

Evaluation of Norwegian Church Aid- Livelihoods and Trade Programme Final Report



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ABBREVIATIONS

BAKWATA	Baraza Kuu la Waislamu Tanzania (National Council for Muslims)
CCT	Christian Council of Tanzania
CSO	Civil Society Organisation
ELCT	Evangelical Lutheran Church in Tanzania
FBO	Faith based Organisations
FGM	Female Genital Mutulation
GBV	Gender Based Violence
IOP	Ilula Orphan Program
IRCPT	Inter Religious Council for Peace Tanzania (former WCRP Tanzania)
LGA	Local Government Authority
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umasikini Tanzania
MKUZA	Mkakati wa Kukuza Uchumi Zanzibar
MVC	Most Vulnerable Children
NSGRP	National Strategy for Growth and Reduction of Poverty
PETS	Public Expenditure Tracking
PLWHA	People living with HIV and AIDS
TANERELA	Tanzania Network of Religious leaders living With HIV and AIDs
TCRS	Tanzania Christian Refugee Services
TEC	Tanzania Episcopal Conference
VICOBA	Village Community Banks
WIA	Women in Action

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Mrs. Helima Joel Mengele

EXECUTIVE SUMMARY

This Executive Summary highlights the main findings, conclusions and recommendations for the evaluation of NCA Livelihood and trade programme. The field mission for the evaluation was carried out in January- February, 2013.

Data for the evaluation were collected through using a combination of both conventional and participatory evaluation methods: file and documentation review, Focus Group Discussions, interviews and consultations with different stakeholders in 15 out of 41 districts of NCA programmes in Tanzania. A sample was covered by 95 percent (466 respondents out of estimated 490 respondents).

Major Findings

Achievement of Livelihood and trade programme implementation

On overall results indicates that Livelihood and Trade programme has achieved on interpreting NCA-Tanzania theory of change by adopting IR-VICOBA as a vehicle towards development, where people are mobilized, trained to save their own resources into an accumulated common pool, from which they can borrow, at their own terms and invest mainly in small micro businesses as well as agribusiness for improving their livelihoods. The indication to this achievement is seen in a systematic broad expansion of IR-VICOBA groups in Tanzania. This is a unique approach that has touched the poor rural Tanzanian through Interfaith Community Banking, the opportunity which couldn't be there from other financial institutions.

IR-VICOBA approach is effective and relevant on the fact that it touches the poor right holders who are rural and peri-urban based communities. These right holders majority are women representing approximately 58 percent of the total members visited during the evaluation process. This entails that the programme through IR-VICOBA approach has achieved to reach and economically empower a segment that represents the population which is largely poor in Tanzania. This is a significant results because it is believed that; *“Empowering women economically is empowering families as well and nation in general”*. On the other hand there is also an improvement on mobilizing men to join IR-VICOBA groups. Slowly men are motivated to engage in economic activities through IR-VICOBA interventions. This is a positive achievement where men are informed and make sense of IR-VICOBA framework for their development process. However, much effort is needed for mobilizing youth's engagement in IR-VICOBA groups because their participation was observed to be very insignificant in all 15 districts visited for evaluation.

In districts where NCA and partners operate, IR-VICOBA groups are self mobilized and organized to manage their own local savings rather than relying on donations. However the value addition enterprises are still premature on the fact that IR-VICOBA are conducting these activities in a very small scale. It was also observed that the training was the same for every group visited i.e fruit packaging and soap making. It is important to note that skills training needs to be expanded by taking into consideration the business comparative advantages of the area. Thus considering specialization in the production could be more effective. For instance it is very appropriate for Lushoto, Bagamoyo and Kilindi IR-VICOBA members to have skills on fruits packaging and canning as their areas are endowed of good weather for fruits growing. Iringa, Mbulu and Kibondo could capitalize on value addition from maize and bee keeping activities. Kigoma could capitalize on soap making as there is adequate palm oil resource and fish products from Lake Tanganyika. Here NCA and partners need to put more efforts on supporting communities engage in strategic products value addition to improve their market opportunities.

Nonetheless, IR-VICOBA members achievement have been observed through communities acquiring assets like land, houses, vehicles and small cottage industry machines from investment profits. The trainings provided by NCA and partners have been one of the factors for these achievements. Furthermore innovations have been growing among IR-VICOBA groups. Currently there is a move of individual IR-VICOBA groups to establish their local networks focusing on joint efforts on resources mobilization for addressing poverty and economic vulnerability. Kiteto, Geita and Kilimanjaro have started piloting for activities interventions based on network initiatives. This experience is worthy to be further researched to learn its applicability and replication to other IR-VICOBA members.

The engagement of religious leaders as part of duty bearers in the implementation of Livelihood and Trade programme through Interfaith Committees system has been a unique approach which has allowed NCA achieve its vision and mission. The religious leaders under the interfaith committees have been agents for change through mobilising citizens and communities to solicit resources, invest and trade amongst themselves. Religious leaders are also articulating good governance practices within IR-VICOBA group members and empower members to hold the government accountable through PETs interventions. The counseling role through paralegal framework has been another important role of religious leaders to improve peace and harmony among IR-VICOBA groups and families.

NCA partnership entry point through faith-based organizations and institutions has expanded the achievement of programme implementation. This is true on the fact that the operations of these organizations and institutions also cover rural and peri-urban areas where majority of poor population is based. Therefore these organizations and institutions also motivate communities to engage in IR-VICOBA groups irrespective of their religious denominations and ethnicity.

Incorporation of national development priorities in the programme implementation has been strength to Livelihood and Trade programme design. In this regards NCA is supporting the translation of Tanzania government mainland and Zanzibar policy frameworks by implementing the programme activities around the National Strategy for Growth and Reduction of Poverty (NSGRP) MKUKUTA in Kiswahili acronym and the Zanzibar Strategy for Growth and Reduction of Poverty (ZNSGRP) MKUZA in Kiswahili acronym. By observing these development policies, there has been a rapid growth of local investment and material acquirement through IR-VICOBA framework. In turn this has helped to reduce the percent of poor population that do not have access to formal banking system. At this point it was also observed that Local Government Authorities (LGAs) appreciates Livelihood and Trade programme to be very instrumental for addressing the *Growth and Reduction of Income Poverty, articulating good governance and national unity and Improvement of Quality of Life and Social Wellbeing* among communities in Tanzania. Therefore NCA through its partners is perceived to be a partner in the development process at national and districts levels.

Major Critical Issues

1) Partnership

The most critical and pivotal issue that affects NCA is the partnership status. It has been observed that majority of partners are urban based where as most of the activities are rural or peri-urban based. There has been weak supervision on the activities performance specifically in the rural based IR-VICOBA groups. Some members reported the coordinators to use programme facilities like motorbikes to cater for their own businesses instead of IR-VICOBA groups' support and supervision. Therefore members lost hope to the leadership around them. There were cases where groups have started and are proceeding on their own without any training or follow-up for technical support. Also there were cases where self-centered IR-VICOBA members are using their fellows' rights to loans for their own interests without

being noticed because of limited close follow-up. It is true that partners have identified district and village coordinators as well as village animators, but the coordinators and animators are not delivering to their full capacity because they said they are not motivated with any token allowances. Therefore programme works like volunteering for training and follow-up are given less attention. Furthermore, fraud cases like that which happened in Kilolo-Iringa could have been addressed immediately if the partner was well informed of day to day activities in the area.

2) *Uncontrolled expansion of IR-VICOBA groups;* There has been mushrooming of untrained IR-VICOBA groups from every district. This environment could be taken as an achievement on one hand that communities would like to be relieved from their poverty and economic vulnerability traps immediately even without any training. But on the other hand it is reliability to NCA and partners that according to IR-VICOBA framework each newly formed IR-VICOBA group is entitled for the training. Therefore the increase of untrained groups has also cost implication to finalize that task. This is a critical issue to be addressed in order to have proper starting of IR-VICOBA groups that assures their sustainability.

3) *Communication and experience sharing across and among partners*

It was clear from the visits to partner members in 15 districts that every partner is almost implementing the programme independently. Every partner seem to hold information which is hardly disclosed even to district coordinators, because on enquiring whether coordinators were informed of the budget for implementing the Livelihood and trade programme in their area, they seemed not to be informed. This environment limits the transparency and governance practice in partners' activities implementation structure. Furthermore limitation of experience sharing among partners has been a limiting factor to efficient resource utilization including cost-effectiveness in hiring facilitators and also sharing of animators' competencies in capacity building processes.

4) *Reporting of Results as per Livelihood and Trade Programme LFA.*

On the whole, reporting of results in the Annual Reports is good. However for the reports to be more participatory, partners need to develop simple template which will engage IR-VICOBA leaders fill in actual information on the programme implementation in their areas of jurisdiction. It could also be important if the partners could share the reports regularly with LGAs in their respective areas so as to reveal untold success stories of partners' contribution to the implementation of the national development policies.

5) *Governance processes*

There is strong governance practice among IR-VICOBA groups. Members are observing the groups values and norms by heart. However this practice could have been more strengthened if the coordinators could have regular schedules to visit these group meetings. Additionally to strengthen governance practice, participation and accountability, some funds may be set aside within monitoring and evaluation votes for the annual district meetings as it is at national level.

CONCLUSIONS

Over the years, there has been an expanding space for NCA to address its main goal of supporting poor communities address poverty and economic vulnerability through livelihood and trade programme based under IR-VICOBA framework. In this regards, there is a growing strength of communities' to take action for change towards improved livelihoods based on the bottom-up development process. This progress has made IR-VICOBA framework unique.

NCA fills an important position in Tanzanian development actors that acknowledges the capacity of interfaith religious leaders and partners in supporting the government's efforts on addressing the development policies under MKUKUTA and MKUZA frameworks. Therefore, partners and IR-VICOBA members in general clearly value the strength of NCA in supporting collective efforts for development. NCA has enhanced these achievements at different levels by strengthening a three facet relationship; NCA, the government and interfaith religious leaders. Communities as right holders in this respect are given adequate space to mobilise their local resources and invest them in social economic activities. These local investments in turn are the drivers for continued support to IR-VICOBA beneficiaries' (women and men) at different levels.

The local government authorities have been increasingly appreciating the usefulness of NCA IR-VICOBA initiative in addressing the development policy issues. The government considers NCA as its "partner" in dealing with interfaith communities' development issues. This is a significant shift in the relationship from seeing development partners as supporting communities in parallel structures, to partners complimenting government efforts in the national development agenda.

In addition NCA has the potential for higher performance by capitalizing more on NCA-Tanzania's theory of change using IR-VICOBA framework as a vehicle towards rural development enhancement. The unique context of this theory is in mobilizing and training communities to save their own resources into accumulated common pool, from which they can borrow, at their own terms and invest to improve their livelihoods. This specialty makes IR-VICOBA framework under Livelihood and Trade programme a cornerstone for rural development process in Tanzania.

RECOMMENDATIONS

The following are the recommendations for improvement in future programme performance

The recommendations are as follows:

i. NCA and partners to develop strategies for addressing uncontrolled expansion of IR-VICOBA groups;

This can be through developing a strategy and criteria for graduating matured IR-VICOBA so that they can be managed independently from partners' technical support. The graduated IR-groups can also be the source of support to newly formed groups in their areas. NCA and partners could also think of developing a cost effective strategy for moving the

graduated IR-VICOBA groups to stronger bodies by developing and strengthening IR-VICOBA networks (Kiteto, Geita and Kilimanjaro have started piloting for activities interventions based on Network initiatives. More experience could be learnt from these districts.

ii. *Partners financial and physical plans for the programme implementation need to be clear and shared broadly*

NCA and partners need to develop a format for financial and physical plans to support partners have a harmonized guideline for the Programme implementation. In addition these plans need to be shared broadly in the annual or semiannual meetings to get inputs from members as well as to have the plans coordinated and complemented one another for efficient utilization of resources.

iii. *The intercommunication among partners needs to be improved;* This calls for partners' activities coordination through planned meetings including inclusive planning sessions, through different ICT facilities and sharing reports and success and challenging stories from IR-VICOBA groups.

iv. *NCA and Partners to clear out undefined roles of interfaith committee;* The key issue here is to put clear differentiation between interfaith religious leaders as a committee and as a programme. There is still a misunderstanding that needs to be cleared out so that religious leaders are rightly positioned in their roles for facilitating governance practice in the programme implementation. Since successful implementation of livelihood and trade programme depends on strengthened interfaith leaders' relationship, it is important for NCA to develop guidelines to unpack unclear concepts as well as put clear interfaith committee operations through a clearly defined interfaith structure

v. *Potentials for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability processes at local levels need to be improved;*

IR-VICOBA groups have potentials like, high motivated communities groups for change, self organised to manage their local savings democratically, systematically selected individual members' investments and well structured local leadership which are value

added for transforming IR-VICOBA groups into larger movements. However, in addressing this requirement, NCA and partners have to make sure that IR-VICOBA groups' capacity for engagement is improved in order for the groups to participate meaningfully by owning the process. This entails broader information sharing for each step made to the development of the movement. The content and the context of the movement have to suit members' capacity needs for promoting broader good governance and accountability practices.

vi. *Need for improved programme planning and implementation processes;* This entails on the development of clear district plans that in one way translates the programme LFA context. Partners' plans need to be bridged at national and district levels in order to have a common thinking on the implementation of the programme. Above all, the advocacy for trade and justice need to be reflected in the national and district plans. This will also be useful in efficient utilization of scarce resources available.

vii. *Reporting and best practices replication;*

On the whole, reporting of results in the Annual Reports is good. However for the reports to be more participatory, partners need to develop simple template in line with LFA context which will engage IR-VICOBA members and their leaders fill in actual information on the programme implementation in their areas of jurisdiction. It could also be important if the partners could share the reports regularly with LGAs in their respective areas so as to reveal untold success stories of IR-VICOBA groups' contribution to the national development policies. Furthermore, IR-VICOBA implementation has untold success stories can also be revealed through quarterly newsletters developed in simple language, as well as IR-VICOBA members learning forums and National exhibitions.

