



Foreign Agricultural
Service, United States
Department of
Agriculture



TANZANIA FOOD FOR PROGRESS KASI AGRIVENTURES PROJECT

MID TERM EVALUATION

AUGUST 2020

This publication was produced at the request of the United States Department of Agriculture through Small Enterprises Assistance Funds (SEAF). It was prepared independently by African Research and Economic Development Consultants Limited

MID TERM EVALUATION FOR KASI AGRIVENTURES PROGRAM

The United States Department of Agriculture (USDA) Food for Progress (FFPr) program in Tanzania is being implemented by Small Enterprise Assistance Funds (SEAF) from October 1, 2014 to December 31, 2020. The program has been funded by the United States Development Authority (USDA). It invests in agribusinesses in three key sectors including (i) poultry feed production, (ii) horticulture processing, and (iii) Small and Medium-Size Enterprises (SMEs) lending. The program has also established a Center for Entrepreneurship and Executive Development (CEED), through which SEAF provides technical assistance and training to agribusiness SMEs (including investees), and communities where the program operates. The program contributes towards **achievement of USDA's Food for Progress Strategic Objectives 1 and 2**, Increased Agricultural Productivity and Expanded Trade of Agricultural Products (into Domestic, Regional, and International Markets).

Agreement Number: FCC-621-2014/054-00

Project Duration: October 1, 2014 to December 31, 2020

Implemented by: Small Enterprise Assistance Funds (SEAF)

Evaluation Authored by:



African Research and Economic Development Consultants Limited

Authors: Timothy Waweru, Dr. Basili Liheta, Joel Maina, Erastus Mkojera, Deo Seimu, Aneth Kayombo, Dr. Ruth Taruss, Edwin Apunda

This report will be made public and is free from personal identifying information, as well as sensitive or proprietary information.

Timothy Waweru
Managing Director and Lead Consultant
African Research and Economic Development Consultants Limited

DISCLAIMER: The author's views expressed in this publication do not necessarily reflect the views of the United States Department of Agriculture or the United States Government.

TABLE OF CONTENTS

TABLE OF CONTENTS	i
LIST OF TABLES	iii
LIST OF FIGURES	iii
LIST OF ACRONYMS AND ABBREVIATIONS	iv
EXECUTIVE SUMMARY	v
1 INTRODUCTION	1
1.1 About the Report	1
1.2 Overview of the KASI Agriventures Program.....	1
1.3 Assignment Objectives	2
2 METHODOLOGIES, APPROACHES AND LIMITATIONS	3
2.1 General Approach.....	3
2.2 Sampling Design.....	3
2.3 Training and Pre-Testing	5
2.4 Data Collection Approaches.....	5
2.5 Data Cleaning and Analysis	5
2.6 Study Limitations	6
3 RESULTS AND FINDINGS	7
3.1 Introduction	7
3.2 Relevance of the KASI Agriventures Program	7
3.3 Program Effectiveness.....	8
3.3.1 Increased Agricultural Productivity	8
3.3.2 Expanded Trade of Agricultural Products (Domestic, Regional and International)	15
3.3.3 Effectiveness of the Program Monitoring	20
3.4 Program Efficiency.....	21
3.4.1 Timeliness of Program Activities.....	21
3.4.2 Efficiency on Utilization of Resources.....	23
3.5 Program Impact	24
3.5.1 Impacts of Program on Investees	26
3.5.2 Impacts of Program on Participating Farmers	28
3.5.3 Impacts of Program on Borrowers	29
3.5.4 Impacts of Program on SMEs	30

3.6	Program Sustainability.....	31
3.7	Lessons Learnt.....	33
4	CONCLUSIONS AND RECOMMENDATIONS	36
4.1	Conclusions	36
4.2	Recommendations.....	38
5	ANNEXES	40
5.1	Annex 1: Terms of Reference for the Evaluation.....	40
5.2	Annex 2: Evaluation Matrix	41
5.3	Annex 3: Composition of the Evaluation Team	44
5.4	Annex 4: List of Individuals Interviewed and of Stakeholder Groups and/or Communities Consulted.....	46
5.5	Annex 5: List of Supporting Documentation Reviewed.....	52
5.6	Annex 6: Summary of Tables of Progress towards Outputs, Targets and Goals	53
5.7	Annex 7: Short biographies of the evaluators	78

