



BTC

TAN 0501611

FINAL REPORT

“SUPPORT TO INCOME GENERATING ACTIVITY PROJECT IN COAST AND KIGOMA REGIONS” PROJECT



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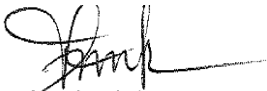


Acronyms

BTC	Belgian Technical Cooperation
SMCL	Structure mixte de concertation locale
M&E	Monitoring and Evaluation
DFT	District Facilitation Team
ETR	End of Term Evaluation
DED	District Executive Director
MoF	Ministry of Finance
IPTT	Indicator Performance Tracking Table
TAMISEMI	Tawala za Mikoa na Serikali za Mitaa
PSO	Private Sector Organizations
CMT	Council Management Team
NTA	National Technical Advisor
NPC	National Project Coordinator
DPC	District Project Coordinator
TFF	Technical and Financial File
IGA	Income Generating Activities
JLPC	Joint Local Partnership Committee
LED	Local Economic Development
MTR	Mid Term Review
PPP	Private Public Partnership
MFI	Micro Finance Institutions
PSD	Private Sector Development
ASDP	Agricultural Sector Development Programme
BEST	Business Environment Strengthening for Tanzania
NSGRP	<u>National Strategy on Growth and Reduction of Poverty</u>
VAT	Value Added Tax
EPICOR	Budget data entry spread sheet system linked to IFMS
ASDS	Agriculture Sector Development Strategy
LGCDG	Local Government Capital Development Grant
SWAP	Sector Wide Approach
HQ	Headquarters
LGA	Local Government Authority
BIP	Beekeeping Improvement Project
SIDO	Small Scale Industries Development Organization
MKUKUTA	Mkakati wa kukuza uchumi na kupunguza umasikini Tanzania
IFMS	Intergraded Financial Management System
SACCOS	Savings and Credit Cooperative Society
VICOBA	Village Community Banks

Project form

Project name	Support to Income Generating Activities in Coast and Kigoma Regions
Project Code	TAN0501611
Location	6 Districts of Coast and Kigoma Regions
Budget	Total budget €2,432,000 Belgian contribution €2,162,000 MoF contribution €150,000 LGAs contribution €120,000
Key persons	NTA Coast and Kigoma Regions
Partner Institution	Ministry of Finance
Date of implementation Agreement	The Specific Agreement for the project was signed on the 30 th of December 2008 and expired on 30 th of December 2013. The project started on January 2009 and ended in December 2013.
Duration (months)	36 months
Target groups	6 LGAs (staff and councillors), 12 PSOs with 2,443 members/clients and 130 IGA groups with 2,600 members
Global Objective	The general objective of the project is <i>“To contribute towards improving livelihoods of the poor particularly in rural areas”</i> .
Specific Objective	The Specific Objective of the Project is <i>“To create an enabling environment for income generating activities of the poor, especially women and youth to improve their incomes, in six districts of the Coast and Kigoma Regions”</i>
Results	R.1 Improved capacity of the local government to facilitate pro-poor local economic development R.2. Improved capacity of business related service providers to respond to the needs of the target group R.3. Increased capacity of the target group to demand and access technical, entrepreneurial and business services

Global appreciation

<p>The project has made remarkable contributions at all levels from grassroots to district level on how to provide result oriented services that have focus on developing capacities of communities and thus enabling them to engage on income generation activities. The comprehensive approach and the piloting of such approach in different productive sectors has left behind a process that potentially could be applied in all sectors on how to utilize the available local resources by the communities through mobilization of both social and other forms of capital and thus be able to embark on sustainable local economic development.</p> <p>Key lessons from the project are that with utilization of demand driven service provision local communities can embark on process of changing their livelihoods, can become accountable to their own systems that they have established, they can establish facilities that can provide services and such facilities can grow into private service provision entities.</p> <p>With all those contributions still the major challenge to the districts and the communities is on how to develop competencies for addressing consolidation and up-scaling of the systems that the project left behind.</p>	<p>The project designed and implemented processes in each result area that have created organizational and institutional linkages with capacity for contributing towards improving technical, business and financial service delivery to the marginalised.</p> <p>The processes include competency development to 64 district level extension that provided comprehensive enterprise development to 130 IGA groups including enabling the groups to establish savings and credit that have savings worth half billion (Euro 231,482) and some groups are evolving towards provision of services beyond the group members. Members (more than 63% women), have learnt financial and business skills and thus able to invest in IGAs, education of their kids, access health services and improvement of the house assets.</p> <p>The project introduced bottom-up approach in developing LED strategies. The approach highly appreciated by LGAs, however, methodological guidance for institutionalizing remains to be done.</p> <p>The findings of end term review acknowledge strong momentum and potentiality of the systems established. Moreover, the project left behind good experiences and lessons that can be very useful to the districts on how to develop capacities of the marginalised and mainstream them in local economic development. However, it should be noted that further efforts are needed to make the system sustainable and thus enabling to contribute towards long term economic benefits to the communities including designing process for up-scaling them.</p>
<p>Score your global appreciation of the intervention¹:</p>	<p>Score your global appreciation of the intervention²:</p>
<p>Satisfactory</p>	<p>Satisfactory</p>
<p>National Project Coordinator</p>	<p>NTAs</p>
<p> Victor P. Mwainyekule</p>	<p> Hermengild Mtenga  Rainard Mujunguli</p>

¹ Very satisfactory - Satisfactory - Non satisfactory, in spite of some positive elements - Non satisfactory

² Very satisfactory - Satisfactory - Non satisfactory, in spite of some positive elements - Non satisfactory

PART 1: Results achieved and lessons learned

1 Assessing the intervention strategy

1.1 Context

Contextual framework for this intervention is the National Strategy for Growth and Reduction of Poverty (NSGRP), popularly known as MKUKUTA in its Kiswahili acronym. MKUKUTA recognizes the importance of economic growth to eradicate poverty, and while the strengthening of the government capacity is considered the key to achieving long-term growth targets, the importance of the private sector engagement to poverty reduction is also put forward. Besides, the more macro-economic initiatives to attract foreign direct investment, the development of local economic initiatives is receiving more and more attention as one way to improve the living standards of rural people.

Tanzania is undertaking major efforts to support its decentralization process through extensive local government reforms. Likewise, the Local Government Reform, which is part of the Public Sector Reform, also provides an important element of the legal framework from an institutional point of view. The main goal of the latter is to improve the performance of the public sector by enhancing its accountability and service delivery. Delegating powers, functions and resources to the people in communities are key factors in the public sector reform strategy. Progress has been made within the area of fiscal decentralization with a formula based approach to health, education and agriculture. A modality for discretionary development funding at LGA level has been developed in the form of the Local Government Capital Development Grant (LGCDG).