The reports need to be transparency with adequate sharing among key actors (IR-VICOBA members). The vertical reporting structure need to be accomplished by the horizontal information sharing. This will increase broad information sharing among IR-VICOBA groups. The reports need also to be holistic for accommodating other issues

such as GBV, HIV–AIDS, PETs and paralegal initiatives. There is also a need to facilitate a cross-sharing of IR-VICOBA best practices among members and at the national level. This will be very useful to stimulate the replication of successful activities implementation experiences from IR-VICOBA groups as well as achievements and challenges of trade and justice advocacy. In addition opened up participatory reporting framework will tape activities implementation reality. The current situation indicated that the reports are developed by only the programme managers and coordinators. Expanded participation implies partners need to put adequate budget in the monitoring and report writing vote.

viii. *Programme Managers capacity building on report writing processes*

The partner programme managers need strengthened capacity on programme implementation close follow-up and reporting which can be shared broadly at national and to IR-VICOBA members at community level as well. This also entails identification of appropriate approaches for managers to empower and encourage district coordinators report writing skills. There is much done at community level but the reports observed mainly indicate the banking operations and less is explained on continuous improved communities' livelihoods. In this regard there is a need to separate the report in two categories; physical and financial parts. Therefore, improved vertical (from the national to district levels) and horizontal (among partners) communication systems are very important for broaden governance practice on information sharing.

ix. *Development of the risk management strategy*

NCA jointly with partners need to develop risk management strategy so as to address issues of fraud and other contingencies encountered by IR-VICOBA members; theft of the cash-box. The strategy will also be an important safety net during partners support exit, as a result of graduated IR-VICOBA group or limited source of funds.

x. *Close programme implementation follow-up and logistic support to partners*

NCA through partners have to continue with efforts of supporting transport facilities to coordinators for them to improve monitoring and evaluation follow-up. However the

available transport facilities need to be well managed and its status edited annually during NCA M&E processes. In turn the partners improve their coordination roles by close supervision and follow-up especially for the newly formed IR-VICOBA that need much support at the early stages. This implies that the Programme managers at national level seek for progress reports from the district coordinators quarterly as well as improve physical site visits for technical support and advice.

xi. Development of regular IR-VICOBA skills training and updates

Partners need to have a strategy for regular trainings to IR-VICOBA members so as to improve their business skills systematically especially on products value addition. The current situation indicates that the training is provided to members on ad hock basis. It could be more cost effective if partners can develop local TOT teams and strengthen village facilitators and animators' capacities to support communities timely. In line to that partners may carry out a mapping exercise for understanding who are the like -minded partners in their respective districts to join efforts for conducting different trainings that suit common needs i.e other partners requirement as well as the programme implementation under IR-VICOBA framework.

xii. Development of cost effective field visits

Partners need to develop cost effective internal field visits for experience sharing. Quarterly and annual field visits may also be established jointly with NCA or any other likeminded partners. This intervention will improve the replication of program implementation successes across partner members and the program in general.

xiii. Jointly development of a motivating strategy for coordinators and animators

It has been learnt from the field that village facilitators and animators take the core responsibility on training and facilitating IR-VICOBA groups' engagement in the programme implementation. However regardless this important role vested to them, they seemed not to very active due to limited motivation for their time and resources vested to this intervention. In this regards it is recommended that partners identify a workable local strategy for motivating the district and village coordinators as well animators. The IR-VICOBA

members as beneficiaries of capacity building services from coordinators and animators may be engaged in developing this system.

xiv. Development of a participatory monitoring and evaluation strategy

It is important now for partners to develop a clear participatory monitoring and evaluation strategy that could be shared across IR-VICOBA members. The strategy can be simplified to allow members collect programme implementation progress monthly and later the information consolidated for the quarterly and annual reports.

1.0 INTRODUCTION

1.1 Program Description

The Norwegian Church Aid (NCA) is an organization working to promote social and economic as well as human rights justice for communities. NCA has its foundations based in a congregation of churches in Norway, whose efforts are dedicated towards reducing poverty, its causes and deprivation. The organization started its operations in 2006. In Tanzania NCA works with poor communities and local partners (FBOs), resource partners and strategic partners in 41 districts of Tanzania mainland and Zanzibar.

NCA envisions a just world where FBOs are mobilized and deliver as one to bring positive changes in the lives of ordinary citizens and local communities in Tanzania. The program interventions are guided by five core values that include; Compassion, Justice, Participation, Respect to integrity of creation and peace.

Basing on its vision and mission, NCA activities implementation is focused on five programs namely, Livelihoods and Trade, Gender Based Violence, Public Resource and Finance, Social Impact Mitigation of HIV and AIDS, Climate Change Adaptation and Mitigation.

In this regards, NCA has been actively implementing the programmes activities through a number of Faith Based Organisations (FBOs) to bring positive change to lives of communities in Tanzania. These activities are also designed to contribute to the National Strategy for Growth and Reduction of Poverty (NGSRP) or MKUKUTA for Tanzania mainland and National Strategy for Growth Zanzibar (ZNSGRP) or MKUZA. NCA uses an interfaith approach to development in partnership with both Christian and Muslim FBOs and other religious leaders.

Since 2006 continuous success has been recorded and currently, the NCA-Tanzania Country program is one of the rapidly expanding country programs in NCA's global operations. Between 2011 and 2015 the NCA-Tanzania will be implementing a new country strategy. This strategy contributes towards achievement of the NCA's national and Global Program's selected results for the same period. Therefore during the next five years NCA will selectively integrate most of the activities like PETS, social mitigation of HIV and AIDS, GBV and Climate change

adaptation into the Inter-religious Village Community Banks groups (IR- VICOBA groups). IR-VICOBA groups will be viewed as vehicle for bringing about social transformation.

In order to effectively monitor and deliver results on this strategic plan, NCA has planned to undertake systematic evaluations of each of its program areas. It is for this purpose NCA has undertaken the evaluation of its trade and livelihoods program. The Trade and Livelihoods program is one of the key priority programs in NCA's Accountable Governance and Economic Justice thematic area. The aim of this program is to have communities and religious leaders mobilised into groups for sustainable livelihood and reduced economic vulnerability.

NCA-Tanzania's theory of change focusing on using IR-VICOBA as a vehicle towards development is expected to be instrumental on addressing the programme aim. The theory is driven by NCA belief that rural development is stimulated if people are mobilized, trained to save their own resources into an accumulated common pool, from which they can borrow, at their own terms, to invest and improve their livelihoods. Through IR-VICOBA group's people are able to learn and form knowledge which can be harnessed and used in addressing other social problems like malnutrition, poor health, access to water, climate adaptation, GBV and caring of orphans and PLWH or PWLA. In this regards it is believed that economically empowered individuals and households in NCA's operational areas, will be living above the minimum poverty levels and having better lives. Below is the Logical Framework Analysis to learn how the programme implementation results have addressed the theory of change context.

Goal and Objectives of the LFA

The Livelihood and Trade Programme goals and outcomes as placed in Logical Framework Analysis (LFA) have been a guide for the programme evaluation. The goals and outcome for the programme were as follows:

Goal: To Mobilize Citizens for sustainable livelihood and reduced economic vulnerability

Outcomes and Outputs:

Outcome 1; Citizens are mobilized, trained, supported to engage in sustainable livelihood activities and reduction of economic vulnerability at grass root level.

Output 1;

- 1.1 Support training and establishment of IR-VICOBA groups at community level
- 1.2 Support IR-VICOBA groups to mobilise resources and establishment of micro businesses
- 1.3 Support branding, formalisation and use of IR-VICOBA groups as a vehicle for development

Outcome 2; Citizens are mobilized, trained, supported to add value and trade at grass root level

Output 2;

- 2.1 Support training of IR-VICOBA groups on Agricultural Value addition and access to markets
- 2.2 Support networking and trading amongst IR-VICOBA groups
- 2.3 Support training and campaigns on trade justice

1.2 Purpose and Objectives of the Evaluation

1.2.1 Purpose and Scope of the Evaluation

The purpose of the evaluation was to assess the impact of the livelihoods and trade program to reduce poverty and economic vulnerability in line to LFA context. Documentation of lessons learned and providing suggestions for improved future engagement is also an objective for this evaluation. The scope of this evaluation covered the Accountable Governance thematic area with specific focus on the Trade and Livelihoods program. This entailed reviewing available narrative data, discussing with FBO partners, and visiting 15 out of 41 programme districts to meet with a number of IR-VICOBA group members, leaders, facilitators and religious leaders. Documenting of success stories and underlying factors for the success was also part of evaluation scope. In addition the team visited IR-VICOBA groups engaged in agricultural value addition initiatives.

1.2.2 Objectives of the Evaluation

The objectives of the evaluation were to:

1. Assess the impact of Trade and Livelihoods program and how the successes registered so far could be replicated elsewhere.
2. Assess the nature of IR-VICOBA membership and activities implemented by the groups based on gender & geographical distribution profile.
3. Evaluate the value addition and how to improve.

4. Assess the extent to which IR-VICOBA are being used as a vehicle for development at community level and how these have contributed to improved livelihoods.
5. Assess the level of integration of other activities or programs like GBV, HIV/AIDs into the IR-VICOBA groups.
6. Assess the current IR-VICOBA operational strategy, current structures and propose ways of establishing strong networks of IR-VICOBA groups.
7. Assess potential for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability at local levels.
8. Clearly document what has worked and what have been the underlying processes for the success or failure thereof and propose recommendations for improvement in the future
9. Assess the current Trade and Justice Advocacy component of the Trade and Livelihood program and provide recommendations for improvement of this component in the future.

1.3 Evaluation Approach and Methodology

1.3.1 Overall Approach

- The consultants used NCA’s Framework of Results and Success Factors to address the objectives for the evaluation. The clustering of issues in line with the objectives is as indicated in Table 1 below;

Table 1 Clustering of issues to be addressed in line with the objectives

Objectives Clusters	Issues for addressing the objectives
<p>1. Assess the impact of Trade and Livelihoods program and how the successes registered so far could be replicated elsewhere.</p> <p>a) The nature of IR-VICOBA membership and activities implemented by the groups based on gender & geographical distribution profile.</p> <p>b) Value addition and how to improve.</p> <p>c) Potential for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability at local levels.</p>	<p>A. Development Results</p> <ol style="list-style-type: none"> 1. Achievement 2. Effectiveness 3. Relevance 4. Sustainability

<p>2. Assess the current IR-VICOBA operational strategy, current structures and propose ways of establishing strong networks of IR-VICOBA groups.</p>	<p>B. Quality of Partnership (based on IR-VICOBA mandate and capacity for engagement)</p> <ol style="list-style-type: none"> 1. Partnership with communities 2. Partnership with Interfaith partners and leaders.
<p>3 Assess the extent to which IR-VICOBA are being used as a vehicle for development at community level and how these have contributed to improved livelihoods.</p> <p>4. Assess the level of integration of other activities or programs like GBV, HIV/AIDs into the IR-VICOBA groups.</p>	<p>C. Success Factors</p> <ol style="list-style-type: none"> 1. Appropriateness of Design 2. Appropriateness of Resource Utilization 3. Success stories from IR- VICOBA beneficiaries 4. Monitoring and Risk management
<p>5. Assess the current Trade and Justice Advocacy component of the Trade and Livelihood program and provide recommendations for improvement of this component in future.</p>	<p>D. Partners' capacity to facilitate the Trade and Justice Advocacy in context of Trade and Livelihood programme</p> <ol style="list-style-type: none"> 1. Resources availability (Human and Physical resources) 2. Capacity <ol style="list-style-type: none"> a. Programme Planning and implementation efficiency b. Programme linkages (internal and harmonization with other organization planned activities, joint efforts with other like mind partners) c. Reporting and best practices replication d. Monitoring and risk Management
<p>6. Clearly document what has worked and what have been the underlying processes for the success or failure thereof and propose recommendations for improvement in the future</p>	

The consultants also combined both conventional and participatory evaluation methods (individual interviews, Focus Group Discussions (FGD), Observations through visiting IR-VICOBA beneficiaries' activities).

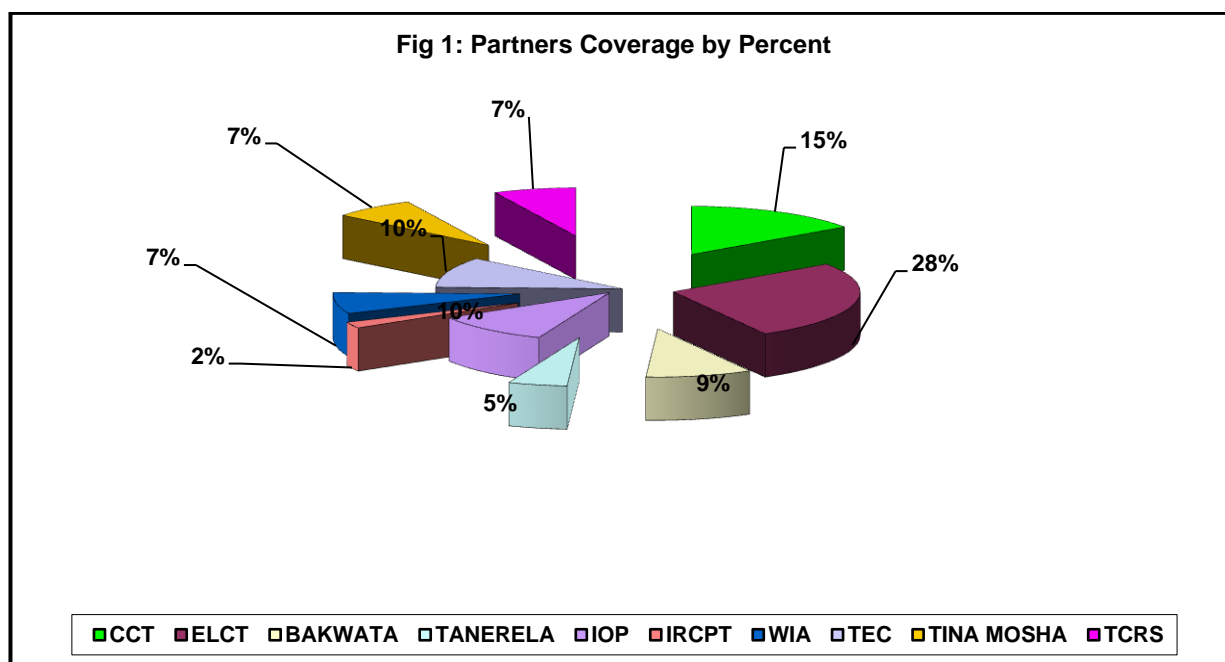
Furthermore the consultants linked the Livelihood and Trade Program Logframe analysis with the actual achievements in the field to conclude the objectives of this evaluation. The analysis was presented in Results Based Management (RBM) format as indicated in the findings.

