



The Open University of Tanzania
P.O. Box 23409
Dar es Salaam, Tanzania



Southern New Hampshire University
2500 North River Road
Manchester, NH 03106

Community Economic Development Program

September 28, 2005

To Whom It May Concern:

Dear Sir or Madam,

LETTER OF INTRODUCTION

This is to attest that the bearer of this letter, Bertha John Mjawa (Mrs) is a student in the Master of Science in Community Economic Development program. It is offered in partnership between Southern New Hampshire University of USA and the Open University of Tanzania.

As part of fulfilling her course requirements, she is required to collect information for her project, by working closely with a community-based organization for the duration of her course.

Knowing that your organization is community based, we believe that you will be of assistance in providing relevant information. We would like to assure you that the information will be used for academic purposes only.

In case of further clarification, please contact us.

Your assistance is highly appreciated.

Thank you,

Sincerely,

Rukia Masasi
Coordinator, CED Program

LIST OF APPENDICES

Appendix 1: Letters of introduction and acceptance

Community Initiatives for Income Poverty Alleviation (CIPOA),

P.O.Box 116,

Dar es Salaam

Date: 21th February 2006

Ref: CIPOA/Adm./26

Bertha Mjawa,
P.O.Box 9192
Dar es Salaam

RE: FIELD ATTACHMENT

Reference is made to your letter dated September 28th, 2005 regarding your field attachment to CIPOA.

On behalf of the members of CIPOA, I am happy to inform you that you have been accepted to pursue your research at CIPOA and hope that your studies will be beneficial not only to you and the group but also to the whole nation.

CIPOA will be more than willing to help you perform your studies smoothly.

I welcome you again and thank you for your consideration to work with us.

Sincerely Yours


Mrs M. Mwisho

CIPOA Secretary General

Appendix 2: The project's organizational context

Community Initiatives for Income Poverty Alleviation (CIPOA) is located some 18 kilometers West of Dar es Salaam City along Morogoro Road is within Kinondoni District, Mbezi Division at a village/ suburb called Mbezi Louis. The organization's address is CIPOA, P.O.Box 116, Dar es Salaam.

At the moment CIPOA is actively engaged in savings and credit, but is in a process of initiating agricultural based projects like expansion of horticultural crops production, agro processing and livestock keeping. Other projects include environmental conservation and health related projects especially Home Based Care for People Living with HIV/AIDS and care for the orphans. Organizations affiliated with CIPOA include DAIPESA, Kilimo Hai Tanzania (KIHATA), Kinondoni Municipal Council, Kibaha District Council and inhabitants, Mbezi Louis Village Administration, Mbezi Schools, District hospital, dispensaries and churches.

CIPOA core members, totaled 27 serve Mbezi Louis community members. CIPOA intends to serve all the population of the Kinondoni rural district which has 56,688 people and therefore, has commenced its activities with Mbezi division. Plans for future funding include fund raising, SACCOS formation, proposals writing to donors and well-wishers of the interest field, as well as self-sponsorship.

Membership

Membership for CPOA is categorized into three namely; skilled, associate and honorary members. Skilled members are those who are having academic or professional qualifications accepted by the Executive Committee as educational evidence. Associate

members are any institution whose objectives are replica to that of CIPOA and Honorary members are those who shall be given membership by the Executive Committee according to their importance in the organization

Mbezi Louis village is comprised of people with special skills like teachers, health personnel, community development officers, agriculturists, bankers and soldiers. Most of these are retired and they have come to the suburb to settle. CIPOA is tapping this resource by consulting them and some are within the organization.

Types of houses are good, they are brick walled, corrugated or tiles roofed and cement floors some parqueted.

Institutional capacities available include water service corporation - DAWASCO, electricity supply services – TANESCO, local market, churches and mosques, telephone service providers – Mobitel, Vodacom, Zantel, Celtel as well as TTCL and access to Television and radio stations of Dar es Salaam is extremely easy.

The organization structure

The general meeting is open to all members and a patron. It is held once a year. The members get plenary forum to be briefed and comment on the progress of the organization. The meeting makes key decisions and elects the Executive Committee as its right hand to make decisions and solve problems on its behalf.

