



**NORGESVEL**  
THE ROYAL NORWEGIAN SOCIETY FOR DEVELOPMENT

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END OF PROJECT EVALUATION  
FOR  
BUILDING RURAL INCOME THROUGH ASSOCIATIONS (BRITA) PROJECT (PHASE III)



**FINAL REPORT**

JANUARY, 2015



## ABBREVIATIONS AND ACRONYMS

ACT	Agriculture Council of Tanzania
AGRA	Alliance for a Green Revolution Africa
AMCOS	Agricultural Marketing Cooperatives Society
ANSAF	Agriculture Non-State Actors Forum
ASDP	Agriculture Sector Development Programme
BDS	Business Development Services
BRITA	Building Rural Income through Associations
BRN	Big Results Now
CDO	Community Development Officer
CRGT	Community Re-investment Grants Trust
DADP	District Agriculture Development Plans
DAI-PESA	Development Alternative Inclusive-Private Enterprise Support Activity
DED	District Executive Director
FAO	Food and Agriculture Organization of the United Nations
FBME	Federal Bank of the Middle East
FGD	Focus Group Discussion
ICS	Inventory Credit System
IGAs	Income Generating Activities
IFAD	International Funds for Agriculture Development
KATRIN	Kilombero Agriculture Training and Research Institute
MIICO	Mbozi, Ileje, Isangati Consortium
MVIWATA	Tanzania Network of Farmers Groups
NAFAKA	USAID funded rice and maize development programme

NGOs	Non Governmental Organizations
NMB	National Microfinance Bank
NORGES VEL	The Royal Norwegian Society for Development
RUDI	Rural Urban Development Initiatives
SGR	Strategic Grain Reserve
SRI	System of Rice Intensification
TCCIA	Tanzania Chamber of Commerce, Industry and Agriculture
TOT	Training of Trainer
TWLB	Tanzania Warehouse Licensing Board
TZS	Tanzania Shillings
USAID	United States cooperation organization
USD	United States Dollar
VEO	Village Executive Officer
VICOBA	Village Cooperative Bank
WEO	Ward Executive Officer
WRS	Warehouse Receipt System
YARA Ltd	Fertilizer supply company

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While the above take all the credit, the opinions expressed in this report are purely of the authors based on observations and findings of this exercise and that all errors and omission remains solely our responsibility.

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## PART ONE BACKGROUND AND RATIONALE

### 1.1 Introduction

This part presents background of the BRITA project implemented by Rural Urban Development Initiatives (RUDI) and the rationale for the final evaluation. It also discusses on the region's economic context, goals and objectives of the project. The section further states the target groups and geographical coverage of the project.

### 1.2 Background Information

Norges Vel<sup>1</sup> is an autonomous, non-governmental and non-profit organization, currently consisting of 33 member organizations and 1,100 individual members. Nationally and international, Norges Vel' works to contribute to viable local communities through sustainable business development. To date, the organization is implementing various projects in the Balkans, Western, Eastern and Southern Africa and Eastern Europe. In Tanzania, Norges Vel started its operations since 2007 supporting RUDI through its Building Rural Income Through building Associations (BRITA<sup>2</sup>) project. RUDI is a local facilitating organization that plays the role of sourcing funds, identifying and engaging service providers and associations to provide capacity building to farmers, while BRITA is a project that works towards building rural income through associations. BRITA is a five (5) year Project implemented by RUDI, which started in early 2010, ending in December 2014.

### 1.3 Rationale for Final Evaluation

Following BRITA Project's strategic interventions for the past five years in the 3 districts, it is expected that the smallholder paddy producers have achieved market power that enable them to participate effectively in the rice value chain. It is also anticipated that farmer Associations and APEXEs have improved in terms of access

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<sup>1</sup> The Royal Norwegian Society for Development

<sup>2</sup> Building Rural Income Through Associations Project

to output and input markets, access to finance, generation and adoption of technological innovations and better integrated into value chain. Apart from BRITA III Project Mid Term Evaluation, and Association Assessments that were all done in 2012, RUDI-BRITA did not know how the Project performed thereafter in Kilombero, Iringa Rural and Mbarali districts. Apart from the regular, quarterly and annual field monitoring and reporting, RUDI-BRITA did not have concrete documentation and recommendations on stakeholders' feedback on the project achievements and challenges. More importantly, after the Project review in 2012, Norges Vel (funding agency) did not know what project interventions worked well and why they did work and also what interventions did not work as well and why not. In addition, since the review in 2012, RUDI-BRITA has not collected and documented the lessons learnt and good practices emerging from a set of implemented interventions. Based on these implementation challenges, Norges Vel Tanzania commissioned the Consultants to carry out an evaluation that shall come up with answers relevant fill out the gaps.

The objective of the evaluation was threefold: firstly, to assess the extent to which the objectives of RUDI-BRITA have been achieved; secondly to draw the main lessons learned; and thirdly to assess the relevance of RUDI-BRITA as providing basis for a continued support to smallholder farmers in Tanzania. Specifically, the evaluation intended to assess the immediate and long term impact of the Project, including sustainability; assess the effectiveness of the project implementation strategy, and the roles and interventions by the involved stakeholders; assess the concepts, methods and approaches of RUDI-BRITA and to propose additional ideas that may improve the sustainability of the Project; and propose and give recommendations on the methods, approaches and concepts for continued support to smallholder farmers in Tanzania through future interventions building on the results of BRITA by giving inputs to the design of new Project in 2015.

In line with the above specific objectives, this evaluation aimed at responding to a couple of questions, including; to what extent was the project relevant to addressing the needs of both project partners and the target beneficiaries (small scale rice

producers in Tanzania?; to what extent did the project meet its objectives, directly or indirectly, intended or unintended (i.e. what was the effectiveness of the project)?; to what extent is the project sustainable?; to what extent has the project been implemented in an efficient way?; and what are the strengths and weakness of the project and the benefits and the downsides of the approach as used in the project?

In view of the above, Norges Vel found it relevant to engage competent, experienced and knowledgeable team of consultants to conduct the end of project evaluation. In particular, the evaluation was tasked to assess the extent to which the objectives of BRITA were achieved, drew the main lessons learned and assessed the relevance of BRITA as providing basis for a continued support to smallholder farmers in Tanzania.

#### 1.4 Project Goal and Objectives

The goal of the Project was to integrate small holder paddy farmers into better and relevant value chains. Specifically, the Project intended to ensure that three Apexes and Farmers Associations are strengthened to become viable, sustainable and gender sensitive business entities by end of 2014.

#### 1.5 Project Outputs

The Project had 8 outputs; which included:

- i. Increased skills in production and post harvest handling for male and female members of 18 associations
- ii. Increased gender awareness at all levels in 3 Apexes and 18 associations
- iii. 18 associations are linked to appropriate financial and insurance services through their Apexes by 2013
- iv. Functioning collective marketing systems established and utilized by 18 associations by end of 2014
- v. Male and female members of 18 associations have a strengthened capacity to advocate for their needs
- vi. Increased organizational capacity and skills in 3 Apexes and 18 associations
- vii. 18 associations have increased their business and entrepreneurship skills and capacities

viii. Increased organizational capacity of local project- implementing partner

Through the above mentioned objectives and outputs and by improving collective action through strengthening farmer organizations, the smallholder producers were expected to achieve market power that would enable them participate effectively in the rice value chains. Farmer organizations were expected to improve the terms of access to output and input markets, facilitate access to market information, support the generation and adoption of technological innovations and diversification into new activities.

The inclusion of small scale farmers in rice value chain was expected to increase production, innovation, income and employment opportunities. Improvement in credit availability, access to market information, farmer training Projects and access to input and output markets was expected to create significant opportunities for investment in improving productivity. Other benefits that were expected included a decrease in post-harvest losses due to improvement in post-harvest handling and a shortened marketing chain (reduced transaction costs) by excluding middlemen.

## 1.6 Project Targets Group

The target beneficiaries were the small and medium scale rice farmers in the target Project areas with the intention to create structured trading system for rice small famers in Kilombero, Iringa Rural and Mbarali districts. The main Project participants were the members of farmers associations in Kilombero, Iringa Rural and Mbarali districts. Therefore, the direct target beneficiaries were 10,000 and indirect beneficiaries were 45,000. In both cases, women beneficiaries were given special preferences.

## 1.7 Geographical Areas

The Project was implemented in three Districts, namely Mbarali, Kilombero and Iringa Rural districts. The districts are found in Mbeya, Morogoro and Iringa regions respectively. Mbeya region is situated about 800 kilometers south west of Dar Es Salaam, Kilombero is located about 450 kilometers West of Dar Es Salaam, while Iringa is located at 550 kilometers south west of Dar Es Salaam.

## PART TWO EVALUATION APPROACH AND METHODOLOGY

### 2.1 Introduction

This part presents the approach and methodology that was used to carry out the final evaluation.

### 2.2 Approach

Determining the extent to which the RUDI-BRITA project performed in Kilombero, Iringa Rural and Mbarali districts, required special skills, knowledge and experience. Project beneficiaries (Apexes and Farmers Associations) needed to be approached gently, and their confidence gained before they could discuss their experiences truthfully. Also reaching out to a smallholders paddy grower and engaging him/her in a discussion of farming experience, success and challenges and his/her feelings was a tricky task. It demanded engagement and this in turn called for a response. In view of this, finding out how the beneficiaries felt about the project was a task that was undertaken with commitment and professionalism for action.

For the purposes of this evaluation, both qualitative and quantitative information were required in order to create the basis for determining priorities for RUDI-BRITA action. A qualitative approach was employed for the purpose of getting the perspectives and feelings of the respondents, while the quantitative component was equally important in to provide statistical data on the actual/estimated number of beneficiaries in the districts and their basic characteristics. On this account, both qualitative and quantitative information were analyzed to establish existing relationship.