1.3.2 Sampling Procedure

Basing on random and purposeful sampling procedures, a representative sample of 15 out of 41 programme districts was selected and visited. The expected sample size was 490 respondents. The actual performance was at 95 percent (466 respondents; 270 (58 percent females) and 196 (42 percent males). The partners, districts and respondents distribution in the 15 selected sample districts is as indicated in Table 1 and Figure 1 below;

Table 2; Partners and IR-VICOBA members' coverage in selected districts

	Partner	IR-VICOBA Coverage	Number of respondents	Percent
1	CCT	Chunya, Kiteto, Geita, Dodoma	79	15
2	ELCT(NED)	Lushoto	32	7
3	ELCT(ND)	Hai	32	7
5	ELCT Mbulu	Mbulu,	32	7
6	ELCT-ECD	Pemba	32	7
7	BAKWATA	Kilindi, Bagamoyo	38	9
8	TANERELA	Kigoma,	23	5
9	IOP	Ilula	51	12
10	IRCPT	Kilolo	9	2
11	WIA	Babati	32	7
12	TEC	Mbozi, Kasulu,	42	10
13	Tina-Mosha Initiative	Sinza	32	7
14	TCRS	Kibondo	32	7
	Total		466	



The information from Table 1 and Figure 1 indicates that 28 percent of IR-VICOBA members were covered from ELCT respective dioceses, followed by CCT (15 percent). TEC

represented 10 percent of the sample and BAKWATA was represented by 9 percent of the sample. The distribution of the rest non religious partners is as indicated in Table1 and figure1

1.3.3 Methods and Tools for Data Collection and Analysis

The following data-collection methods and tools were used:

- File/Documentation Review from NCA and partners
- Semi-structured interview schedules, in-depth, face-to-face interviews and consultations with a wide range of, religious leaders, NCA Partners and IR-VICOBA groups and individual beneficiary members were conducted which included the following:
 - (a) **NCA partners;** TEC, CCT, BAKWATA, WIA, TANERELA, TRC, ELCT, IOP Tina-Mosha Initiative and IRCPT
 - (b) **Interfaith Committees and religious leaders;** Pemba, Mbozi, Ilula, Bagamoyo, Kilindi, Hai, Mbulu and Babati
 - (c) **IR-VICOBA groups and individual beneficiary members;** The partners, districts and respondents distribution in the 15 selected sample districts is as indicated in Table 1 and Figure 1 above.

Additionally it has been observed that IR-VICOBA members participation has shown good improvement where more men are slowly motivated to engage in the IR-VICOBA initiatives. In this regards the sample distribution based on gender perspective has indicated that 58 percent of respondents were females and 42 were men. The example of members' distribution is as indicated by TUMAINI IR-VICOBA members of Wete–Pemba and Tina Mosha initiatives of Sinza Daresalaam respectively.



IR-VICOBA group meeting in Wete-Pemba



IR-VICOBA-Sinza during FGD with the evaluation team

There was also a diverse distribution on respondents' characteristics in terms of age, education level, marital status, occupation and family size. Table 2 Below elaborates the respondents characteristics in percent distribution.

Table 3 Percent Distribution of Respondents Characteristics

Respondents Characteristic		Percent
Age	< 18 years	0
	18-36 years	36.7
	37-55 years	58.9
	>55years	4.4
Education Level	No formal Education	1.1
	Standard 4 education	1.2
	Complete standard 7	74.4
	Secondary Education	20.0
	College	3.3
Marital Status	Married	77.8
	Single	6.7
	Divorced/separated	6.7
	Widowed	8.8
The Household Family Size	1-3	18
	4-6	51
	7+	21
Occupation	Businessmen/women	76.7
	Livestock keepers	4.3
	Livestock keeper and farmers	21.8
	Employees	2.2

The respondents characteristics signifies that majority of communities engaged in the IR-VICOBA are adults (ages between 18 and 55 years). Therefore there is an assurance of activities sustainability because majority of the respondents are in active age. Youth distribution was insignificant. In this regards more strategies are required to mobilize more youth's engagement in IR-VICOBA. In respect of education level more than 70 percent of the communities have primary school education and 20 percent have secondary education. Again this is a good signal of assurance to NCA and partners' that communities with basic education will be able to be informed of relevant entrepreneurship skills provided to them through different training programmes.

The analysis observed that more than 70 percent of the respondents are married and 50 percent have the family size of between 4 to 6 dependants. This is also an indication that IR-VICOBA initiative is being taken serious by parents and guardians as bread earners for the families. In the occupation variable, it was learnt that about 76.7 percent of men and women are engaged in micro businesses, 21.8 practice both livestock keeping and farming. However it was observed that there is no link between the business and the farmers groups

because the initiatives for agricultural value addition initiative is still premature and insignificant.

1.3.3 Data Analysis and Triangulation

Data from the following sources were validated and triangulated:

- a) Secondary data from NCA Country strategy and Annual Reports,
- b) Primary data from Partners reports (which were provided)
- c) Primary data from IR-VICOBA groups

1.4 Evaluation Team

The evaluation team consisted of independent consultants; Mrs Helima Mengele (Team Leader) from the University of Daresalaam assisted by Adelaide Bugomola from TWESA. The team was also supported by host partner members in respective 15 districts visited.

2.0 MAJOR FINDINGS ON LIVELIHOOD AND TRADE PROGRAMME ASSESSMENT

The major findings address the main objectives for this evaluation. By addressing the nine key objectives (as evaluated above) it will be possible to obtain a clear picture on Livelihood and trade programme performance and what to be done to improve the programme implementation in future.

2.1 The impact of Trade and Livelihoods program and how the successes registered so far could be replicated elsewhere.

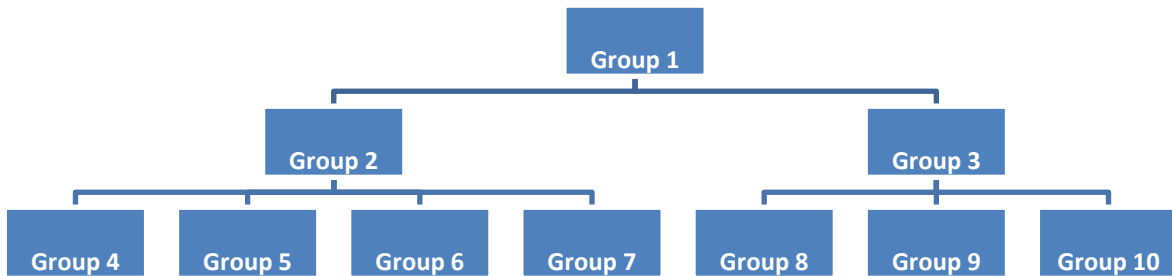
The assessment of the impact of Trade and Livelihoods program and its value addition for replication was analyzed by looking into the broader context of the development results in terms of an overview of the assessment of results achieved and the assessment of the Achievement of Results as per Livelihood and Trade Programme Logframe Analysis (LFA).

2.1.1 Development Results; The impact of Livelihood and Trade programme is looked at the development results in terms of achievement, effectiveness and relevance in addressing the Livelihood and Trade Programme Logframe aiming at having citizens mobilized for sustainable livelihood and reduced economic vulnerability. The suggestions are put forward on how to replicate the success elsewhere in Tanzania.

i. Overview of the Assessment of Results Achieved

On overall the team observed positive results on interpreting NCA-Tanzania’s theory of change that focuses on using IR-VICOBA as a vehicle towards development. The indication to this achievement included a systematic broad expansion of IR-VICOBA groups in all 15 districts visited. After training in respective villages it was learnt that at least one IR-VICOBA group was formed (the size ranged between 15-30 members). Figure 1 below indicates a systematic pattern of groups’ development basing on the standard size of 30 members per IR-VICOBA group.

Figure 2. The Pattern of IR- VICOBA groups development



Following this pattern, there has been a significant groups expansion from 2011 to 2013 as elaborated from few districts; Chunya groups expanded from 134 to 178, Mbulu from 62 to 96, Kilindi from 27 to 65, Bagamoyo from 9 to 29, Geita from 32 to 51, Kigoma from 13 to 39 etc. This is an opportunity for partners to strengthen IR-VICOBA networks initiatives and thus broadening experience sharing for addressing poverty challenges. It is in this regard NCA belief holds true that rural development is stimulated by mobilizing communities to be self sustaining in local social economic development. The programme is effective and relevant on the fact that the programme facilitates the poor to access finance for business development processes easily. This was confirmed by observation results from the field. It was also clear that right holders or target groups of this program are largely poor rural and peri-urban communities, individuals and households. The majority of the right holders are women representing approximately 58 percent of the total members visited during the evaluation process.

a) The nature of IR-VICOBA membership and activities implemented by the groups based on gender & geographical distribution profile.

Basically the nature of membership was supposed to be free entrance to the IR-VICOBA groups with less than 30 members. However this is not the actual practice observed in the field. The citizens who desired to establish a group had their own criteria for inviting the communities to join their groups. In some place they counted the residency of a member and nature of activities a member performs. As indicated above majority of the members were women (58 percent). The IR-VICOBA groups distribution in the 15 districts visited was almost homogeneous with an exception of few areas like Chunya, Mbulu, Kilindi, Kiteto and Geita where there are large numbers of groups. This distribution diversity has cost implication in terms of providing technical support to members who are in peripheral areas and yet they are few. In this regards it is important for partners to strengthen the training skills to village facilitators for effective performance in rural training initiatives.

IR-VICOBA groups were observed to be self mobilized and organized to manage their local savings democratically. The savings borrowed by the members were seen to be invested mainly in small micro businesses and agribusiness. The profit has enabled members to acquire assets like land, houses, vehicles and small cottage industry machines. The NCA's interfaith approach is unique in the respect that it has encouraged communities to work together irrespective of their differences in religion beliefs and bring the programme implementation at that high level. Peace, respect and harmony brought by interfaith approach have improved members' culture of saving and built group's ability to sustain themselves through mobilizing their own savings rather than relying on donations. Above all the empowerment of women economically was strategically significant. Majority of IR-VICOBA groups are owned and managed by women members. This implied that more than 58 percent of the income from IR-VICOBA is managed by women. This is an achievement in terms of improved communities' livelihoods being significant to women representing a segment of the population which is largely poor.

There was one major lesson learnt from this experience that there is uncontrolled IR-VICOBA expansion beyond available technical support to newly formed groups. Partners'


representatives (BAKWATA, TEC, CCT and ELCT) have observed the same to some extent it is even difficult for them to have a clear records of IR-VICOBA groups in their areas of jurisdiction due to this rapid expansion of IR- VICOBA which they cannot control.

It is important at this point for NCA and partners to develop a strategy and criteria for graduating matured IR-VICOBA so that they can be managed independently from partners' technical support. The graduated IR-groups can also be the source of support to newly formed groups in their areas. NCA and partners could also think of developing a cost effective strategy for moving the graduated IR-VICOBA groups to stronger bodies by developing and strengthening IR-VICOBA networks (Kiteto, Geita and Kilimanajaro have started piloting for activities interventions based on Network initiatives. More experience could be learnt from these districts). Furthermore, Networks strengthening could be an effective approach for broadening the local market, as well as using IR-VICOBA networks to strengthen other initiatives like mobilizing members to engage in environment management, reducing GBV and articulating PETs to improve members' voice on demanding for government good governance practices on improved local public social services (education, health, water and sanitation).

ii. The Assessment of the Achievement of Results as per Livelihood and Trade Programme LFA.

This approach was instrumental on analyzing how Trade and Livelihoods program successes has been registered so far in line with LFA and how these successes have been replicated. The following matrix (Table 3) assesses the achievement as part of success of Livelihood and Trade Programme interventions per LFA and how far the experiences have been shared elsewhere.

Table 4 Achievements of Livelihood and Trade Programme as per LFA.

Program Goal; Mobilisation of Citizens for sustainable livelihood and reduced economic vulnerability	
Expected Long-Term Results (Ultimate Outcome)	Progress Towards Long-Term Results (Ultimate Outcomes)
<p>Outcome 1 Citizens are mobilized, trained, supported to engage in sustainable livelihood activities and reduction of economic vulnerability at grass root level</p>	<p>In all 15 districts, there was a clearly indication of members to engage in micro- business, (76.7%) livestock keeping (4.3%), both livestock keeping and farming(21.8%). Other members are professionals (majority employed by LGAs; teachers, nurses and administrators 2.2%) have also joined IR-VICOBA in their respective areas. The IR-VICOBA members confirmed to have improved their livelihoods in different ways. About 50 percent of the respondents have confirmed to spend Tshs 4,500 a day for the family food needs something which was not possible before joining IR-VICOBA initiative.</p> <p>The evident towards this testimony included seeing beneficiaries keep animals more efficiently, and engage in productive farming as well as crops stocking to be sold when prices are favorable. The profit from these investments has enabled beneficiaries to acquire land, bikes and cars for their families transport as well as for business, manage the education and health costs for the families. Reduction of economic vulnerability among communities has also supported families and communities in general reduce GBV because women are more dependent economically and men are joining in family economic interventions. In district like Chunya IR-VICOBA members have indicated strength on advocating for good governance processes at Local government level by actively engaging in PETs and Kiteto members are actively advocating for paralegal processes.</p> <div style="display: flex; align-items: flex-start;">  <div style="margin-left: 20px;"> <p>There have been innovations coming up to move the IR-VICOBA into stronger social economic networks. A leaning example in this regards is the Kiteto IR-VICOBA network, where members have agreed to contribute about Tshs 50,000 annually from their shares for constructing their IR-VICOBA economic house that will be an investment and at the same time serving as a working place for the members. Geita district and Kilimanjaro region have also started piloting this initiative. This innovation is relevant. However it needs more research to learn about its effectiveness in terms of management that could support beneficiaries reduce their poverty</p> </div> </div> <p>The Kiteto IR-VICOBA Networks Economic House</p>

Expected Short-Term Results (Immediate Outputs)	Progress Towards Actual Immediate Outputs
<p>Output 1</p> <p>1.1 support training and establishment of IR-VICOBA groups at community level</p>	<p>Ninety nine percent of IR-VICOBA groups visited were mobilised and trained to engage in IR-VICOBA interventions. Partners have played their roles on facilitating trainings at different levels. TCRS Kibondo went further by identifying Animators for every village to support district facilitators on motivating and helping communities understand the context of IR-VICOBA. The team observed a rapid expansion of IR-VICOBA establishment all 15 districts visited.</p>
<p>1.2 Support IR-VICOBA groups to mobilise resources and establishment of micro businesses</p>	<p>Members' engagement is at different levels according to communities' financial capacity on buying the shares. Majority of groups visited are buying shares between Tshs 1,000 to 2,000 per share and a member buys up to 5 shares per week. In this regards every member is busy to obtain between Tshs 5,000 and 10,000 per week for buying the shares and Tshs 500 for social security fund (to cater for health and education issues). There were no observed cases where members were contributing for their insurance (as prescribed in the training manual).</p> <div data-bbox="1108 587 1923 1170" data-label="Image"> <p>The image shows two pages from a notebook. Each page has a header 'Thamani ya Hisa' and 'Mzunguko wa'. Below the header is a table with columns: 'Mkutano wa', 'Mfuko wa', 'Hisa zilizounuliwa', 'Anzia', and 'Jumla'. The 'Mkutano wa' column contains dates from 27 to 39. The 'Mfuko wa' column contains the amount '500'. The 'Hisa zilizounuliwa' column contains a grid of blue stamps representing shares bought. The 'Anzia' column contains the number of shares bought, and the 'Jumla' column contains the total amount. At the bottom of each page, there are fields for 'Anzia' and 'Jumla' with handwritten values: 975 and 709.</p> </div>



IR-VICOBA individual members performance record keeping in Juhudi Group Chunya (A share is bought at Tshs 1,000 and social security fund Tsh 500)

The groups like Upendo group of Geita have gone higher up by buying their shares at Tshs 3,000 per share and a member has to buy 5 shares for Tshs 15,000. Members have agreed the rule of thumb that those who do not buy the 5 shares per week are penalized by paying a fine of Tshs 1,000 for every missed share buying. All IR-VICOBA groups are maintaining the banking records. The team participated the Upendo group weekly meeting to learn on the meeting governance process and records keeping. Each member had a space to contribute to the meeting and the records were kept as indicated below; (An example of February (from 2nd to 16th) records).

