except for horticultural crops. In the long run, efforts should be directed at investing in agricultural production and the CBI level HISA might be better suited to handle such longer-term loan portfolios than the CBO level HISAs. Investing in agriculture will also diversify investment opportunities as it now seems the opportunities are soon than latter going to be saturated, as it is being evidenced by the fact that some CBO HISA have had surplus money in their boxes, i.e. members have failed to exhaust the money.

### **4.3 Processes under the Capacity Development Component**

The Capacity Development component aims at having community-based institutions that support income and food security initiatives of targeted households. Invariably the component recruits membership to CBOs and CBIs, trains the members in leadership, and the provision of extension services to their members, and links the CBOs/CBIs to external organizations so that they can act as facilitators to income and food security efforts of the households. The training under the capacity development component strengthens the institutions in organizational, financial, and technical aspects so that the institutions becomes the principal community level extension facilitators in agricultural technology dissemination, marketing, business development services, mobilization of savings as well as playing an increasing representative role for community members.

#### **Emerging issues**

CBIs seem to still be evolving, as the task of supporting income and food security activities among members has not been wholly by CBIs. A great care should be exercised in facilitating the formation of CBIs as it is in one way or another associated with weakening the strength of CBOs. This does not mean that CBIs are not important, only that there must be a good balance of relationships and responsibilities between CBOs and CBIs, especially on matters related to financing the activities of CBIs and of CBOs. Being larger than CBOs, CBIs stand a better bargaining power in sourcing inputs and markets due to the fact that they can exploit economies of scale. However, given the small financial position of CBOs, the growth of CBIs should take cognisance of the need for maintaining CBOs. One of the ways of a gradual growth of CBIs is the possibility of CBOs joining the national farmers' groups' organization, MVIWATA. They have a lot of experience in organizing farmers

groups and might have good insights to share with the CBIs for sustainable evolution of the CBI-CBO relationship. Additionally, they have a Rural Markets Project, and have had experiences of running Farmers Input Shops, Savings & Credit Associations, and Rural Banks, which MIFOSE would be able to learn from so as to better place itself for steering the evolving CBIs in the right direction.

#### **4.4 Personnel to keep the momentum**

The growing number of activities stemming from the emerging need as the system expands and evolves calls for a careful scrutiny in the number of personnel, especially the Field Officers, to see that the effort is not frustrated by too thin spreading of personnel. Already, the CRPs and IFs are uncomfortable with their level of competence in certain areas, which is partly a reflection of insufficient backstopping from field officers, which may in turn has its roots to insufficient backstopping from the Technical Officers. The growing number of groups and complexities of the issues calls for a close look at the area of jurisdiction of field level staff and we see it very necessary that the area of jurisdiction of field officers be adjusted as the number of groups, and therefore activities increase.

#### **4.5 Conclusions**

Given the aforementioned, an assessment of the MIFOSE Project in terms of relevance, efficiency, effectiveness, impact, and sustainability is presented as follows: project activities are relevant in that they tackle an important livelihood aspect of increasing income and food security of vulnerable households in a vulnerable area. Missungwi district is one of districts that would need food aid during this October-November period according to data that has been collected by the Famine Early Warning System. The activities seem to be effective as the approach used by the project empower communities and households in seeking solutions to their problems in a participatory manner. The project links households and communities to sources of information that is used to solve the problems of individual community members.

Capacity building of individuals and community institutions assures sustainability, as mechanisms for tackling problems would be nurtured in the communities themselves as well as households within the communities. However, since the whole project philosophy is based on groups and farmer organizations, adequate effort should be directed at ensuring group formation, growth and development and therefore farmer organizations. Key factors that are important encouraging the participation of individual members in farmer organizations should always be supported and include the following as identified by Swanson, Bentz, and Sofranko (1997):

- The degree of farmer's dependence on the outputs of the organized activity
- The degree of certainty of the availability of the outputs
- The extent to which outputs will be available only as a result of collective action
- The extent to which the rewards associated with the collective action will be distributed equitably
- The extent of availability of rewards within a reasonable time frame

- The extent to which the rewards are commensurate with the costs associated with continued participation