Executive Committee

The committee is constituted by the Chairperson, Vice Chair, Executive Secretary, Deputy Secretary, Treasurer and Deputy Treasurer, together with four other members as shall be elected by the general meeting. The committee meets quarterly to monitor the

operations of the organization and to approve the progress reports and budget. The Executive Committee is accountable to the Annual General Meeting (AGM). The committee has two subcommittees namely *administrative & leadership* chaired by the Executive Secretary and *finance, planning & publicity* which is chaired by the Treasurer.

The Central Committee

It constitutes four members who are: the **Chairperson** of the association who shall chair the committee, **Executive Secretary** and **Treasurer** shall be members while the **Patron** shall be ex-officio member.

This committee meets twice per year to discuss issues of soliciting funds, evaluate implementation and provide immediate solutions/ decisions before waiting for the decisions of the general meeting, also the successes and failures of the organization. The committee is accountable to the Executive Committee

Foundation of CIPOA

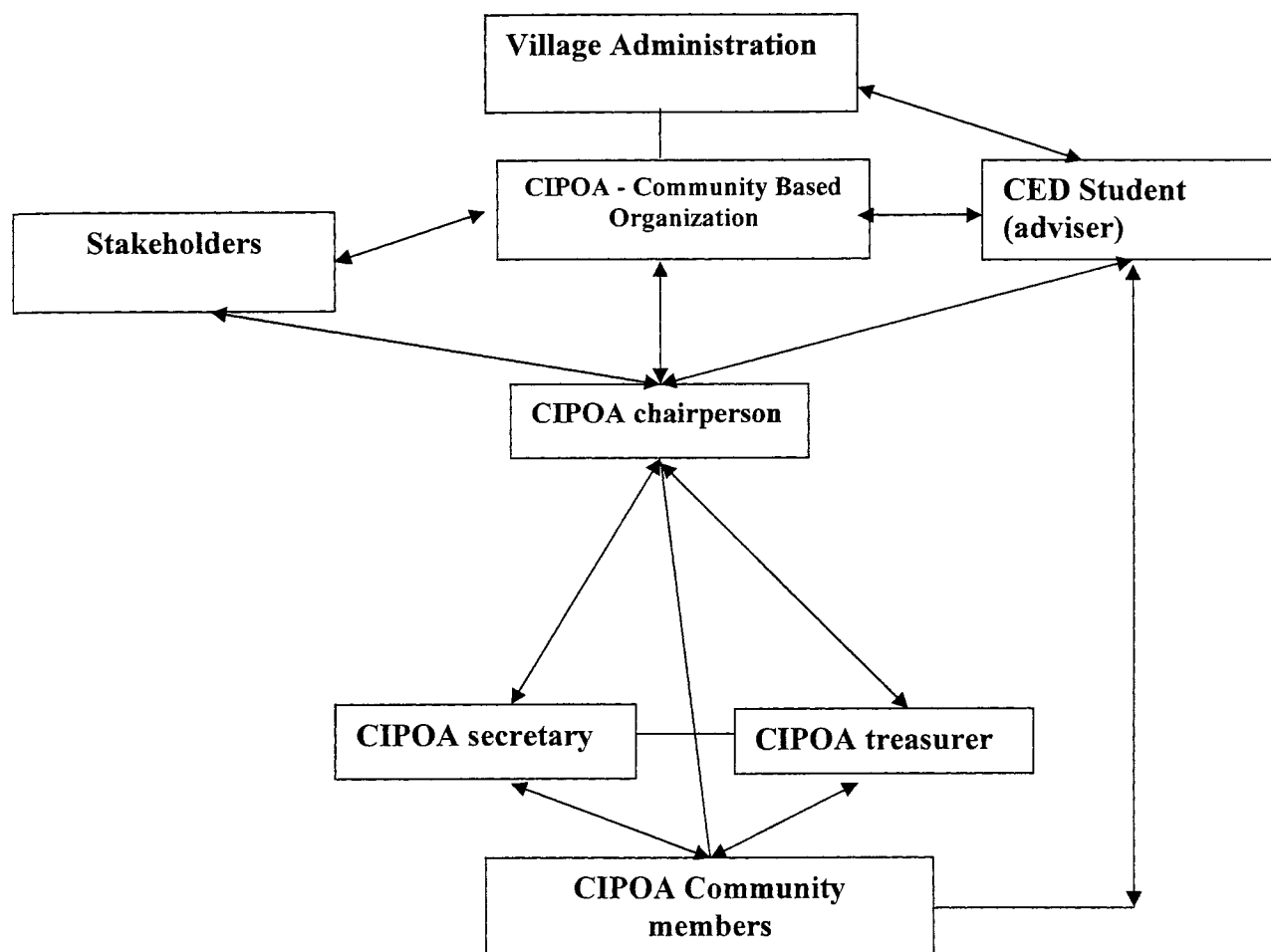
The organization was found in March, 2005 by a group of people who happened to show outstanding concerns about the severe inadequacies in incomes, health care services and environmental in Mbezi Louis. Few group members decided to join their efforts in order to raise awareness and involvement of other community members in a move to rescue the situation. After fruitful thoughts that the planned activities cannot commence without source of funds to undertake them, the organization effectively mobilized their own contributions through opening a community banking system (locally known as *improved upatu*) in which members are meeting once every week to contribute their dues and other

