

**ORGANIZING FARMERS TO MOBILIZE CAPITAL FOR IMPROVING
CASSAVA PRODUCTION AT KWAMSISI VILLAGE, HANDENI
DISTRICT TANGA**

LIDYA GIDEON

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

2020

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for the acceptance by the Open University of Tanzania a dissertation entitled, "Organizing Farmers to Mobilize Capital for Improving Cassava Production at Kwamsisim Village, Handeni District Tanga" in partial fulfilment of the requirements for the degree of Master of Community Economic Development of the Open University of Tanzania.

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Dr. Hamidu A. Shungu
(Supervisor)

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Date

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DECLARATION

I, Lidya Gideon, do hereby declare that this project report is my own personal original work and thus, it has never been submitted for a Master degree or similar award in any other higher learning institutions.

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Signature

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Date

DEDICATION

I, dedicate this work to My Lovely Sister Joyce Gideon for her love and great support she availed to me when I was studying.

ACKNOWLEDGEMENT

First and foremost I would like to thank God who save me in good health and skilled mind to undertake this study and accomplish this project. It is through his existence and influence that I have reached this academic stage.

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ABSTRACT

A dissertation of organizing farmers to mobilize capital through the formation of Village Community Bank as a result of the Community Need Assessment was done at Kwamsisi Village in Handeni District. The CNA revealed that loan accessibility is core problem followed by capital among Kwamsisi community. Though capital is second score but through discussion it accepted to take need number two. The objective of the study was to improve microfinance service in order to combine effort to initiate Village Community Bank which will cover all needs concern microfinance service. However, the established project of VICOBA will create a room of mobilizing cassava producer group to accumulate capital for improving cassava production. For the sustainability of the project, Cassava producer group was trained on entrepreneurship, management and introduced to Village Community Bank skills. Total of 30 cassava producers organized into group and started VICOBA which will be good source of improving Kwamsisi livelihood through established project by channeling capital to cassava production.

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LIST OF ABBREVIATIONS AND ACRONYMS

BoT	Bank of Tanzania
BRAC	Bangladesh Rehabilitation Assistance Committee
CED	Community Economic Development
CNA	Community Need Assessment
EAC	East Africa Community
FACU	Federal Agriculture Coordinating Unit
FAO	Food and Agriculture Organization
FINCA	Financial Institution in Canada
LS	Life Saver
MDGs	Millennium Development Goals
MEPs	Manufacturing Extension Partnership.
MKUKUTAI	Mpangowa Kupunguza Umaskinina Kukuza Uchumi Tanzania
MLA	Market Led Agriculture
PRIDE	Promotion of Rural Initiative and Development.
SEDA	Small Enterprise Development Agency
SIDO	Small Industrial Development Organization
SIDP	Sustainable Industrial Development policy for Tanzania
SMEs	Small and Medium Enterprises
SPSS	Scientific Package for Social Science
STF	Secure the Future
TAFOPA	Tanzania Food Processes or Association
TASISO	Tanzania Small Industry Organization
UNIDO	United Nations Industrial Development Organization

VFT	Vision Fund
VIBINDO	Vikundi vya Biashara Ndogo
VICOBA	Village Community Bank

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1 Background Information

Kwamsisi community engages in different activities to support their daily life, most of them depend on agricultural production focusing on crops like maize, cassava and cowpeas as well as animal keeping as their main sources of food and income (Handeni District report 2017). Their production is based on hand hoe which led them to harvest low yield and fail to meet their basic needs properly. Although they have plenty of land but due to lack of access to financial services, they fail to cultivate large area for high production.

There are some effort done by community to improve their standard of living but still financial accessibility is questionable, because development is impossible without cash which support the economic activities. Under such circumstances community cannot utilize their available resources. Failure to utilize mentioned resources in rural areas is contributed by many factors where by some are within community members and the rest are related to policy issues which affects all people both rural and urban.

In rural area most of the people like Kwamsisi village have made slight effort to utilize local available resources and when they invest they do it traditionally .For example majority of people practice farming as part of their culture to sustain their living and little is done to improve production in this sector. This led to scarcity of food which led government to buy food for the same people who could produce enough food for their life. Many actors failed to address this problem to community

due to several factors like failure to involve the community members in identification of their needs and prioritization. This should go together with local available resources. Some projects are initiated by few individuals or donors without the concern of respective beneficiaries where by at the end they leave little or no positive result in the community.

Access to capital has remained the challenge among the community members from Kwamsisi village, as there are very few financial institutions. Under such circumstances changing of their living standard become very slight because they cannot improve production in both crop and livestock, also establishment of petty/small businesses. Families are affected by this low pace of growth because they are unable to pay for quality education for their children. In connection with unimproved standard of living there was need to conduct participatory community needs assessment which would help them to identify their truly needs, prioritize them and proposing the right ways of solving their needs. Identification of needs will be a solution and good start for the better economic transformation and wellbeing of the community including the cassava producer groups.

Community Profile: The area of the study which is Kwamsisi village is located at Kwamsisi division, Handeni District in Tanga Region. Kwamsisi comprising two wards Kwasunga and Kwamsisi. Within these two wards there are seven villages namely Kwamsisi, Kwasunga, Kwedikabu, Pozo, Mkalamo, Kwanyanje and Kwandugwa. It lies between 5°10' latitudes and 38°34' longitudes and shares border s with Pangani District to the west, Pangani district (coast region) to the South, Mazingara division to the East and Mzundu Division to the North. Also

the Project is located 90km from Handeni District. As well division is found 40km from high way of Tanga ó Dar es Salaam.

The population of Kwamsisi is about 50529 where by 26228 are female and 24301 male. The Total population of children is 14757 whereby 6802 are boys and 7955 are girls by (Census report of 2012). The dominant inhabitants of Kwamsisi division are Zigua. There are some small tribes in the area which brought to work in the sisal plantations during colonial period. These were Sukuma, Hehe and Ngoni. In addition this community engaged in other activities as means of getting their basic needs include ~~amama Ntilieo~~ poultry keeping and cow and goat as well.

Kwamsisi is found in Tanga, climate is classified as tropical, with enough rain, and the winters are rainier than the summers in Tanga. The average temperature in Tanga is 26.3°C about 1290mm and most area get rain fall at least 775mm per year. Of precipitation falls annually. Agriculture activities based on crop production and animal keeping are major economic activities. The area is good for agriculture but some time rainfall become an obstacle to get high yields. Crop produced at Kwamsisi include maize, cassava and slightly sweet potatoes. Agricultural production are major economic activities which makes the village to be best in cassava and maize production. In addition they keep goat, cow, chicken and sheep.

Kwamsisi village has got different external opportunities such as ;The presence of NGOs operating in the area like WORLD VISION which deal with development issues and establish different projects concern health and wash project which facilitate some services like water supply, construction of bore holes, health center

and agricultural training based on food, business and crops production. The village has two dispensaries where services provided to the community. Laboratory facility and attendant is among problem facing this dispensary. For complicated cases the patient are referred to Mkata Health center. The village has one secondary school and one primary school, so children of primary and secondary education studying near home environment, even although others come from far away.

There are 3 tapes water and 1well which supply water to all parts of village through water pump. These minimize a lot the problem of water shortage though it is not sufficient totally to satisfy village requirement. During drought season, water still remains a problem at the village as the water level become low. The village has electricity but some of them utilize solar as source of light during the night and others use oil lamp and lantern.

The village is accessible for road which join the division of Kwamsisi to Mkata Highway to Dar-es-salaam Town which simplify the transportation of their products to town for business, but some parts is rough road which is difficult to pass during the rainy season. In term of communication there is accessible of communication through phones owned by TIGO and somehow AIRTEL services.

1.2 Community Needs Assessment

Community Need Assessment is a way of gathering information about community's opinions, needs, challenges and assert used to determine which projects will meet the real needs of the community. It is done in collaboration with local community based organization. In other words Community Needs Assessment is to identify the assets

of a community and determine potential concerns. A straight forward way to estimate the needs of community is simply ask the residents their opinions about the development services within the community ,their satisfaction with the service and what particular service are needed.

In addition to that, CNA is a method of collecting information from people about their ideas, feelings, plans, beliefs and social, educational and financial background. It usually take the form of questionnaires, interviews and focus group discussion Kosecoff (1985) Therefore CNA is a method of collecting information through involvement of community to identify and asses their needs and propose proper way of addressing the issues of collecting information. Community needs assessment was done by identifying the assets and needs of the community to launch their priorities and collaborated action plans which were directed to improve economic status and quality of life. Community needs assessment has been conducted at Kwamsisi village to cassava producersø community where participatory assessment has applied. Within the community including village leaders, (village chairperson, village executive officers and church leader) as well as influential people at the village.

The exercise directed to identify needs, resource owned by the cassava producer group in order to design and implement project improving income through microfinance services. It involved prioritization of issues identified, in collaboration with community and ranked the needs in a participatory manner. Assessment was conducted in two stages which were focus group discussion that was prior to the survey .It involved prioritization of issues of concern that were identified and

then interview (Kwamsisi cassava producer group) as specified sample of about 30 from cassava producer group.

As part of the study community needs assessment enabled the community members to have a chance to identify and prioritize their social and economic need of which the highest ranked need shall be preannounced into a strategic project which at the end will help them to meet that community need. Through ranked, the assessment was done in consideration of resources, opportunities, threats and strength for a need to be essential for initiating the project.

1.2.1 Objectives of Community Needs Assessment

1.2.1.1 Overall Objective

Assess the accessibility of microfinance services to Kwamsisi cassava producer group.

1.2.1.2 Specific Objectives

- i. To identify type of economic, environment and social challenges of Kwamsisi cassava producer group.
- ii. To demonstrate the needs basing on community prioritization of Kwamsisi village.
- iii. To evaluate approaches which can be applied to improve microfinance.

1.2.2 Community Needs Assessment Questions

- i. What are the economic, environment and social difficulties?
- ii. What does Kwamsisi community need to do to enhance microfinance services?

- iii. What are the approaches applied to improve microfinance?

1.2.3 Community Needs Assessment Methodology

1.2.3.1 Research Design

This community need assessment design was done through surveyed where by all data was collected from the targeted group which is cassava producer group of Kwamsisi village .During data collection both qualitative and quantitative data were collected by using tool like focus group discussion, questionnaire interview as well as observation and administered by person conducted the exercise.

1.2.3.2 Sampling Techniques

1.2.3.3 Study Population

Both women and men of cassava producer group found at Kwamsisi village are the population studied.

1.2.3.4 Sample Population

The population surveyed in this study was group of cassava producer group which include both men and women with farming activities as the way of getting their income to attain their basic needs. In addition some community within cassava producer group engage in animal keeping like goat, cow and sheep while others are poultry keepers.

1.2.3.5 Sampling Frame

Data was collected from cassava producer group and some members are influential people within the same village of Kwamsisi.

1.2.3.6 Sample Size

Sample size was thirty five (35) these are both men and women who engaged in cassava production found from the study area and some government officials as well as some influential people within the studied area.