### 2.3 Methodology

The evaluation used the rapid assessment methodology with a variety of data collection methods and tools. The primary sources included reviewing internal Project documents such as the project document, annual plans, progress reports, minutes of meetings, Baseline Survey Report, Project Mid Term Evaluation Report and

Association assessment report. Also there was a review of the external documents which included reports of events and publications, interviews with RUDI-BRITA staff, Norges Vel staff, and other relevant stakeholders in Tanzania. Organizations with similar experience were consulted including the Agricultural Research Institutes, Districts' Agriculture Departments, and other international and national NGOs. Other publications from internet sources also provided complementary information for desk review on the subject matter. Secondary sources involved interviews with external stakeholders, especially government institutions and private sector companies within the rice crop sub sector.

Quantitative methods were used to supplement as well as to solicit information from different evaluation units. Qualitative information was useful in making comparisons between project beneficiaries and non beneficiaries, particularly to find out whether the socio-economic benefits gained by the beneficiaries were the same as those who were not targeted by the project. Variables such as family size and the state of poverty of beneficiaries and non-beneficiaries were examined too.

The sampling frame consisted of various categories of respondents. The main respondents were beneficiaries who were purposively, and later, on randomly selected. Other categories of respondents were selected in this way included non-project beneficiary from the communities. Key informants in all areas that were selected were included in the sample because of their expertise on how small holder paddy farmers in Tanzania were integrated into relevant value chains. A total number of 12 Associations and 3 APEXEs, 132 individual beneficiaries, 27 non- beneficiaries, and 13 key informants from region/districts/districts council, private sector companies, and the local communities were reached.

#### 2.4 Data collection methods

During the evaluation various methods were used to gather general overview on the project performance, collect the necessary feedback on the project effectiveness, efficiency, impact and sustainability, and relevance and ownership. These included reviewing the existing documentation on the project, transect walks, mapping,

interviewing key informants, observation, administering questionnaires and holding focus group discussions. The rationale behind using each method is described below:

## 2.5 Evaluation of documentary information

Information that was consulted from official project documents included such as RUDI-BRITA project documents, mainly terms and scope of the grants and annual budgets, RUDI-BRITA Annual Progress Reports, especially quarterly and annual, and development and progress of project report. Information on similar interventions was also consulted from FAO, IFAD, World Vision Tanzania, Plan International, SIDO-MUVI Project, and Ministry of Agriculture, Food Security and Cooperatives, and other international and national NGOs. Internet sources also provided complementary information for desk review on the subject matter.

## 2.6 Transect walk

This tool was used as an icebreaker by the team of researchers to familiarize themselves with the physical environment and infrastructure and to identify the locations of the beneficiaries. The research team walked the transects with insiders such as members of the farmers associations, RUDI staff, and APEX staff in various key locations, including paddy fields and machine houses (see figure 1-4). In some instances researchers walked long distances looking for beneficiaries who were scattered across the districts. Other areas where transect walks were difficult to conduct due to the scattered nature of the activities performed by beneficiaries in the districts.



Figure 1 Sign board indicating location for one of the Farmers Associations supported by BRITA in Kilombero, Nov 2014





Figure 2 One of the BRITA beneficiaries harvesting paddy crop in Kilombero, November 2014

It was through transecting, however, that researchers, with the help of the insiders, managed to determine the areas that seem to have positive project achievements (see figure 5 and 6).



Figure 3: Well performing paddy field which belongs to one of the BRITA beneficiaries in Kilombero, Nov. 2014

## 2.7 Resource mapping

This method was used in this particular evaluation as a powerful tool for a visual representation of the localities to be transected showing various resources (e.g. farms, irrigation systems, land, water sources, demonstration plots, and socioeconomic infrastructure including roads, schools and health facilities). Some project beneficiaries, such as smallholder paddy growers were involved in the exercise of mapping existing resources within their localities with the guidance of the researchers. Together with resource mapping, social mapping was used to show the arrangement and composition of households within different localities that were

visited. The social maps were generally used as introductions to discuss social stratification, inequalities, social problems and coping strategies in the respective localities. Through mapping exercises, the researchers were able to locate the areas with remarkable project achievements and best practices.

## 2.8 Interviewing key informants

Most of the key informants were identified by virtue of their positions and their knowledge in the districts, wards, villages and hamlets/sub-villages. In-depth discussions were conducted in a structured manner with individuals who were carefully chosen because of their knowledge about the project interventions. The interviews assisted the team of researchers to target the evaluation, both in terms of locations for the evaluation and the type of project achievements that were analyzed. These key informants (KIs) included members from the 3 APEXEs, 18 Associations, Districts Executive Directors (DED), Districts Agriculture Officers, Agriculture Extension Officers, Community Development Officers (CDO) and Ward and Villages Executive Officers (WEO & VEO) and RUDI staff.

These provided entry to the local key locations. They were important for giving information that sometimes would not have been obtained by other means, as they had a good idea of what went on in their respective areas.

Another asset of the key informants was that they were instrumental in facilitating the interviews with vulnerable groups. The most frequently used method of starting to gain the confidence of vulnerable individuals was introduced by a person from the area that they know, and hopefully trust.

## 2.9 Direct observation

Observations enabled the team of researchers to gather sufficient information even before interviewing started. In many key locations that were visited it was possible to observe project achievements as well as the interactions between them and their beneficiaries. Consequently, through this method the researchers were able to systematically observe existing trends, achievements and associated development,

and best practices. Additionally, observation helped in counting project beneficiaries in order to establish the relative magnitude and extent of the project achievements in each locality. The observations were systematic - a list of project interventions that beneficiaries were engaged in is appended to this report. The method was useful in the sense that it helped the team of researchers to observe the actual situation of smallholder paddy growers and the type of project activities targeted them.

#### 2.10 Questionnaires

These were administered to the purposively selected beneficiaries in the three (3) districts of Kilombero, Iringa Rural and Mbarali covered by the evaluation. The questionnaires were used in order to gather quantifiable data which provided information about economic activities of association members, number of beneficiaries and the like in the study districts. Related to this, questionnaires were designed to gather quantitative information to triangulate the data collected through free interviewing and to find out the extent and magnitude of project achievements.

#### 2.11 Focus Group Discussions (FGDs)

Focused Group Discussions (FGDs) were held among Apexes, Farmers associations, representatives from the farming communities and some key informants. The homogeneous groups of all stakeholders were optimal for in depth information about the project achievements. In addition, FGDs with the identified informants served to provide more and better information than could be obtained in a much more time consuming exercise of individual interviews with the same people.

#### 2.12 Data processing and analysis

The data that were gathered were processed and analyzed both qualitatively and quantitatively. Qualitatively, the researchers first translated and categorized them into various themes and sub-themes identifying the project feedback on the achievements, lessons learnt and best practices and challenges encountered in the course of implementation. Eventually, the data was synthesized before making conclusions.

## PART THREE

### PROJECT STRATEGY AND IMPLEMENTATION ARRANGEMENTS

#### 3.1 Introduction

Part three presents the Project strategy and implementation arrangement, with special focus to the structure and coordination of the implementation team. It also explores the monitoring and evaluation aspects.

#### 3.2 Project Strategy

Despite the challenges which affect development of rice sector in Tanzania, there are opportunities to address the shortfalls. The economic importance of rice as a cash crop is at an increasing rate. At the local market, demand for rice exceeds its supply. Rice production in the country is predominantly practiced by smallholders, who are potential in bridging up the supply gap. Tanzania is endowed with arable land for rice production and abundant water resources. Availability of quality paddy seed is also not a problem, despite the limited capacities of smallholders to purchase high quality seeds. Existing political will as evidenced in official government statements and documents, should be translated into actions. In particular, the production of rice is accorded high priority as one of the means of meeting the country's food security needs as well as economic growth in both rural and expanding urban areas. It is against this background that RUDI proposed a focus on six strategic areas so as to improve rice marketing system that responds to the needs of smallholder producers. RUDI's six strategic areas are discussed below.

##### 3.2.1 Access to Agricultural Finance

In Tanzania, agriculture is characterized by smallholder producers considered risky and expensive to lend. Furthermore, agriculture's low profitability does not allow farmers and agribusiness to earn adequate returns for sustaining livelihoods and re-investing in the sector. Besides, financial management capacity of the rice producers is limited. In view of this, farmers were facilitated to join existing farmers groups and associations which in turn were strengthened in order to improve their bargaining

power and accessibility to credit. Furthermore, the strategy also facilitated establishment of warehouse receipt system as one way of improving access to extension services, farm inputs and product markets among smallholder farmers.

The farmer groups were trained in business skills, with special focus on strategic planning, record keeping, negotiation skills, leadership, branding, sales, and marketing. They were also trained in gender, good governance, and supported in the development of business plans. Today, the farmers group act as vehicles for the provision of a range of business development services (BDS) to their members such as access to suitable and affordable storage facilities, undertaking of joint marketing of their produce, procurement of inputs and improved access to credit services as well as marketing information.

Under this strategic area, the project facilitated meetings between financial institutions and APEX organizations with the aim of linking them. The Apex organizations also have been linked to potential financial institutions and banks and reputable insurance companies. The project also works with member-based financial organizations such as VICOBA that was supported in developing their capacities to provide affordable and appropriate financial services that can link marketing and production. The micro-finance value additions to the farming communities include enhancement of competitiveness capacity in marketing systems, enhancement of productivity, diversification and value-addition.

### 3.2.2 Improving Farmers Incomes

Under this strategic area, the idea was to promote warehouse receipt system that ensures producers to get better price of their produce, earn more and have reliable sources of food and income. The overall efficiency of markets, particularly in the agribusiness sector, is greatly enhanced when producers and commercial entities can convert inventories of agricultural raw materials or intermediary or finished products into a readily tradable device. Since warehouse receipts are negotiable instruments, they can be traded, sold, swapped, used as collateral to support

borrowing, or accepted for delivery against a derivative instrument such as a futures contract.