The new phase of the Local Government Reform Programme which the Belgian Cooperation actively supports, states that: « According to the vision of Local Government Reform, and in line with the Vision 2025 and MKUKUTA, the ultimate goal of the reform is increased capacity and efficiency of delivering services to the people, to foster local economic development and to alleviate poverty ».

A number of sector policies, strategies and programmes related to private sector development, economic growth and income generation have been elaborated by the central government such as Mkurabita, SMED Policy, Trade policy, Rural Development Policy, Micro-finance policy and BEST programme. Other examples include the ASDS and ASDP for agricultural transformation and the SWAP for forestry and Beekeeping.

The policies provide a good framework for implementation of economic development at local level. However, there is an overlap between the different policies and programmes; there is little coordination between the different ministries and institutions in charge of these different policies and programmes and their knowledge and understanding at local level is often still weak.

While the current regulatory environment is difficult for medium and large-scale formal sector firms, it is largely inappropriate and irrelevant to micro and small-scale informal businesses. It is virtually impossible for small businesses to operate

legally. Consequently, the current environment encourages businesses to remain small and informal. Besides the fact that informal sector entrepreneurs often cannot operate without permits and do face regulatory constraints, they also have to deal with insecure and inappropriate working places, harassment by authorities and limited access to utilities and other inputs and services. The tax regime is complex, in particular with respect to the effects of VAT on poor people, and the dissemination of information on taxes, regulations, and procedures is still poor.

1.2 Important changes in intervention strategy

The intervention logic basically remained the same as in the TFF but the log frame was reviewed including making strategic changes on how to implement the strategic activities as the situations were unfolding.

The original log frame indicators of the project were reviewed as per attached annexes. TFF assumption on the competencies of the LGAs project staff and availability of working tools and equipments were proved differently. During the intervention the staff underwent considerable competence development through training, learning by doing, coaching and backstopping including provision of support for working resources such as motorbikes, accessibility to the use of the project vehicle and field allowances. The none availability of appropriate PSOs necessitated the project to develop strategy for improving the capacity of member based service providers (SACCOS and Cooperatives) that had potentials for providing services to IGAs.

Linking IGAs with MFIs through enabling the groups to establish savings and credit services coupled with financial literacy and business planning was included as part of the capacity building for enabling the IGAs to embark on process for setting up own managed service provision including developing linkages for accessing services from service providers. Competitive accessibility to grants which is based on business principles was introduced and thus enabling provision of grants to quick win projects and microfinance to services providers and innovation grants to IGA groups.

To be able to reorient the intervention, the project utilized the services from back stoppers from Brussels, develop strategy for utilizing the MTR recommendations and carrying out budget modifications including working very closely with partner and seeking approval from JLPC. Also the project prepared strategy for enabling each district to prepare LED strategy and accessed Euro 146.00 for implementing the strategy and each district has a LED strategy that reflects the local realities.

While the project execution was based on the alignment principles, change of financial modality by the partner with directive to close specific project accounts while employing EPICOR delayed execution and thus the changes obliged the project to embark on advance system instead of quarterly fund transfers.

1.3 Monitoring matrix

Results / indicators	Baseline Value	End Target	End Value obtained	Comments
IMPACT: General: To contribute towards improving livelihoods of the poor particularly in rural areas				
Proportion of people able to meet basic needs (food, school fees, medical services, shelter, etc.)	No value	No value	No value	Findings of satisfaction survey indicated that improved diet 33%, school fees 96%, health 72%, housing (32%), agriculture growth (56%), investment in other IGAs (64%).
OUTCOME: Specific: Increased incomes amongst the poor, especially women and youths in six districts of the Coast and Kigoma regions, through the facilitation of an enabling environment for Income Generating Activities.				
Profitability of supported IGA groups increased by 15%.	No value	15%	>15%	Baseline value could not be captured. End value estimated by ETR e. g investment in agriculture growth (56%) and other IGAs (64%) which is a prox indicator on profits.
Type, quantity and quality of business services offered to the target groups.	No value	No value	10	Baseline value could not be captured. End value captured in satisfaction survey (annex...)
30% of supported PSOs and groups acknowledge improved capacity of LGAs in promotion and facilitation of pro-poor business development services	No value	30%	25%	Baseline could not be captured. End value acknowledged in satisfaction survey (annex..) but also ETR estimates more higher value. Challenge is the capacity to sustain the services by the LGAs.
OUTPUT 1: Improved capacity of local government in the intervention zone to facilitate pro-poor LED.				
At least 5 economic opportunities promoted and adopted by target groups in each district by 2012	0	5	5	The opportunities were identified in 5 different sectors and promoted through 31 IGAs implemented by 130 groups with 2,764 members (62% women)
A least 24 dialogues (meetings, study visits held by 2012.	0	24	15	The dialogues resulted into selection of 5 economic opportunities in each district. The economic opportunities enabled selection of the 31 IGAs and 130 groups for piloting establishment of system for accessibility and use of the services provided by the DFTs and PSOs /member based service providers.
Level of understanding of LED by district officials (including transversal issues) increased by 50% by 2012.	No value	50%	No value	LED workshops for staff, councilors and stakeholder were conducted and MTR sample indicated that the level has substantially improved. ETR mission met at least five DFTs in each district and acknowledge that understanding is high.
At least one type of coordination mechanisms in place and functional by 2013.	0	1	1	LED strategy was prepared in each district that among other functions is a mechanism for ensuring LED is attained. The operationalization is yet to be done and will require at least five years to make it fully