## CHAPTER V: REFERENCES

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## CHAPTER VI: APPENDICES

### Appendix 1: Terms of Reference

**SCOPE OF WORK  
CARE TANZANIA  
MID TERM EVALUATION FOR MISUNGWI INCOME AND FOOD SECURITY (MIFOSE) AND MAGU  
DISTRICT LIVELIHOOD SECURITY PROJECTS**

**NAME OF ACTIVITY:**

Terms of Reference for the Evaluation of MIFOSE (CN 109) and MDLSP (CN 105) Projects in Tanzania

**SOW PREPARED BY:**

Kassase Cypriano,	Project Manager MIFOSE
Emanuel Ndaki	Project Manager MDLSP

**DATE PREPARED:**

Date: May, 2003

#### 1 PROJECT BACKGROUND:

##### Starting date and Budget of the Projects

MIFOSE and MDLSP Projects are being implemented over the period January 2001 through December 31, 2005 with funding from the Norwegian Agency for Technical Assistance (NORAD) and CARE Norge.

##### Brief Description of the Projects

###### MIFOSE project

The MIFOSE project has been designed to strengthen the food production and income generation activities in ten wards of Missungwi district through interventions in agriculture inputs supply, agricultural technology transfer and community savings mobilization. This is as a means to improving the livelihood of the participating households in the district.

###### MDLSP project

The MDLSP is designed to improve household livelihood security by strengthening food production and income generation activities in fifteen wards in Magu district through interventions in agricultural technology transfer, economic activity development, and capacity building

###### Project objectives:

The objective of the MIFOSE and MDLSP Projects are to increase the livelihood security of vulnerable households in Missungwi and Magu districts, particularly those headed by women, by providing training and assistance primarily to women to increase the outputs and/or income, which households derive from agricultural activities managed or undertaken by women.

The project documents proposes the following results to be realized by December 2005.

- Vulnerable households in ten wards of Missungwi District will have demonstrated increased access to and use of agricultural inputs, including seeds, fertilizers, pesticides, tools and implements

- Vulnerable households will have adopted new or improved agricultural technologies, such as improved seeds, appropriate low-cost equipment, integrated pest management techniques (IPM), integrated plant nutrition Management (IPNM), improved storage or processing technologies
- Vulnerable households will have increased their savings investments in savings/credit societies and will have better access to sources of capital from these societies or CBO-managed revolving loan funds

The activities are based on provision of information and skills to rural households, which may be used for improvement of their livelihoods.

The livelihood insecurity is expected to be tackled through the following technical interventions:-

- Economic Activity Development
- Transfer of Agricultural Technology
- Capacity Building

### **Phases of the projects**

#### **MDLSP**

The first phase of the project targeted 5,000 vulnerable households in the five pilot wards of the district. These were Ng'haya, Mwamabanza, Igalukilo, Nyanguge and Kabita. The second phase expanded the project to a larger geographical area of the district and larger target group

The second phase has a final goal of increasing food and income security of 15,000 vulnerable households in the fifteen wards of the Magu district, particularly those headed by women by December 2005. These additional wards include Bujashi, Lutale, Nyigogo, Lubugu, Kongolo, Sukuma, Shigala, Kalemela, Mkula, and Ngasamo

#### **MIFOSE**

The project is in its first phase, which started in January 2001 and targets 16,000 vulnerable households in ten wards of the district. These are Mbarika, Kasololo, Sumbugu, Misasi, Bulemeji, Ukiriguru, Usagara, Kanyebele, Idetemya, and Kijima.

## **2. REASONS FOR EVALUATION**

The evaluation is expected to examine the following:

- 1) Assess the project's current achievements and progress towards realising the final goal as established in the project design
- 2) Review the appropriateness of the overall project design against the experience during the implementation
- 3) Assess the community organizations recruited by the project and their capability along the respective technical interventions including governance, policy advocacy and HIV mainstreaming
- 4) Assess the collaborative and partnership strategy of the project design
- 5) Determine and suggest a possible project phase out strategy

Evaluation of the listed aspects will provide insight into the project performance up to present and enhance decisions for future development.

The purpose of the evaluation is to provide insight and judgement which will guide the future direction of the project so that it can maximize its development impact. This should include but not be limited to: the types of technical interventions, staff levels and competencies, implementation time frame: objectives and design.