Warehouse receipts are documents issued by warehouse operators as evidence that specified commodities of certain quantity and quality have been deposited at particular locations by named depositors. The depositor in this case would be a farmer or trader or even a processor in the rice market. There are a number of ways in which a WRS can be used to enhance the performance of rice markets. The ability to readily transfer or register an interest in title to a specified commodity allows a farmer's produce to be readily used as a form of collateral. This potentially overcomes one of the major constraints facing smallholder farmers seeking access to commercial bank finance in the region. WRS is indeed a system of financing. However, it can have positive impacts on price stability by encouraging storage just after harvest, but this is not always guaranteed. The strategy involved using government owned storage facilities previously under the cooperative movement by rehabilitating them for collective marketing / bulking of produce. This improved the quality of rice sold into the market. The project promoted the basic understanding of warehouse receipt system through awareness creation.

The system has a potential to provide tangible benefits to small-scale producers as follows: Remunerative access to markets, since the producer can choose to sell deposited produce at a point in time when s/he thinks market prices are favorable thus making the producer less sensitive to post-harvest (usually downward) price fluctuations.

- i. The provision of guaranteed early credit, because the warehouse receipt for deposited produce can immediately be monetized (normally at 70-80% of the volume at current market price for the product).
- ii. Household food security, because the depositor can withdraw his produce from the warehouse at a later point in time and at the same price s/he received at the point of deposit even if the market price for the commodity has sky-rocketed (provided s/he pays warehousing costs and has repaid the bank the principal amount plus interest), and b) because the producer will have cash in hand.

- iii. A decrease in post-harvesting losses as harvested crops is quickly deposited in warehouses. Losses resulting from warehousing, if any, are borne by the warehouse keeper.

### 3.2.3 Improving Post Production Handling

Introduction of more efficient technologies for handling, drying, storage and milling rice at the village level is essential to reduce post-production losses. The present impressions are that post-production is labor intensive, as the operations involve hand-reaping, field sun-drying before threshing, threshing by trampling, and wind winnowing. This results in poor quality milled rice. Under this strategic area, the aim is to promote (i) use of certified warehouses to improve on quality, which translates into premium prices; (ii) strengthen producer groups in which members support each other to produce, process, package, and market their rice; and (iii) build producer's knowledge and skills in post production handling as well as awareness creation about grades and standards.

Equipment for harvesting and post harvest handling are very critical with respect to the quality of rice. Currently, there is very minimum use of these equipments. So there is a need introducing farmers and processors in using these equipments. In this respect the strategy would focus in (i) promoting agro-processing of paddy and value addition technologies; (ii) strengthening capacity of post-harvest and rural based agro industries; and, (iii) enhancing access to and use of improved post harvest, rural travel and transport, processing, storage and marketing technologies.

### 3.2.4 Reducing transaction costs through collective marketing

Transaction costs can be reduced through improvements in on-farm storage technologies, improving rural market places and improving provision of market information. The focus here will be on provision of pro-poor market information as a key ingredient in making markets work for the smallholder producers (issues related to storage have been addressed elsewhere). Market information is needed for farmers to choose what commodities to produce, what technologies to apply for

production, when to produce, for whom to produce, and when and at what price to sell. Market information also empowers the farmer with bargaining power for a better price in the market place. Without this, the farmer is greatly disadvantaged against middlemen and traders who often have better access to market information. In addition, market information can bring about stability in product supplies and prices in time and space. RUDI will use the farmer groups as platforms for market information dissemination, and will be working very closely with other players including the Ministry of Agriculture.

### 3.2.5 Favorable rice trading environment

RUDI identified and addressed policy gaps that hinder market access by small holder farmers. Enabling policy environment is need at different stages of the value chain, namely, production, trading and markets. This is one area where public-private partnerships can be seen at work. In collaboration with other stakeholders, RUDI will hold dialogue with the Government through the District Councils to address such policy barriers. The intention is to remove key barriers affecting smallholders in the rice sub-sector from operating profitably by improving the enabling environment and regulatory systems to facilitate the development of commercial markets for rice.

### 3.2.6 Cross cutting issues

It has been previously shown that women constitute a majority among the poor. Even though they contribute a significant share of labor to most agricultural activities, but they have little or no control of proceeds from their work. It is now recognized that it is not enough to just talk about inequality or to increase the participation of women in project activities. There is need for a bigger change to address the imbalance in equality. This project will address specific gender and sustainable agriculture issues facing smallholder farmers in the target Villages.

By integrating gender mainstreaming in development one ensures a holistic approach to empowerment and improvement of quality of life of the poor, especially women. It



also ensures involvement of all men and women in the development process. Successful gender mainstreaming will create awareness and appreciation of the importance of gender in development. The prioritized areas in this project will be:

- i. Women's integration and active participation in decision making
- ii. Women's integration and active participation in financial management
- iii. Women's participation in value addition activities
- iv. Women's participation in training and meeting activities
- v. Women's share in and decision making power over income earned to the family as a result of the project

The project worked closely with community development officers in the districts to identify and assess women in the selected villages the project is working. It ensured that time and arena for activities and training are adjusted to existing cultural frames so that both women and men have the same opportunity to participate. Further, gender segregated reporting was conducted and there was continuous dialogue concerning improved female participation in activities, management and decision making bodies.

The project used participatory development methodologies to create awareness towards women participation on the project. The project continued to encourage associations/apexes to establish special seats for women in their constitution so that both women and men are represented in all levels of organization. At least one third of the seats were set aside for women in the Executive Committee of apexes/associations.

The project conducted gender analysis and gender trainings to the field managers and the target group. These trainings built knowledge on the concepts of gender and create awareness on the importance of gender in the agricultural sector. The training enhanced gender planning, budgeting and monitoring and evaluation skills for the districts staff. Through skilled and gender sensitive staff and engendered

agricultural frameworks and Project gender were mainstreamed in the district agricultural projects for sustainable development.

### 3.3 Monitoring and Evaluation

According to the Project documents, including the Baseline Survey report, the Evaluation Team confirms that before starting the actual implementation of RUDI-BRITA Project, a Baseline Survey was carried out to establish benchmarks. In course of implementation, several interventions were also applied to monitor and evaluate the Project. Some of the interventions included:

#### 3.3.2 Activity budgeting and planning

This was done on quarterly basis in close collaboration with Norges Vel. Project progress reports confirm that this was actually done.

#### 3.3.3 Regular Progress monitoring and field backstopping visits

Regular field visits were conducted by both RUDI staff and Norges Vel to ensure smooth implementation of the Project. Reports on monitoring and backstopping visits were prepared and submitted to the Project Management.

#### 3.3.4 Bi-annual Project progress monitoring and reporting

Progress monitoring was conducted based on comparison of actual situation with a realistic planning of activities as reference document. Progress monitoring was executed by RUDI and reported in the quarterly and bi-annual progress report. RUDI compiled annual reports. Quarterly, semi-annual and annual reports were submitted to Norges Vel

#### 3.3.5 Project monitoring and auditing

Once a year, RUDI carried out a project monitoring mission .The main aim of these visits was to assess the progress of the project on the ground and support the management in planning and budgeting.

### 3.3.6 Mid-term review

Halfway into the project's second year an external mid-term review was carried out. The terms of reference for this mission were prepared by RUDI and reviewed by Norges vel. The main aim of the mid-term review was to assess the progress of the project's activities implemented. It further appraised to what extent the results and specific objective were going to be achieved during the course of the intervention. The review also examined the financial, institutional and managerial setting of the intervention. Its recommendations highlighted the approaches and means to overcome delays, constraints faced by the intervention.

- i. Impact monitoring was based on comparing the actual situation at beneficiary level with baseline data as reference information.
- ii. The review was to be conducted in participatory way in order to assure full involvement of beneficiaries and implementers.

### 3.3.7 Final Evaluation

At the end of the project, the final external evaluation has been conducted. The objective of this evaluation was to assess the impact and effects the project has made to its direct beneficiaries and their environment. The Terms of Reference for this mission were prepared by RUDI and Norges Vel. Selection of consultants who carried out the evaluation was done by Norges Vel.

PART FOUR  
ASSESSMENT OF THE PROJECT PROJECT RELEVANCE

#### 4.1 Project Relevance

Agriculture sector is one of the largest employers of Tanzania working population which employs about 67% of productive age. To date rural poverty is still high about 47%, unemployment and underemployment in the rural areas is still a problem, Low productivity, lack of proper marketing system and structures are the features of rural economy. Therefore interventions of the BRITA are still relevant to address the rural challenges. The few years of implementation some changes have been recorded, however it requires more time to be able to realize fully the impact of the Project. The other arguments to support relevance of the Project include the following:

- i. Food price index contribute more than half of the country inflation thus attain food self sufficiency control inflation
- ii. Agriculture is the largest contributor of foreign earning about 32.2% of total export,
- iii. The sector employs large part of the working population of which majority are poor thus targeting the agriculture sector is appropriate to reduce poverty level in Tanzania,
- iv. Most industries in Tanzania are primary processors of agricultural products thus the sector contribute about 65% of raw materials for Tanzanian industries
- v. Tanzania needs to attain its food Self Sufficiency for stability and development

In view of the above the sector still is underdeveloped, with lots of inefficiencies in production and marketing, poor farming tools and lack of appropriate credit facilities to finance investment in the sector. BRITA – III project focuses in rice value chain and aim at reducing some of the inefficiencies that still existing. Government effort through number of initiatives (BRN, ASDP, KILIMO KWANZA, DADP etc) has not generated the desired impact. BRITA –III compliment government effort to reduce the inefficiency in the sector so as to make farmers increase their income thus reduce rural poverty. The review team therefore sees the BRITA III project is still relevant and the selected value is also relevant and the areas of intervention are also relevant. However the approach used to

deliver the interventions may require some modification so as to achieve a higher impact as proposed hereunder.

PART FIVE  
REVIEW PERFORMANCE OF PROJECT OUTPUT

This section looks in detail at the performance of the value chain in terms of the implementation of approved work-plan as well as achievement of targets set a specified period.

5.1 The Project Goal and Purpose:

The project goal was “small holder paddy farmers in Tanzania better integrated into relevant value chains”. The Development objective of the project was to integrate Small holder paddy farmers into better and relevant value chains. The Project aimed at making farmers more competitive in the value chain through increased production, adopt innovative production and marketing technologies, access to better markets and financial services, enabling farmers have one voice through associations . The primary aim of the project is increased income through association and the targeted group being producers (farmers).