1.2.3.7 Sampling Procedure and Techniques

The sampling techniques involved both purposive and simple random sampling techniques to obtain the right respondents. Purposive sampling technique was applied to select the people who are engaged in cassava production at Kwamsisi village.

1.2.3.8 Data Collection Methods

The collection of data was done by using different methods selected in regard of targeted respondents. In consideration of consistence and accurate results of the collected data, specific designed questionnaire were used in data collection with other research methodologies including direct observation and interview. The first action for data gathering in this community needs assessment started with the distribution of questionnaires to the respondents .Likely other data were collected from interview and direct observation. Therefore unification of these methods was done so as to get valid data from several respondents as well purposive to avoid bias among the respondents.

Questionnaire: The closed questions were properly applied during data collection from respondents who belong to Kwamsisi community members. However other were collected interview involving the group of Kwamsisi cassava producer .A total

of 35 respondents were targeted. In designing of questionnaires, attentive considerations were transparency of the questions to the given essential information. During designing time factor is considered too in order to avoid time consuming and bothering the respondents. Questionnaires also has tested for sensitivity so as to allow the respondents to be uncertainty free and attract them to respond and these questionnaires based on character of the respondents.

Focus Group Discussion: The respondents will be classified into various small groups depending on their age group and social status so as to give them freedom for discussion of their needs These age groups were (20-25),(26-40) (41-65) and (66-75) years old. Thediscussion were led by the same questions.



Figure 1.1: Farmers Attentively Filling Questionnaires

1.2.3.9 Data Analysis Methods

Collected data from the targeted community of Kwamsisi village was recorded and analyzed by using of SPSS and presented in the form of table and chart for clear interpretation and understanding by different people /stakeholders. Descriptive

analysis primarily includes frequencies and percentage to describe information collected through respondent interviews. Information collected through focus group discussion are compiled and categorized to respond on research questions and objectives in order to inform research findings. The analyzed results were compared to produce suitable information to describe the situation and accessibility of micro financial institution in the community.

1.3 Community Needs Assessment Findings

This section has given the results of community needs assessment; the scientific package for Social Science (SPSS) Programmed was applied to make analysis. The assessment was conducted at Kwamsisi village and the methods used during assessment were random sampling and purposive technique .Where these response symbolize Cassava producer at Kwamsisi Village by age category of 20-25, 26-40, 41-65,66-75 .

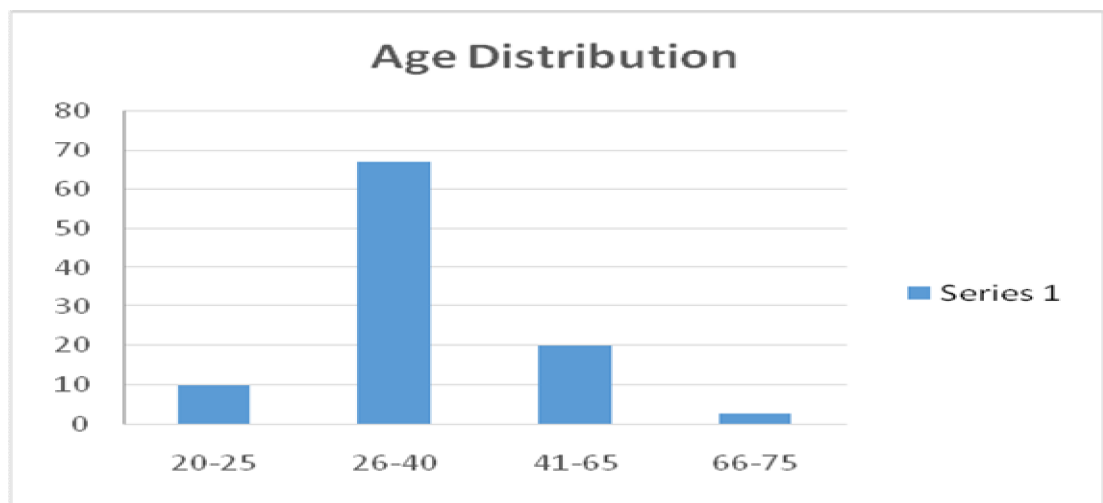
1.3.1 Age of the Respondent

The age of respondent was taken into consideration during assessment as it has an implication in production and development at all. Respondents most of them were in productive age between 26 and 40 years (66.7%), followed by 41 and 65 years (20%), then 20 and 25years(10%) and last66 -75years (3.3%) . This show that most active group(26-40) are engage in economic development as shown in table 1.1.It was recognized that youth are engaging much in production activities as they have number of responsibilities to their family. Therefore they must struggle in doing economic activities to improve their income for sustaining their family.

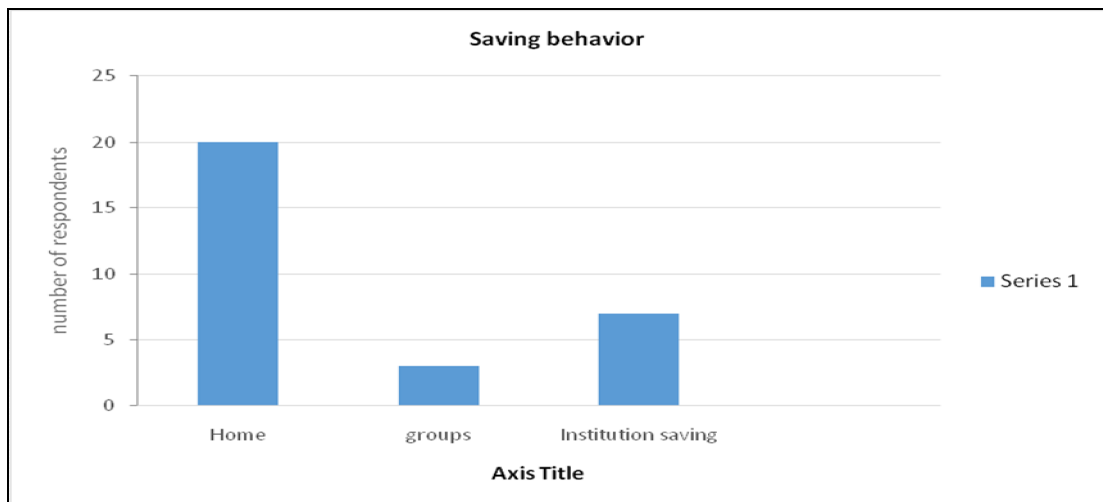
Table 1.1: Age of Respondent

		Frequency	Percent	Valid Percent	Cumulative percent
Valid	20-25	3	10.0	10.0	10
	26-40	20	66.7.0	66.7	76.7
	41-65	6	20.0	20.0	96.7
	66 -75	1	3.3	3.3	100
	Total	30	100.0	100.0	

Source: Kwamsisi Village CNA2017

**Figure 2.2: Bar Graph Showing Age Distribution**

Source: Kwamsisi village CAN

**Figure 3.3: Bar Graph Showing the Savings of Kwamsisi- Cassava Producer Group**

Source: Kwamsisi village CNA, 2017

From the above graph the majority saving their money at home as graph reflect through the color. It led them to spent money without good plans and for celebrating issues and other giving to their relatives instead of using them in development issues. Not only that but also the graph reflect accessibility of micro financial institution is questionable because many people save their cash at home but few of them use bank institution which is found faraway from Kwamsisi as it is about 90 kilometer to reach bank service and some time they spend a lot of time and still the problem is internet. Now days Bank system is running through internet, so if internet is a technique problem they fail to get services.

Apart from that community are aware about the institution which provides loans but not saving. Except few of them have access to bank. Although they are familiar with but they complain on high interest rate from some financial institution like Vision Fund(VFT) which take about 18% for six months(Vision fund Report,2017)and (LS) LIFE SAVER as well and based on group lending.This data described from focus group discussion where by some respondents contribute by saying that "Unatumia muda mwingi kurejesha na sio kufanya maendeleo."

Most services provided by such institution is only loans which is not enough to conduct their business as they forced to cultivate small land due to slightly access of microfinance institutions not only that but also high interest discourage the community members to take loans from such institution. In addition to that these loans are given with conditions which mostly are the same. If you need loans, you have to provide collaterals security to micro- financial institutionso that you can acquire loan.

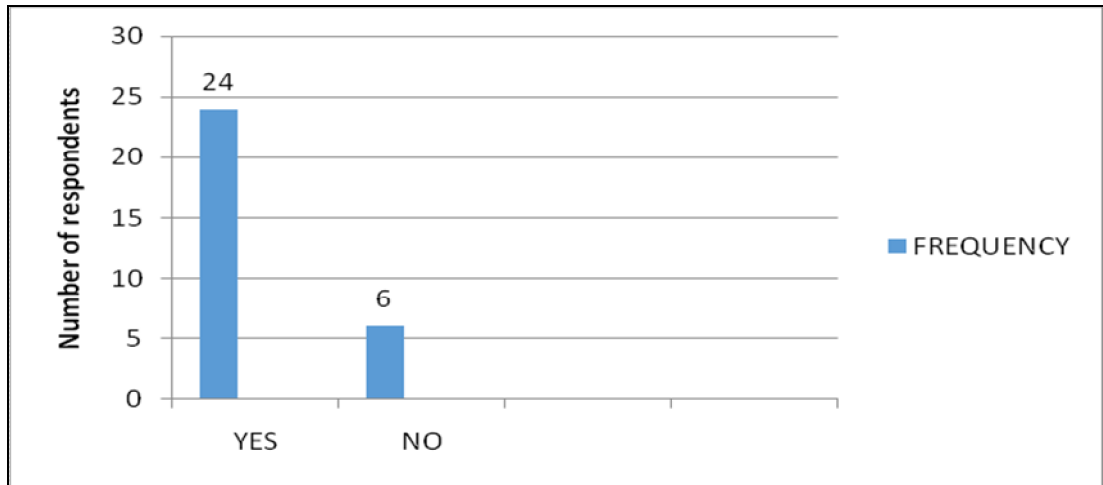


Figure 4.4: Graph Showing Awareness of Community in Microfinance
Source: Kwamsisi Village CAN (2017)

From the graph description, it reflected that about 20% are not heard on microfinance institution while 80% they have heard but low knowledge on microfinance so it means that microfinance education is needed to open the mind of kwamsisi community.