The evaluation should also include the following:

- a) Examine the implementation methodology for each intervention

- b) Determine the participation level of women in the community-based organizations
- c) Determine the representation of vulnerable households in the Savings mobilization intervention
- d) Determine the level of sustainability of all the interventions conducted from community-managed institution
- e) Determine the effect of each intervention on the gender workload
- f) Identify outstanding policy, governance and social justice issues that the project should support
- g) Identify entry points for mainstreaming HIV/AIDS activities into the project

### 3. SCOPE AND FOCUS

#### **Main perspective of the evaluation**

Due to the major changes in the CARE Tanzania LRSP II, the two projects implementation MTE should place emphasis on the implementation and results of the MIFOSE AND MDLSP projects, evaluating how the project coped with the challenges and working conditions. Such a focus will also enable assessing the impact of the activities when spread over a larger area.

Keeping in mind that this review will inform the implementation of the main phase of the project a reassessment of the relevance of activities, their effectiveness with regard to the achievement of the goal and sustainability of benefits will be a good focus for the review team. Additionally participation levels and possible improvements should be evaluated and explored

#### **Depth of analysis**

Each of the detailed key questions and issues will be analysed in a participatory, collaborative and systems-based approach using appropriate key review criteria from the following list of NORAD Review Guidelines (attached):

- Relevance
- Efficiency
- Effectiveness
- Impact
- Sustainability

This assessment will also include an analysis of the capacity of the management structures of the CBI apex organization to implement the project activities as well as the monitoring and review system.

#### **Lessons Learned**

Based on the findings from the evaluations of these projects, the MTE will develop lessons learned. The report will filter out the most relevant lessons for the NORAD projects in Missungwi and Magu in Tanzania, for the cooperation with the District and for the CARE country program and the Income and Food Sector in particular. The MTE will also draw lessons from the management structure, staffing and implementation approaches.

#### **Future Recommendations**

This chapter will focus on recommendations on how to expand the project in the main phase and on which implementation approaches, agricultural techniques and training methodology should be carried forward. It will recommend management and partnership structures and give an indication of staffing and organizational structure. This chapter should also include suggestions for improving the capacity of relevant staff and partners.

#### **Enhanced Accountability**

This process should also increase the accountability of CARE staff and partners, and beneficiaries by showing how project processes and outcomes contribute to the achievement of project NORAD1s and objectives.

### *Type and depth of the review*

The methodology of the MTE is designed to guarantee active participation of the partners, stakeholders, and beneficiaries in the review of approaches, implementation structures and processes and technologies promoted. Certainly an objective Chief point of view may be valuable to the learning process. However, the performance of operations -of the main phase- will be enhanced by the degree to which stakeholders entrusted with the implementation of operations become the motivated learners, and are able to translate into action what they have learned through review work

Therefore the Chief review consultant will serve more as facilitator to the whole process. As facilitator, the consultant's role will be to help draw out the various viewpoints of stakeholders on the objectives and results expected. The facilitator guides stakeholders in coming up with shared objectives, taking stock of the process and outcomes of the project, and exploring with stakeholders improvements on how activities are carried out and the new activities that need to be done. The facilitator is intended not to pass judgement on the project but enable to stakeholders to assimilate learning and next steps into the process.

Some key principles important for this approach are outlined below:

- *Participatory reviews focus on learning, success and action*  
Review what we learned about what worked and what did not work. Then we need to ask how can we use these learning's to move to action. The people and groups most directly involved decide what determines success.
- *The review is useful to the people who are doing the work that is being evaluated*  
The project's goals and objectives must be the standards against which the project work is measured. Evaluators must pay special attention to the project's specific needs and available resources
- *The review process is ongoing and includes ways to let all participants use the information from the review throughout the project, not just at the end*  
The material produced for the review must be given back to the participants on an ongoing basis in a format that is useful and clearly written in plain language
- *The project stakeholders are responsible for defining the specific project review questions, the indicators of success and realistic timeframes.*  
Stakeholders of projects must participate in decisions about what questions will be asked and what information will be collected to measure the difference, the work made in a given period
- *Participatory review makes it possible to recognize shared interests among those doing the work, the people the work is designed to reach, the project donors and other stakeholders.*  
The review must include information and input from the people doing the work, the people who the work is designed to help or reach and the project donors.