Date	shares	Total cost (Tshs)	Social Security Fund (Tshs)	Fines (Tshs)	Members Bond (Tshs)	Loan Retirements (Tshs)	Different Forms (Tshs)	Grand total for the day	Grand total in the box (funds brought forward + funds for the day)
2/2/2013	125	375,000	42,000	2,000	-	2,538,000	3,000	2,960,000	1,913,900+2,960,000 =4,893,900
9/2/2013	126	378,000	43,000	1,000	49,500	2,062,500	3,000	2,537,500	4, 723,900 +2,537,500 = 7,261,400
16/2/2013	120	360,000	39,000	1,000	16,500	295,000	2,000	722,500	974,400+722,500 =1,696,900

These main records were further split into other books to indicate the loans profile for each member. The records are also accessed by all members easily and are announced at the beginning of each meeting.

Good records keeping by most of IR-VICOBA groups is also an indication that members received training and they have taken action to practice the skills. The beneficiaries confirmed that this revolving fund was very useful for improving their livelihood status. Members of Babati equated IR-VICOBA to *Automatic Teller Machines (ATMs)*.

<p>1.3</p> <p>Support branding, formalisation and use of IR-VICOBA groups as a vehicle for development</p>	 <p>IR-VICOBA certificate from Kigoma MC displayed by Kigoma MCDO</p>	<p>The branding and formalisation of IR-VICOBA groups to be used as a vehicle for development has been done at a very small scale in terms of groups acquiring legal registration from Local Government Authorities. However, LGAs like Kigoma, Kibondo, Mbozi and Chunya have recognized the potentiality of IR-VICOBA for sustainable rural social economic development processes. In this regards the groups are registered by the district authorities as key partners for development. The groups are provided with certificates of recognition. For instance some strong IR-VICOBA groups of TANERELA in Kigoma were supported with government a Community Development Loans amounting to 2 million last year to support members' economic investments. The Kigoma Municipal Community Development Officer (MCDO) had this to say,</p> <p><i>'...Kigoma Municipal council is assured of the government loans to be repaid efficiently when provided to IR-VICOBA and thus we provided Tshs 2 million loan to 4 groups of IR-VICOBA in 2012. Most of the loan was for improving agriculture and small scale soap making...'</i></p>
<p>Outcome 2</p> <p>Citizens are mobilized, trained, supported to add value and trade at grass root level</p>	 <p>Fruit Packaging and Soap production by Faraja IR-VICOBA Chakechake -Pemba</p>	<p>Training on products value addition is still premature on the fact that IR-VICOBA are conducting these activities in a very small scale. It was also observed that the training was the same for every group visited i.e fruit packaging and soap making. It is important to note that skills training needs to be expanded by taking into consideration the business comparative advantages of the area. For instance it is very appropriate for Lushoto, Bagamoyo and Kilindi IR-VICOBA members to have skills on fruits packaging and canning as their areas are endowed of environment for fruits growing. Iringa, Mbulu and Kibondo could capitalize on value addition from maize and bee keeping activities. Kigoma could capitalize on soap making as there is adequate palm oil resource and add value of fish products from Lake Tanganyika.</p>

<p>Output 2 2.1 Support training of IR-VICOBA groups on agricultural Value addition and access to markets</p>	 <p>HEKO IR-VICOBA of Kigoma are motivated to produce the soap from palm oil.</p> <p>After the training, HEKO IR-VICOBA group from Kigoma started producing soaps from palm oil. However the market limitation affects the marginal profit to be accrued by IR-VICOBA members. HEKO group produces three cartons each containing 10 bars. This means a group has 30 bars per week. Due to limited market opportunities each bar is sold at Tshs 1,000. Additionally members have to take responsibility of taking 5 bars per week to vend them in streets or buying for their family use and return the income to the group. Yet the members said, the product competition and low consumption for absorbing their production is a big challenge to their business intervention.</p>
<p>2.2 Support networking and trading amongst IR-VICOBA groups</p>	<p>Not much has been done towards addressing this output. However observations have indicated that if the groups like HEKO were able to be linked with other similar IR-VICOBA in big cities like Daresalaam, the products could have fetched more prices up to Tshs 2,000. In this regards it is recommended that partners need to support market linkages to the groups through articulating broader market networks amongst IR-VICOBA groups.</p>
<p>2.3 Support training and campaigns on trade justice</p>	 <p>IR-VICOBA beneficiary from Tukundane group- Kigoma with her banana harvest to be sold at open market at any price</p> <p>Support to campaigns on trade justice is yet to be realized. No initiatives towards addressing this output were realized. During the visit to beneficiaries it was observed that members have no alternative except to sell their agricultural products at any price to avoid the damage risks. Like the banana growers in Kigoma have only middlemen coming from Tabora and Mwanza to buy their product. In this regards they have no space for negotiating for their rights on the price but selling the products at any given price.</p> <p>Much is desired for the partners to have relevant strategies on empowering members to have adequate skill for campaigning on trade justice as well as understanding timely market opportunities.</p>

b) Value addition and how to improve.

As elaborated in the [Outcome 2](#) of the programme LFA, there have been some efforts in place on training IR-VICOBA groups in the value addition of Agricultural and livestock products. However this intervention is still premature in terms of members' skills and quantity of products produced. Another challenge is the market opportunity for the products. It could be very important for NCA and partners to think of training some of IR –VICOBA in marketing as their core business to support production IR-VICOBA in connecting to local market opportunities and other national linkages. Partners need to be more innovative in searching other alternative ways of improving products specialization like training some IR-VICOBA to specialize on packaging materials and relevant labels to fit the need of their fellow groups in production process.

c) The Potentials for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability at local levels.

Under IR-VICOBA context there are promising potentials for transforming the IR-VICOBA groups into a larger movement (the national Network of IR-VICOBA). Some of the indicators include the highly motivated communities for change; self organised to manage their local savings democratically and well structured local leadership. In addition IR-VICOBA groups have common goals to achieve which are reduction of poverty and economic vulnerability. As indicated in the implementation of programme LFA, IR-VICOBA groups have engaged in diverse activities in order to reach those common goals. The urge to have a broad based network as one movement to support IR-VICOBA development has started and the districts like Kiteto, Kilimanjaro have started piloting that. What is needed is to research more on the viability of that intervention to members' welfare and the lessons learnt to be replicated elsewhere. Interfaith partners are also a very unique opportunity for developing a larger movement to promote broader good governance and accountability at local levels. However NCA and partners have to make sure that the movement development process is owned by members themselves. This entails broader information sharing for each step made to the development of the movement. The content and the context of the movement have to suit members' capacity needs for promoting broader good governance and accountability.

2.2 The current IR-VICOBA operational strategy, current structures for the establishment of strong networks of IR-VICOBA groups.

It has been learnt that IR-VICOBA operational strategy is a three tier structure linking NCA and Boundary Partners as well as interfaith partners. It was also learnt that the operational strategy is participative enough where every level of partners have space for contributing to the development of IR-VICOBA groups networks.

The current operating structure is that there is operating structure at national level where NCA supports IR-VICOBA groups' initiatives through interfaith partners (CCT, BAKWATA and TEC). In turn the Interfaith Partners have scheduled visits to groups for technical support. Most of the close supervision is with district coordinators of the respective partners who are supported by the village facilitators. Given the important role of village facilitators they need to be well informed of IR-VICOBA operation as well as the strategy in place for the formulation of the network. Furthermore, IR-VICOBA groups have well defined leadership structures comprising of the chairperson, treasurer and supporting management for running day to day activities of the group. With this notion it became apparently important to learn more on the quality of partnership based on IR-VICOBA mandate and capacity for engagement.

2.2.1 Quality of Partnership based on IR-VICOBA mandate and capacity for engagement

This section focused at observing the quality of partnership between NCA and Boundary Partners meaning communities (IR-VICOBA Groups & Members) and interfaith partners. The analysis looked at how the partnership has been instrumental in realizing the selected output indicators for the Livelihood and Trade programme as well as an activator for the establishment of strong networks of IR-VICOBA groups. The analysis of this partnership focused on partnership with communities, interfaith partners and leaders.

a) Partnership with Communities

In general the findings indicated that communities as Progress Markers in this partnership are mobilised, informed and given skills on Livelihoods and Trade. The observation also indicated a rapid expansion of IR-VICOBA groups than the pace of facilitators to support the training process. Furthermore, the expansion of saving and investing in small business enterprises is rapidly taking off. However the team learnt that some of the individual groups use the loans direct for addressing family issues(education, health and wedding ceremonies) and thus it became difficult for them to repay the loans because the loan could not generate any profit. But for groups which invested their loans directly into the economic activities have shown progress in terms of increased capital and business resources. The evidence of this success included a successful retail shop of Esther from Sinza Daresalaam. Her shop is a result of IR-VICOBA loan that started in 2010 with a loan of Tshs 135,000. Now (2013) her shop value has grown to Tshs 5,000,000.



A successful Esters' investment in retail shop from IR-VICOBA Sinza

She said the loan has also empowered her to establish money transfer business through M-Pesa and Air-tel money. The profit obtained from this business has catered for her young brothers and sisters' education and also supporting her family which is in Moshi. In near future she is also planning to continue with her secondary education

Likewise other beneficiaries mentioned the loans to have support them improve their investments in agriculture, fishing, transportation business and livestock keeping. These testimonies and evidences are assurances that strengthened community capacity to engage in IR-VICOBA activities will mean sustainable establishment of the IR- VICOBA networks groups at local level.

b) Partnership with Religious leaders

The position of religious leaders under the interfaith committees system is to be the agent for change through mobilising citizens and communities to solicit resources, invest and trade amongst themselves. Religious leaders are also expected to nurture the community groups (IR-VICOBA) add value to their products and through their groups acquire skills on good governance and demand accountable government in addressing injustice trade. This support is among crucial basics for establishment of group networks at community levels. Besides this big responsibility of interfaith committees, a reality from the field has revealed a limited formation of these interfaith committees in many districts. In this regards the team managed to discuss with a few interfaith committees in place. These were committees from Temeke, Chunya, Mbozi, Ilula, Pemba, Bagamoyo, Moshi, Mbulu and Babati.

Generally religious leaders are informed of IR-VICOBA framework, but some leaders were not active enough to motivate their people join this initiative. They were skeptical of the past experience where communities lost their resources by the fraud of untruthful financial institutions. Nevertheless, majority of the leaders appreciated IR-VICOBA to be a driving force to improved communities livelihoods as well as the performance of faith based development interventions. For example since its start in early 2000 the church of Moravian in Chunya has been receiving positive contribution from their church members in terms of cash and materials for the church infrastructure development. Also it has been appreciated that with IR-VICOBA framework it is possible to establish strong IR-VICOBA group networks. However the interfaith committees were not well informed on how best they could facilitate this initiative.

On the other hand the religious leaders came up with several concerns on interfaith institutional gaps that are believed to constrain their capacity for effective facilitation of establishment of strong IR-VICOBA group networks.

The issues included;

- Limited interfaith committees' guidelines that mandate their operations.
- Institutional confusion on interfaith roles and responsibilities. It is not clear whether the interfaith committees are to operate as advisory bodies or they need also to form IR-VICOBA groups like any community members.
- According to CCT the interfaith religious leaders' relationship is a programme which can also engage in the formation of IR-VICOBA any other community members. This concept is not differentiated with the interfaith Committee at community level. Therefore religious leaders are also working hard to develop their own IR-VICOBA activities instead of advisory role to the existing IR-VICOBA initiatives and supporting them to join efforts for the establishment of IR-VICOBA network groups.

At this point the team encountered a challenge of over empowerment of some interfaith members. This was observed in Geita where the interfaith members refused to hold the discussion because they were not taken care of meeting sitting allowances and transport costs as it use to be when they are invited for similar meetings. Therefore the discussion was postponed due to that challenge. It is not certain how this interfaith concept is going to be sustained beyond partner support, and it is not certain either how the programme is going to be sustained if leaders who are expected to sustain the programme concept have such mind set.

There is a need improve training to interfaith leaders so that they can be informed of their, coordination and advocacy roles that calls them to support IR-VICOBA groups develop their networks. These interventions are very crucial for the communities to address challenges on economic justice, unfair terms of trade and access to markets. Informed interfaith committees form useful centers of learning processes for communities to organize

their groups in their battle on income poverty and economic vulnerability beyond programme exit.

Therefore due to these limitations, gaps on developing the IR-VICOBA groups' networks continue to be echoed as challenges for IR-VICOBA members to better engage in different activities efficiently. It is time now for NCA and partners to take action on addressing the capacity limitations with IR-VICOBA group networks development as well as empower the interfaith leaders for effective engagement.

2.3 The extent to which IR-VICOBA framework is being used as a vehicle for development at community level and how has it contributed to improved livelihoods.

At this point the focus was to assess at what extent success factors such as appropriateness of the programme design, resource Utilization, skills and knowledge dissemination as well as success stories from IR-VICOBA beneficiaries have contributed to certify that IR-VICOBA framework is being used as a vehicle for development at community level and has contributed to improved livelihoods.

2.3.1 Success Factors

a) Appropriateness of the programme design

The Livelihood and Trade programme was designed to address the Country strategy 2011-2015 by spelling out the NCA vision and direction towards achievement of selected results basing on NCA-Tanzania's theory of change. In this regards, the activities implemented by IR-VICOBA groups are in different stages.

Adoption of NCA-Tanzania's theory of change by putting more emphasis on poor rural and urban communities' development has been very effective. It was clearly observed; people are motivated and committed to perform. In all 15 districts visited, IR-VICOBA groups admitted that loans are very potential investments for improving members' livelihoods.