relevant fees. This aims at sustainable development of the other planned activities that are to be continuous with no fixed time of concluding.

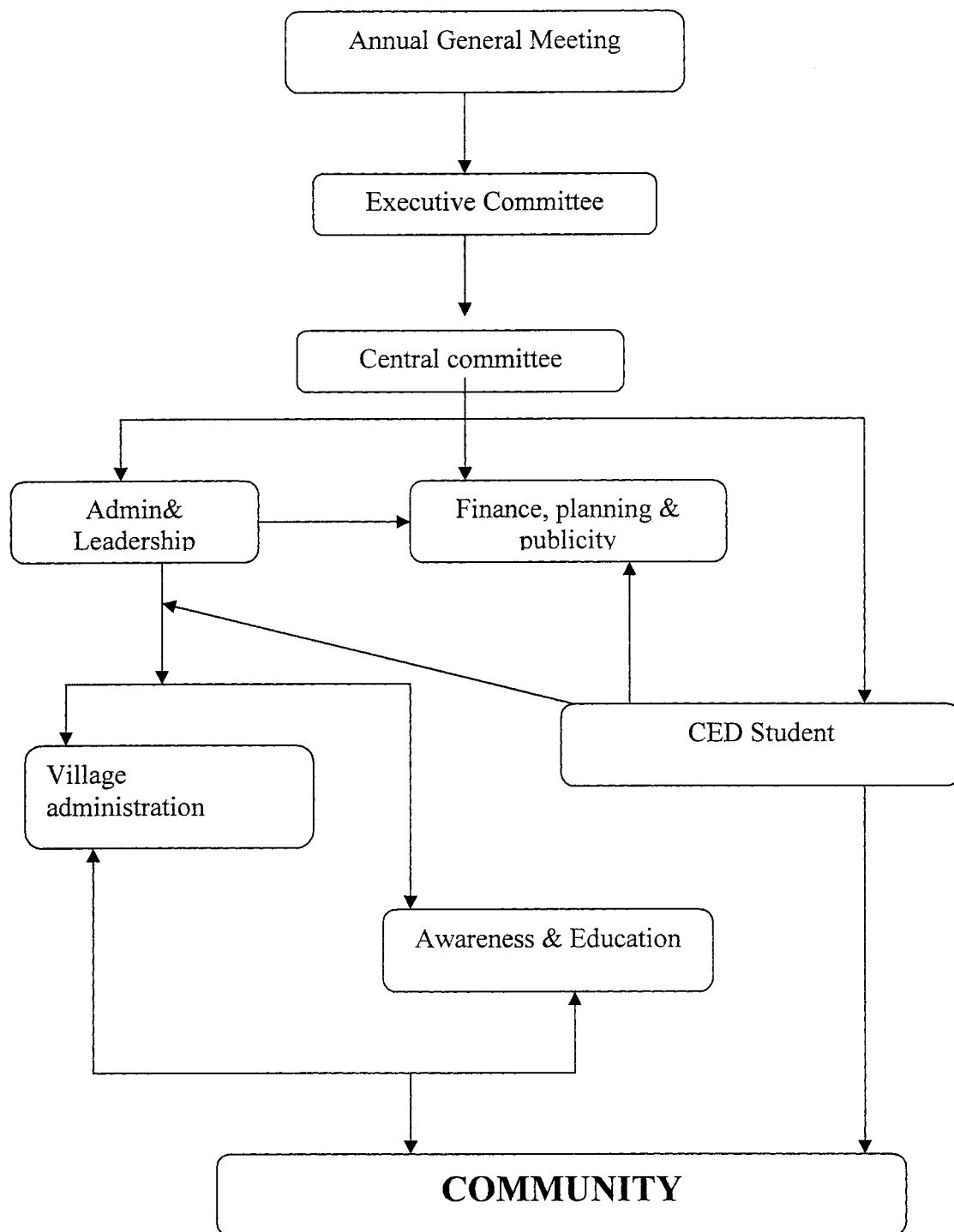
Other organizations working in similar projects include Clara Food Products Kibaha, Kimara Orphanage, The Child in the Sun and Mbezi Catholic nursery centre. All these organization have projects that deals with food production and value addition as well as serving the orphans of HIV deceased parents. They are associated with the Ministry of Health for health support, Education for education support as well as the village administration. All these organizations serve the community categories like women and children who are low earners, widows, orphans and the sick.