### *Whom should the recommendations address?*

Recommendations will address the CARE project management team as well as country office but with similar importance recommendations will address the role and responsibilities of the Misungwi and Magu District Council and their employees as well as the role of the beneficiaries themselves to make the project successful.

## **4. ISSUES TO BE COVERED**

The MTE in the review guidelines of the NORAD will provide a key criteria list for all stakeholders for the development and assessment of the Issues during the review. However, the specific criteria critical for the success of the implementation of the project will be selected after the detailed Issues have been developed at the beginning of the review phase.

### *Efficiency*

(use of resources); comparison of input against output

- Is the relation between input of resources and results achieved appropriate and justified?
- What precisely is the cost-benefit relation?
- To what extent have individual resources been used economically?

**Effectiveness**

(achievement of targets) of the project in terms of the defined objectives; comparison of output against purpose

- To what extent are the objectives of the intervention being attained (likely to be attained)?
- To what extent is the target group being reached?
- Are there any alternatives for achieving the same results with less input?

**Impact**

(effects) of the intervention on the general situation of the target group or affected parties

- Positive and negative, intended and unintended effects
- Short-term, medium-term, long-term effects
- Technical, economic, social, cultural, political, ecological effects

**Relevance**

(appropriateness) of the interventions in relation to the priorities of the recipient country; comparison of the results against the immediate (operational) and more general objectives (development objective)

- How important is the intervention for the target group(s) and/or to what extent does it conform with their needs and interests?
- To what extent does the intervention comply with development policies and development planning of the recipient country or counterpart government?
- Does it make sense to continue the intervention or is it necessary to redesign or stop it?

**Sustainability**

(durability) of the intervention and its impact

- To what extent can activities, results, and effects be expected to continue after donor intervention has ended?
- To what extent does the intervention reflect on and take into account factors which, by experience, have a major influence on sustainability like e.g. political support, appropriate technology, environmental soundness/environment protection, socio-cultural aspects, gender equality/women's empowerment, institutional and management capacity building?
- How self-supporting is, in particular, the local counterpart institution?

**5. EVALUATION TEAM**

As a participatory review activity, the review team (includes Team A to D) will involve key stakeholders from the project area, partners in governmental and non-government organizations, community-based organizations, among others. The following table shows the different groups and the table on chapter 0 Work plan Overview the various levels of their involvement during each step.

<b>REVIEW TEAM</b>	<b># OF PART.</b>	<b>TOTAL</b>
<b>A. FACILITATOR TEAM</b>	<b>2</b>	<b>2</b>
• Chief facilitator (Team Leader)	1	
• Co-facilitator	1	
<b>B. IMPLEMENTATION TEAM</b>	<b>51</b>	<b>51</b>
• Project Managers MIFOSE & MDLSP (PMs)	2	
• Project Staff	24	
• Implementing Partners (All VEOs)	25	
<b>C. STAKEHOLDER TEAM</b>	<b>55</b>	<b>55</b>
• NGO representative (MRHP, ACCORD or KIVULINI)	2	
• Community resource persons (one per ward) and farmers	25	

• Village leaders	25	
• Local Government (DALDO)	2	
• Business community representative	1	
<b>D. OBSERVER TEAM</b>	<b>4</b>	<b>4</b>
• CARE Tanzania Income and Food Security Coordinator	1	
• CARE Tanzania Area Coordinator	1	
• CARE Norge-Program Coordinator	1	
• Donor Representative (NORAD)	1	
<b>TOTAL</b>		<b>112</b>

### *Roles and Functions*

#### **Facilitator Team**

The Facilitator Team consists of the Chief facilitator, who is also the Team Leader. It is the responsibility of the team leader to ensure that findings and recommendations are included in the final report. Should there be any disagreements between the team members, the findings and recommendations by the team leader's decision will be final.

The team leader will also be overall responsible for ensuring that all part of these ToRs are being addressed satisfactorily in the review report. Upon completion of the draft report and the feedback from stakeholders, the team leader will be responsible for incorporating the comments and suggestions in the final substantive and linguistic editing of the report as required to ensure that the final report is a well-written report.