LIST OF TABLES

Table 2-1: Sample Size Achievement	4
Table 3-1: Summarized Results on Increased Availability of Improved Inputs.....	9
Table 3-2: Summarized Results on Increased Use of Financial Services	10
Table 3-3: Number of Individuals who Applied New Techniques or Technologies.....	14
Table 3-4: Revenue as a Result of Improved Chicken Feed	15
Table 3-5: Statistics on Increased Value Added to Post Agricultural Products	17
Table 3-6: Statistics on Increased Access to Markets Agricultural Products	19
Table 3-7: Summary of Achievement of Program Activities	22
Table 3-8: Fund Utilization Compared to Achievement of Program Results.....	23
Table 3-9: Number of Individuals Benefitting from KASI Agriventures Program	25
Table 3-10: Jobs Created as a Result of KASI Agriventures Program	26
Table 3-11: Volume of Sales of Poultry Feed Investees	27
Table 3-12: Value of Sales of Poultry Feed Investees	27

LIST OF FIGURES

Figure 3-1: Uses of the Loan.....	12
Figure 3-2: Types of Training to Farmers.....	13
Figure 3-3: Types of Training to Poultry Feed Distributors.....	13
Figure 3-4: Impacts to Poultry Farmers	28
Figure 3-5: Attribution of Impacts by Poultry Farmers	29
Figure 3-6: Impacts of Program to Borrowers of Victoria Finance	30
Figure 3-7: Impacts of Program to Poultry Feed Distributors.....	31

LIST OF ACRONYMS AND ABBREVIATIONS

AKMG	AKM Glitters Company Ltd
ASDS	Agricultural Sector Development Strategy
CEED	Center for Entrepreneurship and Executive Development
DQA	Data Quality Assurance
FFP	Food for Progress
FTF	Feed the Future
GAFCo	The Great African Foods Company Ltd
GOT	Government of Tanzania
HILL	Hill Animal Feeds & Agrovet Supplies Company Limited
LOP	Life of Program
M&E	Monitoring and Evaluation
MT	Metric Tones
PIRS	Performance Indicator Reference Sheet
PMP	Performance Monitoring Plan
PTT	Performance Tracking Table
RF	Results Framework
SEAF	Small Enterprise Assistance Funds
SMEs	Small and Medium Enterprises
SO	Strategic Objective
TA	Technical Assistance
TAHA	Tanzania Horticulture Association
TOR	Terms of Reference
TZS	Tanzania Shillings
USD	United States Dollar
USDA	United States Department of Agriculture
VF	Victoria Finance

EXECUTIVE SUMMARY

KASI Agriventures is a five-year program, which started on 1st October 2014 and is expected to end on 31st December 2020. The Small Enterprise Assistance Funds (SEAF), with financial support from the United States Department of Agriculture (USDA), implements the program in Tanzania. The program invests in agribusinesses in three key sectors including (i) poultry feed production, (ii) horticulture processing, and (iii) Small and Medium-Size Enterprises (SMEs) lending. The program has also established a Center for Entrepreneurship and Executive Development (CEED), through which SEAF provides technical assistance and training to agribusiness SMEs (including investees), and communities where the program operates.

KASI Agriventures works to strengthen the agricultural sector in Tanzania by adding value to agribusiness investees and their supply chain of smallholder farmers in order to increase agricultural productivity and expand the trade of agricultural products with the aim of helping **investees**¹ access new markets and increase revenues, which in turn creates jobs in their communities. This contributes towards **achievement of USDA's Strategic Objectives 1 and 2 (1) Increased Agricultural Productivity and (2) Expanded Trade of Agricultural Products (into Domestic, Regional, and International Markets)**.