				functional.
Level of knowledge and understanding of national policies and programs related to LED by local authorities increased by 50%, by 2012.		50%	No value	3 different types of workshops were conducted in each district that involved the CMTs, leaders and PSOs and the MTR verified that the understanding has substantially improved. Also, ETR acknowledged that the workshops were conducted in line to the national policies and programmes relevant to promotion of LED and IGAs
At least 2 by-laws formulated/reviewed by each district council to suit pro-poor LED by 2013	0	2	2	2 taxi by laws were reviewed and approved by the district council in each district but they are yet to be approved by the PMO-RALG.
OUTPUT 2: Improved capacity of business related service providers to respond to the needs of target groups				
At least 3 improved and new instruments (micro finance, marketing services and training services) developed and implemented by Private Sector Organizations (PSOs) by 2013.	0	3	6	In absence of PSOs the project opted for MBOs service providers of which they were supported competitively to develop systems for service provision that centred on micro finance, marketing and training services to members and none members. MBOs for micro finance are REDESO, Umoja and Ikwiriri SACCCOs, Marketing are KIEMA, REDESO, Kiwalani Women Cooperative Group and Baleni Kungwi Cooperative Society. Training are REDESO, KIEMA and Kiwalani Women Cooperative Society.
At least 2 quick wins implemented by PSOs/CBOs in each district and have impacts to supported IGAs by 2013.	0	2	3	Three quick win projects accessed funding through a competitive approach that involved 8 MBOs. The 3 MBOs are Kiwalani Women Cooperative Group, KIEMA and Baleni Kungwi Cooperative Society.
At least 60% of supported service providers delivering services to supported IGA groups by 2013.	No value	60%	46%	Total MBOs that were supported to develop instruments were 13 and 6 managed to develop service provision systems and are delivering services to members and none members.
OUTPUT 3: Increased capacity of the target group to demand and access technical entrepreneurial and business services				
100% of supported IGA groups demanding at least two types of services from PSOs by 2013.	0	100%	100%	All 130 groups were guided on preparing business plans that indicated the type of technical, business and financial services needed to realise the objectives of their business plans.
At least 70% of supported IGA groups accessing services by 2013.	0	70%	100%	All 130 groups were able to access technical, business, and financial services training services from LGAs-DFTs that enabled them to establish and improve their IGAs and establishment of savings and credit services.
At least 50% of members from supported IGA groups express satisfaction provided by PSOs by 2013	0	50%	>50%	Satisfaction survey and groups evolution reports provided evidences of members satisfaction such as growth of membership, growth in investment, the establishment of savings and credit with cumulative capital of more than 0.5 billion Tshs and provision of

				credits worth over 0.6 billion Tshs, and groups growth path of which 67% have reached development stage and 33% maturity stage.
2 types of new/improved technologies promoted and adopted by supported IGAs in each district by 2013	0	2	1	Assessment conducted through the business plans and 18 groups were found potential and put through competition for accessing innovation grants and one group qualified in each district.

1.4 Analysis of results

1.4.1 To what extent will the intervention contribute to the impact³ (potential impact)?

The project contributed in improving environment and systems for provision of services to IGAs in the major sectors by developing systems with potentials that can be sustained. Through the systems developed at district, service delivery and piloting by organizing IGA owners in groups and for supporting establishment of financial services the members of the IGA groups admitted to have improved financial power to meet education costs, health services costs, better nutrition, and investment in IGAs.

1.4.2 To what extent has the outcome been achieved?

One of the major frustrations facing small scale entrepreneurs is cumbersome processes of obtaining loans to put into their businesses. In enabling investment climate of small scale entrepreneurs as indicated in the TFF was amongst key areas. Savings and credit, to a great extent has tackled this setback, whereby individual businesses remarkably grew in a short period after the establishment of self-owned and managed savings and credit services within the IGAs groups. The intervention succeeded in changing mind set of IGAs members through introduction of business plans, book keeping and value chain analysis. Members are now aware of the competitive business climate, and hence their IGAs are more profitable as an impact contributed by the intervention.

The key achievements acknowledged through the satisfaction survey and triangulations on the same done by the ETR mission are summarized below:

Achievements at Groups level:

- On average of 65% of the interviewed groups experienced increase in membership a factor that indicates confidence and both social and economic value attached to the groups services by the members.

³ Terminology : Impact = General Objective ; Outcome = Specific Objective; Outputs = Expected Result

- In all groups the objectives, activities and leadership and management systems have increasingly shifted to service provision to members individual enterprises rather than joint economic activities.
- IGA groups becoming strategic alliances for learning entrepreneurship and service provision to members.
- Assessment of the service delivery capacities indicates that the groups have embarked on growth path and they can be categorized into development stage (67%) and maturity stage (33%).
- Groups are maintaining records that could be used to assess performance (Savings and credit more elaborative).
- Spillover effects are emerging whereby groups are being formed and seeking advice on establishment of financial services from the IGA groups. (Case of Kiwalani Women Group, KIEMA Group, Juhudi Kiegeani Group, WAVUKI Group, BELHAMA Group, Majaribio Bungu A&B groups)
- Some leaders of the groups are emerging as local capacity building facilitators and are marketing their skills.
- Some groups have embarked on growth path for becoming formal organizations for provision of services to members and none members. (Case of Kiwalani Women Group and KIEMA Group).

Achievements at members level:

- Gained confidence and capacity to make decisions about the functioning of their groups.
- Some important improvements on financial capacity for meeting family costs and re-investment and/or expansion of IGAs have been registered- improved diet 33%, school fees 96%, health 72%, housing (32%), agriculture growth (56%), other IGAs (64%).
- Through savings and credit the members have options for utilization of the services on short term, medium and long term investments.
- Women members are performing better in savings and credit and in their IGAs compare to male members.
- Increased social cohesion and trust among themselves.

The project also made contributions on the process for enabling the districts to take actions for facing the challenges of local economic development. Through the

bottom up approach that was inclusive and comprehensive all key stakeholder were involved in process of learning by doing and they were able to prepare LED Strategies. The process enabled to initiate the process of PPP and MBOs participation in LED process that is linked with utilization of natural resource and improvement of the community capacities in generation of employment through IGAs in the major economic sectors.

The project managed to influence the LGAs to consider MBOs as partners in developing local economy not as it was before whereby the MBOs were viewed as competitors in provision of services to the IGAs. LGAs have accepted the role of linking IGAs with CBOs/SACCOS in the absence of PSOs in providing entrepreneurial services to the community. Stringent bylaws around small scale investors were adjusted by respective LGAs (still to be gazette) including review of some unnecessary bureaucratic procedures facing IGAs and hence initiating the process for creating favorable climate for IGAs.

1.4.3 To what extent have outputs been achieved?

Through intensive trainings imparted to the LGAs the project achieved improving capacity and outreach of LGAs to support IGAs towards boosting local economy of the community. ETR revealed district teams becoming more confident to train, guide and coach IGAs. Change in the capacity of LGAs intervened by the project has been recognized by neighboring regions asking for support especially in micro finance literacy.

The intervention triggered capacity of IGAs to demand and access entrepreneurial service largely from LGAs. Some groups were able to hire trainers so as to access entrepreneurial services also mentioned by ETR indicating great change from not demanding to valuing service at the level of worth paying for. IGAs acknowledge regular service offered by DFTs. The link initiated by the project between IGAs and SACCOS has created another window for individual IGA operators to access financial services on top of services offered by IGAs savings and credit. The specific achievements in each result area have been summarized in the monitoring matrix in section 1.3.