The recognition of faith-based Organisations (FBOs) in the programme design has paved active engagement of Christian and Muslim denominations in the implementation of

livelihood and trade programme. The religious networks and congregations at community levels have been agents for motivating communities' development priorities and shaping their concepts of life with dignity. Therefore active engagement of inter-faith leaders is significantly important for preserving moral values and attitudes rooted in people's faith.

Incorporation of national development priorities in the programme implementation has been strength to Livelihood and Trade programme design. In this regards NCA is supporting the translation of Tanzania government mainland and Zanzibar development policies frameworks by implementing the programme activities around the National Strategy for Growth and Reduction of Poverty (NSGRP) MKUKUTA in Kiswahili acronym. The team observed programme activities implementation for Tanzania mainland is modeled along three main clusters;

- *Cluster I: Growth and Reduction of Income Poverty*
- *Cluster II: Improvement of Quality of Life and Social Wellbeing*
- *Cluster III: Accountable Governance and Accountability*

Similar, activities are addressing the Zanzibar Strategy for Growth and Reduction of Poverty (ZNSGRP) MKUZA in the 3 main clusters namely;

- *Cluster I: Growth and Reduction of Income Poverty*
- *Cluster II: Improvement of Social services and Social Wellbeing*
- *Cluster III: Good governance and national unity*

A clear picture revealed during the evaluation process indicated that improved local banking process under IR-VICOBA framework has been an important drive for Growth and Reduction of Income Poverty. This has been though reduction of the percent of poor population that do not have access to formal banking system. There is also rapid growing local investment and material acquirement for improved livelihoods among IR-VICOBA members who are Tanzanians covered by MKUKUTA and MKUZA considerations. These interventions again support on articulating good governance and national unity *focused on Improvement of Quality of Life and Social Wellbeing* among communities. Other activities like PETS and GBV awareness raising embedded under IR-VICOBA framework have been stimulants of *Accountable Governance and Accountability* in terms of improved participation, responsiveness and accountability in local development process.

b) Appropriateness of Resource Utilization

Few programme facilities like motorbikes were provided to district coordinators. More than 70 percent of IR-VICOBA respondents indicated a concern of supporting the village coordinators with means of transport for them to manage the programme under diverse geographical coverage. When respondents were asked to share about the management of these motorbikes, 65 percent of the respondents indicated misuse of these facilities. They said most of the time the bikes are used to address personal issues rather than coordination purposes. On other hand individual IR-VICOBA members' resources (machinery and working premises) are well looked after.

c) Appropriateness of skills and knowledge dissemination

There are on going trainings for improving IR-VICOBA members' skills. When respondents were asked their perspective in this regards, 80 percent of the respondents appreciated to have participated in different training process like soap production and fruit packaging. On the other hand more than 40 percent of the respondents pointed out that the trainings are not programmed, but conducted as need arise. Thirty five percent of respondents indicated the challenge of follow-up after training. They said, after the training is done, follow-up from facilitators is very limited.

d) Success stories from IR-VICOBA beneficiaries

A criterion for collecting success stories from IR-VICOBA beneficiaries was based on two main questions;

- ***What do you count to be success of being IR-VICOBA member?***
- ***How has this success empowered your livelihood and wellbeing?***

There were a number of success stories concerning these questions. The team shares the key ones. These stories are around skills acquirement for efficient investment, gender empowerment, sustainable economic growth, reduced GBV and family stability,

- vi. Appropriate skills training to IR- VICOBA members** were appreciated by members as the source of their success for taking development interventions rightly. Mrs. Scolastica Nkwabi of Nyota IR-VICOBA from Sinza Daresalaam had this to share,

“...I am happy for receiving the training on professional poultry...I was able to practice my skills by purchasing the chicks of Tshs 500,000, a loan from my shares. At first my investment was not successful because of loosing a lot of chicks the first week of project instalment. But after the entrepreneurship training, I am skilled in managing poultry industry. This time I have lost only 2 chicks out of 300. ... Now I know when to vaccinate them and also protecting them from dust at their first 2 weeks. I am looking forward to sell them at Tshs 15,000 per chick after six weeks. Therefore I m expecting to earn a gross income of Tshs 4,500,000...”



Mrs. Scolastica Nkwabi nurturing her chicks in poultry house at her home-Sinza



The chicks are growing successfully full protection from dust

“...VICOBA has relieved me from financial worries...being a single parent I have managed to provide for my children basic needs and manage for their education and health costs because after installing my loan I continue borrowing...”

vii. Gender empowerment is one of the successes that IR-VICOBA members witnessed as a result of joining IR-VICOBA groups. The team could hear Mr. Furaha Anderson Mtafya from Jipime IR-VICOBA Chunya saying,

“...After completing my masonry training in VETA- Mbeya, I could not secure any employment. I also tried hard to be self employed but it could not work...As a further of two children, I could not be able to support my family for their daily basic needs. My wife lost hope on me...But thanks to IR-VICOBA has raised my status as a father for the family...My first loan was Tshs 100,000 borrowed early

2012. Later I worked hard to buy shares for the rest of the year and this year 2013 I was able to borrow Tshs 1,500,000 that enabled me the machine and to start my workshop...

Currently my capital for my business is 9 million and I have secured the tender for developing the furniture for Chunya Local Government Authority. My wife has also joined the IR-VICOBA. This is now our own managed family business and IR-VICOBA is our banking system because it has transformed our family life to a better living status..."



Faraha new carpentry machine bought from IR-VICOBA loans

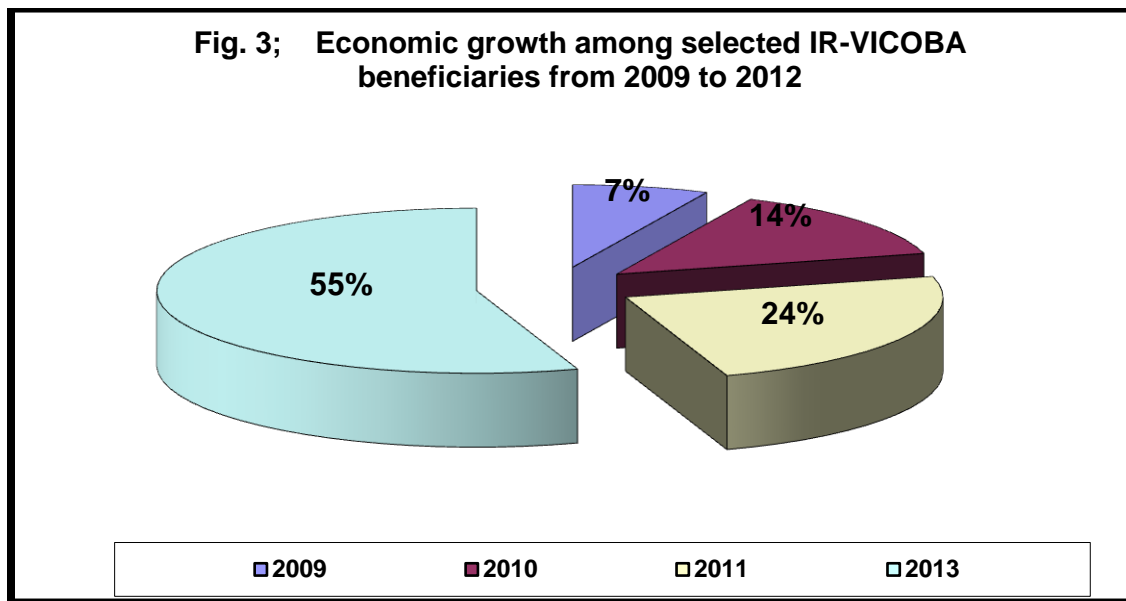


Furaha is now happily working in his workshop in Chunya district

- viii. Sustainable economic growth** has been very clear from the observation and discussion with different IR-VICOBA beneficiaries. By evidence IR-VICOBA members were able to show that there is an encouraging economic growth for improved livelihoods of communities in the programme. Table 4 and Figure 3 indicate the economic growth progress for a period of four years (2009-2012) and its impact on improved livelihoods to few selected individual members visited.

Table 4; Economic growth progress among IR-VICOBA beneficiaries from 2009 to 2012

Name of IR-VICOBA Member	Gender	IR-VICOBA Group	Year for the Loan (Tshs)				Livelihood empowerment
			2009	2010	2011	2012	
Ruth Sule	Female	Ebermezer (HAI-Moshi)	300,000	800,000	1,800,000	4,500,000	Constructed a modern house for the family, increased the livestock (piggery from 3 to 31), improved the poultry project and I opened a retail shop
Haji Shabani	Male	Jitegemee (Kilindi)	150,000	900,000	150,000	3,000,000	Bought a carpentry machine, 10 acres farm, improved a house and I have capacity to support a family of 5 members now looking forwards to marry a second wife.
Rehema Asunga	Female	Tumaini (Tunduma-Mbozi)	100,000	500,000	1,000,000	1,500,000	Improved a tailoring mart. I have controlled the uniform market for Secondary school students here in Tunduma. From the profit she managed to install electricity for the family. Bought a motorbike for my husband (a teacher) to easy his transport when going to school which is 5 KM from Tunduma town.
Bakari Suleiman	Male	Tumaini -Wete	80,000	250,000	500,000	1,800,000	Improve the retail shop, able to support the family needs of 12 members
William Likanaga	Male	Tushikamane (Msata – Bagamoyo)	350,000	550,000	1,600,000	2,000,000	I improved the tailoring mart, opened a trainee centre for tailoring, increase the livestock and farm, living in a modern house and I am sending my children to a good school.
Pendo Salumbu	Female	Mshikamano - Mbulu	1,500,000	1,800,000	2,000,000	4,000,000	I made a big improvement, from a house wife to a business women. Started with selling vegetables and fruits now owning a workshop for embroidery with 35 sewing machines and also buy and sell crops (maize and beans to Daresalaam), she added, <i>“...IR-VICOBA has relieved me from depending everything from my husband. Now I am supporting him to build our family and I am confident with my undertakings...”</i>
Prisca Roman	Female	Mkombozi -Babati	300,000	550,000	700,000	2,500,000	Improved the pharmacy business. I resigned from government employment as a nurse, now I am managing my own business. Very successful because I am providing services to the village community members of this village and beyond. I am happy that communities have accepted my service. From this business I have expanded my farm which will earn me about Tshs 1.8 million this year.
Filemon Mzirai	Male	Mafanikio-Kiteto	-	400,000	1,700,000	2,500,000	Proud of improving my mixed business (retail shop and tailoring mart) bought a plot and built a house for the family, My wife was also motivated to join IR-VICOBA. We are both members earning more and we are happy.
Bertha Kibruiti	Female	Tukundane-Kigoma	200,000	200,000	600,000	800,000	My fish business has improved. I am Able to support the family with basic needs (shelter, food and clothing).
Jovita Ntibamenya	Female	Nyota-Kibondo	60,000	250,000	500,000	1,700,000	I have expanded the vegetable garden and banana juice business. I have also expanded the vegetable market. Now I am selling the products to Mwanza and Tabora. The business has improved my confidence on addressing poverty challenges
		Total	3,040,000	6,200,000	10,550,000	24,300,000	



The information from figure 3 clearly indicates a big progress on the economic growth of IR-VICOBA beneficiaries. Within a range of 4 years of performance, the selected IR-VICOBA group members were able to increase their borrowing capacity by 48 percent, meaning from capacity of 7 percent in 2009 to 55 percent in 2012. This result again justifies that IR-VICOBA framework is being used as a vehicle for development at community level and it has contributed to improved and sustainable livelihood. In this regards IR-VICOBA framework is well placed to address NCA main goal of mobilising communities into groups for addressing poverty and economic vulnerability.

e) IR-VICOBA beneficiaries' success factors;

The IR-VICOBA members pointed out the success factors behind all these achievements. The factors included;

- Easy accessibility to funds for loan by buying the shares every week. A fact which couldn't have been easy with other financial institutions
- Self owned businesses have encouraged communities to join IR-VICOBA groups
- Democratic leadership and defined operational structure of IR- VICOBA framework that opens up for broad ownership process by all members

- Soft loans disbursements which have released members from other financial institutions bureaucracy
- NCA strategy and commitment for providing support to the programme through interfaith partners has a positive trickledown effect that has made a change in rural and urban communities life status.
- Willingness of communities to take actions for change toward improved economic growth and livelihoods.
- Availability of local resources for development (land, lakes, rivers, the communities themselves etc)
- IR-VICOBA leadership with definite leadership tenure as agreed by members.
- Recognition by the Local government Authorities (LGAs) gives the IR-VICOBA groups operating legitimacy
- Scheduled meetings; weekly and annual meetings which gives room for programme implementation revision
- Close observation of Norms and Values as well as by-laws of IR-VICOBA by every member.
- Local Ownership of the Livelihoods and Trade Program by IR-VICOBA members themselves.

f) Challenges on IR-VICOBA implementation

The members also pointed out the challenges they encounter while implementing IR-VICOBA. The challenges included;

- Funds availability especially to newly formed groups where every member would like to be the first to borrow the loan.
- Homogeneous business creating competition over resources and markets
- Limited skills for managing the business and activities records management due to limited regular training
- Limited close follow-up by partners to support members performance
- Limited market opportunities and skills to tap the scarce market opportunities
- Unfavorable weather to farmers. At times of drought the risk of losing the initial capital is very high
- Weak initial capital for IR-VICOBA to start or expand the business. For members who depend solely on IR-VICOBA loans take time to stabilize
- Most of the fund is directed to consumption (paying for education, health, managing wedding ceremonies) instead of investing for expanding projects.

This challenge has been a problem to groups' growth and has slowed down the pace of borrowing among members.

- Loan repayment problems where some members run away after borrowing a lot of money from groups.
- Unfaithful IR-VICOBA members who use others' rights for their benefit. It was observed in Mbulu that some of unfaithful members grab the opportunities of loans from poor fellows' to negotiate with their rights by being offered some token money and give away their shares to be borrowed by worthy IR-VICOBA members for their own use. This gap has caused different classes of members (who benefit much and those who don't from IR-VICOBA initiatives). Again this gap falls on partners' inadequate close follow-up to members' performance in order to address issues like these timely and efficiently.