In October 2019, KASI Agriventures Program commissioned a mid-term evaluation to critically **and objectively review and take stock of the program's implementation progress, the implementers' experiences and the implementing environment**. The evaluation also assessed the **investees' use of SEAF investment funds, and the** pre- and post-investment performance of those firms (investees). The evaluation further assessed whether targeted beneficiaries are receiving services as expected; whether the program is on track to meeting its stated goals and objectives; reviewed the results frameworks; and documented initial lessons learned. Finally, the evaluation attempted to identify and discuss necessary modifications or mid-course corrections that may be necessary to effectively and efficiently meet the program goals and objectives.

The study used is a mixed (both qualitative and quantitative), consultative and participatory approach. The evaluation was based on the OECD Development Assistance Committee (OECD/DAC)'s five evaluation criteria of assessing development interventions namely: relevance, efficiency, effectiveness, impact, and sustainability as well as lessons learnt. Data was collected by comprehensively reviewing and analyzing existing program documents, reports and data as well as collecting primary data through Key Informant Interviews (KIIs) with program implementers and investees, Focus Group Discussions (FGDs) with farmers and surveys to beneficiaries of investees. Primary data was collected from all the program regions²

¹ Hill Animal Feeds & Agrovet Supplies Company Limited (Hill) and AKM Glitters Company Ltd (AKMG) in poultry feed production, The Great African Foods Company Ltd (GAFCo) in horticulture processing and Victoria Finance in financial services

² Dar es Salaam, Pwani, Arusha, Mbeya, Morogoro, and Dodoma

Generally, KASI Agriventures' **program design of impact investing**³ in four (4) portfolio companies to increase agricultural productivity and expand agricultural trade was fairly successful. Both poultry feed producing companies have invested in new poultry producing lines using improved technology, with the one at Hill complete and supplying feeds to farmers and the one at AKMG almost complete. They are also providing technical assistance to their distributors and farmers. Implying, they are benefitting the farmers as well as enhancing their financial returns⁴. Victoria Finance is already benefiting from financial returns by increasing their loan portfolio and ensuring more farmers access agricultural loans. Investment in GAFCo benefitted farmers with a market for their products and with technical assistance, however the company did not make financial returns.

Tremendous strides have been made in achieving the programme objectives and outcomes. Overall, 12,003 out of 18,040 individuals were benefiting directly and 60,016⁵ indirectly through interventions such as trainings, financial services, access to markets for their products and employment. On the objective of increasing agricultural productivity, the program has successfully invested in two poultry feed producing companies and in a finance firm. The main results in the investment in poultry feed production firms includes: Increase of 74,032 MT of new animal feed available to farmers against a target of 62,500 MT (118%); [REDACTED] the additional daily output of feed producers increasing by 49 MT against a target of 106 MT⁶; number of financially sustainable feed distributors linking feed producer with target area farmers increasing by 372 against a target of 7; volume of poultry feed sold by the companies increased by 58,117 MT against a target of 62,500 (93% achievement); value of poultry feed sold by the companies increased to achieve 98% of the project target [REDACTED].

The achievement gaps of targets in the poultry feed investment are expected to be reduced if not met once the new production line at AKMG is fully operational. In addition to ensuring the availability of quality feeds to farmers, 159 of Hill farmers and 7,153⁷ of AKMG farmers were trained on improved technologies and techniques. As a result of the interventions, 58% of the farmers trained were applying new techniques/technologies such as pest management, disease management, improved feeds and value addition. The annual average revenue of Hill farmers increased by 62% [REDACTED] per farmer.

Achievement of increased availability of financial services has been positive. Victoria Finance disbursed an extra 116 loans to farmers against a target of 40 loans, with 97% of the loans being

³ investments "made into companies, organizations, and funds with the intention to generate a measurable, beneficial social or environmental impact alongside a financial return". All investments were made by the Small Enterprise Assistance Funds.

⁴ These returns are for Hill. AKMG is expected to benefit from financial returns after the new pelletized poultry feed producing plant is complete

⁵ It is assumed that each household of the direct beneficiaries has 5 members, and these are treated as the indirect beneficiaries

⁶ This increase in daily output is only for Hill (From 96 MT at baseline to 145 MT at Midterm)

⁷ This is a figure given by AKMG that is yet to be verified. It is reported to include 7,000 small scale farmers and 153 brooders.

for agricultural purposes. This increased the value of loans disbursed due to KASI Agriventures interventions by 95% [REDACTED]. In addition to disbursement of loans, 28 Victoria Finance staff were trained on various aspects of loan management and 240 farmers/borrowers were trained on a number of new techniques.