The difference between these organizations and CIPOA is that, CIPOA looks at economic as well as health and environment and hence has a broader coverage of activities while these institutions narrows to only one (orphan caring) and its area of work is not the whole community as CIPOA.

Appendix 3: My place in the organization chart



Appendix 4: Community Project Organizational Context



Appendix 5: Questionnaire for Farmer Group

A: BASIC INFORMATION FOR MSHIKAMANO GROUP MEMBERS

Questionnaire Number:

Enumerator's Name:

Village:

Ward:

District:

1. Name of the Respondent.....
2. Sex of the farmer.....
3. What is your highest education? (circle)
 - a. No formal education
 - b. Primary school
 - c. Secondary school
 - d. Tertiary
4. How many members of household currently live within your household?
 - a. 2 to 5
 - b. 5 to 10
 - c. above 10
5. How long have you been in the group
 - e. 1 to 5 months
 - f. 5 to 10 months
 - g. Above 10 months
6. Does the village have access to formal or informal credit schemes?.....
1=Yes, 2= No
7. What are your sources of income? (Please circle)
 - h. Vegetable farming
 - i. Shop keeping
 - j. Petty business – chapatti, rice cake
 - k. Livestock keeping
8. Can you please indicate your income category per month?
 - a. 1,000 to 50,000 per month

- a. 51 to 100,000 per month
- b. above 100,000 per month

B: CONTRIBUTION OF CROP PRODUCTION TO THE HOUSEHOLDS INCOME (please circle)

9. What is the size of land are you using for faming?
- a) 0-2 ha
 - b) 2-5 ha
 - c) above 5 ha

10. What types of crops do you commonly produce in your farm?

.....

.....

.....

10. How much are you harvesting per hectare?

11. Are you getting surplus produce for sale?

- a. yes
- b. no

12. Are you using fertilizer/organic manure?

- a. yes
- b. no

13. If yes, how much per area

14. What is the price of fertilizer?

15. Are you buying seeds/breeding materials for your farm?

- a. yes
- b. no

16. If yes, how much does it cost?

17. What is the traditional role of women in vegetable production?

- i. Seed selection
- ii. Farm preparation
- iii. Sowing and ploughing
- iv. Tending (Watering, fertilizing etc)
- v. Selling vegetables

C: MARKETING INFORMATION:

18. How much crops/produce are you getting for sale per year?

.....

19. Where are you selling your surplus produce?

- b. In local markets
- c. To middle men
- d. Other (specify)

20. At what price are you selling?

21. What problems do you face in selling your crops products?

- a)
- b)
- c)

22. Do you process your produce before selling?

- a) yes
- b) no

23. If yes, what type of processing technology do you use? (explain)

.....

24. If no, why?

- e. Increased cost
- f. No capital for processing.
- g. I don't know how to process
- h. No processing centres
- i. Others (specify)

25. Does the technology help you in the market?

- a) yes
- b) no

26. If yes, how does it help you?

- a) Increase the value of the produce
- b) Reduce marketing cost
- c) Attract more customers
- d) Others (specify)

27. Where did you get the technology you are using for processing?

- a) From Government agencies
- b) From NGO'S (mention)
- c) Others (specify)

28. What kind of services are they providing you? (mention)

.....

