SUSTAINABLE HOUSEHOLD INCOME NEED EMPOWERMENT (SHINE) PROJECT





ECONOMIC INDEPENDENCE FOR QUALITY EDUCATION





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EXECUTIVE SUMMARY

Agriculture is undoubtedly the largest and most important sector of the Tanzanian economy, with the country benefitting from a diverse that includes livestock, staple food crops, and a variety of cash crops.

The sector's contribution to GDP has more than tripled in the last 10 years, supported by rising cash crop production, an emerging agri-processing segment and strong domestic demand for proceeded food.

At the same time, however, farmers and other sector stakeholders face considerable challenges in modernizing the industry to increase yields, exports and value-added processing. Nonetheless, the diversity of the sector leaves it well positioned to benefit from substantial investment inflows in the coming years with budget announcements highlighting its critical importance to employment, exports and industrialization.

Small scale agriculture and small businesses of horticulture in Kasulu district are led by women and girls for more than 60%. These small businesses are the main source of income of women and girls who are the player of the family livelihoods.

PROJECT BACKGROUND

Poverty among households who depend on small scale agriculture has remained the big challenge in many parts of Tanzania where women and girls are highly affected. Women and girls play an important role to feed families.

The identified location for SHINE project is comprised of smallholder farmers, low income households, and unemployed women and girls who are also small-scale entrepreneurs. While this is happening, Tanzania declared agriculture to be the back bone of the economy of his people and itself.

Agriculture sector has been encountering several challenges such lack of market, modern faming methodologies and technology, experts, and financial services.

The statistics mention more than 50% small scale farmers are women especially in horticulture and grains. This group is facing hardship to improve their livelihoods through agriculture due to lack of entrepreneurship skills, and reliable market. These challenges have affected the livelihood of households.

With other problems face small scale farmers in Kasulu district like poor record keeping and financial literacy in general have lead to this intervention to deal with market, finance and access to both farming technical support and inputs issue.

PROBLEM STATEMENT

In Kasulu district specifically Muzye, Bugaga, and Nkundusi village, more than 60% small horticulture farmers are women and girls. These women are the one who feed and provide basic needs to their families through the income they get from trading the yielding.

The main challenges that farmers face are;

- Lack of agricultural loans from banks and Micro Finance Institutes (MFIs)
- Market access hardship
- Lack of modern agricultural technology(machine / tools)
- Lack of relevant skills, knowledge, experience, and expertise of farming and marketing

Through this project women farmers will be empowered to access market and MFIs services, business development services (BDS), and modern farming equipments.

PROJECT GOALS AND OBJECTIVES

Project Goal

To increase women and girls income in Bugaga, Muzye, and Nkundusi wards by 50% by the year of 2020

Objective

To empower smallholders horticulture farmers women and girls to access market, financial services, and business development services so as to generate income and improve their livelihood.

Specific Objectives

- To improve smallholder women farmers income
- To improve the access of farming tools and inputs (seeds and medications) through pre-financing mechanism and seed loans
- To increase the access to new market and information about the market
- To establish the farmers' association that will help them save and lend money, and control the price of products

PROJECT ACTIVITIES

SHINE is a poverty reduction and gender equality oriented project with integrated project activities. Capacity builds of smallholder women and girls farmers. More activities are as follows;

- Identification of stakeholders and beneficiaries through awareness events/meetings
- Facilitate entrepreneurship and business trainings
- Facilitate business partnership between farmers and companies (micro finance institutes and seed companies)
- Facilitate access to new market and mark information

• Conducting monitoring and evaluation of the activities; surveys pre – and post-planting, and field visits

BENEFICIERIES

The project is to set up in Kasulu district at Kigoma region focusing in three villages. These villages climate is favorable for horticulture farming through out the year. Women and girls have been engaging in this sector so as to generate income for their lives.

More than 200 women and girls residents of these selected villages will direct benefit from the program, as they will be empowered to access market, farming tools, MFIs, and business development services.

Community members will indirectly benefit, as they have women and girls with improved farming practice and increased income.

Kasulu district at large will also be indirectly benefited through increase number of tax payers which increase district council's revenues.

PROJECT METHODOLOGY

The SHINE project will follow the *Collaborative model* and bring sector actors together; Local Government Authorities (LGA), government officials, companies (banks, micro finance institutes, etc), and other relevant stakeholders through formation of farmers associations.

Capacity development; the SHINE project will enhance the capacity of local leaders and stakeholders to support small scale farmers associations, women leaders to lead farmers association, and women and girls to manage their businesses.

MONITORNG AND EVALUATION

Project Outcomes

- 1. Increase income of women and girls horticulture farmers.
- 2. Increased access to markets, farming inputs, and Micro finance Institutes (MFIs) services
- 3. Formation of farmers associations
- 4. Generations of new employment to community members
- 5. Increase of production and quality products

M&E

How will the project outcomes will be monitored and evaluated?