The Team Leader shall be selected based on the following criteria:

- Must have at least five years of continuous professional experience in the application of participatory tools and process in review
- Must have at least three years of continuous professional experience in the design, monitoring and review of agricultural development projects.
- Must be willing to work with national professionals and project-level staff
- Familiarity with agriculture and agricultural economics in East Africa and proficiency in Swahili is important.

The PM will hire a *local facilitator* for workshops with various stakeholder groups designed to develop a common understanding of the review framework and generate draft key questions for the review. He/She will also facilitate the Training on common/important PRA/PLA tools. During the review stage the local facilitator will assist the Facilitator Team in facilitating workshops involving community groups who may need to discuss review issues in Swahili.

The responsibilities of the team leader and the team members are governed by these TOR. Each team member will be assigned specific responsibilities as suggested by the team leader.

The Facilitator Team has the following functions:

- Overall design of the review
- Facilitation of review process
- Provision of contextual inputs on key themes
- Overall analysis of information
- Collation of process and results
- Preparation of draft and final reports

### **Implementation Team**

The Implementation Team is the main group responsible for the realization of the review process as well as the implementation of the findings in later stages of project implementation. Although the review process is mainly designed by the Facilitator Team (plus the project staff and the CARE Norge representative), the process has and will further be discussed and agreed with the Implementation Team.

The main roles and responsibilities are:

- Generation and sharing of information
- Facilitate stakeholder group meetings and field activities
- Analysis results and develop recommendations
- Implements recommendation in the course of the main phase project

### **Stakeholder Team**

The stakeholder Team represents all stakeholders visited during the course of the MTE. The number of people mentioned in the overview is therefore only the minimum number of people visited in order to ensure the involvement of each stakeholder group. The actual amount of people visited in the field depend on the issues defined in the beginning of the evaluation stage.

- Generating and sharing information at their stakeholder group level
- Preliminary analysis of findings, lessons learned and recommendations
- Feedback and dissemination of review results

### **Observer Team**

Additionally two representatives from CARE Tanzania country office, both with extensive experience in agriculture and income generating projects will support the Facilitator Team to ensure a critical approach to the review of project activities.

The CARE Norge representative will be assisting in the design of the review process and will join the review team towards the end of the review to support the compilation of information and drawing up final recommendations and conclusions.

## **6. TIME TABLE**

### ***Work plan Overview***

#### **MDLSP**

The MDLSP evaluation is expected to take the following time.

- Field survey including training for evaluators 10 days
- Qualitative evaluation 3 days
- Write up for evaluation 4 days

The evaluation will start on or around 28<sup>th</sup> - of July 2003 and end on 8<sup>th</sup> - of Aug 2003

#### **MIFOSE**

The MIFOSE evaluation is expected to take the following time.

- Field survey including training for evaluators 10 days
- Qualitative evaluation 3 days
- Write up for evaluation 4 days

The evaluation will start on or around 11<sup>th</sup> - of Aug 2003 and end on 22<sup>nd</sup> - of Aug 2003

A final reports shall be submitted to CARE Tanzania on or around 12<sup>th</sup> - of September, 2003

The detailed schedule will be developed at the beginning of the actual review to incorporate stakeholder and beneficiary needs.

## 7. CONSULTATION IN THE FIELD

### Preparation Phase

In the preparation phase the project staff will start gathering information for the Facilitator Team to review during the review phase. Surveys will be conducted to evaluate the agricultural techniques used and the approaches of implementation, the effects of the marketing training and group formation and the effects of the capacity building for government staff and farmer facilitators, as well as the participation of women in project activities.

Likewise the formal survey as done during the baseline and the wealth ranking exercise will be repeated and data compared with those at the start of the project. These surveys will use different technologies such as focus group discussions, observation and questionnaires.

### Consolidate framework, finalize Issues and agree on indicators and methods of information collection

The Facilitator Team will meet with the Implementation Team to develop the framework for the review. This will involve reviewing and agreeing on the final list of Issues to be addressed, identifying indicators that will help to answer these questions and selecting the appropriate participatory methods and tools for verifying each indicator. Key informants from different stakeholder groups will be involved as individuals or as members of small or whole groups, committees, whole organizations, as key officers, staff members, among others.