1.4.4 To what extent did outputs contribute to the achievement of the outcome

Output number one that aimed at improving outreach and capacity of LGAs was the pillar through which knowledge and skills were transferred to the IGA groups. The capacities gained by the IGAs groups have been the vehicle through which the system for demanding, accessing and utilization of services became possible by the IGAs groups and the members and hence resulting into the identified achievements that are listed in section 1.4.2.

The systems developed in result area two has enabled 6 MBOs to start provision of marketing, financial and training services to their members and none members. The systems developed and the services are based on the basics for business approach in services provision and thus contributing towards creation of enabling environment

for IGAs development in the districts.

The result three made direct contributions to the achievements realized by the groups and the members of the groups. Among of such achievements is the transformation of the groups from implementing joint IGAs that had little impact to members into service provision facility to the members and thus enhancing their individual IGAs. Such transformation has created much wide opportunities for improving the existing IGAs and diversification that enabled reducing seasonal incomes fluctuations at household levels where the members belong. The streams of incomes apart from being reinvested in the IGAs, the incomes have become instrumental in enhancing the capital growth of the savings and credits services and thus enabling the groups to provided bigger credits to their members.

Due to the contributions made by the groups to the business capacities of the members and their overall livelihoods, spontaneous demands have emerged from the communities for seeking support to establish similar groups and services.

1.4.5 Assess the most important influencing factors. What were major issues encountered? How were they addressed by the intervention?⁴

The project was encountered with low competent and unavailability of sufficient information that could have been used to develop the baseline information, setting realistic annual targets and hence annual work plans and budgets including monitoring progress. Thus the project adopted carrying out mini studies while execution was ongoing. Some of such studies include undertaking survey of financial requirements assessment for IGAs, and carrying out survey of potentials MBOs for taking on board after realizing that there no appropriate PSOs in the districts. The mini studies enabled designing execution proposals and budgets that needed the approval of the JLPC. The JLPC also had to approve budget reallocation to accommodate the activities.

The results of the mini studies included the selection of the MBOs that received competence development trainings for preparing service provision plans that focused on provision of marketing, finance and training, the introduction of competitive grants windows for quick wins, micro finance linkages and innovations and the savings and credit to the IGA groups. Other assessment that was done centered on establishment of competence needs for the DFTs that resulted into designing of trainings that were very crucial in enabling them to provide competency development services to the IGA groups.

1.4.6 Assess the unexpected results, both negative and positive ones

On the positive side, there has been a considerable spillover effect revealed by new groups demanding entrepreneurial services to LGAs. Same situation was revealed by IGAs groups nursing new groups and neighboring regions demanding MFIs services from target LGAs. The change in financial modality by the partner

⁴ Only mention elements that aren't included 1.1 (Context), if any.

impacted negatively. To curb this huddle, the intervention abandoned quarterly fund transfers system and resorted to activity based advance system.

1.4.7 Assess the Integration of Transversal Themes in the intervention strategy

The processes for gender integration were done through the IGA groups. Out of 130 target groups, more than 63% of members are women. During the workshops on broadening understanding of LED and PPP, deliberately all women councillors were invited and they provided views on inclusion of women and other vulnerable groups in the IGA processes. The need for ensuring food self-sufficient at household level and availability of affordable financial services for women was specifically emphasised during the implementation at all levels. The instruments that have been developed for tracking down progress of IGA groups included capturing data of women participation in the IGA activities and impacts created by their participation. At the onset of the project, the selection of IGA activities and eventually the sub sectors and economic opportunities involved was based on environmental friendly practises. During end of 2010 the project organized workshops for learning mainstreaming gender and environmental aspects to DFTs in all districts.

1.4.8 To what extent have M&E, backstopping activities and/or audits contributed to the attainment of results? How were recommendations dealt with?

The implementation of the activities was done by the DFTs under the coordination of the DPCs, while follow up/backstopping and coaching were done by the NATs. The NPC Office participated in quarterly progress review meetings while the JLPC meetings provided the overall oversight. The project conducted 11 JLPC meetings to ensure orientation, follow up and control of the project activities. JLPC approved plans, budgets, budget reallocations upon request by the PMT and approving annual reports. The intervention received technical back stopping from BTC experts to assess progress of project implementation.

The monitoring and backstopping missions recommendations contributed largely to designing the implementation of the strategic activities stipulated in the TFF. PMT proposed initiatives that brought large impact to the intervention such as savings and credit. Also, competitive approach for provision of grants was prepared and approved by the JLPC that targeted QWPs, microfinance and innovation. The three windows for grants are new innovations that have potentials for removing the mindset among the district councils and the community that grants are opportunities that could be accessed without applying sound business skills and also may create opportunity for establishing revolving funds that can be accessed by micro and small scale entrepreneurs.

AFO ensured that all transactions have been posted in the FIT and reports generated timely. The project received two audit missions of which the

recommendations proved very useful in guiding the project intervention strategies.

2 Sustainability

2.1.1 What is the economic and financial viability of the results of the intervention? What are potential risks? What measures were taken?

The IGA groups have evidences of business growth and profits and moreover with the availability of affordable and self- managed savings and credit facility the members business will continue to improve further. The members have learnt financial literacy and they are building own credit credibility through the records kept and thus they will be able to access other services from service providers. The groups are at different stages of growth whereby about 67% have reached development stage while 33% are at consolidation stage.

However, they still need guidance and coaching so as to enable them to fully evolve into service provision facilities to their members either through own managed service or through linkages approaches. Also the absence of competent PSOs will result into narrow service acquisition as they would have to rely mostly to the LGAs extension system.

The project noted the challenges and thus the decision for inclusion of member based services providers and the support provided to some groups to evolve into future service providers as part of the solution. The organizations and the groups still need guidance and skills development to them to become competent service providers.

2.1.2 What is the level of ownership of the intervention by target groups and will it continue after the end of external support? What are potential risks? What measures were taken?

The in-built system at district level through the DFTs has great potentials for continuation. In each district there are between 8 to 12 DFTs that have been trained through learning by doing and hence have been responsible in enabling the IGA groups to set up their service acquisition facilities. With that pool of extension staff the districts can utilize them in up-scaling the interventions. Also the groups have potentials for which the LGAs can channel women and youth credits including other financial and material grants.

The developed LED strategies for the districts have potentials for getting implemented and be instruments for empowering the community but the district will need guidance and methodological support.