- Number of farmers associations formed
- Number of direct beneficiaries registered and attended trainings
- Number of MFIs linkages and business development services (BDS) accessed
- Number of new markets accessed
- Monthly, quarterly, and annul reports
- Project impact assessment at the end

Number of sessions delivered

Logical Framework

	PROJECT SUMMARY	INDICATORS	MEANS OF VERIFICATION	RISK/ASSUMP TION
Goal	To empower smallholders horticulture farmers women and girls to access market, financial	Number of registered smallholder farmers	Registers and attendances	Stakeholders collaborations continues
	services, and business development services so as to generate income and improve their livelihood.	Number of farmers secured loan New market	Loan contracts	
		generation and business advancement	Progress reports	
Objectives				
Outcome 1.0	Increase income of women and girls			
Outcome 1.1	Ability to buy health services	Number of women and girls acquired health insurance	Health insurance records	Stakeholders collaborations continues
Outcome 1.2	Ability to own assets and liabilities	Number of women and girls own properties like land, bike, car, TV, Tractor, Livestock, Radio etc	Project progress reports Impact assessment report	Stakeholders collaborations continues
Outcome 1.3	Ability to buy education services	Number of women afford children education related costs i.e paying school fees, uniforms, books, etc	Project progress reports Impact assessment report	Stakeholders collaborations continues
Outcome 2.0	Increased access to new markets, farming inputs, and MFIs		Project progress reports Loans agreement forms	Stakeholders collaborations continues
Outcome 2.1	Identified new markets	Number of new markets accessed by farmers	Project progress reports	Stakeholders collaborations continues
Outcome 2.2	Access to arming tools, inputs and loans	Number of farmers accessed farming tools, inputs and loans	Project progress reports Loans agreement forms	Stakeholders collaborations continues

Outcome 3.0	Formation of farmers association	Number of associations formally registered	Registration documents Project progressive reports Stakeholders collaborations continues Impact assessment report	Stakeholders collaborations continues
Outcome 3.1	Formation of women farmers association that answers their challenges	Number of formed associations	Registration documents Project progressive reports	Stakeholders collaborations continues
Outcome 3.2	Partnership to traders association	Number of partnerships	Partnership documents Project progressive reports	Stakeholders collaborations continues
Outcome 4.0	Generations of new employment opportunities to community members	Number of full time, part time, and season workers	Project progressive reports Records	Stakeholders collaborations continues
Outcome 4.1	Increased number of people involved in the business	Numbers of workers	Records	Stakeholders collaborations continues
Outcome 5.0	Increase of production and quality products	Number of tons produced	Project progressive reports	Stakeholders collaborations continues
Outcome 5.1	Increased quality and quantity of goods/products sold or produced	Number of tons produced or sold	Project progress reports	Stakeholders collaborations continues

PROJECT TEAM

Role	Responsibilities			
Project	Provide support, advice and direction to the project staff and report to the project			
Coordinator	board			
	Manage the whole project implementation			
	Identify and partner with potential project stakeholders			
Field facilitator	Facilitate project implementation activities			
	Prepare monthly project progressive reports and submit to project manager			
	Contribute to quarterly, bi-annual, and annual report			
Field assistant	Procuring any project materials, logistical support to the team such as organize travel			
	and subsistence allowances, and organizing transport etc			
	Support the project team on documents and administrative duties			
	Monitoring expenditure and timely paying for services received			

SUSTAINABILITY

The project will work through existing structures, government departments, and local partners, building their capacity to ensure continuity at the end of the project life time.

Formation of farmers association will involve local leaders who will provide mentorship and advices to leaders.

Ensuring these associations are well developed, managed, and empowered, will help the sustainability of the project even after phasing out.

ANNEXES

Annex 1: Project budget

Category	Unit	Unit	Unit cost	Total cost	Total cost
	type	No.	(TZS)	(TZS)	(USD)
A. Training & follow-up e	xpenses		1		
Transport	3 staffs	30	20000	600,000	260
Lunch	3 staffs	30	10000	300,000	130
Refreshments	200 actors	2000	1000	2,000,000	870
Stationary	200 actors	200	2000	400,000	174
Stakeholders transport	4 days	12	20000	240,000	104
Sub-total		•		3,540,000	1538
B. Awereness & recruitme	ent expenses				
Transport	6 people	6	20000	120,000	52
Lunch	6 people	6	10000	60,000	26
Materials	Once	1	20000	20,000	7
Public advertisement	3 villages	3	50000	150,000	65
Sub-total				350,000	150
C. Administration				L	
Office internet	Each Month	8	35000	280,000	121
Staff airtime	Each Month	24	15000	360,000	156
Stationary	Each Month	8	100000	800,000	347
Office materials	Each Month	8	40000	320,000	139
Sub-total				1,760,000	763
D. Activity cost					
T-shirts	Once	10	20000	200,000	8
Caps	Once	10	8000	80,000	34
Banner	Once	1	100000	100,000	43
Branded notebooks	Once	10	10000	100,000	43.
Posters	Once	2	50000	100,000	43
Sub-total		-	-	580000	171
E. Staff Lumpsum				•	
Project coordinator	Each Month	8	300000	2,400,000	1,043
Field facilitator	Each Month	8	200000	1,600,000	695

Field assistance	Each Month	8	150000	1,200,000	521
Sub-total				5200000	2,259
TOTAL				11,430,000	4,969

Annex 2: Work plan

	SHINE	Projec	t					
	Phas	se 1			Phase	2		
Activities								
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Awareness events								
Activity planning								
Resources organization			_					
Partners meeting								
Identification of stakeholders								
Recruitment of beneficiaries								
Facilitate trainings								
Basic marketing skills					_			
Record keeping				_				
Financial literacy								
Basic business management						_		
Business partnership								
Facilitate formation of association						_		
Selection of leaders								
Constitution development							_	
Registration of the association								
Linkages to financial institutes								
Follow up activities								
One-to-one advisory meetings								_
Field visits					_			
Business coaching								
Project governance								_
Montly reports								
Mid-phase report								
Impact assemnt								
Documentation								
Reporting								

Annex 3: List of Key members of the organization

Name	Gender	Title
Jackson Richard	Male	Chair person
Photunatus S. Nyundo	Male	Secretary
Lightness Kaplas	Female	Treasurer
Sophia Sandala	Female	Communication personnel
Veronica Costa	Female	Discipline
Abinoamu Magara	Male	Board member