The goal and objectives of the value chain still valid and relevant however the team fears that the chain was not properly coordinated (chain fragmentation) as the chain actors don't seems to interact in a cohesive manner. More emphasis is seen in producers with less emphasis on other actors to make the chain work in coordinated manner. The team suggests that APEXES should be the leader of the value chain while RUDI should remain as a facilitator. This will ensure sustainability of the chain even in the absence of RUDI as a facilitator.

5.2 Outreach

The project aimed at reaching out 10,000 direct and 45,000 indirect beneficiaries in the Mbarali, Kilombero and Iringa Rural districts. The primary target being smallholder famers with main focus being women and youth and beneficiaries include input suppliers, traders, transporters and other actors in the paddy value chain. The Project has been able to reach out to 10,915 target beneficiaries which is equivalent to 109% of the target.

Table 1: Direct Beneficiaries

NUMBER OF MEMBERS IN OUR ASSOCIATIONS - BRITA PROJECT				
S/N	NAME OF ASSOCIATIONS	FEMALE	MALE	TOTAL
1	KATURUKILA	60	87	147
2	SONJO	45	54	99
3	MANG'ULA A	69	38	107
4	BOKERA	117	28	145
5	MKASU	157	54	211
6	KIBEREGE	117	35	152
7	VITANA MBASA	29	56	85
8	MBINGU	48	35	83
<b>TOTAL</b>		<b>642</b>	<b>387</b>	<b>1029</b>

OTHER MEMBERS IN SEVEN NEW ASSOCIATION				
S/N	NAME OF ASSOCIATIONS	FEMALE	MALE	TOTAL
1	MANG'ULA YOUTH F. ASSOCIATION	62	97	159
2	KIDATU WOMEN'S	159	-	159
3	MANG'ULA WOMEN'S	182	-	182
4	M'SUFINI	127	67	194
5	MWATA WOMEN'S	145	-	145
6	TUMAINI	42	61	103
7	MANG'ULA 'B'	101	72	173
<b>TOTAL</b>		<b>818</b>	<b>297</b>	<b>1115</b>

BRITA III PROJECT IRINGA ASSOCIATIONS				
		MEMBERSHIP		CONTACTS
		F	M	
1.	Ujodi FA	129	228	350 0757405741
2.	M'Kilima Irrigation Scheme	120	516	636 0753721239
3.	Tungamanga Irrigation Scheme	50	155	205 0763988998
4.	Makifi Farmers Association	75	130	205 0782820612
5.	Irunandu Amcos	48	160	208 0765858891
6.	Mlinge Irrigation Scheme	124	278	421 0756431637
<b>DISTRICT BRITA III PROJECT TOTAL</b>		<b>1659</b>	<b>4622</b>	<b>6282</b>
		<b>27%</b>	<b>71%</b>	<b>100%</b>
7.	Mangalali Farmers Association	99	72	171
8.	Jumuli Farmers Association	44	156	200
9.	Kanindombe Farmers Association	32	33	65
10.	Nauruho Amcos	34	27	61
11.	Ukumbi Amcos	42	39	80
		<b>251</b>	<b>326</b>	<b>577</b>
		<b>42%</b>	<b>56%</b>	<b>100%</b>

Description	Female	Male	Total
Kilombero	1460	684	2144
Iringa	1910	4488	6398
Mbalali	608	1765	2373
<b>Total</b>			<b>10,915</b>
Adoption (71%) with average 1 acre per farmer			8,295
Productivity Increase (15 bags of 100kg/acre)			124,431
Productivity Increase in kgs			12,443,100
Total sale increase (Tsh 650/kg)			8,088,015,000
Total sale increase in USD (1USD =1710)			\$ 4,729,833
Increase in Gross Income USD (51%)			\$ 2,412,215
Total project cost in for 3 years			\$ 1,903,151

### 5.3 Project Output

The project documents identified eight strategic intervention areas that will contribute to the overall project objective. This section will look at these outputs and how they contribute to the goal and overall objective the project in relation to the implemented activities.

#### 5.3.1 Increased skills in production and post harvest handling

The team conducted evaluation in three districts of Kilombero, Mbarali and Iringa Rural with the aim of finding out how the training activities to association members changed mindset in terms of production skills and post harvesting handling.

**Project Target:** the project intended to increase production of paddy by 25%, decrease post harvesting loss by 50% and 50% of supported farmers adopting sustainable and environmental sensitive production practices

**Achievements:** 94.2% of the respondents in Kilombero, Mbarali and Iringa reported participated in different production trainings. The reported training including Good agronomic Practices, System of Rice Intensification (SRI), Demonstration plots and

exchange visit which all contributed to the increase in yield from average of 1,500kg to 3,500kg per acre equivalent to 230%. Farmers interviewed, 71.6 % reported to have implemented the skills taught during trainings thus the increase in yield was the outcome of training in SRI, use of good agronomic practices, better yielding variety (SARO 5) and use of fertilizer.

The farmers interviewed also reported decline post harvesting loses to around 15% compared to 40% reported in the baseline. The decline in post harvest loss is due to farmer's knowledge on the best time to harvest the crop, proper packaging and storage.

The system of Rice Intensification enabled farmers to plant their crops with low level of water compared to traditional rice production. The survey find out only 27.5% of the interviewed farmers have adopted the method.

#### 5.3.2 Increased gender awareness at all levels in Apexes and associations.

Gender awareness component was assessed to see how it impacted to the community in terms of how the family interacts, community perceptions and how association give equal opportunities to women in leadership position, assets ownership and participate in decision making processes.

Project Target: this output aimed at equal participation of men and women in leading positions, 25% increase in number of women competing for leading positions in the associations and Apexes and Women have gained more control over resources by end of 2014

Achievements: the survey conducted by the consultant shows there is a clear sign of gender awareness in all areas visited by the team. 47% of the members interviewed reported to have attended different trainings organized by RUDI, and 82% agree that there is positive change in attitude towards women roles at the household's level. Furthermore, 53% of other respondents who were not in BRITA project confirmed that the society is changing and the way women were perceived to have specific roles to play in the household and in the community. Also women participating in the



association keep on increasing and women in leadership position in the association have increase from 30% (baseline) to 40% according to the survey.

Furthermore, 71% of women participated in the survey said currently money obtained from the sale of produce (Maize, Rice, Banana, poultry etc) women have control and are responsible for budgeting for the family expenditures something that was not happening before gender awareness was raised. In all districts visited 93% of women reported that they can now own land, home furniture's and other assets just like men.

Despite increase in gender awareness in the associations, Apex and community in the project areas, the survey showed that, BRITA is not the only project that has brought about the changes. The changes reported were contributed by many factors. The respondents identified other organizations such as Concern, Care International, MIICO, Religious institutions, media, economic hardships, interaction with community have also played a great role either directly or indirectly in the change of behavior and perceptions.

### 5.3.3 Associations are linked to appropriate financial and insurance

Lack of appropriate financial credit was one of the challenges the project aimed at addressing by linking the associations to financial institutions through the APEX organization.

Target Indicators: At least 60% of the famer's access financial services and increase in number of associations willing to offer credit services

Achievement: During the survey it was evident that credit was accessed by all three Apex organizations in terms of inputs credit and working capital for associations that have processing machines and those which operated WRS were given credit to pay for part payment to farmers. The total credit amount to over TZS 575 million provided by NMB (2010 – 2012) was given to 16 association members and the credit facility given to the associations was fully recovered. However, most of the associations which operated the WRS incurred losses (Katurukila, Vijana Mbasu and Uturo). The

main reasons for the loss being high operational cost to operate WRS, high cost of capital (interest) and timing of the credit facility.

The associations which were given working capital to operate husking machines made small margin. This credit facility benefited very few members in the association mainly those that had bought shares in the company that operate the machines. The poor performance of WRS led to drop out of farmers in the association<sup>3</sup>. The team proposes that, the Project should work with financial institution with special product designed to suit farmer's environment that delivers the desired outcome to farmers. VICOBA is one of the approaches that can bridge the demand for finance to the farmers. However, the credit amount that can give to farmers is low compared to the level of investment required by paddy farmers. The system takes time to mobilize resources among members before members could get credit.

#### 5.3.4 Functioning collective marketing systems established and utilized by 18 associations by end of 2014

The deliverable aimed at linking farmers with viable markets that will give farmers the best price to cover his production costs and a margin.

Project Target: 70% of the farmers of which 50% sale their produce through the warehouse, 18 warehouses licensed on time by TWLB by end of the year 2014. 18 Warehouse renovated and equipped with supportive device, 18 warehouse develop long term strategic plan and 80% of members sensitized to participate in collective marketing

Achievement: During the evaluation survey it was noted that two approaches were used to implement this output. The first approach was WRS/ICS in all villages which had a warehouse which was implemented 2010 - 2012. However this approach did not perform well (Vijana Mbasu, Uturo etc) failed to break even, the reason for the failure were high costs of operating such system (collateral manager, TWLB licensing fee, lack of experiences, government policy (export burn and import of cheap rice).

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<sup>3</sup> Match maker report also pointed out this problem.

Despite the existence of such hindrance factors mentioned above, farmers could still make profit had RUDI supported farmer to make proper market due diligent and separated timing of the selling of the stored rice<sup>4</sup>. All warehouses had obtained credit from the same financial institution that demanded repayment of the loan at the same time, which compelled all farmers (warehouses) to sale their produce at the same time. Thus the release of the rice in all three districts at the same time led to flooding market. This could be avoided if due diligent and proper selling plan was in place.

The second approach was collective market system whereby farmers collect their produces together store in one place waiting for prices to increase without offering advance. This facilitated higher bargaining power. The capacity of the producer association is still weak to bargain for higher prices.

The team recommends for further capacity building to the association and those that have not completed building their own warehouses to be capacitated to finish the construction.