29. Is there any farmer group present in your area dealing with agro-processing?

- a. yes
- b. no

30. If yes, are you a member of the group?

- i. yes
- ii. no

31. If no why ?.....

.....

32. Have you participated in any agro processing training?

a) yes

b) no

33. If yes, where has it been conducted?.....

18. Besides food processing what other methods are you using to increase the value of your agricultural produce?.....

.....

.....

34. What are your opinion / comments on marketing system and agro processing?

Activities in your area.

C. CONSTRAINTS OF MARKETING OF AGRICULTURAL PRODUCE

35. What are the major problems facing agricultural produce in Mbezi Louis Village? (Rank in order of importance)

a. Diseases

b. Source of improved seed

c. Predators

d. Lack of market

e. Lack of knowledge

f. Low crops price

g. Thieves

36. What strategies are in place to combat these problems

a.

b.

c.

d.

37. Who is responsible in making decision on whether to sell farm produce or not

1. Men

2. Women

3. Boys

4. Girls

5. Family

38. During which month do the price of crops is higher

1. December to March

2. March to May
3. May to July
4. July to September
5. September to November

39. Who has the last say in crops price?

- a. Seller
- b. Buyer
- c. Seller and buyer compromise

40. Do you have any comment/suggestions?

.....

.....

.....

Thank you for your cooperation

Appendix 6: CHECKLIST FOR FOCUS GROUP DISCUSSION

1. What are the major problems of crops production in the village
2. What are your sources of income
3. What is the contribution of each source
4. Where do you normally sell your produce
5. Do you have a change agent/extension officer in the village
6. Do you think value addition project is relevant to your village?
7. Is there any problem in marketing the produce?
8. What do you normally do to overcome the problems

Appendix 7: CHECKLIST FOR GOVERNMENT OFFICIALS

- What is the existing system of marketing the agricultural crops?
- What are the current activities that give income to members of the community and their families?
- Which organizations are involved in crop post harvest activities in the area?
- What extent do group members know about value addition of agricultural crops as a source of increased income?
- What types of value addition innovations are available for communities in the area?
- What measures have been taken to disseminate them?
- What are the existing markets for the products?
- Who are the potential buyers for the agricultural crops and products?
- What are the potentials and constraints in implementing crop value addition project?

Appendix 8: Project Pictures



A photo of the certificate of registration number 00NGO/1625



CIPOA group B members collecting money during community banking session.



A section of group A members during banking session



A solar drier for fruits and vegetable drying

Members practicing at the training session of fruits drying



Agro processing practical training session



Members practicing at the training session of fruits drying



A tray of fresh fruits ready for drying

Solar dried products



Trainee using a solar drier for fruit drying



Solar dried products

- Mbezi Loule is located in Khondeni District.
- Population of 3,785 people with 2,000 being women (Population Census 2002)
- Community depends on agriculture for their livelihood.

- Community Initiatives for Income Poverty Alleviation (CIPOA) was formed in March 2005, registered to carry out commercialized agriculture for increased income levels.
- Focus on low-cost community banking and poor harvest value added products of agricultural crops.

CIPOA Vision & Mission

- Vision: To have a sustainably high income and improved quality livelihood community by 2015.
- Mission: to develop and promote social and economic enterprises for poverty alleviation.

Project Goal

- To establish an efficient marketing system by 2007 with a resultant increased horticultural crops production.

Evaluation of Opportunities & Constraints of Agricultural Marketing Systems

(A case study of Mbezi Louis Village)

By: Bertha Mjawa
M.Sc. CED student 2005/7

Content of presentation

- Background
- Project Goal
- Objectives of the study
- Activities
- Community Needs Assessment
- Problem
- Literature review
- Research questions
- Methodology/Design
- Conclusions & Recommendations
- Monitoring, Evaluation & Sustainability
- Implementation of results

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Background

- **Mbezi Louis is located in Kinondoni District.**
- **Population of 3,785 people with 1,676 being women (Population Census 2002)**
- **Community depends on agriculture for their livelihood.**

3

Background cont

- Community Initiatives for Income Poverty Alleviation (CIPOA) was formed in March 2006, registered to carry out commercialized agriculture for increased income levels.
- Now implement community banking and post harvest value added products of agricultural crops..