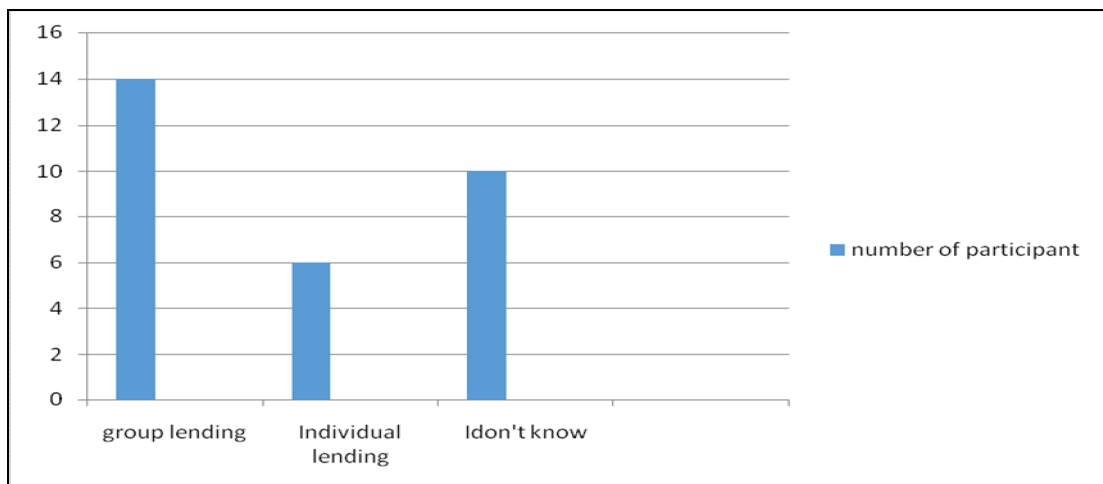


Figure 5.5: Graph of Respondents showing Procedures of Acquiring Loans in Microfinance Institution
Source: Kwamsisi village CNA 2017

From the graph show that, the procedures applied by microfinance based in group lending which comprise about 46.7% and individual is about 20% and the rest are none which is about 33.3%. This implies that others have lack of knowledge concern

microfinance and the room for individual lending is minimal due to conditions of individual lending.

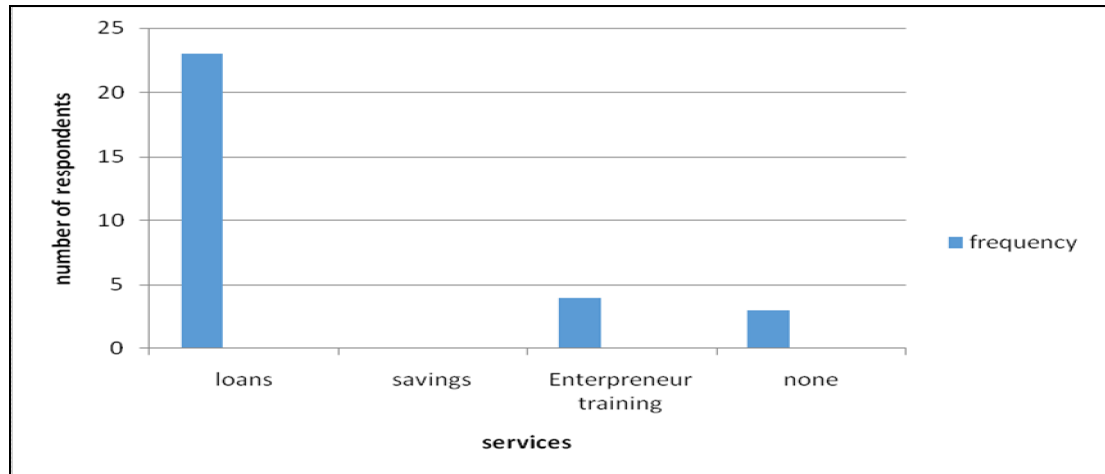


Figure 6.6: Graph Represent Service Offered by Microfinance Institution
 Source: Kwamsisi Village CNA 2017

From the results above explain on services provided by microfinance institution revealed that 77% covered by loan service, followed by 13% entrepreneurship training and the last is scored 10% those who they don't know about services provided by microfinance. In addition saving service are not provided at all as it scored 0.

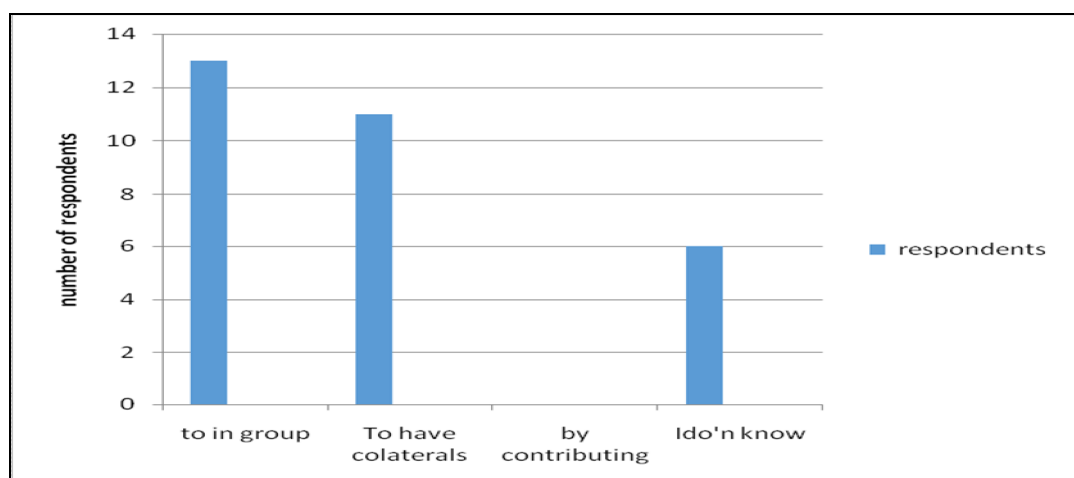


Figure 7.7: Figure of the Respondents Showing the Conditions Applied to Get Loan
 Source: Kwamsisi Village CNA 2017

From the results, showing that microfinance institution provides loans highly to groups than individuals, this becomes an obstacle to other community members who are interested to take individual loan. The response of participants state that about 43% prefer group lending condition. It followed by 37% which based on collaterals and the last they don't know which covered with 20% and by contribution scored zero.

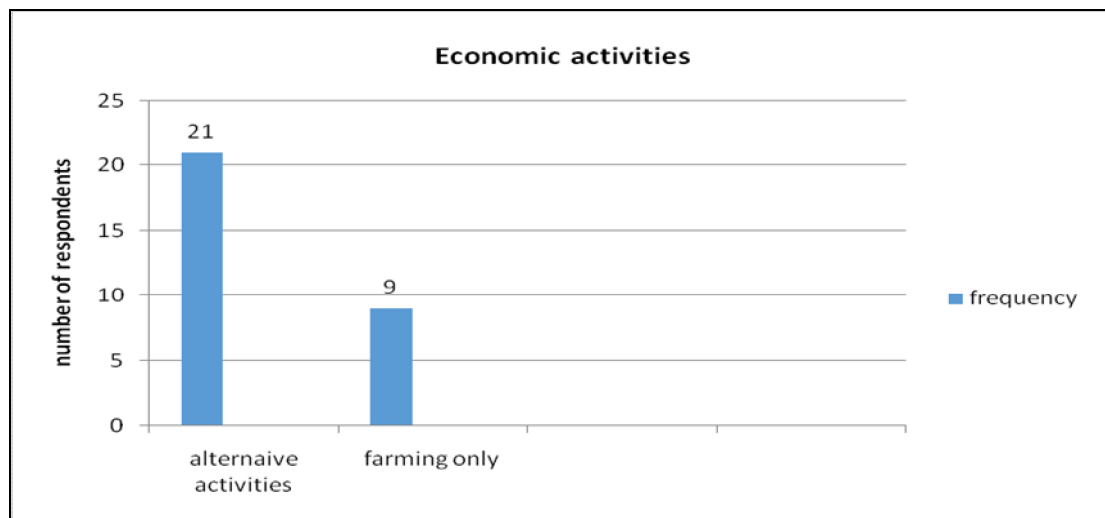


Figure 8.8: Figure of Respondents Reflect Economic Activity Apart From Farming

Source: Kwamsisi Village CNA2017

Most of them are engaged in more than one economic activity to attain an income, mean that 70% are practice other activities out of farming which can enable them to buy shares per week. While 30% practice farming only whereby entrepreneurship skills are needed to convert them to practice more than one economic activity.

The microfinance institutions have their procedures on loan provision which it force them to be in group first, this behavior become obstacle to community members who need to take loan individually. Also it diminished the amount of loans because after getting loans you have to distribute to all group members.

Table 1.2: What Type of Challenges Do You Face In the Struggle for Accessing Microfinance Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan access	18	51.4	51.4	51.4
	Capital	8	22.8	22.8	74.2
	Education on microfinance service	3	8.6	8.6	82.8
	Savings	5	14.3	14.3	97.1
	Seeds	1	2.9	2.9	100
	Total	35	100.0	100.0	

Source: Source: Kwamsisi Village CNA2017

Source: Kwamsisi Village CNA2017

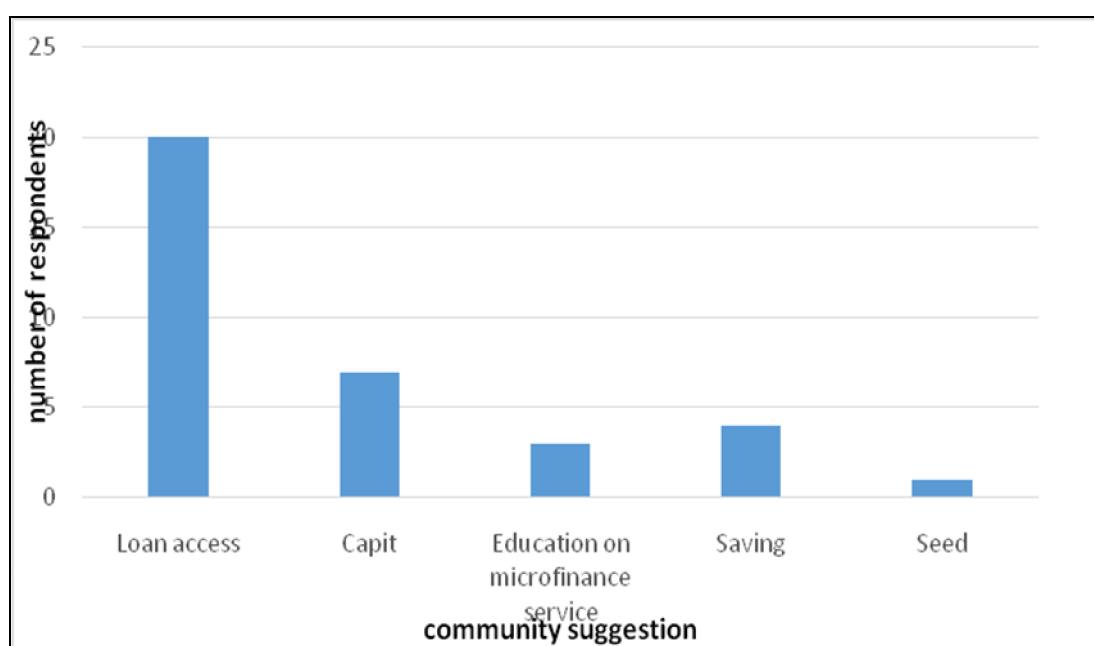


Figure 9.9: Bar Graph Showing Community Suggestion

Source: Kwamsisi CAN (2017)

Also there were the suggested ways forward in attempting of those challenges as their problems. The table above reflects the rank of their suggested way of dealing with the challenges. 51.4% of respondents at Kwamsisi village responded that the main way of dealing with challenges is to get the tool which will enable them to access the Loan, Capital, saving area and education on microfinance services. That means establishment of microfinance institution which will provide all services at their local area which may operate and controlled within their hands of indigenious. The data above were obtained through the questionnaire to 35 respondents.