### Workshops/field visits

The Chief facilitator will arrange several review teams for the field visit. These teams will use both direct observations and small group meetings (where PRA/PLA tools can be used) with identified stakeholder group representatives or members to generate the answers to the Issues. An open and transparent process of discussion will be used to *facilitate the sharing of information on the process and outputs of the concerned component and/or the project as a whole. An action-reflection-planning process* will characterize field review activities at all levels.

### Collective reflection and consolidation of findings and lessons learned

The review teams will reconvene as a Implementation Team to *review and reflect on their findings and draw up lessons learned*. The Chief Facilitators will handle the whole reflection and learning session that will showcase the drawings, community maps and findings of the review teams. As far as possible preliminary findings will be shared with the stakeholders in the field as part of the process.

### Consolidate recommendations

After generating and agreeing on findings and lessons learned from the various stakeholder groups, the Implementation Team will go through an *action planning process to formulate the future direction and action steps for the various components of the project at various stakeholder group levels*. These directions and steps will be based on each stakeholder group's own perception of the project context and their interests. Consolidated recommendations will form the basis for future implementation of the project, particularly during the main phase. Suggestions for a monitoring plan of the main phase will also be drawn up based on the logframe of the main phase

- **Debriefing with Implementation Team**

A debriefing will be held with partners and staff involved in the project, especially with the Misungwi and Magu District Council and farmer representatives to share results and recommendations.

## 8. REPORTING

In order to ensure a high accuracy of the final report, the draft review report will be shared with various stakeholder groups for review and validation through the SMT. After considering inputs from stakeholder

groups, the Chief Facilitator will submit the Final Report to CARE Norge and CARE Tanzania. CARE Norge and CARE Tanzania will disseminate the final report to donors, partners and stakeholder groups.

CARE Tanzania will facilitate the translation of key portions of the review report into Kiswahili, especially the findings, recommendations, and lessons learned for non-English speaking stakeholders.

The product of the review is a Final Report in English with the following structure (see also attached NORAD Review Report Format):

- |          |  |
|----------|--|
| 0.       | Executive Summary of conclusions and recommendations |
| 1.       | Introduction   |
| 2.       | Project relevance                                    |
| 3.       | Efficiency   |
| 4.       | Effectiveness  |
| 5.       | Effects/Impact                                       |
| 6.       | Sustainability                                       |
| 7.       | Lessons Learned                                      |
| 8.       | Conclusions and Recommendations                      |
| Appendix |  |
| 1.       | Terms of reference for the evaluation                |
| 2.       | Itinerary for the evaluation mission                 |
| 3.       | List of persons consulted                            |
| 4.       | Literature and documentation                         |

The two reports shall summarize the findings of the review in the light of the quality criteria established by the NORAD

## Appendix 2: Household questionnaire

CARE INTERNATIONAL IN TANZANIA  
MISSUNGWI INCOME AND FOOD SECURITY (MIFOSE) PROJECT

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TIME NOW:.....HRS.....MINUTES

DIVISION.....WARD.....VILLAGE.....SUBVILLAGE.....  
.....

INTERVIEWER NAME.....DATE OF INTERVIEW.....SUPERVISOR  
NAME.....

FARMER'S NAMES.....SEX (1=MALE, 2=FEMALE).

FARMER CATEGORY (1=PARTICIPANT TO CARE PROJECT, 2=NON PARTICIPANT)

HOUSEHOLD STATUS (1=MALE HEADED, 2=FEMALE HEADED)

### A: MONITORING FOOD SECURITY

**A1** What crops does your household grow for home consumption? For each crop, indicate its average acreage and its total production for the past 2 (2001-2003) years **(Fill the information in the Table below)**

Crops grown	Acreage in acres	Total production [Bags/tins/kg]

**A2** How has production of food crops in your household been in the years 2001 and 2002: would you say it has increased, decreased, or remained the same?