#### 5.3.5 Members of the associations strengthened to advocate for their needs.

The deliverable aimed at discussing and resolving policy issues that affect the rice subsector (district policy)

Target: 2 Private Public Dialogue (PPD) conducted by all Apex annually, 18 associations and Apexes organization members trained on Lobbying and Advocacy issues

During survey, it was reported that there was district multi-stakeholders meeting to address the policy issues (at districts level) that affect the performance of the rice sector in the three Project areas. But no evidence that at least one policy issue identified (warehouse ownership, crop cess and inputs subsidy) was addressed. The team is in the view that apex organization need to be capacitated in this aspect and linked to other organizations such as MVIWATA and TCCIA so as to jointly address all

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<sup>4</sup> Match Maker report also highlighted details of the factors on pg 13 onwards

the issues at district and national level. The establishment of the National Rice Council is a good initiative to address issues in the rice subsector at national level. However, if proper sources of finance are not established its operationalization and sustainability will be at risk.

#### 5.3.6 Increased organizational capacity and skills in 3 Apexes and 18 associations

Target: Associations and Apexes trained in leadership and good governance, quarterly business councils meeting conducted by all Apexes, 80% of targeted association members trained and sensitized in leadership and Association development by 2014

Achievement; The three apex associations have received different capacity building supporting training including financial support to foot for the operational activities. The apexes have managed to facilitate financial linkages for its members. The apex organizations are well structured, and have good constitution that engages its members. 79% of the leaders acknowledged to have received leadership training at different times. Furthermore, among association members only 43% of respondents who acknowledged to have attended leadership training. In measuring the efficacy of the provided training, the team looked at the roles of the associations and apexes and how the leaders have been able to achieve them. The roles that were supposed to be done by the apex are not properly addressed, these includes the summary below

- Market linkages to its member associations to different market. In Mbarali only last season the apex linked its members with Strategic Grain Reserve (SGR) which bought about 6,465 tons of RICE from its member in Mbarali. However no such initiative done in Kilombero and Iringa.
- Link with agriculture inputs (fertilizers, insecticides and herbicides) to make sure its member get the right fertilizers and pesticides that are of high quality and at affordable rates. Initiatives were underway in Mbarali. In Kilombero associations are doing it by themselves instead of the apex. For example Vijana Mbasia in Ifakara has established own inputs shop

where its members are able to buy fertilizers and other inputs at lower prices.

- Lobbying and advocacy, despite getting verbal reports from the partner that the apex organizations have been doing lobbying and advocacy at district level we failed to get documented evidence that the some lobbying and advocacy were really conducted.
- Packaging and branding of their rice, the apex organization one of its core activities was expected to brand all produced rice in the respective districts before selling to different markets. The activity is only done in Mang'ula A association where the association has printed its packaging materials that are used to pack rice in different sizes.

The evaluation team therefore is in the view that the apex associations have not capacitated enough to make them perform the roles they are supposed to do. This has also led to low income to the apex as members do not see the benefit of joining the apex hence do not pay annual fees. In view of that the issue of sustainable is questionable. Similarly some of the associations are performing well while others are not thus issue of sustainability to most associations is still questionable.

#### 5.3.7 Associations have increased their business and entrepreneurship skills and capacities.

Target: All associations and three apexes trained on business skills and entrepreneurship, 40% increase in member's utilization of business opportunities through associations and apexes, improved cash flow at association and Apexes

Achievement: 63% of the farmers interviewed acknowledged to have received different training in business skill and entrepreneurship. There is clear evidence that associations are trying to develop entrepreneurship attitudes by incorporating value addition in their activities. Seven associations visited had processing machines for value additions and farmers initiatives to utilize such facilities to improve their income and income of the associations. However

despite of doing value addition so as to sale their produce at higher prices, the associations failed to attract a better prices due to lack of proper labeling and packaging to convince customers their rice is of high quality as being advocated in their groups. Some of the installed machines do not function properly (Mbingu, Idodi) to allow farmers have differentiated products that could be sold at premium prices,



At least 38% of the respondents managed to establish other income generating activities as part to leverage their incomes. This include animal husbandry, petty business, and horticulture which helps farmers to leverage their income throughout the year and enable them store their produce for sometimes waiting for higher marketing price for their produce. However only 29% of the farmers interviewed reported to have established the income generating activities.

Cash flow in most association is a problem because most of the associations lack income generating activities and the main sources of revenue being annual and entry fees, and most of the member do not pay the fee due failure to get the benefits from the association. All apex organizations have cash flow problem as they cannot meet operating expenses thus depend RUDI to pay for the monthly operating expenses.

### 5.3.8 Increased organizational capacity of local project- implementing partner

The RUDI team members in the respective district have the sufficient knowledge required by their position. Frequent training and other capacity building organized by RUDI equips its staff members with the required skills.

In terms of adequacy with respect to the project areas the number of staff is adequate; however the implementation approach makes the number to be inadequate. According to the team, most training in marketing, agronomy and business skills are being provided by the field teams (3 per district plus one intern). The same people conducts monthly monitoring visits to all associations, produce monthly, quarterly and training reports and quarterly plans. Each district is expected to reach at least 5,000 direct beneficiaries. The number of targeted beneficiaries with the given number of field staff it is difficult to reach the stated target using the direct implementation approach. The evaluation team tried to establish how the team reached the 6,243 members in Iringa and could see how such figure was reached. The figure is achievable if a different implementation approach is used. The team therefore suggests a different approach or increased number of staff at all districts to enable them reach more farmers and other beneficiaries.

PART SIX  
ASSESSMENT OF PROJECT COSTS AND FINANCING

6.1 Project Costs and Finances

January, 2010 the Norges Vel signed a contract with RUDI to implement BRITA project in Kilombero, Iringa Rural and Mbarali. The project cost was estimated USD 2.9 million and to finance the activities of BRITA -III for a 4 years period. The cost was broken down as shown in the table 2 below.

Table 2: Project Costs

Year	Budget	
2010	391,804	
2011	552,020	
2012	600,683	
2013	713,742	
2014	648,171	
<b>Total</b>	<b>2,906,420</b>	

6.2 Financial Performance

6.2.1 Flow of Funds

The Project opened four special accounts (RUDI HQ, Kilombero, Mbarali and Iringa Rural) through which funds are being disbursed to the Project. At the beginning of each quarter RUDI is required to submit the amount approved for the specific activities to be done in the quarter. The accounts are audited every year to ensure proper usage and accounting procedure was followed.

Despite a good system of flow of funds, the review team finds that the funds are not disbursed on time which caused the implementing partner to postpone activities to the following quarters as reflected in most quarterly progress reports. This is not a health approach especially in the agricultural projects which are seasonal, thus such practice hampers the performances of the projects as reported in quarterly reports.



### 6.2.2 Disbursement of Funds

As at 31 December, 2013 total amount of funds disbursed for the Project is less by about 19% of the budgeted amount for the four year's period. Delays in disbursement of the Project fund lead to weak capacity on implementing approved work-plans hinder Project performance. Table 3 shows the cumulative disbursement by Financier for the Project period up to March 31st, 2011.

Table 3: Cumulative Budget and Expenditure

Year	Budget	expenditure	Percentage
2010	391804	459977	117%
2011	552020	551837	100%
2012	600683	652382	109%
2013	713742	698932	98%
2014	648171		0%
Total	2906420	2363128	81%

### 6.2.3 Expenditure

BRITA III cost for the first four years period amounted to USD 2.906 million which is equivalent to 81% of the planned expenditure. Since implementation started 2010, the total expenditure amounted to USD 2.363 million. The team noted that the Project is at its last stage of implementation. The spending is almost the same compared to the Project budget as shown in table 3 above.

The contribution by the beneficiaries on the project costs was observed during the evaluation exercise. The target beneficiaries have been contributing in building structures for warehouses and purchase and installation of the milling machines. However, from the observation there were other funders who also contributed in the in financing the purchase of milling machine and other association structures. Example of these donors includes USAID Compete, Nafaka, BRN and Roman Catholic. However as already explained in other sections there is no harmonization of different Projects including identification of areas of synergies among Project. It is difficult to distinction the contribution of each donor as the contributions other

donors working in the same area are not documented in the plans or recognized in the implementation reports

### 6.3 Financial Reporting

The donor requires preparing quarterly, bi-annually and annually performance reports that consolidates the physical and financial progress showing cumulative actual expenditure against the respective budget for the quarter and yearly and submit within 8 days after the end of each quarter and 15 days at the end of each financial year. After examination of the financial reports availed to the team it was realized that RUDI submit the reports to Norges Vel in accordance to the time frame stipulated in the contract.

Audit reports shows that RUDI has been receiving unqualified audit opinion from auditors who conducted the audit in accordance with international standards on audit. The annual budget implementation was satisfactory and as in most of the years was above 90 percent. The ratio between administration and ProjectProject budget is within the acceptable range, below 17 percent of the total costs. From the audit report good financial control is observed, however the field observations by the evaluation team shows that RUDI head office issue activity based on imprest to the ProjectProject officers to cover field expenses. Therefore field officers in the three locations don't have annual plans and budget, which implies that the management of plans and budgets is highly centralized to the RUDI head office.

### 6.4 Annual Work Plan and Budget (AWPB)

Annual Work Plan and Budgets are prepared annually on time and submitted to Norges Vel for scrutiny and approval. AWPBs include activity plan and budget information for ease of measuring performance.

During the evaluation, the team noted that the field teams (Kilombero, Iringa Rural and Mbarali) do not have the Project documents, annual plans and budgets as monitoring tools towards achieving their annual objective. The implementation teams especially the field team do not have proper M&E system to enable them to track the milestones over the month, quarter and annual basis. The problem was noticed in all field offices (Kilombero, Mbarali and Iringa Rural) and RUDI HQ.