2.1.3 What was the level of policy support provided and the degree of interaction between intervention and policy level? What are potential

risks? What measures were taken?

At district level, the project provided sensitization and competence development about the basic requirements for local economic development and utilization of PPP in service provision to IGAs. The LED strategy development was accorded considerable time that enabled the District officials in the local government and central government including the Regional Administration to interact and articulate on the values of LED and how they could be used in IGAs development. However, the institutional arrangements from grassroots to national level with regard to utilization of LED strategy require improvements including the methodology for making it a reality to the communities.

2.1.4 How well has the intervention contributed to institutional and management capacity? What are potential risks? What measures were taken?

The intervention has developed a mechanism for enabling setting up institutional linkages between the district extension system the member based organizations and the community through the IGA groups with high potentials for service provision. The emerging results are convincing and of low cost in developing them and thus the districts councils can utilize them for up- scaling.

3 Learning

3.1 Lessons Learned

The project started with scant information and understanding of the realities of the districts and implementing partners. Baseline information and the mapping of economic opportunities could not come up clearly with the demands of the community IGAs and thus paving the way for collecting and assessment of information on the supply side. The details could have been used to design the road map and the processes on how the project could have realistically be implemented including time frame for the strategic activities and the resources required. The unavailability of such information compelled the project to be implimented without having clear monitoring matrix and some of the indictors either becoming unrealistic and others redundant.

The capacities of implementing partners needs to be clearly asessed and mecahnisims for improving competencies and insitutional arrangemst for implementation needs to be inbult as part of the project interventions. That has been evidenced by the strategic decision that had to be taken after two years of project existance and within a short period the capacity of LGAs improved and thus enabling to move towards result oriented extension services.

The execution at district level would require entering into MoU with the LGAs and thus clearly spell out the conditions and responsibilities among the project and the LGAs. In executing the project, the field activities were delayed due to the inexistence of such arrangements.

The Project had inbuilt strong features of local economic development and thus demanding improving and establishing organizational and institutional arrangements that are logically interlinked as a condition for PPP in service provision to the IGAs. Such kind of projects requires more time of which at least five years of intervention for enabling setting up the systems that can produce sustainable results.

3.2 Recommendations

Recommendation	Source	Target audience
Convene a PMO-RALG + BTC + Belgian Embassy meeting to review the lessons of experience from this project based on a synopsis of ETR findings and recommendations, especially regarding project vertical linkage to local government and the business-oriented knowledge pool now existing among the DFTs of assisted LGAs.	End Term Review Report	RR and PMO-RALG Investment and Empowerment Unit
The district councils with guidance from PMO-RALG utilize the emerging system in the piloted areas for up-scaling	PMT	District Councils, PMO-RALG Empowerment unit
The districts councils with support from BTC in partnership with PMO-RALG to find means for enabling implementation of the LED strategies.	PMT	District Councils, PMO-RALG Empowerment unit and BTC
The districts selectively needs to document and ensure the groups and organizations emerging as service providers receive the appropriate guidance to reach the levels of being service providers as part of the up-scaling process and sustainability that is based on PP and civil society approaches	PMT	District Councils, PMO-RALG Empowerment unit and BTC
The BTC supported projects have close similarities and thus the processes, challenges, experiences and lessons from the project are useful inputs in the on-going projects and future projects and thus maintaining institutional memory and designing means for use of them is very necessary	PMT	BTC and Government of Tanzania

PART 2: Synthesis of (operational) monitoring

1. Follow-up of decisions by the JLCB

2. Approved proposal for establishment of savings and credit facilities with the IGA groups
3. Approved proposal for establishing competitive grants window for micro finance, quick win and innovation.
4. Approved budget reallocations including acquisition of motorcycles, monitoring budget, DFTs field allowances
5. Approved road map for implementing the MTR recommendations
6. Passed proposal for competence development to DFTs as part of strategy for enhancement of capacity building at district level
7. Passed the proposal for capacity building to member based organizations with potentials for provision of services to IGAs

2. Expenses: Export an overview of expenses from FIT

Budget Execution Detail 2013

Budget vs Actuals (Year to Date, by Quarter) of TAN0501611

Project Title : Support to Income Generating Activities for Coast and Kigoma Regions
 Budget Version : F01
 Currency : EUR
 YID : Report includes all valid transactions, registered up to today

Status	Fin Mode	Amount	Start to 2012	2013				Total	Total Exp.	Balance	%
				Q1	Q2	Q3	Q4				
A INCREASED INCOMES AMONGST		1.316.929,00	1.030.416,56	97.484,63	84.914,16	67.487,53	49.925,38	269.811,70	1.300.228,26	16.600,74	99%
01 Improved capacity of local		482.965,00	421.515,49	14.928,95	18.060,08	2.172,24	17.048,03	52.209,29	473.724,77	9.238,23	98%
01 Elaboration of a baseline		COGEST 61.990,00	56.995,23						56.995,23	4.994,77	92%
02 Mapping of economic		COGEST 53.900,00	58.894,98						58.894,98	-4.994,98	108%
03 Information and		COGEST 38.810,00	38.810,82						38.810,82	-0,82	100%
04 Promotion of dialogue and		COGEST 141.382,00	102.083,10	10.370,56	15.532,75	628,56	8.019,70	34.551,57	136.634,67	4.747,33	97%
05 Broaden understanding of		COGEST 122.900,00	109.262,56	4.558,38			5.396,89	9.955,27	119.217,83	3.582,17	97%
06 Support the local tax		COGEST 22.251,00	22.251,15						22.251,15	-0,15	100%
07 Capitalization of		COGEST 20.830,00	20.297,34			457,76		457,76	20.785,10	44,90	100%
08 Monitoring and		COGEST 21.000,00	12.920,31		2.527,33	1.055,91	3.631,44	7.214,68	20.134,99	865,01	96%
02 Improved capacity of		239.166,00	178.495,67	8.261,28	1.834,34	19.366,17	30.003,45	59.465,25	237.960,92	1.205,08	99%
01 Identification op priorities		COGEST 31.000,00	26.547,59			4.218,88		4.218,88	30.766,47	233,53	99%
02 Development and		COGEST 67.166,00	61.971,42			4.015,56	1.022,82	5.038,38	67.009,80	156,20	100%
03 Implementation of quick		COGEST 141.000,00	89.976,66	8.261,28	1.834,34	11.131,74	28.980,63	50.207,99	140.184,65	815,35	99%
03 Increased capacity of		594.700,00	430.405,40	74.294,41	35.019,75	45.949,12	2.873,90	158.137,17	588.542,57	6.157,43	99%
01 Awareness raising through		COGEST 61.653,00	61.652,59						61.652,59	0,41	100%
02 Extension of the outreach		COGEST 311.837,00	206.322,93	54.070,61	35.019,75	14.410,52	1.891,76	105.392,63	311.715,56	121,44	100%
03 Facilitation of the		COGEST 100.000,00	79.821,03	20.021,84				20.021,84	99.842,87	157,13	100%
04 Promotion of innovative		COGEST 78.830,00	37.828,84	201,96		31.538,61	882,13	32.722,70	78.651,24	1.878,76	92%
REGIE 661.044,00		425.971,42	14.885,75	24.755,87	21.582,97	34.992,45	96.217,04	521.585,46	79.455,54	87,00	
COGEST 1.560.956,00		1.231.022,56	117.012,86	61.948,97	76.852,77	56.582,48	312.357,08	1.543.419,64	17.536,36	99,00	
TOTAL		2.162.000,00	1.656.393,98	131.898,61	86.704,84	98.435,75	91.574,93	408.614,12	2.065.068,10	96.991,90	96,00