Despite the above achievements in the program objective of increasing agricultural productivity, [REDACTED] lack of some raw materials and inputs and climate change were identified as the major challenges faced in achieving the objective of increasing agricultural production.

On the objective of expanded trade of agricultural products, there were both positive and negative outcomes after the KASI Agriventures investment in GAFCo. The number of farmers having access to markets for their produce increased to 2,337 against a target of 10,000 farmers. Storage capacity was increased by 19,871 MT while volume of fruits, vegetables, and/or spices processed increasing threefold to 6,514 MT. This increase in volumes processed increased despite the processing capacity of fruit and vegetables not increasing and the daily output only increasing by 7 MT. The volume and value of sales of the firm also increased by over ten times [REDACTED]. Despite, the positive achievements, GAFCo was not profitable [REDACTED] leading to winding up of the company. This unprofitability was due to a myriad of issues that included: climate change; [REDACTED] undeveloped value chain systems; weak **partners'** capacity and unreliable markets.

In terms of efficiency, most of the activities have been implemented in a timely manner. In activities on finance component, 2 activities out of 4 are at least 80% complete. On the poultry feed producer, 1 activity out of 7 activities have reached 80% level of achievement. This is expected to rise once the new production line at AKMG is producing pelletized feed. This is because the investment officer is expected to increase direct management support to poultry feed producers and the number of farmers educated on use of new type of animal feed is also expected to increase. For fruit, vegetable, and spices processor no activity is complete. The activities in the fruit, vegetable, and spices processor will only be achieved if the program engages other firms to support farmers in technical assistance and market linkages. Training activities under CEED began late but are on track with 3 out of 7 activities scoring achievement rates of above 80% mark. The business and technical mentorship activities were scheduled for the last year of the program implementation. On funds utilization, 84% of the funds have been absorbed with 21 out of 58 indicators having achievement rates of over 80%.

Training of the farmers, distributors partnering with poultry feed companies and staff of the portfolio companies was identified in the evaluation as an effective intervention of achieving the objectives of increasing agricultural production and expanding trade. Poultry feed distributors working with AKMG and Hill who the farmers are familiar with and using a hub model increases sustainability of program benefits. Investment in an improved poultry feeds technology ensures that there is easy availability of quality feeds over the long term and the investees will have an increased customer base thus business sustainability. Providing loans to farmers that coincide

with the cropping seasons and with a grace period up to harvesting time ensures that farmers are able to repay their loans from their agricultural produce and thus increases their returns. CEED establishing a technical assistance fund for portfolio firms and transforming it into a subscription-based member owned centre will ensure technical assistance for portfolio firms continues even after the end of the program. Mentoring sessions with international players and forming public private partnerships will also be key in ensuring sustainability of the investees.

The key lessons learned is that continuous capacity building through training, exposure visits and provision of information as well as linking the beneficiaries with other stakeholders for partnerships are key drivers in achieving the objectives of the program. Supporting program beneficiaries to understand the business regulatory framework is key to the success of the program. The program responding to community felt needs such as ensuring availability of quality feeds, availability of agricultural finance and availability of markets for products has been identified as a critical success factor in the program. Linking farmers with financial institutions has been promoted by the program and should be enhanced. Programming the loans to coincide with cropping season and repayment at harvesting is success factor in the lending component. Working with stakeholders to change their farming approach is key to the success of agricultural programs. A predictable policy environment fairly implemented is necessary to attract essential private sector know-how and investment in Tanzania.