PART SEVEN  
ASSESSMENT OF THE PROJECT PROJECT EFFECTIVENESS AND EFFICIENCY

7.1 Assessment of the Effectiveness

- a) The Project Project has been using the capacity building of associations as a main approach to build rural income. This was achieved through supporting 18 associations and 3 apex organizations in the three Project Project areas. There is a considerable improvement in skills on production and post harvest handling for male and female members of 18 associations. Through SRI the Project Project managed to double the production from average of 1,500kg to 3,500kg. Therefore the strategy of using demonstration plots as a way to train farmers proved to be effective and well appreciated by farmers who were interviewed by the evaluation team. However there is no good monitoring and evaluation system which track the adoption rate of individual farm level. The TOT was an alternative approach to address the challenge of limited operation funds. In 2013 in Iringa the field team trained directly 50 lead farmers who eventually trained 226 farmers. But it is not easy from the field team to establish who among 226 farmers were able to adopt the skills at individual farm level. Likewise in Mbarali 1042 farmers were trained during the season of 2012/2013 using TOT approach. However is difficult to establish how many farmers indirectly apart from 1042 trained were able to adopt the SRI technique.
- b) Also through the Project Project farmers are now using modern rice milling machines which not only performing the de-husking function but also removing stones and sorting into different grades. A total of 8 machines are owned by associations and apexes. In addition farmers have improved storage infrastructures whereby the totals of 14 storage facility with capacity between 50 to 300 tones are owned by the association or villages where these association members are living. However in most cases the storage of rice didn't translate into good price of rice.
- c) While there is great rationale for the 18 associations to be linked to appropriate financial and insurance services through their Apexes to be able to finance their warehousing receipt system. However despite of the good intensions the financial linkage didn't help to address the issue of low price to farmers. Most of loan

borrowed from NMB and CRGT were supposed to be paid over a specified period, which all the recipients were compelled to sell during the same period which significant negatively impact to the price received by farmers. In addition the warehousing faced the high cost of operations<sup>5</sup> which cannot be covered by the commission from farmers' contributions which in turn makes the sustainability of these systems questionable.

- d) With regard to the advocacy function through association and apexes, there is no strong evidence that this role was performed by the apex or association. The strategy is a powerful tool to bring stakeholders from private and public sector to discuss amicably the problems facing the sector at districts level and how to address such problems. BRITA needs to develop a better mechanism to assist the associations to identify advocacy issues in the respective districts including collection of evidence to inform the local authorities and national policies. Furthermore there is a need to link the association with the farmers' organization and advocacy institutions' like MVIWATA, ACT and ANSAF.
- e) Despite of the clear evidence that associations are trying to develop entrepreneurship attitudes by incorporating value addition in the in their activities, the association failed to attract a better prices. The installed machines do not function properly to allow farmers have differentiated products that could be sold at premium prices. Only 29% of the farmers interviewed reported to have established the income generating activities. Therefore BRITA need to reassess its methodology to entrepreneurship training to employ a more action oriented training as opposed to theoretical classroom training.
- f) Despite of the fact that the respective district teams have the sufficient knowledge required to perform their function, frequent capacity building training organized by RUDI equipped its staff members with required skills. Training in Monitoring and evaluation for Project staff should be given priorities as this was earmarked as the weakest area in the field team. In addition the ProjectProject needs to leverage the presence of staff in the respective Local Government Authority to ensure a wider outreach with efficiency in service delivery. Ideally each district council has extension

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<sup>5</sup> Collateral manager, Registration fee at TWLB,

officers<sup>6</sup> who could be incentivized to implement some of the project activities. In addition the use of district staff will ensure the sustainability of the project.

## 7.2 Assessment of Project Efficiency

The evaluation team attempted to relate the benefit accrued as results of Project interventions with the investment by BRITA in the past three years. 10,915 farmers who are members of the 18 associations were reached directly through various capacity building Projects. Increase of production and productivity and access to market are core interventions facilitated by the project. At individual farm level 71% of farmers adopted the good agronomic practices using SRI where additional output 12,000 tones of paddy were produced.

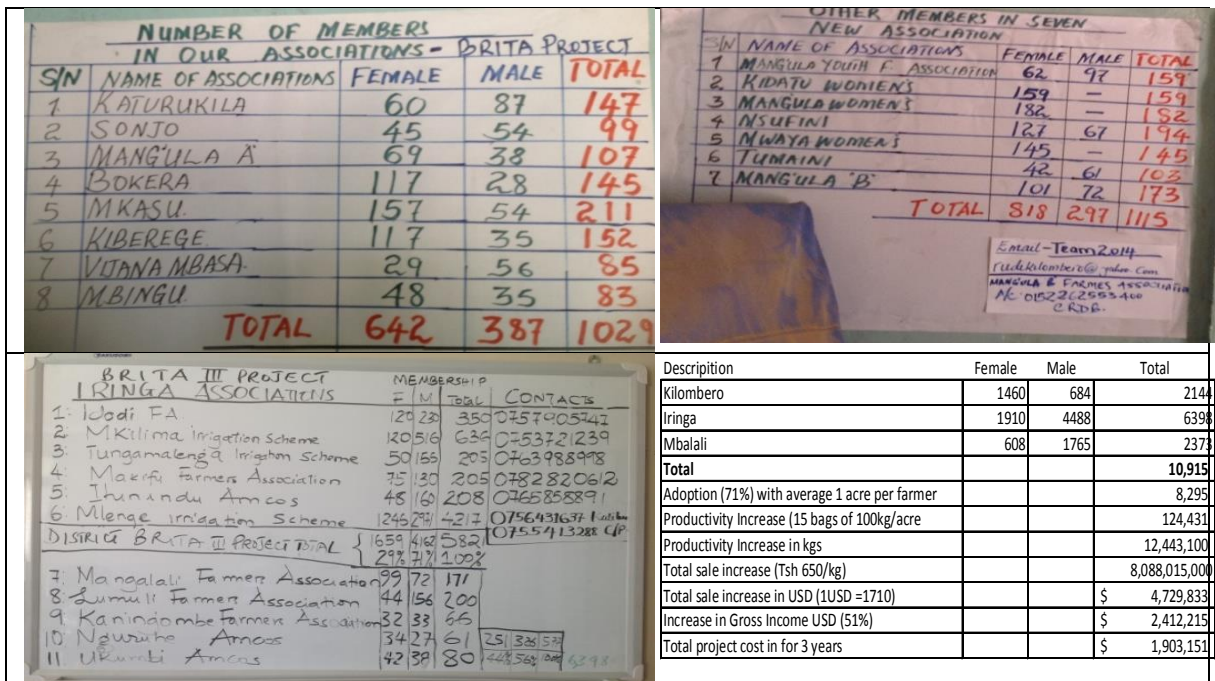


Figure 4: Project beneficiaries and gross income increase

The increase of productivity as result of adoption of SRI and individual farm level translates to additional revenue of Tsh 8.1 billion (USD 4.7 million). This leaves the farmers with gross income of USD 2.4 million. The cost per beneficiary in the three years is USD 174 compare to addition margin to individual farmer of USD 291. Therefore these figures imply that the strategies employed by the Project were

<sup>6</sup> All districts has extension officers/subject matter specialist located at village, ward and at DED offices

effective to reach the intended impact to the beneficiaries. As it is already discussed earlier, this conclusion does not mean there are no lessons for further improvement of the strategies employed by the project.

## PART EIGHT

### ASSESSMENT OF IMPACT

The study was conducted in three districts (Kilombero, Iringa Rural and Mbarali) indicate that BRITA project impacted direct and indirect beneficiaries at different levels. The impact of the project can be seen at individual farmers, associations and at APEXEs. The following are some of the impacts brought out by the BRITA project:

- **Productivity:** Increase in paddy productivity from the average of 1,200kg/acre as reported in the baseline in 2010 to average 3,500kg/acre in 2014 and in some case the increase is up to 4,200 kg/acre. This has been possible due to the introduction of System of Rice Intensification (SRI) approach and training in Good Agronomic Practices (GAP), proper planting spaces the use of high yielding variety (SARO 5) and the use of fertilizers.

#### Case 1: Safia Njoka from Mbasa Association in Ifakara



*The increase in productivity of paddy in the intervention areas was acknowledged by a number of beneficiaries. One of them is Safia Njoka in Kilombero district. She is a member of Vijana Mbasa association in Ifakara. She confessed that “after receiving training on best agronomic practices and business awareness from RUDI she was able to increase productivity of paddy from 7-8 bags per acre to 20-35 bags per acre”. Each bag is equivalent to 100kgs.*

*She continued saying “after selling paddy in 2012 I decided to pay school fees for my 2 children, one is attending technical school and the other is attending primary school”. In addition, “I used the money to start building a modern house which could have been not possible without engaging in paddy production”.*

*In 2013, “I used the money from paddy production to do finishing on my house as well as installing solar system as a source of electricity”. Likewise, “I used the money to establish half an acre of banana field close to house as alternative source of income”. For one year “I was able to harvest 1,000 bunches of banana, some bunches were sold to get additional income and others were used for home consumption”.*

*“I am happy that RUDI-BRITA interventions have changed my life and I will continue using the skills acquired to continue improving my livelihoods”.*

## Case 2: Rahel Msigwa from Makifu Farmers Association – Iringa Rural



*My name is Rahel Msigwa, I am a member of Makifu Farmers association in Makifu village. In 2012 I was trained on good farming method for rice, from sowing of seeds up to the harvest. I followed what I was taught in the demonstration plot and I have an increase in harvesting compared to what I used to harvest before the training from RUDI. In the first year I did a trial for two small plots. One of the plot I used traditional method and the second plot I used the recommended farming practices I learned in the class. In the plot which I used normal traditional method, I harvested 1.5 bags while the second plot with recommended method, I harvested 3.5 bags. In the following year I decided to cultivate 1 acre and harvested 18 bags. With the harvest I was able to send my children to school. Two attending vocational training courses in Iringa and Dar es Salaam and the other 2 are in primary school.*

- **Food Security:** Increase in paddy production and productivity has also contributed to addressing the challenge of food security both in the Project area and the country at large. Currently, the participating farmers are more food security compared to before the project interventions. For example farmers in Mkilima association at Pawaga division in Iringa Rural confessed that they used to experience food insecurity for many years and depended on the food support from the government. But due to project interventions and establishment of irrigation scheme in the area farmers have become more food secure than before.
- Before the introduction of SRI approach, farmers used to broadcast seeds without proper spacing. The use of SRI approach has led to the decrease in costs of production as it requires less seeds 2kg per acre instead of 15kg. The SRI approach



has proved to increase productivity even if local varieties of seeds are used. The increase in yield has increased farmers income by 233%. Before BRITA interventions farmers used to get between 800kg and 1500kg at the price of 650 per kg farmer earn gross income of between TZS 520,000 and TZS 975,000. The average production costs per



TZS 860,000<sup>7</sup>, thus very few farmers reached the breakeven point. The increase in yield from 1,500kg to 3,500kg per acre increased farmers income to TZS 1,975,000 hence an increase of gross income of TZS 1.0million. In general, the increase in productivity can be attributed by BRITA project intervention by 60% and the remaining percentage can be attributed natural factors like good weather and intervention of other projects and organizations such as district councils, AGRA, NAFKA, research institutions, etc.