Also from that Focus Group Discussion was done to 5 community members and then joined to group of 30 respondents and were participate to identify the community need at the meeting. This meeting was led by the same questions used in questionnaires to 35 respondents was present and the need was mentioned as follows.

- a) Insufficient loan
- b) Low capital
- c) Savings area
- d) Education on microfinance service
- e) Seeds

1.4 Community Needs Prioritization

This was conducted by the same group in the meeting of thirty five (35) of Kwamsisi village. The prioritization method used were the pair ranking whereby each need mentioned were prioritized as shown in the Table 1.3.

Table 1.3: Pair Wise Ranking

Priority	Loan accessibility	Capital	Education on microfinance service	Saving	Seeds	Votes	Position
Loan accessibility		6	0	9	3	18	1
Capital	2		3	1	2	8	2
Education of microfinance	1	0		2	0	3	4
Saving	2	3	0		0	5	3
Cassava seedlings	0	1	0	0		1	5

Source: Kwamsisi CAN (2017)

After going through needs assessment and ranking all priorities as desired. From the above table, it reflected that the three foremost needs at Kwamsisi Village are Loan accessibility, Capital and saving, education on microfinance institution and the last is cassava cuttings.

1.5 Conclusion

Community need assessment is the methodology which is active due to the fact that it involves the community in decision making in the whole process of identifying their needs and way forward towards the achievement of the need. Therefore based on above facts community result and prioritized needs the researcher is proposing to introduce a project which will focus on improvement of microfinance service which will support them to access loan with reasonable interest, saving and at the same time will get capital through loaning from such microfinance institution at Kwamsisi Village. The validity of this need is supported by the reason of Kwamsisi is located in remoteness area where accessibility of financial services is questionable and some internet service providers are not available. There is much eagerness among Kwamsisi Community about the project as it will improve their livelihood.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.1 Background of Research Problem

This chapter examines in depth the various problem which were identified in the previous chapter which is most needs of the community and then been taken as community problem which had to be addressed by development project agreed by majority of stakeholders. Lastly the following needs were identified by the cassava producer group according to priorities after the discussion and ranking process from the highest to the lowest ranked as shown below;

- a) Insufficient loan access
- b) Low capital
- c) Savings area
- d) Education on microfinance service
- e) Cuttings Seeds

In the discussion made from community needs assessment has been identified that loan accessibility is a core problem, but there some stake holders working within the area which cover the needs number one. So they decided to choose selection number two which is low capital as project established to convey the accessibility of capital to run their cassava production .This result enforced them to establish project of organizing farmers to access capital for improving cassava production in Kwamsisi ward. Capital and saving which later will improve the whole life of Kwamsisi village through running their economic activity.

Other objective for that resources are available in establishment of Village commercial Bank where the majority are engaged in entrepreneurship activities as farmers are able to get some amount of money daily through their local activities like selling milk, food and vegetables, as well as poultry. Therefore Kwamsisi community could have amount of money every Saturday of the week to buy shares.

2.2 Problem of Statement

Although Kwamsisi cassava producer group engage in production of cassava but due to low capital they fail to practice well. Capital is problem in cassava production because it supports many things in production .Capital will determine the area of cultivation, addition of value to products. Although World Vision convinced VFT to establish the project of microfinance service but due to its condition of lending methods based in group while community prefer individual loans, however scattered and remoteness led to difficult to them on monitoring their business. In addition these people are living faraway from banks which could be simple way for them to access capital and condition of collaterals from banks neglected them to access capital from Bank.

The project will offer training on how to run saving and entrepreneur skill as well. Kwamsisi village experience the problem of capital, which will boost them to engage in farming and entrepreneurship activity. The area is rich with plenty of fertile land where by community can channel in many production activities of cassava, maize, vegetables, poultry and animal keeping as well as improvement of their income and livelihood. They cultivate small piece of land for the reason of low capital which caused by inaccessibility and complicated conditions of these microfinance

institutions include high interest rate and group lending system.

VICOBA is workable tool on improvement of capita, loan and saving which will help them to run their economic activities for development. Good example is project done by Alice .H (2015) at Morogoro District as study about the contribution of VICOBA on improvement of rice Production and proved that VICOBA members perform well in rice production ,in saving and accessing soft loans increases the income and improve their production. In order to improve the life standard of Kwamsisi village there is high need of improvement of capital accessibility to raise cassava production.

2.3 Project Description

The project is started at September 2016, based on organizing farmers to access capital for improving cassava production in Kwamsisi ward through establishment of VICOBA to give room to the community members to access capital that will improve cassava production. The project will be conducted at Kwamsisi village which is located at Kwamsisi division, Handeni District in Tanga Region. Kwamsisi comprising two wards Kwasunga and Kwamsisi.

Within these two wards there are seven villages namely Kwamsisi, Kwasunga, Kwedikabu, Pozo, Mkalamo, Kwanyanje and Kwandugwa. It lies between 5°10' latitudes and 38°34' longitudes and shares border s with Pangani District to the west, Pangani district (coast region) to the South, Mazingara division to the East and Mzundu Division to the North. Also the Project is located 90 km from Handeni

District. As well division is found 40 km from high way of Tanga ó Dar es Salaam. The population of Kwamsisi is about 50529 where by 26228 are female and 24301 male. The project will be implemented at Kwamsisi village to cassava producer group. World vision baseline Report 2014.

The identification of this group was done after discussion with key relevant stakeholders to have all members working from the same category, team work, and good leadership and attended entrepreneurship training. This makes them to gain understanding capacity to be most wanted group among others. The appointed project to be established and they agreed to start arrangement of project by September 2016. The project is participatory aimed at increasing access of capital to cassava producer group at Kwamsisi community.

The project started on September 2016 after community awareness meeting originated by researcher who organized the targeted group to form VICOBA by contribution of shares. The group consist 30 members and they started saving for 6 six months by purchasing shares at 2000/= per share subject to a maximum of shares per person and they accumulated about 1,800,000/=. They established their constitution and elect the group of officials including chairperson, vice chairperson, Secretary Assistant to Secretary, treasurer, two VICOBA tellers and three key holders. They have developed separate contribution for social security amounting 500/= per month there is collection of 60,000/=

2.3.1 Target Community

The project is directly working with Cassava Producer Group engaged in small scale

farming at Kwamsisi Village. In this settings, producer group at Kwamsisi village are expected to be direct beneficiaries of VICOBA project. Other important actor found in the area of Kwamsisi village community members, Non-government Organization, financial institution and government.

2.3.2 Stakeholder

The project is functioning with different stakeholders found within the area such as community based members who are engaged in cassava production through capital accessibility to cassava production, community development officer, financial institution and NGOs. The stakeholders mentioned above are very crucial providers who support Kwamsisi farmers. For example; the community development officers have the role of assisting and strengthening VICOBA members in management of the project. Government sector and World Vision provide the light on how to run VICOBA project to ensure capital accessibility on improvement of cassava production. Cooperative government officer will assist formation of constitution of project within the group and capacity building to VICOBA members. Also government officials will support the registration of the established Project.

NGOs in this area can play a great role in the project as co-facilitator of the project; they can support materials for teaching on cassava production and entrepreneurship skills, corrugated box and stock books. However World Vision Tanzania has the role of ensuring the groups have an Account at Bank for the purpose of saving some money for the group. World Vision Tanzania role in this project is to provide support, guidance and training to improve the quality of Project.

2.3.3 Project Goal in CED Terms

The overall goal was to improve livelihood through accessibility of capital which increase cassava production at Kwamsisi village Handeni District.

2.3.4 Project Objectives

- i. To improve livelihood of Cassava Producer Group and community by 2020
- ii. To improve capital accessibility within the community.
- iii. To promote saving behavior in the community
- iv. To add value of the cassava crop.

2.4 Host Organization

The host organization is called World Vision Tanzania (WVT). It started intervention in 2014 with the aim of training entrepreneurship skills to improve livelihood through agricultural production include production of cassava, sweet potatoes, livestock activities and vegetable production to improve health of children and pregnant women. The Organization is working in improving health as well as by providing education to nurses and community health workers to improve the health services and construction project of health facilities includes health center and MNHC buildings.

However, World Vision implementing water project at Kwamsisis ward by which a number of bore holes were drilled for improving water service and emphasis to improve financial service to support economic development. Therefore World Vision is an umbrella which trains and implements many projects which touch the

life of community in all aspects include socially and economically at Kwamsisi village include Cassava Producer Group.

2.4.1 Organization Goal

This goal contributes to the implementation of National Strategy on Poverty Reduction (MKUKUTA) and Millennium Development Goals (MDGs).

2.4.2 Organization Vision Statement

Accessibility of capital in rural area specifically Kwamsisi for transformation of life.

2.4.3 Organization Mission

The mission of Kwamsisi and WVT is sustainability of induced knowledge in mental, physical, social, spiritual and economic life to Kwamsisi community members.

2.4.4 Organization Objectives

- i. To see the community that is economically self-sufficient and sustainable economy by the end of 2020
- ii. Increase of cassava production and availability of capital and perform in poverty reduction.
- iii. To see community with saving behavior without dependence syndrome.
- iv. iv To see community which is well financially and improved agriculture production by the end of 2020

2.4.5 The Organization SWOT Analysis

Table 4.1: Organization SWOT Analysis - Host Organization

STRENGTH	WEAKNESSES
The presence of promising livelihood improvement practices in WV Tanzania such as the Secure the Future (STF), Market Led Agriculture (MLA) initiatives.	Dependency syndrome among the community members which World Vision work with as previously the organisation was providing free services and material things to them.
The deliberate effort and strategy by WVT to build networks and external engagement (UN bodies, donors, SOs, sponsors, bi- & multi-lateral bodies, etc) to leverage resources and influence.	WVT is a non-profit making organization hence it depends from donors in running most of its operations.
WVT Board demonstrates a deep commitment, focus and support to the WVT Ministry.	Weak knowledge management, operational research, documentation of evidence based programming.
WVT has technical expertise that are used to strengthen programming	WVT has not taken full advantage of Information & Communication Technology infrastructure (fibre optic)
WVT has good reputation in the community due to having programmes or projects which are community based.	Inadequate emphasis on integration of ministry lines, to bring benefits across the programme e.g. Poor integration of advocacy and gender in programmes design and implementation.
OPPORTUNITIES	THREATS
Existence of networks, coalitions and regional bodies for partnership with WVT e.g. Church Apex body, child protection coalition, EAC, Policy forum, etc.	Global financial crisis as most of the WVT financial resources are coming from external donors and/or agencies. i.e. Donor dependency
Availability of natural resources e.g. land in areas where WVT works encourage the organization to mobilise community members to explore them.	Possibility of emergence of major disasters as a result of climate change and reliance on rain-fed agriculture
Existence of MFIs e.g. SEDA/VFT which are committed to serve rural people encourages World Vision also to promote Micro Enterprise Development (MED) programs in rural areas.	Traditional belief, harmful cultural practices e.g. Female genital mutilation early marriages, attitude towards albinism, witchcraft, superstitions and increase in child labour in income generating activities e.g. mining areas.