The recommendations of the evaluation are as follows:

- i. The concept of impact investing program has potential for success of the agricultural SMEs and should be replicated while taking into account the lessons learnt.
- ii. Continuous training of the farmers, poultry feed distributors and staff of the portfolio companies should be emphasized. This will be important in building capacity of the stakeholders to improve their production and in marketing of products as well as change the approach of stakeholders to partner for mutual benefits to each of the stakeholders.
- iii. The program should fast track operationalization of the new pelletized poultry feed production line at AKMG because it will play a huge part in ensuring an increase in availability of inputs for farmers thus increasing productivity of the farmers [REDACTED].
- iv. KASI Agriventures should consider engaging a horticulture processing firm to support farmers in technical assistance and market linkages to the horticultural farmers.
- v. Mentoring sessions with international companies and forming public private partnerships should be emphasized in the remaining part of the program to ensure that the investees are able to expand their source for inputs and market for their products as well as improve efficiency in their operations.
- vi. To ensure that poultry farmers benefitting from the program are able to adequately access agricultural inputs and equipment, they should be linked with Victoria Finance. [REDACTED].
- vii. Supporting the investees and other stakeholders to have a clear understanding of the **Country's customs and tax rules, regulations and procedure should be prioritized.**

- viii. Organizing farmers into groups should be encouraged so that there are trainers in the communities, who will be training others on new agriculture technologies and techniques. This would increase the number of community members benefitting from the program.
- ix. The methodology adopted for this mid-term evaluation should be replicated for the end-term evaluation.
- x. Recommendations for the revision of the program indicators are summarized in Annex 6 of this report.

1 INTRODUCTION

1.1 About the Report

This “Mid-term Evaluation Report” comprises the final deliverable prepared by African Research and Economic Development Consultants (AFREDEC) Ltd in accordance to the Terms of Reference (TORs) for the consultancy services for “Midterm Evaluation for KASI Agriventures Program in Tanzania”. This report presents the key findings and the conclusions made from the assignment including implementation progress achieved as per the program indicators, the key challenges and the key lessons learnt. Chapter One (1) introduces the report, gives an overview of the KASI Agriventures program, the objectives of the study and the expected deliverables of the assignment as per the Terms of Reference (TORs) attached as Appendix I. Chapter Two (2) presents the evaluation methodologies, approaches, and study limitations. Chapter Three (3) presents the results and findings from analysis of the primary data while Chapter four (4) presents the conclusions and recommendations.

1.2 Overview of the KASI Agriventures Program

KASI Agriventures is a five-year program, which started on 1st October 2014 and is expected to end on 31st December 2020. The Small Enterprise Assistance Funds (SEAF), with financial support from the United States Department of Agriculture (USDA), implements the program in Tanzania. The program invests in agribusinesses in three key sectors including (i) poultry feed production, (ii) horticulture processing, and (iii) Small and Medium-Size Enterprises (SMEs) lending. The program has also established a Center for Entrepreneurship and Executive Development (CEED), through which SEAF provides technical assistance and training to agribusiness SMEs (including investees), and communities where the program operates. Currently, CEED activities have benefited members and portfolio firms with activities in Dar es Salaam, Arusha, Mbeya, Morogoro, Dodoma and Coastal region (Pwani) of Tanzania.

The goal of the program is to contribute towards achievement of USDA’s Strategic Objectives 1 and 2 i.e.: (1) Increased Agricultural Productivity and (2) Expanded Trade of Agricultural Products (into Domestic, Regional, and International Markets). Specifically, KASI Agriventures works to strengthen the agricultural sector in Tanzania by adding value to agribusiness investees and their supply chain of smallholder farmers in order to increase agricultural productivity and expand the trade of agricultural products. The project aims to help investees’ access new markets and increase revenues, which in turn creates jobs in their communities.

The following are KASI Agriventures Project activities:

- i. To increase poultry feed production capacity through an investment into small and medium-sized poultry feed producer;
- ii. To increase horticultural processing capacity through an investment into a small and medium-sized fruit, vegetable, and/or spice processing facility;
- iii. To enhance agricultural finance using a lease-to-own lending mechanism through an investment in a finance company that provides equipment leasing finance or working capital to agribusiness SMEs, to increase affordability of farm equipment and to increase availability of working capital loans to farmers;

- iv. To establish a Center for Entrepreneurship and Executive Development (CEED) to provide technical assistance to poultry feed producers, fruit/vegetable/spice; and
- v. To expand trade of agricultural products through a mentorship program between international corporations and fruit/vegetable/spice processor(s), aimed at bringing the fruit/vegetable/spice processor(s) products up to international standards; and thus, increase access to international markets.