Budget vs Actuals (Year to Date, by Quarter) of TAN0501611 Printed on zaterdag 14 december 2013

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Budget Execution Detail 2013
Budget vs Actuals (Year to Date, by Quarter) of TAN0501611

Project Title : **Support to Income Generating Activities for Coast and Kigoma Regions**
 Budget Version : **F01**
 Currency : **EUR**
 YID : **Report includes all valid transactions, registered up to today**

2013

Status	Fin Mode	Amount	Start to 2012	Q1	Q2	Q3	Q4	Total	Total Exp.	Balance	%	
X	BUDGET RESERVE	0,00	0,00					0,00	0,00	0,00	7%	
	01 Budget reserve	0,00	0,00					0,00	0,00	0,00	7%	
	01 Budget reserve Cogestion	COGEST	0,00	0,00				0,00	0,00	0,00	7%	
Z	GENERAL MEANS	845.171,00	625.977,42	34.413,98	31.790,67	30.948,21	41.649,55	138.802,42	764.779,84	80.391,16	90%	
	01 Staff costs	342.830,00	263.828,62	13.200,52	22.938,62	14.862,87	9.780,57	60.782,59	324.611,21	18.218,79	95%	
	01 National Staff	REGIE	342.830,00	263.828,62	13.200,52	22.938,62	14.862,87	9.780,57	60.782,59	324.611,21	18.218,79	95%
	02 Investments	90.147,00	92.522,43						92.522,43	-2.375,43	103%	
	01 Vehicles	REGIE	54.000,00	53.453,83					53.453,83	546,17	99%	
	02 office equipment	REGIE	0,00	88,21					88,21	-88,21	7%	
	03 IT Equipment	COGEST	14.200,00	17.033,51					17.033,51	-2.833,51	120%	
	04 Purchase of Motor cycles	COGEST	21.947,00	21.946,88					21.946,88	0,12	100%	
	03 Operational Costs	295.824,00	210.578,20	20.198,84	7.909,04	16.003,58	25.198,50	69.309,96	279.888,16	15.935,84	95%	
	01 Office rent	REGIE	0,00	0,00					0,00	0,00	7%	
	02 Maintenance vehicles +	COGEST	103.300,00	83.300,34	4.586,28	3.862,84	7.602,58	3.165,02	19.216,72	102.517,06	782,94	99%
	03 Communication	COGEST	10.900,00	10.222,69	1.190,11	466,17			1.656,28	11.878,97	-978,97	109%
	04 Office materials	COGEST	11.000,00	10.074,05	59,48	632,80			692,28	10.706,33	233,67	98%
	05 Representation	REGIE	11.834,00	280,23			11.266,04		11.266,04	11.546,27	287,73	98%
	06 Mission costs (flights,	REGIE	76.010,00	48.672,36	670,61	874,24	6.638,34	7.275,35	15.458,54	64.130,90	11.879,10	84%
	07 Operational costs various	COGEST	82.780,00	58.028,53	13.692,36	2.705,90	1.129,86	3.492,09	21.020,10	79.048,63	3.731,37	95%
		REGIE	601.044,00	425.371,42	14.885,75	24.755,67	21.582,97	34.992,45	96.217,04	521.588,46	79.455,54	87,00
		COGEST	1.560.956,00	1.231.022,56	117.012,06	61.948,97	76.852,77	56.582,48	312.397,08	1.543.419,64	17.536,36	99,00
	TOTAL	2.162.000,00	1.656.393,98	131.898,61	86.704,84	98.435,75	91.674,93	408.614,12	2.065.000,10	96.991,90	96,00	

Budget vs Actuals (Year to Date, by Quarter) of TAN0501611 Printed on zaterdag 14 december 2013 page: ?

Budget Execution Detail 2013

Budget vs Actuals (Year to Date, by Quarter) of TAN0501611

Project Title : **Support to Income Generating Activities for Coast and Kigoma Regions**
 Budget Version : **F01**
 Currency : **EUR**
 YtD : **Report includes all valid transactions, registered up to today**