- 1= Increased By how much.....(Bags/tins/kg)  
 2= Decreased By how much.....(Bags/tins/kg) [GO TO A4]  
 3= Remained the same [GO TO A5]  
 9= Do not know [GO TO A5]

**A3** What explains the increase in the production of food crops in your household in the 2001 and 2002 years?

[PROBE TO GET AN EXHAUSTIVE LIST OF FACTORS CONTRIBUTING TO THE INCREASE]



**B: INCOME MONITORING**

- B1** During the 2001-2003 period, what are the major sources of income for your household? Rank the sources in terms of the amount of income accruing from the source. **(PROBE TO GET A COMPLETE LIST AND FILL THE INFORMATION IN TABLE BELOW)**

Income source	Ranking [First, Second, Third, Fourth, etc]
Farm sources	
Non-farm sources	

- B2** In comparison to the period before, would you say your income for the 2001-2003 period has increased, decreased, or remained the same?

1=Increased

By how much?.....Tshs [Year/Month/Week/Day]

2=Decreased

By how much?.....Tshs [Year/Month/Week/Day] **GO TO B4**

3=Remained the same **(GO TO B5)**

- B3** How has the increase in your household's income in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE INCREASE]**

- B4** How has the decrease in your household's income in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE DECREASE]**

- B5** Has your strategies for coping with cash deficiency in your household changed or remained the same during the 2001-2003 period when compared to the period before?

1= Changed

2= Remained the same **(GO TO B7)**

- B6** What are the new strategies for coping with cash that you have been using during the 2001-2003 period? **[PROBE TO GET COMPLETE LIST OF THE NEW COPING STRATEGIES]**

- B7** During the 2001-2003 period, what are the major sources of credit to your household? Rank the sources in terms of the amount of the credit from the source. **(PROBE TO GET A COMPLETE LIST AND FILL THE INFORMATION IN TABLE BELOW)**

Credit source	Amount of credit (Tshs)

- B8** Of the mentioned sources of credit, which ones are new in that they were not available as sources of credit for your household during the period before 2001-2003? **[PROBE TO GET COMPLETE LIST]**
- B9** How would you compare the number of credit providers during the 2001-2003 period to the period before: would you say that the number of credit providers for the 2001-2003 period has increased, decreased, or remained the same when compared to the period before?  
 1=Increased By.....?  
 2=Decreased By.....? **[GO TO B11]**  
 3=Remained the same **(GO TO B12)**
- B10** How has the increase in the number of credit providers in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE INCREASE] [GO TO B12]**
- B11** How has the decrease in the number of credit providers in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE DECREASE]**
- B12** How would you compare the amount of credit available for the 2001-2003 period with the period before, would you say it has increased, decreased, or remained the same?  
 1=Increased By how much?.....Tshs  
 2=Decreased By how much?.....Tshs **[GO TO B14]**  
 3=Remained the same **(GO TO B15)**
- B13** How has the increase in the amount of credit available to your household in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE INCREASE] [GO TO B15]**
- B14** How has the decrease in the amount of credit available to your household in the 2001-2003 period come about? **[PROBE FOR EXHAUSTIVE EXPLANATION FOR THE DECREASE]**
- B15** Please indicate whether or not you invested and the amount of shilling invested in each of the following items **(FILL IN TABLE)**

S/No	Investment item	Tshs invested
1	Housing (Buying building materials, paying for labour etc)	
2	Education (School fees, school supplies)	
3	Health (medicines etc)	
4	Animals (buying livestock)	
5	Food	
6	Increasing acreage (expanding acreage, buying more land)	
7	Purchasing farm inputs	
8	Purchasing farm implements	
9	Assets (Radio, Bicycle, furniture etc)	
10	Income generating activities	
11	Any other item (Specify)	
<b>TOTALS</b>		





<b>TOTALS</b>				

### D: MONITORING CAPACITY DEVELOPMENT

**D1** Do you carry out your livelihood activities under group settings only, on individual settings only, or both?

- 1=Group settings only  
 2=Individual settings only      **[GO TO D9]**  
 3=Both individual and group settings

**D2** What year was the group under which you are carrying out livelihood activities was formed?

- 1= Before 2001  
 2= After 2001  
 9= Do not know

**D3** What is the name of the group in which you are?.....

**D4** What are the main activities that are carried out by your group?

**D5** Are there any problems in running livelihood activities under group settings?

- 1= Yes  
 2= No      **(GO TO D7)**  
 9= Do not know **(GO TO D7)**

**D6** What are the problems associated with running livelihood activities under group settings **[LIST THE PROBLEMS]**

**D7** Has the group linked with other institutions?

- 1=Yes  
 2=No      **(GO TO D9)**

**D8** Which institutions has your group linked with? **[PROBE TO GET EXHAUSTIVE LIST THE INSTITUTIONS]**

**D9** Have you attended any training organized by the project? By training we mean any setting in which staff form NGOs, KILIMO, UKIRIGURU, impart to you some skills and/or knowledge that relates to your livelihood activities