2.4 The level of integration of other programmes like GBV, HIV/AIDs into the IR-VICOBA groups.

Though the major activity for majority of IR-VICOBA groups is banking process, IR-VICOBA groups have been able to incorporate other cross cutting issues like GBV, HIV and environment management into their key activities. The skills for implementing crosscutting issues are provided through training and discussions with coordinators and facilitators during members' weekly meetings. PETs and Paralegal interventions are also taking momentum at different levels depending on the IR-VICOBA group maturity. In districts like Mbozi, Pemba, Chunya and Kiteto PETs and Paralegal interventions were observed to be instrumental on engaging communities to demand for government responsiveness and accountability in public services as well as advocacy for gender equitable development processes at district levels. In this regard Chunya IR-VICOBA groups held several advocacy meetings with Chunya Local Government Authority the have managed to push the Chunya LGA to build girls hostels in ward secondary schools. Their voice is heard and now the district authority has started the process of building 2 hostels. Kiteto and Chunya specifically, members have solicited funds for hiring offices for PETs and Paralegal administration. The offices are useful premises for the

counseling on GBV and resolving minor family issues. PETs training for IR-VICOBA members as well as arrangements for PETS advocacy take place in these offices. Interfaith leaders have a very big role to play in this regards. Majority of them are engaged in counseling and advocacy for change of communities' social-economic status, maintaining peace and harmony in communities.



A clear poster hanged on KITETO KIP office as part of community sensitization to use the KIP services



Interfaith religious leaders standing in front of their PETs and Paralegal Offices after FGD with the team

2.5 The current status of Trade and Justice Advocacy in the context of Trade and Livelihood programme

The campaign on trade and justice is one of the key components for a sustainable Trade and Livelihood programme implementation. This intervention involves the engagement of partners to facilitate the Trade and Justice Advocacy in line with Trade and Livelihood programme embedded in IR-VICOBA framework. On the other hand the process needs to be as participative as possible by engaging the IR-VICOBA members to take part in the advocacy process. For communities to participate meaningfully they need to be well informed of trade and justice and how to advocate for its enhancement. In this regards it became apparently important to understand the available partners' capacities for facilitation and whether the communities are informed for the engagement.

2.5.1 Partners' capacity to facilitate the Trade and Justice Advocacy in context of Trade and Livelihood programme

Faith-based partners' organizations with Christian and Muslim denominations have an important role to play as part of duty bearers in facilitating the Trade and Justice advocacy for enhancement of Livelihood and trade programme implementation through IR-VICOBA context. Their broad based networks up to grassroots congregations and organisations, increasingly give them recognition as agents for change by facilitating peoples' engagement in advocating for their rights in trade to improve their livelihoods and wellbeing. To reach that goal partners need to have basic capacities and these include;

- a) Resources availability (Human and Physical resources);** it was observed that in general partners programme managers are urban based in cities and district coordinators are based in district town centers. Therefore urban concentration of professionals limit the efficient coordination of rural based IR-VICOBA groups in the campaign for trade and justice. In this regards, communities commitments to address poverty and income vulnerability has not been very successful. As observed from the field farmers are selling their products at given price because they do not have enough space for negotiating reasonable prices with middle men.

It was also observed that the district coordinators have very limited resources like transport facilities as well as the working premises. Only few motorbikes were found with district coordinators; Chunya, Kilindi and Kiteto. This gap inconveniences partners' efficiency to reach peripheral IR-VICOBA member groups given the districts broad geographical coverage. Again this gap portrays an image that advocacy for trade justice is mainly urban and the beneficiaries are urban based IR-VICOBA groups. Going down the ladder, partners' management structure indicates to have village facilitators for each village. This is an important initiative. However when discussing with evaluation team, facilitators seemed not to be well informed about the campaign for improved trade and justice, about 45 percent of the facilitators did not receive any training for facilitating this intervention. TCRS in Kibondo have gone further by establishing a team of animators for each village. If these animators are trained on how to facilitate the campaign, they could be very instrumental for influencing changes towards supporting communities plan the prices for their commodities.

On the other hand regardless all these efforts, human resource is still limited given the rapid development of new IR-VICOBA in every district that require capacity building on the skills for trade and justice advocacy.

- b) Programme Planning and implementation processes;** unfortunately no clear district plans were observed. However the individual IR-VICOBA groups produced sound reports and strong physical implementation processes, but there were no trade and justice campaign reported. Therefore it was learnt that there is a gap to bridge between partners' plans at national and district levels in order to have a common thinking on the implementation of the programme. Above all, the advocacy for trade and justice need to be reflected in the national and district plans. This will also be useful in efficient utilization of scarce resources available.
- c) Programme linkages (internal harmonization of trade and justice advocacy activities);** unfortunately this opportunity has not been well tapped at district levels. It was learnt that in most districts, like-minded development partners like Local Government Authorities (LGAs), UNICEF, Care International, etc are not adequately linked with IR-VICOBA initiative, specifically on joining efforts for advocacy interventions like trade and justice. Joint effort is very important on efficient utilization

of available local resources, specifically on sharing available competencies in the district. WIA for instance have joined efforts with UNICEF in Babati, thus WIA and UNICEF have joint village facilitators working for both UNICEF and IR-VICOBA groups. Though the team did not find any trade and justice campaigning programme, WIA manager appreciates this initiative to have minimized management costs and has improved efficiency on resource management as well.

- d) IR-VICOBA working linkages with LGAs to influence government support on Justice trading environment;** Generally it was learnt that IR-VICOBA initiatives are appreciated by the government to be very instrumental in addressing the NSGRP/MKUKUTA in Tanzania mainland and ZSGP/MKUZA in Zanzibar. Also IR-VICOBA is accepted for fostering the district development goals through active communities' engagement in income earning activities. The District Executive Director (DED) of Mbozi had this shared testimony to share,

“... I appreciate the implementation of IR-VICOBA in my district...the initiative has released the government from communities pressure demanding for loans... through IR-VICOBA, PETs initiatives is becoming strong on demanding for accountable government. Right now the government authority is experiencing pressure for improving public services and improved transparency in public expenditure...The government is listening and is trying its best to address the quests from PETs group.”

Additionally IR-VICOBA members are engaged in every district and national exhibition events and their activities performance are also reported in the district quarterly and annual activities implementation reports.

The Chunya acting DED also had this to share,

“...The good working relationship between the government and IR-VICOBA leadership has strengthened our mission on supporting communities address poverty and economic vulnerability... IR-VICOBA has relieved the Government responsibilities on securing the funding for communities' economic development. As for now I do not have a queue of women and men at my office demanding for loans because most of these issues have been addressed by IR-VICOBA. Therefore the LGA has remained with a task of providing technical support, policies and guidance...As government we are focusing to engage IR-VICOBA in the development of Chunya Community Bank which is to start in the near future...”

Here the interfaith partners appreciated the Local Government Authorities to accept IR-VICOBA framework as a vehicle for district development process. They said, this is a good opportunity to join efforts with the government so as to influence policies and practices for improved trade and

justice in IR-VICOBA interventions. For instance Chunya holds very high the IR-VICOBA groups in the development of Chunya Community Bank. They said, also this could be a good opportunity for partners to facilitate meaningful engagement of IR-VICOBA members in the community banking interventions for the purpose of improving trade and marketing linkages.

On the other hand other districts like Kiteto and Babati had a negative notion of IR-VICOBA initiatives. For instance the Government official in Babati said he was not aware if IR-VICOBA is operating in his district because Babati LGA has not received any reports. The Kiteto Cooperative officer said,

“... Yes IR-VICOBA in Kiteto is placed in my department, but because these are small groups there is now way the district can accommodate them...”

This notion indicates that some of LGAs are not well informed of the good work of IR-VICOBA interventions. Additionally Kibondo TCRS indicated a concern on limited coordination by LGA. Therefore they miss a platform for sharing experience of implementing development issues. The missed platform for sharing useful IR-VICOBA contribution to the district development process to some districts like Kiteto also has implications on trade and justice advocacy performance in terms of missing the support of district decision makers on influencing changes in the local trade and marketing. This gap needs to be addressed by the interfaith partners taking the proactive roles on exposing broadly the IR-VICOBA groups' core business.

- e) **Reporting and best practices replication;** Partners reporting system is almost vertical where reports are provided to funding partners and not trickled down to IR-VICOBA members. Therefore in a way these reports miss transparency and adequate sharing among key actors (IR-VICOBA members). Most of the reports are provided in English again this constrain majority of IR-VICOBA members to access the information. Additionally even if there some initiatives on trade and justice advocacy initiatives with IR-VICOBA groups at community level, they are not visible due to the vertical reporting system. It was also learnt that the reports on PETS are not reflecting the efforts on trade and justice campaign. Again this is a missed out opportunity for up scaling the advocacy initiatives because PETs is well placed in almost all districts. Furthermore, it was also learnt that not much is done concerning best practice sharing, including the trade and justice initiatives among IR-VICOBA within or across districts. There are so many untold success stories from IR-VICOBA groups which are not yet shared. In this

regards more effort is needed to facilitate the cross-sharing of IR-VICOBA best practices. This will be very useful to stimulate the replication of successful activities implementation experiences from IR-VICOBA groups as well as achievements and challenges of trade and justice advocacy.

- f) **Mistrust of some partners;** mistrust of programme coordinators has distorted the performance and unity of IR- VICOBA in Kilolo under IRCPT. It is sad that IR-VICOBA members in Kilolo did not want even to meet with the evaluation team because of disappointment for loosing their resources under the supervision of IRCPT district coordinator. The team could not get much information behind this problem because the coordinator was not cooperative enough to share the problem on the ground. This problem needs an urgent attention to protect IR-VICOBA intervention image. In addition the problem needs to be addressed so as to give more time for IR-VICOBA groups carry on the advocacy for trade and justice initiatives to improve their products marketing processes.

- g) **Monitoring and risk Management;** In general it was learnt that partners did not have regular monitoring schedules. At district level the monitoring was done when need arises. More than 50 % of district coordinators said regular monitoring process was not done due to limited resources specifically transport and motivation to their services. This gap was also very clear from IR-VICOBA members indicating a concern on weak follow-up for technical support especially to those newly formed groups that needs close support. A weak follow-up process also jeopardizes the performance in trade and marketing processes. Additionally, there wasn't any risk management plan for all visited districts. The risk management plan entailed the districts having strategies for alternative funding sources upon exit support from NCA. Furthermore, plans for empowering IR-VICOBA leadership to develop and document strategies for handling risks of members disappearing with loans, theft of their financial box kits etc were not in place. This gap further discourages IR-VICOBA members' innovations for improved local marketing linkages.

2.6 What has worked out and what have been the underlying processes for the success or failure thereof and recommendations for improvement in future

This point holds a conclusive remark to summarize key issues what has worked in this programme and factors for the success as observed from the field as well as challenges encountered and recommendation for improvement in future.

a) What has worked out and the underlying processes for the success

Over the years, there has been an expanding space for NCA to address its main goal of supporting poor communities address poverty and economic vulnerability through livelihood and trade programme based under IR-VICOBA framework. In this regards, a growing strength of communities' to take action for change towards improved livelihoods has made IR-VICOBA framework unique. Evidence from the field has indicated clearly, communities self mobilization in socio-economic development processes and the growing innovations for developing IR-VICOBA group networks. IR-VICOBA framework has been perceived by interfaith partners and leaders, the communities and the local government as a vehicle for development process where other cross cutting issues like GBV, HIV-AIDS, environment management, PETs and paralegal interventions have been successfully implemented through IR-VICOBA groups. Therefore in general IR-VICOBA framework has increased confidence of communities in addressing their poverty and economic vulnerability challenges.

Furthermore, NCA fills an important position in Tanzanian development actors that acknowledges the capacity of interfaith religious leaders and partners in supporting the government's efforts on addressing the development policies under MKUKUTA and MKUZA frameworks. NCA in this regards has enhanced a three facet relationship of duty bearers in facilitating the community based development process of Tanzania; NCA, the government and interfaith religious leaders. Communities as right holders in this respect are given adequate space to mobilise their local resources and invest them in social economic activities. These local investments in turn are the drivers for continued IR-VICOBA beneficiaries' (women and men) improved livelihoods at different levels.

The local government authorities have been increasingly appreciating the usefulness of NCA IR-VICOBA initiative in addressing the development policy issues. The government considers NCA as its "partner" in dealing with interfaith communities' development issues. This is a significant shift in the relationship from seeing development partners as supporting

communities in parallel structures, to partners complimenting government efforts in the national development agenda.

NCA has the potential for higher performance by capitalizing more on NCA-Tanzania's theory of change using IR-VICOBA framework as a vehicle towards rural development enhancement. The unique context of this theory is in mobilizing and training communities to save their own resources into accumulated common pool, from which they can borrow, at their own terms and invest to improve their livelihoods. This specialty makes IR-VICOBA framework under Livelihood and Trade programme a cornerstone for rural development process in Tanzania. Therefore it is time now for NCA to identify strategies for strengthening these initiatives which already have roots at community level.

b) What has not worked out and the underlying factors

- i. Uncontrolled expansion of IR-VICOBA groups;* There has been mushrooming of untrained IR-VICOBA groups from every district. This environment could be taken as an achievement on one hand that communities would like to be relieved from their poverty and economic vulnerability traps immediately even without any training. But on the other hand it is reliability to NCA and partners that according to IR-VICOBA framework each newly formed IR-VICOBA group is entitled for the training. Therefore the increase of untrained groups has also cost implication to finalize that task.
- ii. Partners clear financial and physical plans for the programme implementation;* It was clear from the field that different activities on supporting IR-VICOBA groups were being carried out by partners. Unfortunately there was no clear action plans from partners that guided their interventions. Only one plan of action was shared by TCRS manager from Kibondo. However the plan did not reflect the LFA activities as the basis for implementing IR-VICOBA activities. This shortcoming may be a result of the linkage gap between planning at the national level and at districts and finally at IR-VICOBA groups.
- iii. Limited intercommunication among partners;* it has been observed from the field that the partners are implementing the programme independently. The information sharing among them is very limited. This has got an implication in terms of utilization of scarce resources of the programme which could have been

minimized if partners' plans are shared openly during the annual meetings or during the planning sessions.

- iv. Undefined roles of interfaith committee;* According to CCT interfaith leaders' relationship is a programme which is also entitled to have its own IR-VICOBA initiatives. But the case is different at the community level. Majority of IR-VICOBA groups, coordinators and other partners understand interfaith committees to have advisory roles on the group's performance and maintenance of peace and harmony. This misunderstanding could be the results of uncoordinated partners' activities implementation. Also missed guidelines for interfaith committees' roles and responsibilities perpetuate the challenge.

3.0 CONCLUSIONS

Over the years, there has been an expanding space for NCA to address its main goal of supporting poor communities address poverty and economic vulnerability through livelihood and trade programme based under IR-VICOBA framework. In this regards, there is a growing strength of communities' to take action for change towards improved livelihoods based on the bottom-up development process. This progress has made IR-VICOBA framework unique.

NCA fills an important position in Tanzanian development actors that acknowledges the capacity of interfaith religious leaders and partners in supporting the government's efforts on addressing the development policies under MKUKUTA and MKUZA frameworks. Therefore, partners and IR-VICOBA members in general clearly value the strength of NCA in supporting collective efforts for development. NCA has enhanced these achievements at different levels by strengthening a three facet relationship; NCA, the government and interfaith religious leaders. Communities as right holders in this respect are given adequate space to mobilise their local resources and invest them in social economic activities. These local investments in turn are the drivers for continued support to IR-VICOBA beneficiaries' (women and men) at different levels.