Print

Quit

	Status	Fin Mode	Amount	Start to 2012	2013				Total	Total Exp.	Balance	%
					Q1	Q2	Q3	Q4				
02 Office equipment												
03 IT Equipment		COGEST	14.200,00	17.033,51					17.033,51	-2.833,51	120%	
04 Purchase of Motor cycles		COGEST	21.947,00	21.946,68					21.946,68	0,12	100%	
03 Operational Costs			295.824,00	210.578,20	20.198,84	7.909,04	16.003,58	25.198,50	69.309,96	279.888,16	15.935,84	95%
01 Office rent		REGIE	0,00	0,00					0,00	0,00	7%	
02 Maintenance vehicles +		COGEST	103.300,00	83.300,34	4.586,28	3.862,84	7.602,58	3.165,02	19.216,72	102.517,06	782,94	99%
03 Communication		COGEST	10.900,00	10.222,69	1.190,11	466,17			1.656,28	11.878,97	-978,97	109%
04 Office materials		COGEST	11.000,00	10.074,05	59,48		632,80		692,28	10.766,33	233,67	98%
05 Representation		REGIE	11.834,00	280,23				11.266,04	11.266,04	11.546,27	287,73	98%
06 Mission costs (flights,		REGIE	76.010,00	48.672,36	670,61	874,24	6.638,34	7.275,35	15.458,54	64.130,90	11.879,10	84%
07 Operational costs various		COGEST	82.780,00	58.028,53	13.692,36	2.705,80	1.129,86	3.492,09	21.020,10	79.048,63	3.731,37	95%
04 Audit, Monitoring and			116.370,00	57.796,33	112,80	943,01	81,77	6.670,48	7.808,05	65.604,38	50.765,62	56%
01 Evaluations (2)		REGIE	69.340,00	31.507,00						31.507,00	37.833,00	45%
02 Audits		REGIE	16.660,00	16.660,00						16.660,00	0,00	100%
03 Punctual Technical		REGIE	12.370,00	160,86				8,68	8,68	169,54	12.200,46	1%
04 Backstoppin BTC		REGIE	18.000,00	9.468,47	112,80	943,01	81,77	6.661,80	7.799,37	17.267,84	732,16	96%
99 Conversion rate			0,00	1.251,84	901,82				901,82	2.153,66	-2.153,66	7%
98 Conversion rate		REGIE	0,00	1.251,84	901,82				901,82	2.153,66	-2.153,66	7%
99 Conversion rate		COGEST	0,00	0,00						0,00	0,00	7%
		REGIE	601.044,00	425.371,42	14.885,75	24.755,87	21.582,97	34.592,45	96.217,04	521.588,46	79.455,54	87,00
		COGEST	1.560.956,00	1.231.022,56	117.012,86	61.548,57	76.852,77	56.582,48	312.397,68	1.543.419,64	17.536,36	99,00
		TOTAL	2.162.000,00	1.656.393,98	131.898,61	86.704,84	98.435,75	91.574,93	408.614,12	2.065.008,10	96.991,90	96,00

Budget vs Actuals (Year to Date, by Quarter) of TAN0501611 Printed on zaterdag 14 december 2013

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3 Disbursement rate of the intervention

Source of financing	Cumulated budget Euro	Real cumulated expenses Euro	Cumulated disbursement rate %	Comments and remarks
Direct Belgian Contribution	2,162,000:00	2,065,008.10	95.51	Expenses remaining is Euro 30,000 for the End of Term Review which will be paid January 2014 after submission of final report.
Contribution of the Partner Country	270,000:00	310,000:00	114.81	The contribution is in kind from Government of Tanzania by 6 IGA District Councils.
Other source	143,000.00	143,000:00	100	Funds from Research and Consultancy Fund granted for supporting preparation of LED Strategy by the six districts

4 Personnel of the intervention

Personnel (title and name)	Gender (M/F)	Duration of recruitment (start and end dates)
1. National personnel put at disposal by the Partner Country:	M M 2F 4M 12F 46M	National Project Coordinator (NPC) Assist. NPC District Project Coordinators District Facilitation Teams
2. Support personnel, locally recruited by BTC:	M M M 2M	National technical Advisor Kigoma region National Technical Advisor coast region Administrative and Finance Office Project drivers coast and Kigoma regions
3. Training personnel, locally recruited:		Orientation training in Brussels M and E trainings Special driving course for drivers
4. International Personnel (outside BTC):		
5. International experts (BTC):		

5 Public procurement

There was no public procurement.

6 Public agreements

There was no public agreements.

7 Equipment

List equipment acquired during the intervention

Equipment type	Cost		delivery date		Remarks
	<i>budget</i>	<i>real</i>	<i>budget</i>	<i>real</i>	
2 Vehicle	54,000	53,185:48	54,000	53,185:48	Used by the NTAs
18 Motorcycles	21,947	21,946.88	21,947	21,946.88	Issued the districts. Each district 3 motorcycles
4 Desk tops and UPS	2,000	2,356:57	2,000	2,356:57	Two for Mkuranga district and two for NTAs office
3 Laptops	2,500	2,107:14	2,500	2,107:14	Two used by NTAs and one for AFO
7 Office table	1,500	1,507:70	1,500	1,507:70	For NTAs office and districts
7 Office chairs	1,000	842.85	1,000	842.85	For NTAs office and districts
5 Metal cabinets	1,550	1,552.38	1,550	1,552.38	For NTAs office and districts
1 Projector	1,000	928.57	1,000	928.57	For NTAs use

4 Printers	1,500	1,755.57	1,500	1,755.57	Three for NTAs office (one replacment) and the fourth for Mkuranga
4 GPS	1,000	899:00	1,000	899:00	For NTAs use
2 Air Conditioner	1,000	980:00	1,000	980:00	For Mkuranga IGA Office (one replacement)
TOTAL	88,997:00	86,261.43	88,997:00	86,261.43	

8 Original Logical Framework from TFF

8.1 Original Logical Framework from TFF

General Objective	To contribute towards improving livelihoods of the poor particularly in rural areas		
Specific Objective	Indicators	Means of verification	Risks and hypotheses
Increased incomes amongst the poor, especially women and youths in six districts of the Coast and Kigoma regions, through the facilitation of an enabling environment for Income Generating Activities.	<ul style="list-style-type: none"> Capacity of LGAs to promote and facilitate pro-poor business development (attitude towards private sector; functionality and outcome of coordination mechanisms put in place; functionality of instruments promoted and their relevance for pro-poor income generation) Impact of quick wins, identified through economic mapping, on the target group Access to business related services by target group and their adequacy Profitability of small businesses run by the target group 	<ul style="list-style-type: none"> Household survey report related to IGA. Baseline information/report. District/Village databases. District & National Economic Empowerment Report (MoF). Project progress reports. Minutes 	<ul style="list-style-type: none"> Large local traders or international firms entering commodity markets "squeeze out" smaller IGA producers and traders. Undesirable culture, norms, traditions and superstitions. Political influences, banditry, armed disturbance and theft. Implementation of policies might affect the performance of IGAs. Change of mind-set required for national and local authorities to enter into public-private partnership dialogue might take longer than expected. Project results will be attainable and sustainable.
Results	Indicators	Means of verification	Risks and hypotheses
R1.Improved capacity of local government in the intervention zone to facilitate pro-poor LED.	<ul style="list-style-type: none"> Economic opportunities identified and their relevance to the target group Understanding of /attitude towards local Economic development by government officials Type of coordination mechanisms to promote LED put in place and functional Knowledge and understanding of national policies and programmes related to LED by local authorities 	<ul style="list-style-type: none"> Baseline and project progress reports (BTC, MoF, DED). Regional and District database and information. Survey with LGAs. Minutes. Translated IEC-materials, Copies of By-laws at districts. 	<ul style="list-style-type: none"> Local government officials having positive attitudes towards private sector and pro-poor LED. Local political leaders are committed to participate in development projects and sustain the achieved results.