4

CIPOA Vision & Mission

- Vision: To have a sustainably high income and improved quality livelihood community by 2015.
- Mission: to develop and promote social and economic enterprises for poverty alleviation.

5

Project Goal

- **To establish an efficient marketing system by 2007 with a resultant increased horticultural crops production.**

6

Objective of the study

- **To identify constraints & opportunities at the crops supply – utilization chain with respect to responsiveness and demand by aiming at doing appropriate intervention by year 2007**

7

Objective cont.

Specific objectives:

- To ensure the group attains its legal registration by December 2006.
- To strengthen the community group by targeting an increase of 100 community members by the year 2007.
- To train crop post harvest technologies by December 2006.

8

Activities

- Facilitation of writing CIPOA constitution
- Systematize CIPOA on registration procedures
- Organize and facilitate training on agro processing technologies.
- Conduct monitoring and evaluation
- Report writing

9

Community Needs Assessment

- **Visit to village administration for selecting a community to work with.**
- **Information obtained through observations, group discussions, meetings, brainstorming and interviews. Also various literatures**
- **Stakeholders: Muungano wa Vikundi vya Wakulima Tanzania (MVIWATA), EPOPA, Kilimo Hai Tanzania (KIHATA), DAIPESA, VEO, DALDO, DCDO and community.**

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Problem

- Low income due to lack of efficient marketing system of agricultural produce
- lack of skills/technologies in value addition.
- ❖ Development of village post harvest enterprise will help improve income, food & nutrition security of the rural community. However, intervention is done by studying constraints and opportunities of the enterprise.

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Literature review

- **65% agricultural producers affected by market forces (quality, information) which lead to low prices & unreliable markets thus low income to farmers to meet production costs (URT, 2003).**
- **Poverty is exclusion from educational possibilities, health care, knowledge, political freedom. Leads to lack of voice, good governance and empowerment. (Amartya Sen, 1999).**

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Literature review cont.

- ASDP strategic areas of intervention into the problem (subject matter) is that it will foresee the empowerment of farmers to enhance their bargaining positions in the market through provision and dissemination of technologies and information and monitoring the market performance. Its mission aims at having the sector substantially commercial, competitive, highly diversified, that ensures food security, improves rural livelihood, expands rural employment and acts as an effective basis for economic growth and inter-sectoral linkages, while utilizing natural resources in an overall sustainable manner.

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Literature review cont.

- Jeffrey et al, 1984** explains that there is substantial quantities of processed foods that are still imported annually into Tanzania whereas the primary inputs for the products are all available within the country and a lot of them are wasted after harvest and they cannot meet high market competition due to poor quality.

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Literature review cont.

- Tanzania experiences food loss of about 30-40% or more of fresh perishables, hence food processing becomes significant in securing food insecurity as well as in reduction of poverty more so because consumers are willing to pay more for a much safer and quality product (**Gedi 2004**).

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Research questions

- What are the existing systems of marketing the agricultural produce?
- What are the marketing constraints of value added agricultural products
- What extent do the group members know about the GAP & GMP (value addition) of agricultural crops as a source of increased income?

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Research quest. Cont.

- Which organizations are involved in crop post harvest activities/interventions in the area?

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Research Methodology

- Needs assessment conducted (Stakeholders' analysis)/ SWOC.
 - Problem identification (ranking was done to prioritize problems)
 - Questionnaires administration to 26 CIPOA members
 - Checklist to key informants, change agents
 - Observations to cross check

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Design

The survey was descriptive, design was cross sectional and longitudinal. Pilot was done to pretest instruments. Questionnaire consisting of pre-set questions was administered to respondents; checklist guided interview with officials.

Monitoring and Evaluation was done by using a trend and a panel design. It is formative in nature

This research is purposive, the study group sample in question was chosen according to the nature and type of project activity. The group deal with agricultural activities so as the project.

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- Instruments used: both qualitative & quantitative – face-to-face interviews, literature search, focus group discussions.

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Survey Methods Con't

Reliability

- Measurement of the stability of responses over time in the same individual respondents.
- The researcher ensured that respondents completed a survey at two different and appropriate points in time.

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Design cont...

Validity:

Face validity: Casual review of how good an item or group of items appears.