2.3.6 The Authors Role in Project

The author's role to the project is to supervise the implementation of the project as per planned activities and budget, these includes:

- i. Organizing capacity building through sensitization meeting and training to VICOBA project in connection with WV-T.

- ii. ii. Facilitating and coordinating together with group leaders to look for experts who will deliver training on formation of microfinance to access capital.
- iii. Facilitating technical skills in developing group constitution and mode of group management.
- iv. Assisting the group on registration of VICOBA to government and being known officially.
- v. Supporting on the opening of group Bank Account for saving money.
- vi. Vi. To link and networking with other microfinance institution to learn techniques of how to run the project.
- vii. Support the documentations and replication of best practices among the existing groups.
- viii. Mobilized the group to have the behavior of promoting themselves within the group for best practices



Figure 10.1: Kwamsisi Farmers Attentively Listen on VICOBA Training



Figure 11.2: Kwamsisi VICOBA Members Buying Shares during the Session

CHAPTER THREE

LITERATURE REVIEW

3.1 Introduction

This chapter reviews theoretical aspect relating to previous project and research studies relating to microfinance. It focuses on the theoretical, empirical and policy related to microfinance services as well as the contribution of microfinance on improving the capital to low income earners and its contribution to the growth of the national economy.

3.2 Theoretical Literature Review

Capital generally refers to the amount invested in an enterprise by its ownership paid up share. Capital is corporate enterprise; it also used to refer to the interest of owners in the assets of an enterprise (Wood.F.etal2012). Capital is one of the basic factor of production along with land and labor. Its collected assets of business that can be used to generate income for the business. Capital includes all goods that are made or created by humans and used for producing goods or services (Lanchmann, 1978).

According to Ledgerwood (1999) these financial institution generally includes saving, credit and provision of capital. Lack of capital is a major factor influencing adoption of improving technology, a common future in the country is the difficult access to capital from government lending or credit institution, only about 1 percent of the farmers are known to benefit from the credit schemes. Farmers mainly rely on income from the farm and traditional resources of credit i.e. relatives friends, money-lenders and cooperative co-operative groups (Ekandem, 1963).

Also interest charged on credit obtained from money lenders can be quite high such as VFT have interest of 18 % for the loan of six months (VFT report, 2017).The low level of income of poor farmers prevent them from meeting the capital requirements so as to obtain improved technology. On the whole, farmers are generally poorly educated and find it difficult to gain access to agricultural support services .Virtually all the farmers interviewed during Rapid Rural Appraisals in Bursue Ogun states mentioned capital as major constraints in their agricultural enterprises (FACU, 1993).

Cassava is one of the most important food crop in Africa, it accepted as important crop for the reason of its starchy, thickened, tuberous roots are valuable source of cheap calories. Cassava leaves which are about 7-12 percent protein are also used as vegetable in traditional soup and stew. Cassava accounts for between 40-50 percent of all calories consumed in southern and Central Nigeria. Cassava is crucial not only as food but even more as major source of income for rural house hold (Ajiehand, *et al*, 2007).

Cassava is mostly grown as a subsistence crop on small farms, usually intercrop with vegetables and other legumes. Cassava production in Nigeria has been increasing at the rate of 3 percent every year. It is realized that the potentials of cassava for contributing to the attainment of self-sufficient in food production informed the decision of government of Nigeria to initiate Cassava transformation Programme. The programme seeks to create a new generation of cassava farmers oriented towards commercial production and processing of cassava. This view turned cassava sector in Nigeria into major player in local and international starch, sweeteners,

ethanol, high quality cassava flour (HQCF) and dried chips industries. These objectives cannot be succeeded without improving cassava producers in capital which will determine size of land, variety of cuttings, adding value to cassava and mechanization (Agbamu, 2006). In cassava production awareness is very important where by when farmers have frequent contact with extension they become more aware of technologies promoted by extension and the rate of diffusion and adoption of these technologies is enhanced (Ugbohem, 2005).

Cassava is an important subsistence food crop in Tanzania produced in semi-arid areas and sometime considered as famine reserve when cereals fail due to its drought tolerance and the fact that the roots can readily be stored underground (Department of Research and Training 1991). In Tanzania analysis done shows that farmerø rank three major cassava products. More than 90 percent of village representatives reported that their most important cassava product is chips followed by flour .Other products reported as of primary importance were starch, alcohol and fresh (unprocessed) roots (CSCA Tanzania, 1996).

3.3 Empirical Literature Review

According to MDGø (MKUKUTAI, 2015), Agriculture is still dominated by small-scale farmers, about 70percent of farming is dependent on hand hoe,20 percent on Ox óploughs and 10percent on tractors. This state not sounding, sector has been identified as growth driver due to its diverse climatic zones. It has potential for many crop, livestock and forestry products. Sufficient water for both irrigation and livestock and large size of arable land .Thus given its role in supporting the rural poor, it promises a high chance of lifting many of them out of poverty. In addition

food demand from the neighboring countries indicates opportunities for increased food export to these countries.

Agriculture growth arranged about 4percent between 2005 and 2008.The sectors sluggish growth is result of combination of many challenges .These include poor infrastructure to support agriculture, Inadequate extension services, poor technology of production, low value addition, lack of appropriate financing mechanism for agriculture, absence of reliable market and prices and environment degradation (MKUKUTAI, 2015).

The review by FAO on cassava production trends and utilization indicate that the cassava crop is affected by policies (FAO, 1995). Cassava function as food security role in areas proven to drought, famine and in period of civil distances, the crop's ability to provide a stable food base is a function of its stability in terms of planting and harvesting strategies and because of its relative tolerance to poor soil, pest and disease problems. It is also known as widely low cost carbohydrate source for urban customers especially when it is available in convenient forms (Sulaiman, *et al.*, 2005).

The review by FACU articulated about land, labor, capital and production practices. Land is own by government on behalf of the community then cultivated land is occupied by individuals and households under customary tenure where land is considered as property of the community or extended family. The head of community resemble as primary trustee or custodian of the farming land (FACU1993).

According to FAO report, 1995, under the communal system of land ownership, families and individuals acquire right of usage on a first come ófirst serve basis and such individual usage rights are heritable. The qualification of land ownership is membership of lineage, a farmer who needs farm outside his family land may get land on lease or rent and it depends on amount of money to economic rates. Labor is organized by families, use of simple tools need more energy in production and time consuming. Others make analysis on cassava production by looking on mechanization of farming such as land clearing and preparation. It showed that this is difficult in most of the cassava producing areas because of heavy rainfall and the dominance of trees and shrubs. Likely use of oxen is difficult because of tsetse fly infection and nature of the soil. Hired labor is problem as youth move to town searching for higher paid and attractive jobs or education.

According to study by Mbwambo's 1999, majority (73%) know the importance and usefulness of the credit for increase of production of agricultural produce, house improvement, education and other basic needs for human beings. So they borrowed from social funds. This evidenced the income generating activities if they are wisely and effectively invested. Micro enterprise programs aim at providing micro loans, business advice training, and assistance and in some cases saving services. These services are provided to the poor, welfare recipients, and unemployed people intending to start or expand a small family business.

Simply stated, MEP's help the poor to afford resources and opportunities for the startup, maintenance or expansion of their own very small enterprises referred to as micro enterprises. The theory behind MEP's is simple. If poor people who have

propensity to self-employment could be helped to access affordable small- business loans, grants, small business- training, savings services and support. They would be able to start, expand and strengthen their micro business; such assistance might eventually help to move them out of poverty (Sherraden at el2004).

3.4 Policy Reviews

3.4.1 The Need for Agriculture

Agriculture becomes backbone of national economy since both urban and rural people depend on agriculture products to survive. Tanzania agriculture employs about three quarters of the country labor force with limited transformation i.e. agriculture accounts for less than one third of GDP. The sector is dominated with subsistence farming, small average plot size and limited mechanization .Market opportunities for staple and cash crops are constrained by poor infrastructure.

3.4.2 SME Policy

Policy is the plan that contains statements which guide decisions making or is the statement or instrument that carries a certain intention (Innocent Z,2013).Policy creates frame work that allows business to contribute effectively to sustainable development ,when a policy is efficient it encourage more e people and industry to participate in the program. SMEs policy focuses on three areas which includes creation of enabling business environment, development of financial and non-financial services and putting in place supportive institutional infrastructure. The SMEs policy takes into account the special constraints and opportunities faced by this sector and aims at strengthening institutions which will address this constraints and facilitate exploitation of opportunities.

SMEs create linkage with industrial sector by formation of SIDO which work with these group of small medium enterprises. The aim is to add value to products and providing training on entrepreneurship skills to improve agriculture productivity in rural areas. SIDO cover technology by training people on importance of adding value through packaging and transform agricultural products to secondary form. SMEs have a key role to play in beginning the reinforcement of agriculture óindustry linkages. Their contribution is relevant in multiple fields from the modernization of Agricultural production to the increase in agricultural productivity, the local processing of agricultural produced/commodities as well as to the creation of off-farm employment opportunities.

It estimated that SMEs employ 22% of the adult population in developing countries. United Nations Industrial Development Organization (UNIDO) estimate that SMEs represent over 90% of private business and contribute to more than 50% of employment and gross domestic product (GDP) in most African countries (UNIDO, 1999). Under industrial policy the current industrial policy direction points to depend the private sector led industrial from its heavy reliance on agriculture .Two major policy documents cater for economic transformation through industrialization .They are the Tanzania Development Vision(TDV, 2025) and the sustainable Industrial Development policy for Tanzania (SIDP, 2020).

3.4.3 Industry Policy

Since Tanzania policy of agriculture and industrial based on improvement of agricultural products from primary utilization to secondary by establishment of processing industries. This will add value to product like cassava to be sold in

reasonable price. Therefore capital will support the transformation of cassava product to secondary. SIDO in collaboration with other stakeholders have supported the establishment of SME associations include Tanzania Food Processes or Association (TAFOPA), Tanzania Small Industry Organization (TASISO) and Vikundivya Biashara Ndogo (VIBINDO). These associations support entrepreneurs to involve in advocacy as well as accessibility to market, information, raw materials, packaging and micro credit services. Bank of Tanzania is an agency responsible for coordinating and monitoring the flow of funds and regulates interest to microfinance intuition like SACCOS, PRIDE and Banks that expand their services by opening microfinance branch to support low income earners to access financial services for their business.

3.4.4 Microfinance Policy

The national microfinance policy deal with provision of financial services to small and micro-enterprises in rural areas as well in the urban sector that are engaged in legal economic activities. It provides the room for formation of private microfinance which supported SMEs in provision of loans to run their business. Some of them include PRIDE, SACCOS, FINCA, BRAC and VICOBA which play great role in improving agricultural productivity in rural area. Furthermore government policy allows microfinance institution to spread in different part of Tanzania both rural and urban to fill the needs of people. Also government assigned BOT to regulate interest rate to microfinance institution to reduce the burden to SMEs.