	· Tax system in the district		
R2. Improved capacity of business related service providers to respond to the needs of target groups (women, men and youth)	<ul style="list-style-type: none"> • Number of new instruments implemented by PSOs and their adequacy for the target group · Number of quick wins implemented and their impact on the target group 	<ul style="list-style-type: none"> • Baseline and project progress reports • Regional and district databases. • PSO's progress reports related to IGA • Participatory Impact Assessment 	<ul style="list-style-type: none"> • Relevant PSOs are available within the project area. • PSOs are willing to deliver services demanded by target groups.
R3. Increased capacity of target group to demand and access technical, entrepreneurial and business services	<ul style="list-style-type: none"> • Number of functional business /income generating groups (by gender, age, wealth) · Knowledge and awareness of the target group on business related subjects · Access to financial services by the target group · Number of new technologies disseminated and adopted 	<ul style="list-style-type: none"> • Baseline and project progress reports • District project report • District database • Participatory Impact Assessment (focus group discussions, Interviews, observations) 	<ul style="list-style-type: none"> • Target groups can be reached. • Technologies adopted to target group are available. • Services (technologies, entrepreneurial and business skills, etc) demanded by target IGA groups are available at affordable costs/prices. • Target groups willing to participate in IGA's activities and adopt new technologies. • Low level of education among members of IGA groups will limit adoption of technical skills.

8.2 IGA Project: Updated Log Frame Approved by the 7th JLPC of 15th March, 2012

General Objective	To contribute towards improving livelihoods of the poor particularly in rural areas		
Specific Objective	Indicators	Means of verification	Risks and hypotheses
Increased incomes amongst the poor, especially women and youths in six districts of the Coast and Kigoma regions, through the facilitation of an	<ul style="list-style-type: none"> • Profitability of supported IGA groups increased by 15%. • Type, quantity and quality of business services offered to the 	<ul style="list-style-type: none"> • Household survey report related to IGA. • Baseline information/rep ort. 	<ul style="list-style-type: none"> • Large local traders or international firms entering commodity markets "squeeze out" smaller IGA producers and traders.

<p>enabling environment for Income Generating Activities.</p>	<p>target groups.</p> <ul style="list-style-type: none"> • 30% Supported PSOs and groups acknowledge improved capacity of LGAs in promotion and facilitation pro-poor business development services 	<ul style="list-style-type: none"> • District/Village databases. • District & National Economic Empowerment Report (MoFEA). • Project progress reports. • Minutes 	<ul style="list-style-type: none"> • Undesirable culture, norms, traditions and superstitions. • Political influences, banditry, armed disturbance and theft. • Implementation of policies might affect the performance of IGAs. • Change of mind-set required for national and local authorities to enter into public-private partnership dialogue might take longer than expected. • Project results will be attainable and sustainable.
Results	Indicators	Means of verification	Risks and hypotheses
<p>R1.Improved capacity of local government in the intervention zone to facilitate pro-poor LED.</p>	<ul style="list-style-type: none"> • At least 5 economic opportunities promoted and adopted by target groups in each district by 2012 • A least 24 dialogues (meetings, study visits held by 2012. At least 1 dialogue per quarter par district. • Level of understanding of LED by district officials (including transversal issues) increased by 50% by 2012. • At least one type of coordination mechanisms in place and functional by 	<ul style="list-style-type: none"> • Baseline and project progress reports (BTC, MoFEA, DED). • Regional and District database and information. • Survey with LGAs. • Minutes. • Translated IEC-materials, • Copies of By-laws at districts. 	<ul style="list-style-type: none"> • Local government officials having positive attitudes towards private sector and pro-poor LED. • Local political leaders are committed to participate in development projects and sustain the achieved results.

	<p>2013.</p> <ul style="list-style-type: none"> • Level of knowledge and understanding of national policies and programs related to LED by local authorities increased by 50%, by 2012. • At least 2 bylaws formulated/reviewed by each district council to suit pro-poor LED by 2013. 		
R2. Improved capacity of business related service providers to respond to the needs of target groups (women, men and youth)	<ul style="list-style-type: none"> • At least 3 improved and new instruments (micro finance, marketing services and training services) developed and implemented by Private Sector Organizations (PSOs) by 2013. • At least 2 quick wins implemented by PSOs/CBOs in each district and have impacts to supported IGAs by 2013. • At least 60% of supported service providers delivering services to supported IGA groups by 2013. 	<ul style="list-style-type: none"> • Baseline and project progress reports • Regional and district databases. • PSO's progress reports related to IGA • Participatory Impact Assessment 	<ul style="list-style-type: none"> • Relevant PSOs are available within the project area. • PSOs are willing to deliver services demanded by target groups.
R3. Increased capacity of target group to demand and access technical, entrepreneurial and business services	<ul style="list-style-type: none"> • 100% of supported IGA groups demanding at least two types of services from PSOs by 2013. • At least 70% of supported IGA groups accessing services by 2013. 	<ul style="list-style-type: none"> • Baseline and project progress reports • District project report • District database • Participatory 	<ul style="list-style-type: none"> • Target groups can be reached. • Technologies adopted to target group are available. • Services (technologies, entrepreneurial and business skills, etc) demanded by target

	<ul style="list-style-type: none"> • At least 50% of members from supported IGA groups express satisfaction provided by PSOs by 2013 • 2 types of new/improved technologies promoted and adopted by supported IGAs in each district by 2013. 	Impact Assessment (focus group discussions, Interviews, observations)	<p>IGA groups are available at affordable costs/prices.</p> <ul style="list-style-type: none"> • Target groups willing to participate in IGA's activities and adopt new technologies. • Low level of education among members of IGA groups will limit adoption of technical skills.
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9 Complete Monitoring Matrix

Include the last (full) version of the monitoring matrix

10 Tools and products

Listed below are the tools and products generated by the Project and available at the BTC Representation.

10.1 IGA Groups Capacity Building Roadmap

10.2 IGA Groups Profiling Tool

10.3 Categorization of IGA Groups Development Stages

10.4 Process for establishment of Savings and Credit Services in IGA Groups

10.5 IGA Case Study Kigoma

10.6 DFTs Quarterly Reporting Template

10.7 DPCs Quarterly Reporting Template

10.8 IGA Groups Assessment

10.9 IGA Groups Savings and Credit Model

10.10 Key Elements of IGA M&E System

10.11 Quarterly Monitoring Plan

10.12 Technical Report on Preparation of Local Economic Development