- A reasonable number of farmers who are not directly participating in the project have benefited from project interventions especially in the application of improved agronomic practices (SRI). During the study, it was clearly observed that several paddy growers close to those participating in the project have adopted SRI technique. A good example is farmers in Mkasu village in Kilombero district where evaluation team visited farms which were not harvested and saw how farmers adopted SRI technique.



- Capacitate Association: Some of the associations have tremendously improved their business performance especially those with milling machines and warehouses. This has been possible due to business skills, entrepreneurship and postharvest handling



trainings conducted. Some associations have been able to store paddy, mill and sell rice instead of paddy and obtain a relatively higher price. In 2014, associations in Mbarali district have attracted National Grains Reserve Agency (NGRA) to buy paddy from farmers. 4 associations have been

involved in this transaction where the stored paddy sold at Tsh.650/= per kg which stimulated private buyers to increase the buying price. As a result the market price of paddy and rice increased from TZS 460 per kg to around TZS 720 per kg

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<sup>7</sup> Detailed costs of production per for all Project area is as shown in the annexes

- Financial and Inputs Linkages: Due to the project interventions, Apexes have been able to facilitate financial linkages with NMB, FBME, CRDB, Post Bank and CRGT; facilitate inputs linkages with private and public institutions such as KATRIN research institute, YARA, AGRA and individual inputs suppliers. The increase in yield would not have happen if the effort to link farmers with financial institutions to get credit to buy required inputs was not done despite of its challenges. The establishment of VICOBA in the Project is expected reduce the cost of capital once all are able to finance enough credit to all its members. VICOBA like UPENDO in Mbarali has been able to mobilize about TZS 19million in total (savings, shares and community fund) which are able to provide loan to its members. The loan amount is between TZS 200,000 as minimum - TZS 2,000,000 as maximum. Upendo VICOBA has the ability to finance cost for one acre for all 30 members. The interests, processing fee and time to process are very low compared to banks.



**Case 3: Rebecca Msigwa benefited from VICOBA**

		<p><i>Rebecca Msigwa married woman with 2 children. She is member of VICOBA in Makifu village where she received a first loan amounting Tsh 50,000 from VICOBA to start a small business. She was able to repay a loan and able to boworrow in number of rounds. She is curently running a business with total capital of Tsh 300,000. From the profit she has started to make bricks to improve her house by constructing three additional rooms.</i></p>
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- Post harvesting loss Reduced: Through project interventions, Apexes, associations and individual farmers have been able to overcome postharvest challenges by

harvesting on time and storing paddy in warehouse and hence increase the potential of optimizing the income. Knowing the proper time to harvest farmers avoided loss which could occur in the farm. Through associations farmers were able to collectively hire or build a warehouse to store their paddy. By storing in warehouse, farmers were able to avoid spillage, theft, and being destroyed by rodents or selling the produce during harvesting period where usually the marketing price is low. Through the association farmers can store together and selling their produce at higher prices as Mbarali sold paddy this season to National Food Reserve Agency at a price of TZS 650 higher than the price which was existing in the market of TZS 460.

- Gender awareness has increased by over 50% of the participants in the BRITA project. This can be reflected in the leadership position where at least 60% of the leaders in the associations and Apexes are women while 40% are men. This is contrary to the situation before project interventions where 40% of the leaders were women and 60% were men. Likewise, women participation in family's decision making over financial management, assets and income generated by the family has tremendous increased. However, this change can't hundred percent attributed by project interventions. BRITA project could have been contributed to 40% of the changes and the rest could have been attributed by other interventions by Care International, MIICO, radio, TV, church, mosque, various gender activists, etc. This is due to the fact that there is no huge different between farmers who directly participated in the training and study visits organized by the project and those who did not directly participate.

**Case 4: Adrea Mwambenengo from Azimio Mswiswi Mbarali**



*My name is Andrea Mwambenengo from Azimio Mswiswi, Mbarali. I received training from RUDI on Good Agronomic Practices, entrepreneurship and Gender. The gender training basically helped me to improve my life, firstly I have peace in my family and the participation in decision making on family issued has improved and the household income also improved.*

*From increase income I was able to build a house and start alternative income generation businesses. I started a grocery store and power generating plant which give us additional income apart from the income from rice farming. Previously before training from RUDI my wife had no say on the use of the household income. This demotivated her from participating effectively in the farming and other income generating work. But today we make decisions together on how to spend our income from household businesses and rice farming. We men do not stick to the plans but women do. Women are good planers and they stick to their plans, that why sometimes I take a lot of new ideas from my wife.*

*With additional income I am able to send our three children Baraka, Zawadi and Mwanaidi to the Secondary School. All three children are studying at Jakaya secondary school*

## PART NINE

### ASSESSMENT OF SUSTAINABILITY

This section tries to explain various factors which contribute to the sustainability of the project interventions on different aspects. It was observed from the field study that there are several issues that contribute to the sustainability BRITA project even in absence direct interventions as follows:

1. The introduction of SRI approach in paddy production has been an instrument for farmers to increase productivity. Since this practice increase productivity than the use of traditional agronomic practices (seeds broadcasting), it is obvious the knowledge installed to farmers will continue to be used by farmers even in absence of project interventions, hence sustainability.
2. Establishment of VICOBA to almost every association ensured access to financial services to farmers which could have been impossible for the same to access financial services in the formal financial institutions. The linkages that have been done so far through formal financial institutions faced a lot of challenges including high interest rates and absence of loans which cope with agriculture seasons. As a result farmers were not able to pay back the loans in accordance to agreed time period. Therefore, the presences of VICOBA where conditions are set by members themselves ensure access to financial services within their locality. A good example is Upendo VICOBA in Chimala at Mbarali district where they have more than Tsh. 21 million so far. A member can borrow a minimum of Tsh. 600,000/= and maximum of Tsh. 2 million.
3. Various trainings conducted by RUDI such as entrepreneurship, business management, record keeping, gender issues, leadership training, and training on how to start a business such as keeping chickens, pigs, cattle and running of small businesses such as small shops. The installed skills can be used by farmers and generate income even in the absence of project interventions and hence contribute

to the sustainability. However, more capacity building trainings are needed to newly formed associations which have not yet received these trainings.

4. During the life time of the project implementation, facilitators (RUDI staff and government extension officers) have improved their knowledge and skills in facilitating farmers on various issues. The gained skills can be used to support more farmers with or without direct support from BRITA project. This is in turn assuring the sustainability of the implementation of activities in the project areas.
5. Presence of Apexes and associations will ensure the sustainability of the activities in the project areas and outside the project areas. These are farmers' organizations existing in their localities compared to NGOs and projects which exist just in specific period and localities. However, Apexes must be strengthened well enough so as to have their own source of funds to avoid dependence syndrome. Also Apexes must provide better services to their members so that members can realize the importance of it by contributing entrance fees, annual fees and any contribution when necessary. So far all Apexes still depends on the project to cutter for their operational expenses, which means in absence of project funding their existence is questionable.
6. The delivery of various training was done by RUDI staff without collaboration with the LGAs staff. This makes the sustainability of services to farmers after project life questionable. LGAs have number of in-house skills such as extension, cooperative, community development, trade etc.

## PART TEN

### PARTNER ASSESSMENT

#### 10.1 Local Government

The Local government is the main partner in implementing the BRITA project. There is a relationship between RUDI and local government in all three districts visited. However the evaluation team feels that, there are no regular updates on what RUDI is doing in the districts council. The districts do not have annual plans, draft or approved budgets of BRITA project something that put the district not in a position to measure the contribution of RUDI to the district development. The survey team proposes a regular meeting including sharing quarterly plans and achievements reports, annual reports and budgets. The district is the most important partner therefore should be given enough attention. For sustainability and wider outreach BRITA needs to leverage the human resources by cooperating with LGA staff in agriculture, community and cooperative departments.

#### 10.2 Collaboration with ANSAF

The project collaborated with Agriculture Non State Actors Forum (ANSAF) in facilitating district quarterly platforms to discuss issues facing smallholder farmers. ANSAF facilitated some journalists and publishing agricultural articles related to the project activities. The collaboration was concentrated in Kilombero and not in Iringa and Mbeya thus RUDI should broaden the collaboration and share the success with such organization to spread the good practices to other actors in the districts which BRITA do operate.

#### 10.3 Collaboration with FAO

The project also worked in collaboration with Food and Agriculture Organization in Tanzania (FAO) under Southern Highland Food Systems project to mobilize smallholder rice growers across the country to establish Tanzania rice Council. FAO funded a meeting which was held in Morogoro where by smallholder rice growers

from Iringa, Mbeya, Morogoro, Shinyanga, Simiyu and Geita meet to discuss the process of establishing the Council. This is a very good initiative which will enable farmers across the country speak with one voice. However, strategy to make the council sustainable should be planned before its launching, key issue is how the board is going to sustainably generate revenue to meet its operating expenses.

#### 10.4 Collaboration with YARA Ltd

The project also worked in collaboration with YARA Ltd as a fertilizer supplier. The company offered free fertilizers to be used on SRI demonstration plots in Iringa. Also the company agreed to supply fertilizer to the project beneficiaries and pay back for installment. The team suggest, RUDI should reassess this strategy as the interest charged on the credit makes the fertilizer expensive than buying in the open market.