3.4.5 Tanzania Development Vision of 2025

The vision articulated that by 2025 the economy will have been transformed from

low productivity agricultural economy to a semi- industrialized one led by modernized and highly productive agricultural activities which are effectively integrated and buttressed by supportive industrial and service activities in rural and urban areas. The Tanzania Development Vision 2025 aims at attaining a high quality livelihood for its people achieving good governance through the rule of law and develops a strong competitive economy. It is envisioned that the specific achievements would be attained by the year 2025.

A high quality livelihood for all Tanzanians is expected to be attained through strategies which ensure the realization of the different goals where by some of them is improvement of financial services through Microfinance. Another specific achievement to be attained by the year 2025 is the developmental mind set and empowering culture where by some its key elements are; Development oriented culture of hard working and creativity which need to be evolved to link the people's way of life to the attainment of the goals of the development vision with a culture of entrepreneurship and self- development through creative and innovative, hard work, responsibility, discipline, respect for life, education, saving, investment, and fostering self- confidence and esteem among individuals.

The development vision is the result of the government understanding that Tanzania need to develop them instead of waiting for foreigners to support, because all requirements for development such as people, land, good governance and leadership are present. The point to be considered is to develop ourselves by utilizing our own resources in order to be the active participants as a nation in the global development world of science and technology.

3.5 Literature Review Summary

In many places rural people are considered in marginalized line where by many opportunities do not favor them. In agriculture generally transformation of agriculture from local to modern agriculture needs capital. There are a number of work done over production of cassava which are based on mechanization, pest and diseases, labor power, value addition and market. All of these connect in all the gapes as according to the researchers and CAN, it was clearly pointed out that capital is still a challenge to majority of rural people in improving their production.

This fact is true because it affect issues related to accessibility of technology, agro vet services, quality of the produces and market in general. Capital is important thing in production since it affects the productivity positively. From empirical and theoretical literature review which reflect different authors who wrote about cassava, most of them speak about mechanization contribute to lower production. However others based on investigation of disease which affects cassava in the farm include pest and disease. Also some of them based on land size of production which looking for land tenure system, labor power and infrastructure how it affect cassava production in Nigeria and Africa at lager while from the project done it based on how capital affect cassava production positively. Capital can play great role in improving cassava production, once the farmers have good capital, it is possible to transform agriculture into industrial development.

Also the project going together with training which capacitated them in entrepreneurship skills which add the knowledge to transform primary product into secondary. Through adding value to cassava so that they can channel into various

uses. Tanzania policy discovered that agriculture employed many people in rural areas, so there is need to improve this sector so that can employ larger number of people.

By initiating different strategies such as policies like that one of improving saving culture to Tanzania, small and medium enterprise development of 2003 which aims at utilizing and adding value to local resources. The experience of other researchers is also well understood what is need is only to contextualize to fit the objective of improve cassava production by strengthening capital accessibility to cassava producer in Handeni District. For this case it is essential to mobilize farmers in rural areas to develop means of accessing capital for improving their livelihood at Kwamsisi Village

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Introduction

This chapter contains activities to be done in order to Increase capital accessibility to cassava producer group. It displays the process of implementing a sustainable intervention which realized during community needs assessment. Under such circumstance a list of activities were established which focus on the project objective. Sensitization and different training were conducted for awareness and capacity building for the aim of provision of entrepreneur skills to cassava producer group on capital accessibility. This chapter shows the need and demand resources including human and financial resources. The budget was discussed by author and group members based on their agreement in order to buy the materials needed for establishment of project. So as to reach the main goal which is organizing farmers to access capital for improving cassava production at Kwamsisi village.

4.2 Product and Output

The project output includes the following:

- a) Create awareness through sanitization
- b) Teaching and training entrepreneurship skills to cassava producer group and project management
- c) Registration of formulated Group
- d) Opening of Bank account
- e) Formation of group constitution
- f) Initiation of VICOBA project at Kwamsisi.

- g) Group members were trained on records keeping and financial sustainability plan.
- h) Group members were trained on market skills and storage.
- i) Group members were equipped with knowledge on monitoring and evaluation.

4.3 Project Planning

Planning is the act of carrying out plans, specifically the establishment of goals, policies and procedure for social or economic unit. (MerriamWebster1828). Planning is very crucial part in any project as it sight about allocation of finance, human resource and materials. The following steps are taken in planning:

- i. Identification of activities
- ii. Set and prioritizing Goals
- iii. Define deliverables
- iv. Identify issues and risks
- v. Creates budget and project schedule.

The project will involve different stakeholders found in Kwamsisi ward those are community members, government, local leaders, no-government and village government, Faith based Organization and other institution working within Kwamsisi ward to improve cassava production through accessibility of capital.

4.3.1 Project Implementation Plan

Implementation plan is vital component to project implementation and management, where several number of stakeholders who involving in project planning process include cassava producer group, WV-T, CED student and extension officer.

Facilitator will give training and technical support to the group members on the procedure of organizing farmers on improvement of cassava production through accessibility of capital. CED student will act as coordinator by mobilizing farmerø group meeting; supervise project activities, ensured monitoring and evaluation of planed activities.

4.3.2 Inputs

The main inputs utilized during the project implementation were human resource and materials .WV-T contributed fund to meet up with input requirement as it is shown in table.

Table 5.1: Inputs

Inputs	Quantities/Duration	Costs in Tsh.
Stationers	60notebooks@1500/= í í í	90,000/=
	60 pens@500/= í í í í í .	30,000/=
	50pens@250/=.....	12,500/=
	8 flipschart@8000/= í í	64,000/=
	15boxes of marker pen @6000	90,000/=
	3 Rim paper cost 14,000/=	42,000/=
	1 Flip standí í í í í í í .	180,000/=
	Box tool kit1í í í í ..	18,000/=
	Stock bookí í í í í 30@3000	90,000/=
	Receipt bookí í í í í ..5@5000	25,000/=
	Stampad ink5@2500.....	12,500/=
	Stampí ..2@5000í í í	10,000/=
	Pad lockí í í í í 1	6,000/=
Allowances	1people for 9 dys@50000.....	450,000/=
Facilitator fare	1people3dys@30000.....	90,000/=
Meals	30people@3900*9	1,053,000/=
Facilitator communication.	20000	20,000/=
	TOTAL INPUT COST	2,278,000/=

Source: researcher, 2019

4.3.3 Staffing Pattern

The staff schedule is very crucial to any project, VICOBA group have selected themselves in different position basing on experience and ability to lead, Farmers

are collaborating with local government and WV-T officers for any assistance which they need. Each position has the roles to perform, as it is shown the Table 4.3.

Table 6.2: Staffing Pattern

POSITION	ROLES
Chairperson/Project manager	<ol style="list-style-type: none"> 1. To oversee all the project activities. 2. To ensure proper utilization of the project resources as per plan 3. To ensure the project sustainability. 4. Annual reports preparation
Secretary	<ol style="list-style-type: none"> 1. Supervision of all implementation of the project 2. Organizing all meetings 3. Documentation all meetings and member discussion
Treasurer.	<ol style="list-style-type: none"> 1. To collect and banking money from sells 2. To prepare report on income cash flow 3. Facilitating all the issues concerning procurement of the required materials.
Group members	<p>To participate and volunteer in all project activities for their own benefits and the whole community.</p> <p>To make decision for the benefit of the project.</p>

Source: researcher, 2019

Table 7.3: Budget for the Cassava producer Group

Activity	Resource Needed	Quantity	Unit Price	Total in Tshs
1.1.1. Mobilization meeting to group members and other stakeholders on how to raise fund	Notebooks.	30	1,500	45,000/=
	Pens.	30	500	15,000/=
	Boxes of Marker pens.	7	6,000	42,000/=
	Rim paper	1	14,000	14000/=
	Flip chart	1	8,000	8000/=
			SUB-TOTAL	124,000/=
1.1.2. Training VICOBA members on entrepreneurship skills and marketing strategy	Notebooks.	30	1,500	45,000/=
	Pens.	30	500	15,000/=
	Flipchart.	3	8,000	24,000/=
	Boxes of maker pen	3	6,000	18,000/=
	Rim paper	1	14,000	14,000/=
	Flip stand	1		180,000/=

Activity	Resource Needed	Quantity	Unit Price	Total in Tshs
			180000	
	Masking tape	6	1000	6,000/=
	Facilitator's allowance.	5 days.	60000	300,000/=
	Lunch.	5 days.30 people	2,500	375,000/=
	Mineral water.	5 days. 30people	1000	150,000/=
	Soda	5days	600	90,000/=
	Communication	All days	20,000	20,000/=
	SUBTOTAL			1,249,000/=
1.1.3 Training The group members on saving.	Counter book quire 4	1	5000	5000/=
	Flip chart	1	8,000	8,000/=
	Mask tape.	5	1,000	5,000/=
	Mineral water	20people for 3days	1000	60,000/=
	Facilitators allowance.	3 days.	50,000	150,000/=
	Facilitators transport.	3 days (to and fro).	30,000	90,000/=
	Lunch.	20people for 3 days.	2,500	150,000/=
	Soda	20people@ 600/=	600	36,000/=
			SUB-TOTAL	504,000/=
1.1.4 Project Implementation materials	Box tool kit	1	18000	18,000/=
	Stock book	30	3000	90,000/=
	Receipt book	5	8000	40,000/=
	Pens	1box	250	12,500/=
	Stamp pad ink	5	2500	12,500/=
	Stamp	2	5000	10,000/=
	Cuttings	5	10000	50,000/=
	Flip chart	4	8000	32,000/=
	Makerpens	5	6000	30,000/=
Rim	1	14000	14,000/=	
			Sub-Total	309,000/=
			Total Budget	2,186,000/=

Source: researcher, 2019

4.4 Project Implementation

4.4.1 Project Implementation Report

Community need assessment done in Kwamsisi Village shows there are other project performed by existing NGOø which WV-T, The project based improvement of livelihood in economic and social , all these project are donor funded. The formation of VICOBA project which enable the accessibility of capital to cassava producer group members in collaboration with WV-T, Community leaders and government officers. Community supported the author to get into the community and conduct meetings with farmers and discuss with them about community challenges and opportunity which they have.

Because WV-T have been working with VICOBA members in the community, it was easy to go under the umbrella of WV-T .Author attended VICOBA meeting and discuss with them on how to run the project. At starting point author conducted community need assessment which was done for the purpose of identify the needs of community in the area, then the prioritization followed the highest score was loan but this needs implemented other stakeholders include SEDA and , decide to take second scored of capital taken to be implemented. Organizing farmers on accessibility of capital after detail discussion then come up with the idea of organizing farmers to access capital on improving cassava production. Author with great support from District community Development Office were in process to start registration process of the group.

Capacity building training and awareness creation were the main activities performed during project implementation; farmers were impacted with skills on how

to manage the project focusing on their goals and objectives. Farmers were trained about entrepreneurship include business startup, how to run a business, market search, utilization of the available opportunities, saving behavior, adding value to products, monitoring and evaluation. This was purposely for them on leadership skills, to develop skills on supervision of established project, the training including developing strategic plan for the project, project monitoring and evaluation methods. Training on steps involved, materials needed, storage and packing of cassava products. Also group members were insisted on the important of working together as team spirit. Training on finance management to group members, this aim conducted to affect group leader's skills on how to manage the project finance especially on records keeping and appropriate expenditure.