The local government authorities have been increasingly appreciating the usefulness of NCA IR-VICOBA initiative in addressing the development policy issues. The government considers NCA as its "partner" in dealing with interfaith communities' development issues. This is a significant shift in the relationship from seeing development partners as supporting

communities in parallel structures, to partners complimenting government efforts in the national development agenda.

In addition NCA has the potential for higher performance by capitalizing more on NCA-Tanzania's theory of change using IR-VICOBA framework as a vehicle towards rural development enhancement. The unique context of this theory is in mobilizing and training communities to save their own resources into accumulated common pool, from which they can borrow, at their own terms and invest to improve their livelihoods. This specialty makes IR-VICOBA framework under Livelihood and Trade programme a cornerstone for rural development process in Tanzania.

4.0 RECOMMENDATIONS

The following are the recommendations for improvement in future programme performance

The recommendations are as follows:

ii. *NCA and partners to develop strategies for addressing uncontrolled expansion of IR-VICOBA groups;*

This can be through developing a strategy and criteria for graduating matured IR-VICOBA so that they can be managed independently from partners' technical support. The graduated IR-groups can also be the source of support to newly formed groups in their areas. NCA and partners could also think of developing a cost effective strategy for moving the graduated IR-VICOBA groups to stronger bodies by developing and strengthening IR-VICOBA networks (Kiteto, Geita and Kilimanjaro have started piloting for activities interventions based on Network initiatives. More experience could be learnt from these districts.

iii. *Partners financial and physical plans for the programme implementation need to be clear and shared broadly*

NCA and partners need to develop a format for financial and physical plans to support partners have a harmonized guideline for the Programme implementation. In addition these plans need to be shared broadly in the annual or semiannual meetings to get inputs from members as well as to have the plans coordinated and complemented one another for efficient utilization of resources.

- ix. *The intercommunication among partners needs to be improved;*** This calls for partners' activities coordination through planned meetings including inclusive planning sessions, through different ICT facilities and sharing reports and success and challenging stories from IR-VICOBA groups.
- x. *NCA and Partners to clear out undefined roles of interfaith committee;*** The key issue here is to put clear differentiation between interfaith religious leaders as a committee and as a programme. There is still a misunderstanding that needs to be cleared out so that religious leaders are rightly positioned in their roles for facilitating governance practice in the programme implementation. Since successful implementation of livelihood and trade programme depends on strengthened interfaith leaders' relationship, it is important for NCA to develop guidelines to unpack unclear concepts as well as put clear interfaith committee operations through a clearly defined interfaith structure
- xi. *Potentials for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability processes at local levels need to be improved;***
IR-VICOBA groups have potentials like, high motivated communities groups for change, self organised to manage their local savings democratically, systematically selected individual members' investments and well structured local leadership which are value added for transforming IR-VICOBA groups into larger movements. However, in addressing this requirement, NCA and partners have to make sure that IR-VICOBA groups' capacity for engagement is improved in order for the groups to participate meaningfully by owning the process. This entails broader information sharing for each step made to the development of the movement. The content and the context of the movement have to suit members' capacity needs for promoting broader good governance and accountability practices.
- ix. *Need for improved programme planning and implementation processes;*** This entails on the development of clear district plans that in one way translates the programme LFA context. Partners' plans need to be bridged at national and district levels in order to have a common thinking on the implementation of the programme. Above all, the advocacy for trade and justice need to be reflected in the national and district plans. This will also be useful in efficient utilization of scarce resources available.

x. *Reporting and best practices replication;*

On the whole, reporting of results in the Annual Reports is good. However for the reports to be more participatory, partners need to develop simple template in line with LFA context which will engage IR-VICOBA members and their leaders fill in actual information on the programme implementation in their areas of jurisdiction. It could also be important if the partners could share the reports regularly with LGAs in their respective areas so as to reveal untold success stories of IR-VICOBA groups' contribution to the national development policies. Furthermore, IR-VICOBA implementation has untold success stories can also be revealed through quarterly newsletters developed in simple language, as well as IR-VICOBA members learning forums and National exhibitions.

The reports need to be transparency with adequate sharing among key actors (IR-VICOBA members). The vertical reporting structure need to be accomplished by the horizontal information sharing. This will increase broad information sharing among IR-VICOBA groups. The reports need also to be holistic for accommodating other issues such as GBV, HIV–AIDS, PETs and paralegal initiatives. There is also a need to facilitate a cross-sharing of IR-VICOBA best practices among members and at the national level. This will be very useful to stimulate the replication of successful activities implementation experiences from IR-VICOBA groups as well as achievements and challenges of trade and justice advocacy. In addition opened up participatory reporting framework will tape activities implementation reality. The current situation indicated that the reports are developed by only the programme mangers and coordinators. Expanded participation implies partners need to put adequate budget in the monitoring and report writing vote.

xi. *Programme Managers capacity building on report writing processes*

The partner programme managers need strengthened capacity on programme implementation close follow-up and reporting which can be shared broadly at national and to IR-VICOBA members at community level as well. This also entails identification of appropriate approaches for managers to empower and encourage district coordinators report writing skills. There is much done at community level but the reports observed mainly indicate the banking operations and less is explained on continuous improved communities' livelihoods. In this regard there is a need to separate

the report in two categories; physical and financial parts. Therefore, improved vertical (from the national to district levels) and horizontal (among partners) communication systems are very important for broaden governance practice on information sharing.

xii. *Development of the risk management strategy*

NCA jointly with partners need to develop risk management strategy so as to address issues of fraud and other contingencies encountered by IR-VICOBA members; theft of the cash-box. The strategy will also be an important safety net during partners support exit, as a result of graduated IR-VICOBA group or limited source of funds.

xiii. *Close programme implementation follow-up and logistic support to partners*

NCA through partners have to continue with efforts of supporting transport facilities to coordinators for them to improve monitoring and evaluation follow-up. However the available transport facilities need to be well managed and its status edited annually during NCA M&E processes. In turn the partners improve their coordination roles by close supervision and follow-up especially for the newly formed IR-VICOBA that need much support at the early stages. This implies that the Programme managers at national level seek for progress reports from the district coordinators quarterly as well as improve physical site visits for technical support and advice.

xiv. *Development of regular IR-VICOBA skills training and updates*

Partners need to have a strategy for regular trainings to IR-VICOBA members so as to improve their business skills systematically especially on products value addition. The current situation indicates that the training is provided to members on ad hock basis. It could be more cost effective if partners can develop local TOT teams and strengthen village facilitators and animators' capacities to support communities timely. In line to that partners may carry out a mapping exercise for understanding who are the like -minded partners in their respective districts to join efforts for conducting different trainings that suit common needs i.e other partners requirement as well as the programme implementation under IR- VICOBA framework.

xv. *Development of cost effective field visits*

Partners need to develop cost effective internal field visits for experience sharing. Quarterly and annual field visits may also be established jointly with NCA or any other likeminded partners. This intervention will improve the replication of program implementation successes across partner members and the program in general.

xvi. Jointly development of a motivating strategy for coordinators and animators

It has been learnt from the field that village facilitators and animators take the core responsibility on training and facilitating IR-VICOBA groups' engagement in the programme implementation. However regardless this important role vested to them, they seemed not to very active due to limited motivation for their time and resources vested to this intervention. In this regards it is recommended that partners identify a workable local strategy for motivating the district and village coordinators as well animators. The IR-VICOBA members as beneficiaries of capacity building services from coordinators and animators may be engaged in developing this system.

xvii. Development of a participatory monitoring and evaluation strategy

It is important now for partners to develop a clear participatory monitoring and evaluation strategy that could be shared across IR-VICOBA members. The strategy can be simplified to allow members collect programme implementation progress monthly and later the information consolidated for the quarterly and annual reports.

5.0 ANNEXES

5.1 LIST OF RESPONDENTS

SN	DISTRICT	Respondents
1.	<i>KITETO</i>	1.)Charles Machibya
		2.)Rev.Daniel Mjema
		3.)Rev. Mike Samwel
		4.)Clement Evod
		5.)Fatima Muhidin
		6.)Janeth Mhina
		7.)Mwamvita Mchambo
		8.)Halima Rashid
		9.)Rukia Gwandu
		10.)Frida Jingu
		11.)Philemon Mziray
		12.)Augustino Mwamgunda
		13.)Sindano Mange
		14.)Emmanuel Gaway
		15.)Bahati Hamis
		16.)Joseph Sombi
2.	<i>MBOZI</i>	1.)Joseph Mwanjala
		2.)Charles Sanga
		3.)Ezekia Simbeya
		4.)Baton Kibalila
		5.)Vickitoria Yusufu
		6.)Eliza Hamisi
		7.)Kisa Mwilenga
		8.)Sesi Hamisi
		9.)Justina Msyete
		10.)Pendo Mlwafu
		11.)Tausi Athuman
		12.)Josephina Mlima
		13.)Devotha Yusufu
		14.)Eva Panja
		15.)Eva Mwamengo
		16)Christina
		17)Moses Sanga
		18)Kisa Mwilanga
		19.)Joseph Mwanjala
		20.)Baton Kabarila
		21.)Rahel Hasunga
		22.)Eda Kalonge
		23.)Sla Sanga
		24.)Rusi Mbuba
		25.)Magreth Kajuni
		26.)Juma Mashilanga
		27.)Julius Vialambo
		28)Rodia Mgala
		29)Airini Samsoni
		30)Fadhili Landa
		31)Timotheo Mwilenga
		32)Isabela Shola
		33)Edina Mtenga
		34)Anastazia Julias
		1.)Wiliam Salay

3	BABATI	2)Dodo Mathambo
		3)Muhidin Ngware
		4)Bernadeta Basil
		5)Rajab Musa
		6)Hadija Ally
		7)Shaban Kondo
		8)Yusuph Musa
		9)Mohamed Husseni
		10)Petronila
		11)Mwanaharusi Swalehe
		12)Hussein Mohamed
		13)Martha Mbombe
		14)Tatu Salim
		15)Chausiku Mussa
		16)William Shageja
		17)Juma Agustino
		18)Mary Kalebi
		19)Elizabeth Joseph
		20)Tatu Jumanne
		21)Felista Rafael
		22)Hamisi Lyimo
		4
2.)Angelina Ishika		
3.)Paulina Frank		
4.)Aisha Ibrahim		
5.)Zena Mohamed		
6.)Teresia Richard		
7.)Rehema Musa		
8.)Anna Kupaza		
9.)Tumaini Mbwambo		
10)Jumaa Zahabu		
11)Aisha Kanyama		
12)Hande Mwnjela		
14)Athuman Shaban		
15)Rukia Mdoe		
16)Joyce Mlwati		
17)Nuru Mahanyu		

5	KILOLO - IRINGA	1)Tulla Mwangike
		2.)Fatuma Kitime
		3.)Roland Sangu
		4.)Jackson
		5)Saiba Kaywanga

		6)Baptister Magova		
		7)Bakita Msombe		
		8)Aziza Mgimwa		
		9)Aziza Mwenda		
		10)Estar Wimbe		
		11)Rehema Kilasi		
		12)Jacqueline Kadilo		
		13)Finel Mwinuka		
		14)Frola Maluli		
		15)Magneth Mhanga		
		17)Fedelina Kilangi		
		18)Joyce Ngumbi		
		19)Delekina Mfyate		
		20)William Rashidi		
		21)Jema Msumule		
		22)Neema Msumule		
		23)Milchoni Kyando		
		24)Penzia Msumule		
		26)Hamis Maginga		
		6	MBULU	1)Frank Julius
				2)Sadam Qamnas
				3)Alen Godfrey
				4)Innocent Stephin
				5)Clara Amma
				6)Mtrina Matinni
				7)Vincent Yuda
8)Athumani Rajabu				
9)Ernest Thomas				
10)Joyce Maro				

7	PEMBA(WETE)	1)Ali Said
		2)Iddi Omar Bakari
		3)Rashid Ali Rashid
		4)Abrahaman Said Khamis
		5)Idaros Khamis Rashid
		6)Fatuma Mussa Ally
		7)Time Bakar Haji
		8)Asha Said Ali
		9)Bakar Suleman Juma
		10)Assaa Makame Said
		11)Juma Said Mussa

		12)Mayasa Ali Sulemani
		13)Fatuma Mussa Ali
		14)Asha Mussa Bakar
		15)Salama Ali Seif
		16)Asha Musa
		17)Seif Khamis
8	KIGOMA	1.)Maulid Mgembe
		2.)Stephano Kashingi
		3.)Beatrice Alfred
		4.)Shangania Alfred
		5.)Linna Ndunguru
		6.)Wachawaseme Mussa
		7.)Flora Hamis
		8.)Edither Douglas
		9.)Magreth Kiginywa
		10.)Zena Zuberi
		11.)Christopher Mibara
		12.)Mwamvua Swed
		13.)Fidel Mbiha
		14.)Sada Miking
		15.)Getruda .J.
		16.)Maria .W.
		17.)Tatu Amani
		18.)Hindu Madabadaba
		19.)Emmanuel Petro
		20.)Hamda Amani
		21.)Mackirina Jordan
		22.)Spelansa Zakaria
		23.)Marcelina John
9	KIBONDO	1.)Nezia Maliyatabu
		2.)Japhet Lazaro
		4.)Dorothea Said
		5.)Modestus Daniel
		6.)Febrinia .M
		7.)Kahitila .G.
		8.)Buhegeya M
		9.)Farida Sabuhene
		10.)Jumanne Mikenyero
		11.)Meshack Filemon
		12.)Juma Soza

		13.)Ezekiel William
		14.)Vituko Gwindinga
		15.) Linus January
		16.)Joyce John
		17.)Faustina Saimon
		18.)Ester Stephano
		19.)Paul M Mashaka
		20.)Justine Jonas
		21.)Anderson Lazaro
		22.)Yovita Ntibalimenya
		23.)Selina Ernest
		24.)Julius Kadulege
10.	BAGAMOYO - MSATA	1.)Emerensiana Patrick
		2.)A. Tamla
		3.)Zainab Husen
		4.)Helena Elias
		5.)Prisca Leo Java
		6.)Kulwa Joseph
		7.)Thobias Charles
		8.)Cornel Patrick
		9)Janeth Cassian
		10)Miraji Waziri
		11)Agnes Kisinga
		12.)Lucian Lukanga

11	GEITA	1)John Saulo
		2)Frank Ernest
		3)Adam Kilanga
		4)Shadrack Andrew
		5)Grace Sambali
		6)Edson Emmanuel
		7)Gidion Francis
		8)Alistines Sevelin
		9)Josephat Antony
		10)Regina Tito
		11)Canon Mwebesa
		12)Ester Msigwa
		13)Jenipher Maige
		14) Bayo Njama
		15)Samwel Gelard
		16)Bonifas .Raymond

12	<i>KILINDI</i>	1)Amina Mnyamis
		2)Mohamed Muya
		3)Mariam Mwanamadibo
		4)Salim Abdalah
		5)Hatibu Nyegele M
		6)Suleiman Madanga
13	<i>CHUNYA</i>	1)Simon Mpigauzi
		2)Hamis K
		3)Omary N
		4)Matrida Annelwisye
		5)Anna Ageni
		6)Neema Winfred
		7)Rehema W
		8)Emmy Keneth
		9)Paulo Jackson
		10)Theresia Kayombo
		11)Amina Hashim
		12)Daniel Gideon
		13)Judith Nyerere
		14)Tumaini Edward

14	<i>HAI- BOMANG'OMBE- MOSHI</i>	1)Anna Mnyinga
		2)Ruth Sule
		3)Emmy .A
		4)Beatrice Minja
		5)Joachim Lema
		6)Gelard Solomon
15	<i>DODOMA</i>	1)Mariam Msula
		2)Semeni Mpilimi
		3)Mary Mtui
		4)Victoria M
		5)Dastan Lwambaga
		6)Hawa Mbogo

5.2 TERMS OF REFERENCE FOR EVALUATION OF NORWEGIAN CHURCH AID LIVELIHOODS AND TRADE PROGRAM

Introduction

The Norwegian Church Aid (NCA) is a Norwegian organization working to promote social justice, human rights and economic justice for communities. NCA has its foundations based in a congregation of churches in Norway, whose efforts are dedicated towards reducing poverty, its causes and deprivation. The organization started its operations in 2006. In Tanzania NCA works with poor communities and local partners (FBOs), resource partners and strategic partners in 41 districts of mainland Tanzania and Zanzibar.