#### 10.5 Collaboration with CRGT

The project also worked collaboratively with Community Re-investment Grants Trust (CRGT). During the reporting period, the trust gave a total loan of 105mil to 7 milling machine in order to operate business by buying paddy, mill and sell rice. The team suggest, RUDI should reassess the interest (15%) charged on the credit makes the increase burden to farmers.



## PART ELEVEN

### REPLICATION AND UP-SCALING, RISK and CHALLENGES

#### 11.1 Replication and Up scaling

Due to the impact brought out by the BRITA project in the rice value chain, the project activities especially SRI approach can be up-scaled and replicated in other areas. The increase in production and productivity of paddy brought by the project indicate that farmers can improve their livelihood through rice value chain. However, precaution must be taken on the marketing aspect. Marketing system must be well established in order to overcome the challenges that still exist. It is worth noting that, the project is very successful in increasing yield to rice farmers in the three districts. However, there are a lot to learn from the challenging Warehousing Receipt System, Collective Marketing and access to finance. The project needs to document and share widely through various media both successes and challenges for other stakeholders to replicate in other rice growing areas.

While direct borrowing from commercial banks and other micro financing to finance the warehousing receipt system proved to be costly. The brilliant alternate strategy to facilitate the formation of Village Community Bank (VICOBA) proved to be affordable to individual farmer. Likewise the Warehousing Receipt System run by the association and Apexes needs to explore the opportunity of financing their operations through affordable borrowings from VICOBA/SACCOS or in other words link VICOBA/SACCOS with associations.

#### 11.2 Project Challenges

As it was already hinted in the various sections, the Project implementation was not free from challenges both internal and externally oriented. The following are some of the challenges that were observed by the evaluation team

1. According to discussion with RUDI and different reports there is a delay of funds disbursements from Norges Vel in some quarters resulted to the delay of the implementation of the activities. The main cause could be limited capacities to meet

funding requirements and adherence to new financial and narrative reporting procedures that were introduced by Norges Vel in 2013. It is important to take note that, most of the Project activities follow the farming calendar which might result to some activities to become no longer relevant once they have missed the farming calendar, hence important for both RUDI and Norges Vel to agree on the best ways of timely disbursement of funds.

2. Market linkages and market information for the project beneficiaries is not properly addressed. There loss making WRS partly was contributed by lack of sufficient market intelligence build in the system. Although partly was contributed by external factors including tax free importation of rice by the government, with good market information system this was supposed to be detected enough early by WRS operators/farmers and would have decided to release the stock before the market is flooded by cheap imports.
3. It was also noted that RUDI Field office and RUDI HQ faces coordination challenges with little ownership of the annual work plan by the district teams. This needs to be addressed by identifying the reason of high centralisation of planning and budgeting and corrective measures to be taken.
4. Monitoring and Evaluation Challenges was also observed at district level. It was very difficult for the field team to demonstrate that, they understand their overall ProjectProject targets and annual operational targets. This can only be solved by proper orientation of the district team on the ProjectProject document and participatory annual planning and budgeting. Most periodical reports written the field team lacks strong reference to the targets the overall targets in the ProjectProject document and annual targeted of the operational plans.
5. As it is already noted, given the BRITA Project areas along the SAGCOT area there are number of other donor projects in the same areas such as Feed the Future-NAFAKA, BRN etc the evaluation team noted a coordination challenges among different donor funded project. Fortunate some of the components funded by other donor projects are implemented by RUDI; RUDI needs to influence good coordination among donors in terms of sharing plans and approaches to avoid the danger of duplications and contradictions in approaches which might end to be confusion to the farmers.

6. Weather variability still hold to be a major challenge to the rice farmers, there are cases where the rain become too high or too little. For instance due to heavy rain in this season, there is a risk that farm field may be affected especially those which planted through SRI methods. This is because SRI method requires little amount of water compared to other farming method.
7. The approach of using lead farmers to train their fellow farmers on SRI it poses a risk of them to spend much of their time in their own farm field instead of training others. In addressing this, production managers need to do closer monitoring including designing incentives to these lead farmers so that they can implement the activity as per agreement. Further the project need to leverage on existence of human resources in the respective district councils.

## PART TWELVE

### LESSONS LEARNED

During implementation of the project some strategies worked some did not work. Both scenarios gave lesson to the implementing team that worth sharing with other development partners. The following are the lessons that worth noting by the team and other donors when designing the new Projects;

- i. Training on improved farming practices i.e SRI coupled with introduction of the recommended crop variety among paddy growers across the project area have proved to be a tool for increasing productivity among rice farmers. It has been learnt that SARO5<sup>8</sup> is relatively a new rice variety among farmers in Kilombero, Iringa Rural and Mbarali districts and in Tanzania as a whole. In addition even local varieties when grown using SRI proved to increased yield compared to the traditional methods. There is a need for continued efforts towards increasing the number of paddy growers by applying this improved seed variety and SRI if the country needed to transform its agriculture sector thus changing farmers livelihoods, increase income and improve food security among the population;
- ii. It is clearly understood now that it may not be easy to amend government legislations, policies, strategies and plans. However, lobbying and policy advocacy efforts for good business environment and provision of subsidies by Local Government Authorities and Central Government should be highly embarked on. Issues like cheap rice imports and other policy environment constraints could have been intervened by the capacity of BRITA to support associations to build evidence from grassroots to inform national policy.
- iii. Strengthening Farmers' Associations and Apexes is an essential instrument for wider outreach of farmer empowerment. Empowerment in this context refers to building capacity of farmers through their Associations and Apexes by training them on improved agricultural practices, good governance, gender, entrepreneurship, and record keeping. In addition this approach will ensure sustainability of the project

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<sup>8</sup> Improved semi aroma high yielding rice variety

services if the expertise will be built in the associations. Furthermore the sustainability depends on the financial sustainability of running the associations which not only ensure the sustainable service to its members but also the services which demanded by its members.

- iv. Linkage to the market depends on the management capacity of the associations and apexes to manage different operations that serves its members. These operations include, WRS, collective marketing value additions, linkage to finances and inputs etc. However the management of all these functions including having a proper business plan and cost recovery services is something which still needs to be worked on.
- v. To address the challenge related to adoption of good agronomic practices and other skills, campaign initiatives including usage of mobile videos mounted on special vans, brochures, drama, songs, poems, comedy, bill boards, and banners have proven to be the best approach in reaching critical mass on the improved farming practices and recommended seed variety among farmers. It is therefore recommended that BRITA uses multiple strategies to ensure messages reach more farmers apart from the famous Training of Trainers/ lead farmer approach.
- vi. One on one farming based extension services with paddy growers partners works better than a single meeting of all farmers. In the efforts towards improving productivity, one on one extension services with different farmers works better than one single meeting of many farmers. Because it is easy to learn from what other farmers are doing and discuss to come up with areas of synergies and collaboration.
- vii. Involvement of LGAs in planning and implementation of project activities is an essential requirement for sustainability of project outcomes. Also it has been learnt that in order to minimize duplication of resources, there is a need for working closely with LGAs. Having government RUDI Project's focal persons at national, district, council, ward and community levels will successfully minimized duplication of the resources in the Project area.

- viii. Using Training the trainers (ToTs) or training few lead farmers as a means to disseminate technology to target beneficiaries is cost effective way however quality, speed and outreach are limited. The assumption that the skills imparted to the few trained will trickle town to other farmers need to go along with clear incentive and monitoring plan this approach.

## PART THIRTEEN

### TEAM RECOMMENDATIONS

1. As part of reaching wider outreach even outside the Project areas there is a need for RUDI to strengthen its communication component in the Project to provide appropriate information that could help to spread the message on the productivity of SRI and SARO 5. When message is packaged well, it will definitely reach many farmers in the manner easy to understand and influence their cause of action or behavior. In addition, there is a need to establish mechanism to ensure that achievements already registered in SRI Farmer Field Schools trickle down into individual farmer plots. Farmers should be engaged in participatory arrangement to suggest practical ways of transferring the knowledge to other farmers.
2. While BRITA has good intentions in extending its effort to support new associations who are members of the of the three Apexes, however it is important to concentrate its efforts into few, while networking with other Projects such and Feed the Future –Nafaka, BRN and others to support others association. Joint planning with other donor project is very important to ensure wider outreach while addressing the risk of duplication of efforts.
3. Since SRI is the one which gives a lot assurance of the impact of the project intervention in the area of productivity increase. BRITA should give more priority on the use of its resources in areas. This should go along with addressing the constraints of associations and WRS and collective marketing in particular. Special analysis on the success factors of the association and apexes needs to be commissioned to further identify appropriate intervention strategy to further strengthening these organizations.
4. Good testimony on altitudinal change around gender was witnessed by the evaluation team. However more intervention is needed in this area to reach the entire community. BRITA must leverage the presence of community development officers employed by the respective district councils to implement its gender equality agenda.

5. Apart from addressing the challenges of linking the Apexes to the banks it is highly recommended that the Apexes, Associations need to be linked to institution like VICOBA and SACCOs. VICOBA/SACCOs are cheaper way of borrowing from internal mobilized savings. Therefore is a need of good linkage between SACCOs and Associations services such WRS. The linkage to commercial banks like NMB should be to bridge a gap of saving and borrowing within SACCOs as opposed to direct lending to association/apexes.
6. RUDI, Apexes and Associations should find a way to ensure that all associations have their business plans updated annually mainly reflecting the costs and financing sources of the collective marketing. This will ensure that cost minimization and revenues sources are well thought during the planning. This will ensure responsible borrowing from financial institutions which will ensure that, farmers are not affected with irresponsible borrowing.
7. Expansion RUDI activities including involvement in other donor funded projects such as NAFKA, has put pressure on RUDI organizational capacity, in response the organization has improved its capacity by recruiting staff at district level that are responsible for business and entrepreneurship and agronomy. What is required is to ensure these staffs are capacitated to discharge their duties industriously.
8. More efforts must be devoted in strengthening apexes so that they can provide services required by its members. This is very critical simply because currently the apexes have not played its role properly. As a result its member associations don't see the importance of their existence and hence the need for contribution. The strengthening should include but not limited to organizational and business skills.



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