The questionnaire was assessed by individuals with no training in the subject under study

Content validity: Formal expert reviews the questionnaire

The questionnaire was assessed by experts for content validity.

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Data collection and analysis

- Demographic: h/h size; structure; education
- Income: range & sources
- Marketing systems: existing, potential.
- Technologies: available, acquisition constraints.

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Data analysis

Analysis was done statistically using SPSS and Excel.

The analysis included descriptive statistics, which involved calculating for mean, average and frequencies

Results presented using %, summarizing, tables and charts.

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Analysis cont.

- questions for nominal scale were 4, while for ordinal scale were 8 and for interval scale were 4, ratings were 2 and open ended questions 11.
- The description of 4 scale on 39 questions:
 - demographic study (7 questions), - crop production information (10), - crop marketing information and constraints (21), - relevance of value addition project to alleviate the poverty (1)

The survey took 10 days

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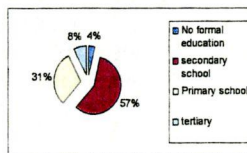
Results

- Average h/h size – 6
- Education level: Never – 4%, Primary – 60%, Secondary – 31% and tertiary – 4%
- Income: below 50,000/month – 71%, 23% between 50-100,000/month, 6% above 100,000/month.

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Education level of respondents

□



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Education background cont

- 4% respondent has never attended school,
- 31% primary school education
- 58% secondary education
- 7% tertiary education

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Income

- 42.3% earn below 50,000/= per month
- 34.6% between 50,000/= and 100,000/=
- Over 100,000/= per month were 23.1%.
- This implies that members can be able to invest some of their income into a project.

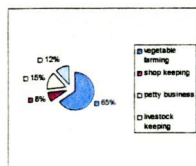
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Sources of income

- vegetable farming 65.4
- shop keeping 7.7
- petty business 15.4
- livestock keeping 11.5

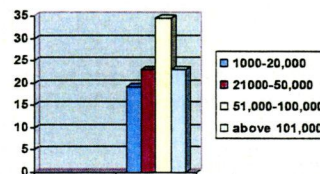
30

Income sources



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Categories of income



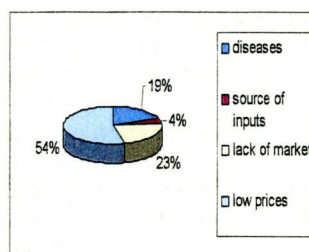
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Crop production constraints

- Diseases 19.2%
- source of inputs 3.8%
- lack of market 23.1%
- low prices 53.8%

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Constraints to crop production



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Available marketing systems:

- farm gate sales (middlemen)- 54%, 4% send to city market, 42% sells to villagers.
- Awareness of value addition in increase of income: 98% responded in affirmative, 2% not sure.

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Results cont...

- Organizations dealing with PH innovation provision : 75% responded not to know, 25% said agricultural officers
- Officials knowledge on PH provision: 50% mentioned SIDO, 25% -agriculturists, 25% community development.

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Results cont.....

- Willingness to participate in value addition project: 90% preferred participating.

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Conclusions

- There is no standard marketing system for perishable crops
- Potential of the processing project: availability of raw materials locally.
- Constraint: cost of implementation: fee to facilitator, equipment.

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Conclusion cont.

- Training on value addition seen as a rescue for sale of crops at a low price.
- Information on technical packages for helping the community by district officials seem to be deficient.

39

Recommendations

- Provision of crop post harvest packages – (perishables handling, TQM, Crops Processing) will increase income to the community.
- Research on marketing of processed products is important
- Networking at the district/village level is of paramount importance for facilitating community development

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Implication

- Existing marketing systems of fruits and vegetables has potential to be commercialized so as to increase income earnings and reduce the income poverty of members of the community
- Training on vegetables and fruits processing has the potential of increasing their income through reduction in selling of low priced commodities.

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Implication

- This study is in line with the studies done by Gedi (2004) and Mbilinyi (2005) on marketing of processed fruits and vegetable in Tanzania except that core constraints regarding marketing systems were not tackled/ identified.