NCA's Vision, Mission and Core Values

Our **Vision** is together for a just world and our **mission** is to see FBOs mobilized and delivering as one to bring positive changes in the lives of ordinary citizens and local communities in Tanzania. Our core values are; Compassion, Justice, Participation, Respect to integrity of creation and peace.

NCA's Operational strategy

NCA's Country Program is structured along two thematic areas: Accountable Governance and Gender Justice under which there are five priority programs:

1. Livelihoods and Trade
2. Gender Based Violence

3. Public Resource and Finance
4. Social Impact Mitigation of HIV and AIDS
5. Climate Change Adaptation and Mitigation

The activities under these programs are implemented through a number of Faith Based Organisations (FBOs) to bring positive change to lives of communities in Tanzania. These activities are also designed to contribute to the National Strategy for Growth and Reduction of Poverty (NGSRP) or MKUKUTA. NCA uses an interfaith approach to development with partnership and support provided to both Christian and Muslim FBOs and religious leaders. Since 2006 tremendous success has been recorded and currently, the NCA-Tanzania Country program by any standards is one of the most robust and rapidly expanding country programs in NCA's global operations.

Between 2011 and 2015 the NCA-Tanzania will be implementing a new country strategy. This strategy contributes towards achievement of the NCA's national and NCA's Global Program's selected results for the same period. During the next five years the NCA will selectively integrate most of the activities like PETS, social mitigation of HIV and AIDS, GBV and Climate change adaptation into the VICOBA groups. VICOBA groups will be viewed as vehicle for bringing about social transformation. In order to effectively monitor and deliver results on this strategic plan, NCA has planned to under systematic evaluations of each of its program areas. It is for this purpose that NCA now plans to evaluate its trade and livelihoods program.

Evaluation of the Trade and Livelihoods Program

The Trade and Livelihoods program is one of the key priority programs in NCA's Accountable Governance and Economic Justice thematic area. The aim of this program is to have communities and religious leaders are mobilised into groups for sustainable livelihood and reduced economic vulnerability. The outcome indicator we are tracking is the number of rights holders / community members organized in groups to actively improve their own livelihood. (*Refer to Annex 1 and Annex II*)

The main activity contributing to this activity is the Village Community Bank (VICOBA) currently implemented by NCA-Tanzania. The right holders or target groups of this program are largely poor rural and peri urban communities, individuals and households. The majority of the right holders are women representing approximately 70% of the total members. The focus of this activity is mobilization of local savings which are borrowed by the members to invest in small micro businesses, agribusiness and value addition enterprises. From the mobilised savings and profits from the investments we have seen members acquire assets like land, construct houses, vehicles and small cottage industry machines (sewing machines, carpentry equipment) and solar energy panels for domestic and commercial use

NCA-Tanzania's change theory in this program or what we expect to change.

NCA-Tanzania's theory of change focuses on using VICOBA as a vehicle towards development. The theory is driven by our belief that rural development is stimulated if people are mobilized, trained to save their own resources into an accumulated common pool, from which they can borrow, at their own terms, to invest and improve their livelihoods. Through VICOBA group's people are able to learn and form knowledge which can be harnessed and used in addressing other social problems like malnutrition, poor health, access to water, climate adaptation, GBV and caring of orphans and PLWH or PWLA. We envision economically empowered individuals and households in NCA's operational areas, living above the minimum poverty levels and having better lives.

Geographic coverage of the intervention

Currently the VICOBA groups have been formed in all the 41 districts where NCA-Tanzania's partners operate and the number that has reached and planed to cover is significant since it represents a particular segment of the population which does not have access to formal banking and financial services. The total number of people reached through VICOBA groups is estimated to be **35,000** with

approximately over **2500** groups formed across the country. The total cumulative volume of savings mobilized is **Tsh11.9bln** (USD8Mln).

There are other organizations like Care; Plan International which is implementing the VICOBA, However, NCA's interfaith approach is unique as it encourages communities to work together irrespective of their differences in religions. NCA's approach of encourage the groups to mobilize their own savings rather than relying on donations has taught the members a culture of saving and built the group's ability to sustain themselves. The numbers, especially, the women reached are strategically significant, since it represents a segment of the population which is largely poor. This is a significant amount of resources which is now available or already circulating in the hands of poor people who would have not had it before VICOBA groups were introduced. Despite this success, there are lessons and challenges that need to be addressed in order to improve or sharpen the delivery of these planned objectives and

Aim and Scope of the Evaluation

The aim of the evaluation is to assess the impact of the livelihoods and trade program and documenting lessons that can be learned and suggestions for improvement and future engagement. The scope of this evaluation will cover the Accountable Governance thematic area with specific focus on the Trade and Livelihoods program. The consultant will be expected to review the available narrative data, liase with FBO partners, and visit a selected number of districts, meet with a number of VICOBA group members, leaders, facilitators and religious leaders. Meet and visit some of the beneficiaries of the IR-VICOBA group activities, document these stories of success and underlying factors behind the recorded success. It is anticipated that the consultant will visit a select number of districts out of the 41 districts. NCA also supports value addition and advocacy on Trade justice related engagement. The Consultant will be expected to include an evaluation on these dimensions of the trade and livelihoods program.

Specific Tasks

10. Assess impact of the Trade and Livelihoods program and how the successes registered so far could be replicated elsewhere.
11. Nature of IR-VICOBA membership and activities implemented by the groups (Gender & Geographical distribution and profile)
12. Evaluate the value addition and how to improve
13. The extent to which IR-VICOBA are being used as a vehicle for development at community level and how these have contributed to improved livelihoods
14. Assess the level of integration of other activities or programs like GBV, HIV/AIDs into the IR VICOBA groups
15. Assess the current IR-VICOBA operational strategy, current structures and propose ways of establishing strong networks of IR-VICOBA groups
16. Assess potential for transforming the IR-VICOBA groups into a larger movement to promote broader good governance and accountability at local levels
17. Clearly document what has worked and what have been the underlying processes for the success of failure thereof and propose recommendations for improvement in the future
18. Assess the current Trade and Justice Advocacy component of the Trade and Livelihood program and provide recommendations for improvement of this component in the future.

Deliverables

- A proposal (narrative and financial) indicating how the consultant plans to undertake the work
- An inception report shortly after signing the contract

- A high quality agreeable report comprising of a set of findings, recommendation and annexes of the tools and contact addresses or names of the people or group involved in the evaluation

Skills and Competences

The consultant should have a deep understanding of governance, community development and poverty reduction, trade and microfinance issues. The consultant must have experience working with Civil Society and community based organizations and sound knowledge of Project Cycle Management. Prior working with Faith Based Organisation (FBOS) will be an added advantage. The consultant must have a demonstrable experience in conducting independent evaluations and good communication (oral and written skills) in English and Kiswahili.

Time Frame

The evaluation is expected to commence in November and be conducted in December 2012. The deadline for submission of the final report should be January 2013

For more enquiries about these TORs can be sent to:

Norwegian Church Aid

C/o TCRS Building

Plot No: 436, Mikocheni, Old Bagamoyo Road

Dar es salaam-Tanzania

Tel: + 255 22 2772537; Fax: + 255 22 2771884

Annex 1: LIVELIHOODS AND TRADE PROGRAM ACTIVITIES PLAN FOR 2012 AND OUTCOME MATRIX

Selected Output Indicator (SOI): Number of rights holders organised in groups to actively improve own livelihood

Program Objective: Communities and religious leaders are mobilisation into groups for sustainable livelihood and reduced economic vulnerability

Outcome Vision statement:

Communities mobilised through NCA/Partner supported VICOBA groups have sustainable livelihoods, access to markets and reduced economic vulnerability

We want to see people are mobilized, trained to save their own resources into an accumulated common pool, from which they can borrow, at their own terms, to invest and improve their livelihoods. Through VICOBA group's people are able to learn and form knowledge which can be harnessed and used in addressing other social problems like malnutrition, poor health, access to water, climate adaptation, GBV and caring of orphans and PLWH or PWLA. We envision economically empowered individuals and households in NCA's operational areas, living above the minimum poverty levels and having better lives.

Boundary Partners: Communities (VICOBA Groups & Members) and Religious leaders

Progress Markers:

Communities

Communities are organised into groups and trained on sustainable livelihoods, value addition, access to markets, and trade justice and demand side accountability and integrity and organised into loose networks for better engagement and trade.

Expect to see

- Communities are mobilised, informed and given skills on livelihoods and trade
- Communities form groups, save and invest in small business enterprises
- The number of Community groups and members and volume of resources mobilised increases gradually
- Communities are trained on social issues like GBV, HIV, Climate Justice
- Groups trained on proper documentation, record keeping and internal group management capacity built
- Groups formed into loose networks for trade

Like to see

- Communities use the acquired skills to save and increase individual, group and household incomes
- Communities use the acquired skills and increased savings to invest and add value of products for trade
- Communities use acquired knowledge, skills and economic empowerment to demand accountability
- Communities begin to use their groups as platforms to demand accountability and integrity

- Communities begin to use their groups to address problems relating to GBV, Climate justice, Children rights
- Network among themselves and trade linkages based on their comparative advantages

Love to see

- Income poverty and economic vulnerability is reduced amongst the organised communities and groups

Religious leaders

Religious leaders are informed and mobilising citizens and communities to mobilise resources, save, invest and trade amongst themselves. Are nurturing the community groups (IR-VICOBA) and encouraging them to add value to the products and through their groups demand learn, acquire skills on good governance and demand accountability from their leaders

Expect to see

- Religious leaders are organised into groups and given skills on livelihood and trade
- Religious leaders are trained on Governance and Demand side Accountability
- Religious leaders are informed on trade injustice and its impacts on livelihoods

Like to see

- Religious leaders begin to engage in debates on economic and trade injustice
- Religious leaders use the acquired skills to save and increase individual, group and household incomes
- Religious leaders use acquired skills to demand government action against economic injustices
- Religious leaders begin to advocate for fair trade and access to markets
- Begin to support communities to add value on products for trade and trade amongst themselves
- Use their faith platforms and constituencies to demand accountability
- Religious leaders use the value added products from groups

Love to see

- Faith based institutions become centres of learning and economic advancement
- Income poverty and economic vulnerability is reduced amongst the organised communities and groups.

Strategies for achieving the outcome vision and SOI

1. Using IR VICOBA as a vehicle for training, knowledge formation and production
2. Establishing value addition and production centres for the organised groups and communities
3. Producing and dissemination of training materials on Livelihood and trade
4. Sharing documented best experiences for wider learning

Annex II: LOGFRAME

Program name: Livelihood and Trade			
<u>Overall goal</u> : Mobilisation of Citizens for sustainable livelihood and reduced economic vulnerability			
Intervention logic	<u>INDICATORS</u>	<u>SOURCES OF VERIFICATION</u>	<u>RISKS</u>
<u>OUTCOME 1</u>			
Citizens are mobilized, trained, supported to engage in sustainable livelihood activities and reduction of economic vulnerability at grass root level			
<u>OUTPUT 1</u>	1.1 At least 600 new VICOBA groups are established in NCA operational areas by end of 2012	1.1 Partner Reports, Monitoring and evaluation reports, VICOBA Group Reports	1.1 Citizens are interested in VICOBA
1.3 support training and establishment of VICOBA groups at community level	1.2 The Volume of resources in VICOBA groups is increased from Tsh1.7bln in 2009 to at least 3bln by end of 2012		1.2 Saving and loan payment culture is maintained
1.4 Support VICOBA groups to mobilise resources and establishment of micro businesses	1.3 At least 300 VICOBA groups are formalised and addressing issues of HIV and AIDS, GBV, Water, MVC and economic vulnerability by end of 2015		1.3 Government and Partners are supportive
1.3 Support branding, formalisation and use of VICOBA groups as a vehicle for development			
<u>OUTCOME 2</u>			
Citizens are mobilized, trained, supported to add value and trade at grass root level			
<u>OUTPUT 2</u>	2.1 VICOBA groups	2.1 Partner Reports,	VICOBA groups and

<p>2.1 Support training of VICOBA groups on agricultural Value addition and access to markets</p> <p>2.2 Support networking and trading amongst VICOBA groups</p> <p>2.3 Support training and campaigns on trade justice</p>	<p>adding value to agricultural products and accessing domestic markets</p> <p>2.2 VICOBA groups networking and trading amongst themselves</p> <p>2.3 FBOS are engaged in trade justice campaigns</p>	<p>Monitoring and evaluation reports, VICOBA Group Reports</p>	<p>communities will be interested in networking and trade</p> <p>VICOBA groups and FBOs will be interested to engage in fair trade campaigns</p>
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Partners	Core partner, programme support, resource organization, strategic alliances	Type of organisation (church-based, faith-based, value-based, others)	Geographic concentration
CCT			
ELCT			
UBIRI Women Group			
TEDG			
TEC			
BAKWATA			
IOP			