- 1= Yes  
 2= No      **(GO TO E1)**

**D10** What are the names of the NGOs or organizations that organized the training you have attended?.

**D11** What skills and/or knowledge did you learn during the training? **[LIST KNOWLEDGE AND SKILLS]**

.....  
 .....

.....

**D12** Were the skills and/or knowledge obtained during training useful?

1=Yes Explain

2=No Explain

**D13** Are you putting to use what you learned during training?

1=Yes

2= No Explain

### **E: MONITORING GOVERNANCE AND HIV/AIDS AWARENES**

**E1** Do you feel you can influence decision-making in the village government?

1= Yes **(GO TO E3)**

2= No

9= Do not know **(GO TO E4)**

**E2** Explain why you feel you **can't** influence decision making in the community?

**E3** Does the village government involve villagers in decision making?

1=Yes Explain

2=No Explain?

**E4** Have you ever heard of the word HIV/AIDS?

1= Yes In which context (where/setting)

2= No

**E5** Is HIV/AIDS an issue for concern in this village?

1=Yes

2=No

**E6** Can you explain how HIV/AIDS is an issue of concern in this village

**E7** Are there NGOs or other organizations in this village that deal with issues of HIV/AIDS?

1= Yes What are their names:

What do they do: Explain

2= No

### **FINISH THE INTERVIEW BY THANKING THE RESPONDENT**

TIME NOW:.....HRS.....MINUTES

### Appendix 3: Stakeholders' Workshop items

#### CARE INTERNATIONAL IN TANZANIA

#### MISSUNGWI INCOME AND FOOD SECURITY (MIFOSE) PROJECT

STAKEHOLDERS WORKSHOP, FRIDAY OCTOBER 10, 2003

VENUE: CARE OFFICES, MISSUNGWI

S/NUMBER	TIME	ACTIVITY	RESPONSIBLE
1	8:30 – 9:00 am	REGISTRATION	ALL
2	9:00 – 9:10 am	WELCOME REMARKS	PM
3	9:10 – 9:30 am	PROJECT BRIEF REPORT	APM
4	9:30 – 10:00 am	WORKSHOP OVERVIEW	MAGAYANE
5	10:00 – 10:30 am	TEA BREAK	ALL
6	10:30 – 1:00 pm	GROUP DISCUSSIONS	ALL
7	1:00 – 2:00 pm	LUNCH	ALL
8	2:00 – 2:45 pm	GROUP PRESENTATIONS	ALL
9	2:45 – 3:45 pm	PLENARY SESSION	MAGAYANE
10	3:45 – 4:00 pm	CLOSING	PM

#### WORKSHOP OBJECTIVES

1. REVIEW THE PROGRESS OF MIFOSE
2. IDENTIFY O&OD
3. DEVELOP RECOMMENDATIONS FOR THE WAY FORWARD

#### EXPECTED WORKSHOP OUTPUTS

1. AWARENESS OF MIFOSE AMONG STAKEHOLDERS
2. CRITICAL ISSUES DISCUSSED AND RECOMMENDATIONS MADE
3. SWOT IDENTIFIED

#### ISSUES TO BE DISCUSSED

1. ASSESSMENT OF PROJECT ACHIEVEMENT AND OBSTACLES/LIMITATIONS
2. ASSESSMENT OF CARE APPROACH
3. INVOLVEMENT OF PRIVATE SECTOR
4. CBOs AND CBIs LEGAL STATUS (SUSTAINABILITY)
5. OPPORTUNITIES FOR DEVELOPMENT
6. THE WAY FORWARD

## List of participants for Missungwi Income and Food Security Project Stakeholders' Workshop

No	NAME	TITLE	ADDRESS	SEX
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35	Flavianus Magayane	Consultant	SUA, Box 3002, MOROGORO	Male