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Monitoring & Evaluation

- Output vs objectives
 - Registration: Done August 2006
 - Group cohesion: 90 vs 27 founder members
 - Capacity building: 90 in group formation skills & community banking; PH & marketing skills: Jan-February 2007

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M & E cont

- Credit & Savings: 216,000/= to 8ml.
- Group A & B loans reached 500,000/= (individual income generation). Group C will start loaning in February
- Group IG: Food Processing equipment – solar drier; trainings Jan – February 2007

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Monitoring indicators

- Data: Weekly monitoring ; indicators – Attendance, type of technology applied, Failure in technology application, Production, Difficulties in applying the technology, Records - For example financial records, farmer's own record, Participation and Number and type of market.

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M&E cont.

- Formative Evaluation in March & June 2007 by CBO members, Technical advisor, Development partners and Agricultural experts. Indicators: Volume of production, no. & type of technical packages, Income, no. of markets created & system of market established.

Sustainability: Member initiatives; strong support of community, bylaws; ownership by members; capacity building – entrepreneurship and technical. M& E was participatory.

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Activity	Resources required	Time of delivery	Responsible	Budget
To facilitate writing of CPOA constitution	Stationeries, venue, refreshments	7 days 12-19 January 2006	Community leaders, some women members and a facilitator	300,000/-
To systematize CPOA on registration procedures	Transport costs, fees and allowances	3 days in February 2006	CPOA Management team and CED student	500,000/-
To organize and facilitate training on agro processing technologies	Training manual/materials, venue, agricultural raw materials, tools and equipment	6 months March - September 2006	Trainers, Facilitator and women group	2,500,000/-
To conduct monitoring and evaluation	Training reports, progress reports, survey reports, register - minutes of the project management committee	1 day after every 2 months - Feb 26, April 30, June 30, August 31, Oct 31, Dec 30	Facilitator, projects committee, facilitator, CED student	1,250,000/-

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N	Project goal	Impact/Results	Activities	Inputs/Resources
1	To contribute to an improved and sustainable standard of living of the Mbezi Louis community through addition of value to agricultural crops and increase in income.	•% improvement in purchasing power.	•Qualitative measures available from public sources or records of CPOA projects.	•Key actors willing and have time to participate
2	Project Objective 1. To increase two income generating activities by December 2006 in order to raise income status, increase employment opportunities and improve health. 2. To contribute to the national efforts to alleviate poverty by 50% (2007) through establishment of sustainable community based initiatives 3. To organize the attainment of CPOA registration by end of year 2006.	•% Increase in women's decision making capacity at the community level. •Number of women assisted to improve the quality of their lives through technology upgrading and markets information literacy. •% of community development programs reflect the PRSP and Tanzania development Vision 2025 priorities Availability of a certificate	•Annual community report •Field survey and Observations •Progress report •Evaluation report •Interviews •Focus group discussion Document of Certificate registration and constitution	•Availability of a political will, greater understanding and participation by all members. Key actors willing to participate and act.
3	Output/Results •Project activities available in community development plans. •CPOA members are socially and economically empowered to have viable and manageable economic development activities. •Improved access to food technology skills and adequate credit opportunities. •CPOA registration done	•100 women attending the trainings •% increase in number of women members in community banking activities and loans to 100 women. •100 women are organized into social and economic groups. •1 women economic group obtained formal registration.	•Attendance register •Report on the activities •Bank account statement •Financial reports •Progress report •Evaluation report •Interviews •Focus group discussion	•Active participation and total commitment by community members
4	Activities •Trainings/seminars •Registration of CBO	Inputs/Resources •Program and training manuals •Training materials	•Training log book - numbers of training •Attendance register	•Resources, both human and financial, made available on time

Project Implementation Gantt Chart

Activity	Duration
To facilitate writing of CPOA constitution	21 days January 2006
To systematize CPOA on registration procedures	9 days in February 2006
To organize and facilitate training on agro processing technologies, leadership and management skills	6 months March - September 2006
To conduct monitoring and evaluation	32 days divided after every 2 months - February, April, June, August, October, December.

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Banking services of group B members



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Banking services of some group 1 members



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A photo of the registered certificate number 00NGO/1625



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A solar drier awaiting food processing training session in Jan 20th, 2007



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Areas of further research

- impact of service providers/change agents of agricultural products for farmers' development
- promotion of the best supply chain of fresh and processed horticultural produce

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▣ THANK YOU FOR YOUR ATTENTION

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