4.4.1.1 Logical Framework

The logical frame work: The logical framework is a systematic tool which used in planning technically for project cycle to complete and well managed. LFW aimed to display what is expected to be contributed by project. As project goal of organizing farmers to access capital for improving cassava production project is to increase production to Kwamsisi community. LFW starts with goal, outcome, output, activities indicator, and means of verification as well as assumptions.

Table 8.5: Project Logical Framework

Log Frame Code	Intervention level	Summary of Objectives	Objectively Verifiable Indicators (OVIs)	Means of verification (MoV)	Assumptions
	Goal	Improve livelihood within Kwamsisi community.	Improve microfinance service at Kwamsisi village.	HH survey, monthly and annual reports, evaluation Report.	Group members are aware and honestly share about formation of micro financial institution.
01.00	Outcome	Number of trained people	Number of people aware in microfinance.(COBA)	Trained Reports	Group members being aware about VICOBA.
01.01	Output	Group members mobilizing and sensitized about the project	Response of the group and community members	Observation, Project progress report	Group and community members to support the project
01.01.01	Activity	Conduct mobilization meeting to group members on fund raising for establishment of the project	Number of mobilization meetings conducted	Documentary review, FGD	Readiness of group members to participate
01.01.02	Activity	Preparation of the materials for establishment of VICOBA.	Materials collected	Presence of materials	Availability of enough funds for procuring the materials
01.01.03	Activity	Organizing members on meeting preparation	# of cassava producer prepared	Observation, Presence Microfinance institution.	Availability of enough funds
01.02	Output	Ensure group members with knowledge and skills on VICOBA	# of group members trained on VICOBA.	Training reports Participants list	Group members to be ableby following all process.
01.02.01	Activity	Group members to be oriented on materials used in VICOBA.	# of group members attended	Training report Participants list	Group members are willing to attend the training
01.02.02	Activity	Training to group members on VICOBA formation.	# of people trained	Training report Participants list	Group members are willing to attend the training
02.00	Outcome	Capacity building on leadership skills and management to the group members	% of group members trained.	Training report Participants list.	Willingness of group members to practice leadership and management

Log Frame Code	Intervention level	Summary of Objectives	Objectively Verifiable Indicators (OVIs)	Means of verification (MoV)	Assumptions
					skills acquired .
02.01	Output	Group members will be able to manage VICOBA group.	Number of group members trained on leadership skills and management.	Training report List of training participant	Willingness and Readiness of group members to support the project.
02.01.01	Activity	Training group leaders on management and leadership skills.	Number of people trained	Training report Participants list	Readiness of group members to attend the training
02.01.02	Activity	Train group members on the structure of Group constitution	Number of people trained.	Training report.	Readiness of group members to attend the training
03.00	Outcome	Improved marketing strategies skills among the group members	% of group members attended the training	List of Trained participants	Willingness and readiness of group members to put into practice the market strategies taught.
03.01	Output	Market network established for cassava	Quantity of cassava produced by farmers.	Sales and financial report	Readiness of consumer to accept and use produced cassava.
03.01.01	Activity	Train group members on entrepreneurship and marketing skills.	Number of people trained	Training report	Group members are willing to attend the training
03.01.02	Activity	Training to group members on book keeping and records keeping.	Number of people trained	Training report	Willingness of group member to attend the training
03.01.03	Activity	Train farmers on adding value of cassava.	Number of people trained	Training report	Willingness of group members to attend the training
03.01.04	Activity	Train farmers on labeling and packaging of cassava products.	Number of trained farmers	Training report	Willingness of farmers to attend training.

Source: researcher, 2019



Figure 12.1: Kwamsisi Farmers Attentively Following Training on Entrepreneurship Skills from Facilitator
Source: researcher, 2017



Figure 13.2: Cassava Producer prepare their farm at Kwamsisi Village
Source: Kwamsisi Village CAN, 2017

Table 9.6: Project Implementation Ghannt Chart

S/ N	Activities	2016 Project started				2017 Project Month												2018 Project month						Resources needed	Responsible person	
		Sep t	Oc t	No v	De c	Ja n	Fe b	Ma r	Ap r	Ma y	Ju n	Ju l	Au g	Se p	Oc t	No v	De c	J a n	F e b	Ma r	A p r	Ma y	Jun .			
1	Conduct mobilization meeting to group members establishment of the project																								Stationeries	MCED, Student & group members
2	Training of VICOBA issue & Buying shares																								Stationeries	Group members and MCED student
4	Buying VICOBA materials																								Stock tool kit & stock book.	Group Members and MCED student.
5	Training on savings																								Stationeries	Group members & MCED student.
6.	Entrepreneurs hip skills training																								Stationeries	Facilitator & group members.
7	Training on management and leadership skills																								Stationeries	Facilitator & group members.

S/ N	Activities	2016 Project started				2017 Project Month												2018 Project month						Resources needed	Responsible person	
		Sep t	Oc t	No v	De c	Ja n	Fe b	Ma r	Ap r	Ma y	Ju n	Ju l	Au g	Se p	Oc t	No v	De c	J a n	F e b	Ma r	A p r	Ma y	Jun .			
8	Training on management and leadership skills																								Stationaries	Facilitator & group members.
9	Preparation of farms																								All the activities	Group members MCED student
10	Cuttings selection and training on planting skills.																								Project Progress	Group members MCED students
																									Report	
11	Procurement of cuttings																								Cash	
12	Planting cuttings																								All farmers & MCED student	Group members
13	Planting of cuttings																								Farming tools & cuttings	All farmers & MCED student
14	Weeding exercise																								Farming tools	All farmers

S/ N	Activities	2016 Project started				2017 Project Month												2018 Project month						Resources needed	Responsible person	
		Sep t	Oc t	No v	De c	Ja n	Fe b	Ma r	Ap r	Ma y	Ju n	Ju l	Au g	Se p	Oc t	No v	De c	J a n	F e b	Ma r	A p r	Ma y	Jun .			
15	Weeding exercise																								Farming tools	All farmers
16	Training on monitoring and evaluation.																								Stationari es	Facilitator & farmers
17	Preparation for harvesting																								Farming tools	Farmers& MCED student
18	Preparation for harvesting																								Farming tools	Farmers &MCED student
19	Harvesting time																								farms	All farmers
20	Monitoring and evaluation																								Monitori ng tool	MCED students & farmers

CHAPTER FIVEP
PROJECT PARTICIPATORY MONITORING, EVALUATION
ANDSUSTAINABILITY

5.1 Introduction

This chapter explains about project participatory monitoring, evaluation and sustainability. Monitoring is continuous assessment that targets at providing all stakeholders with early detailed information on the progress or delay of the ongoing measured activities. It is daily exercise of oversee the implementation of activities towards desired goal. Evaluation is defined as systematic analysis of subject merit, worth and significance by using criteria directed by a set of standards. Monitoring and evaluation are interdependent concept in project management. Monitoring set the standards for evaluation while evaluation qualifies monitoring. Participation of stakeholders in implementation, monitoring and evaluation increase an opportunity of project sustainability and meeting the targeted objective. This provides the picture of the project whether it will survive or perish despite of internal or external changes.

5.2 Participatory Monitoring

This part is regularly gathering of information on all aspects of project activities that involve the members of the group in project implementation. Participatory monitoring is agreed out using various techniques and methods. It's also a system of collecting information and use of the information to describe the progress of the planned activities. It includes field visit, advocacy meetings with the community and review of service delivery. Participation of all stakeholders in field visit and all the stages of project implementation allowed them to be conscious on the progress of activities which creates room of discussion for project and collectively shared for

solution. The main purpose of participatory monitoring is to provide information during the life span of the project in order to adjust or modify if needed.

5.2.1 Monitoring Information System

The intention of this system is to collect and report information on project activities to enable members to plan, monitor and evaluate the operation and performance of the project. Farmers accept together in gathering information and how to share with the group members and other stake holders, this includes recording relevant activities which were planned. CED student together with the group members set the indicators to be used in monitoring the achievement of the project, these information are collected by using different ways such as group discussion and observation. This include every group members to take part in day to day monitoring of the project interventions and become part of it to find solution of challenges which might happen during implementation of the project.

5.2.2 Participatory Monitoring Methods Applied

Monitoring methods applied to project ensures stakeholders participation in conception of the project progress in all steps. The farmers took part in identification of the need, prioritization, planning, and implementation and monitoring of the activities; this was used so as to make sure all people have opportunity to provide their opinions about the project. The methods applied in monitoring including PRA, as is one of the approach which is applied to provide information about rural communities, livelihoods, social as well as physical conditions. It provides a chance of community to communicate with author and other stakeholders. Farmers join together and setting indicators according to project progress.

5.2.3 Participatory Monitoring Plan

Table 10.1: Participatory Monitoring Plan

Goal	Monitoring Objectives	Planned Activities	What was Monitored	Actual Time	Responsible Person	Budget Allocation
Capacity building training to group members to improve house hold income.	- Whether trainings were conducted.	-Training on group, entrepreneurship, project management and finance management on cassava production.	-attendance to training - usefulness of the training -number of trainings	Oct2016 to March 2017	Facilitator Group members MCED student	-facilitation: 1753000/- - stationeries: 63,500/-
	- Whether groups members have formed constitution and registration	-develop their constitution - facilitate the registration of the groups	-group meetings minutes. - presence of leadership and constitution - registration to be done or in progress	Dec 2016 to Jan2017		stationeries: 62,000/=
	- whether community needs were identified	-Conducting community need assessment -Conducting community survey	- Data collected - Ensuring of community participation - Number of community meetings	September2016 to Oct 2016		Transport cost: 250,000/-

Source: Researcher, 2017

The indicators used to assess the improvement of cassava production through accessibility of capital to farmers and the beneficiaries expectation is improvement of their living standards. Group members meet weekly during buying of shares to discuss the progress and review their project progress, MCED student in most cases participated in group and assist in any technical issues experienced by group members. This is done purposely to let the group learn how to run their project independently using knowledge and skills gained through various trainings.

5.3 Participatory Evaluation

Participatory Evaluation is a partnership approach to evaluate in which stakeholders actively involves in developing the evaluation in all phase of its implementation. Ids (1998).It is not just a matter of using participatory techniques with in a conventional evaluation setting, it's about radically reconsidering who initiates and accepts the process and who learn or benefit from the results. The purpose of this evaluation is to determine the relevance and fulfillment of the objectives, efficiency, effectiveness, impact and sustainability.

Evaluation to be termed as participatory evaluation should be involve stakeholders at different levels who will work together to assess the project in order to take helpful action required. In course of action while implementing cassava production through access of capital, the community members, group members and all other stake holders were involved since community needs assessment, discussed and set project goal, objectives and activities to be implemented for sustainable economic development of cassava production in small farming at Kwamsisi village. With the assistance of CED student they prepared an action plan agreed to evaluate the project

in mid and annual review.

5.3.1 Performance Indicators

Performance indicator is key measures of project achievement and objectives. Indicators are quantitative or qualitative measures for success that enables project stakeholders to assess the project objectives. These indicators were intended in such a way that they measure the input, output, and the impact of the project to the community.

Table 11.2: Performance Indicator

Log frame Code	Intervention level	Summary of Objectives	Indicators
	Goal	To improve livelihood of community through cassava production at Kwamsisi village.	Average house hold income among Group members
01.00	Outcome	Saving within farmers	Number of farmers develop saving behavior.
01.01	Output	Group members mobilizing and sensitized about the project	# of group member who are aware about the project
01.01.01	Activity	Conduct mobilization meeting to group members on fund raising for establishment of the project	Number of mobilization meetings conducted
01.01.02	Activity	Preparation of the materials for improvement of capital accessibility.	Materials collected
01.02	Output	Ensure group members with knowledge and skills on capital accessibility	# of group members trained on entrepreneurship skills.
01.02.01	Activity	Group members to be oriented on materials used in capital improvement.	# of group members attended
01.02.02	Activity	Training to group members on entrepreneurship skills.	# of people trained
02.00	outcome	Capacity building on leadership skills and management to the group members	% of group members trained
02.01	Output	Group members being able to manage cassava project	Number of group members trained on leadership skills and management
02.01.01	Activity	Training group leaders on management and leadership skills	Number of people trained
02.01.02	Activity	Train group members on the structure of Group constitution	Number of people trained.
03.00	Outcome	Improved marketing strategies skills among the group members	% of group members attended the training
03.01	Output	Market network established for cassava production	Number of acres cultivated by farmers
03.01.01	Activity	Train group members on entrepreneurship and marketing skills	Number of people trained
03.01.02	Activity	Training to group members on book keeping and records keeping.	Number of people trained
03.01.03	Activity	Training to group members on god method of addition value to products.	Number of people trained

Source: Researcher, 2017

5.2.2 Participatory Evaluation Methods

Evaluation is defined as the structured interpretation and giving to predicted or actual impacts of proposals of what is either predicted or what is accomplished and how it was accomplished, Sarah (2002). The aim is to determine the relevance and fulfilment of objective, efficient, effectiveness, impact and sustainability as set out during planning. Participatory evaluation methods applied two methods those are Participatory Rural Appraisal (PRA) and self-assessment.

Table 12.3: Project Evaluation Summaries

Log frame Code	Intervention level	Summary of Objectives	Indicators	Target	Achievement
	Goal	To improve livelihood of community through cassava production at Kwamsisi village.	Average house hold income among Group members Average house hold income among Group.		
01.00	Outcome	Saving within farmers.	Number of farmers develops saving behavior.		
01.01	Output	Group members mobilizing and sensitized about the project.	# of group member who are aware about the project.	30	30
01.01.01	Activity	Conduct mobilization meeting to group members on fund raising for establishment of the project.	Number of mobilization Meetings conducted.	4	4
01.01.02	Activity	Preparation of the materials for establishment of VICOBA	Materials collected.	All required materials	All
01.02	Output	Group members being able to VICOBA project.	# of group members trained on entrepreneurship skills.	30	30
01.02.01	Activity	Training group leaders on management and leadership skills.	# of group members attended	25	22
01.02.02	Activity	Training to group members on entrepreneurship skills.	# of people trained	25	20
02.00	Outcome	Capacity building on leadership skills and management to the group members	% of group members trained		
02.01	Output	Group members being able to manage VICOBA project.	leadership skills and management	5	4
02.01.01	Activity	Training group leaders on management and leadership	Number of people trained	5	5

Log frame Code	Intervention level	Summary of Objectives	Indicators	Target	Achievement
		skills			
02.01.02	Activity	Train group members on the structure of Group constitution	Number of people trained.	30	26
03.00	Outcome	Improved marketing strategies and skills among the group members.	% of group members attended the training		
03.01	Output	Market network established for cassava production.	Number of acres cultivated by farmers.	30	28
03.01.01	Activity	Train group members on entrepreneurship and marketing skills.	Number of people trained	30	30
03.01.02	Activity	Training to group members on book keeping and records keeping.	Number of people trained	2	2
03.01.03	Activity	Training to group members on god method of addition value to products.	Number of people trained	30	30

Source: Researcher, 2017

Self-assessment method is done continuously for the purpose of evaluating the status of the project to meet its objective, It involves gathering of information to verify whether targets are met or not, also impact of the activities and strategies towards the project goal. Group members themselves were responsible for collecting and analyzing the information and generating recommendations for change. In order to have a clear understanding of information, a check list were prepared to guide the meeting ,key informant interview and focus group Discussion. The aim is to look whether planned activities are completed according to project goal.

5.3 Project Sustainability

Sustainability of project is the function of the beneficiaries to maintain project goal, outcome and products and continue supported by its own resource even though external source of funding have ended. It is commonly known as a state whereby the project functions will totally depend on its own resource. Large numbers of projects implemented often tend to get difficulties with sustainability, and this is caused by

several factors. Poor sustainability can be tracked and taken care of during the designing stage of a project, while other can be tracked and corrected during project implementation through Monitoring.

Therefore important elements of sustainability need to be considered correctly during planning, implementation, and monitoring. Before initiating any project the originator needs to consider factor that will make the project to last longer and continuing impacting positively to beneficiaries. For the project to be sustainable it must be owned by beneficiaries from the initial stage. Capacity building done to farmers will contribute to project sustainability since they are sure of profit making, the community participation in identifying, designing, planning, implementation, monitoring and evaluation of the project is the key issue that crates sense of ownership that leads to sustainability of the project. This project of organizing farmers in capital accessibility is likely to be sustainable as all beneficiaries participated fully in identification and prioritization of this project. Their participation from beginning to date is an indication of developing the sense of ownership.

Other component of sustainability is the commitment of group members themselves that they contribute money from their own pocket as the starting capital, so they are eager to ensure they get returns from what they have invested. This project is also influenced by availability of stead market within the area and villages; this is a sign that the products have customers which will enable the beneficiaries to continue enjoying returns from investment. Most of the group members have good reputation in the community as they are also promoting cassava production by accessing capital

to increase production. Hence capital in cassava production affect in many ways includes land size, farming technology, quality cuttings and accessibility of market which tally with additional value of a product.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter consists of the summary description of the whole project in what have been done practical in all stages from Community Need Assessment to evaluation and sustainability. Then the chapter will also show conclusion which will enable police maker and decision maker get important information about the project and come up with recommendations and enhancement.

6.2 Conclusion

The aspect of facilitating farmers to access capital for the improvement of cassava production to create equalities by widening competencies and improve sharing of asserts such as land and big business, enabling marginalized people to involve in economic activities that approach can enhance poverty reduction. Community will utilize available resources for their improvement of life. Small farmers should consider as key for development once they are supported in financial services and capacitated on entrepreneurship skills and capital accessibility.

Small farming is the main activities done by Kwamsisi community for the long time but still the living standards for them has not improved in all aspects; The community needs assessment showed that the major challenge which hinder small farming at kwamsisi is low of capital in their production and in minimal the climatic condition. During participatory needs assessment when assessing small farming farmers linked effort together to improve their cassava production via availability of capital which led to improvement of livelihood. They saw project is

suitable since it answer their question of capital and being much interested to continue with the project of organizing capital. Apart from that, they realize that it's easy to get market for their product by considering good varieties of cassava so that they can compete at the market.

Farmers realize that through organizing capital among themselves it will boost their development instead of waiting hand out cash. They are sure that they can organize themselves to get capital without depending external support. Also within the area there is rough road which join to Dar-es-salaam where they can compete at the market. However cassava is product can be channeled into many uses by adding value. Group members were able to use the skills and knowledge they got from trainings in cassava production to transform cassava into secondary product. If the project will be successful, the expectation of group members is increase cassava production and community in general will improve generally, it's expected other community members to learn from them.

6.3 Recommendations

Experience shows that if rural people are empowered through capital, they can be easily bring change in the community but their contribution are not seen because of low capital invest in production of various crops. Capital is one which determines the size of land, cuttings, and mechanization technology and market competition. The project offer training which open their eyes on entrepreneurship skills which taught them on the issues of add value to products. Instead of selling raw cassava, they can process it and sell at reasonable price. The capacity building trainings helped Group members to obtain necessary skills and knowledge to run the project

and the challenges associated with project.

In addition government is supposed to support cassava production in technically and provision of experts to build the capacity of cassava producers at Kwamsisi and other places where community engaged in cassava production. Also supporting in good improved cuttings to cassava producers and advertises cassava products to enhance market. However government support is very crucial on improvement of cassava production by dealing with researches done about cassava production by looking the findings which led to the low production of cassava.



Figure 5.14: Kwamsisi Cassava Producer on Weeding Exercise

Government policy have to support cassava production as they provide subsidized to other crops like other crops and selected special farms for cassava production. To enhance cassava production capital is crucial element which affects positively all parts of production. Include land size, kind of cuttings, and mechanization during cultivation and value chain to products and market competition. Therefore capital work as key in production of cassava and other crops. Involvement of the

community members through participatory approach is very important from assessment, designing, implementation and the monitoring of the project because it creates sense of ownership for the sustainability of the project.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE

I am Lidya Gideon Masterø student in community Economic Development in the Open University of Tanzania. Currently am doing community need assessment at Kwamsisi village as part of partial fulfillment of the requirement for Masterø degree. The information provided is confidential, Please be free to answer the following question.

Please circle the most appropriate information.

1. Are you the citizen of Kwamsisi Village?

0.1 Yes

0.2. No

2. Age

0.1. 20-25

0.2. 26-40

0.3. 41-65

0.4. 66 -75

3. Sex

0.1. Male

0.2. Female

4. Do you have an account?

0.1 yes

0.2 No

5. Where did you save your money?

0.1 Home

0.2 Groups

0.3 Institution saving

6. Have ever heard about institution which deal with provision of loans and saving?

0.1 Yes

0.2 No

If yes mention them from them,if No you may skip to question No7.

a)í í í í í í í í í í í í ..

b)í í í í í í í í í í í í í .

c)í í í í í í í í í í í í í í í

7. Which procedures are applied in loans provision?

0.1 Group lend

0.2 Individual lend

0.3I do not know

8. Which services are provided by those institution?

0.1 Loans

0.2 Saving

0.3 Entrepreneurship training

0.4 I do not know

9. What are the conditions used by institution in order to get loans?

0.1 To be in group

0.2 To have collaterals

0.3 To contribute some amount of money

10. Apart from farming activity, do you have any other activities which create income?

0.1 Yesí í í í í í í í í Mention economic activities.

0.2 No

Thank you for your cooperation

APPENDIX 2: DISCUSSION QUESTIONS

Questions used during the meeting with community members focus group Discussion.

- i. What are the economic, environment and social constraints in Kwamsisi community?
- ii. What do Kwamsisi community need to do to overcome the constrains?
- iii. What are the approaches to be applied to improve community microfinance services?