1.3 Assignment Objectives

The purpose of this midterm evaluation was to critically and objectively review and take stock of the program's implementation progress, the implementer's experiences and the implementing environment. The evaluation also assessed **the investees' use of investment funds, and** the pre- and post-investment performance of those firms (investees). The evaluation further assessed whether targeted beneficiaries are receiving services as expected; whether the program is on track to meeting its stated goals and objectives; reviewed the results frameworks; and documented initial lessons learnt. Finally, the evaluation attempted to identify and discuss necessary modifications or mid-course corrections that may be necessary to effectively and efficiently meet the program goals and objectives.

More specifically the evaluation was designed to address the following specific objectives:

- i. To assess the design of KASI Agriventures program and determine if it is still suitable to the overall situation of the Tanzania agribusiness finance challenges;
- ii. To determine whether program activities are sufficient to achieve desired program results;
- iii. To assess how the investees have been using USDA funds and how USDA support is affecting the performance of these firms;
- iv. To critically assess program progress to date against the planned short-term results and to determine whether the project is on track towards achieving its overall objectives;
- v. To assess whether positive results of the program can be sustained beyond program life cycle; and
- vi. To assess preliminary lessons learned from implementing program interventions.

2 METHODOLOGIES, APPROACHES AND LIMITATIONS

2.1 General Approach

Generally, the mid-term evaluation used a mixed method approach of quantitative and qualitative research techniques through a consultative approach of all relevant stakeholders. The evaluation was **based on the OECD's five evaluation criteria of assessing development interventions** namely: relevance, efficiency, effectiveness, impact, and sustainability as well as lessons learnt. The evaluation matrix is presented in Appendix 2.

2.2 Sampling Design

Study respondents were purposively selected owing to their role in the KASI Agriventures program. The key stakeholders to be sampled for the study included the following:

- Financial institution involved in Agribusiness SME lending, equipment leasing, working capital and term loans (*Victoria Finance*);
- SMEs investing in poultry food production (*AKM Glitters Company Limited and Hill Animal Feeds & Agrovet Supplies Company Limited*);
- SMEs investing in fruit, vegetable and spices processing (*The Great African Food Company (GAFCo)*);
- Individual poultry farmers (producers);
- Poultry feed distributors;
- Clients of financial institution investee (Victoria Finance), which provides loans to smallholder farmers;
- KASI Agriventures program staff; and
- CEED management.

Sampling design adopted for the evaluation was developed in collaboration with the SEAF and participating investees. Initially the study was designed to use panel data by interviewing the poultry and horticultural farmers interviewed during the baseline. However, changes were made since some of those interviewed at baseline were not beneficiaries of the program. For the purposes of this evaluation, farmer interviewees were selected using stratified random sampling with the strata being the type of intervention benefiting from and the region of residence while ensuring they are in the same locations as those targeted by the program baseline study. It is important to note that customers of Victoria Finance and feed distributors were included in the mid-term even though they were not interviewed during the baseline study.

The sample sizes for the poultry producers, feed distributors and customers of the finance institution was determined using Cochran (1963:75) formula

$$n_0 = \frac{Z^2 pq}{e^2}$$

where: n_0 is the sample size; **Z is the abscissa of the normal curve that cuts off an area α at the tails ($1 - \alpha$ equals the desired confidence level, e.g., 95%). The value for Z is found in statistical tables that contain the area under the normal curve;** e is the desired level of precision (10%); p is the estimated proportion of an attribute that is present in the population, and q is $1-p$.

Upon further discussions with the investees (AKM Glitters, Hill Animal Feeds and Agrovets Supplies Company Limited and Victoria Finance PLC) the sample sizes were readjusted based on the active beneficiaries of the KASI Agriventures program. The readjusted sample and the sample size achieved are given below in Table 2.1. The list of respondents is presented as Appendix 4.

Table 2-1: Sample Size Achievement

Category of respondents (Strata)	Total targeted sample size	Sample Achieved
Non-Bank Financial institutions involved in agribusiness SME lending, equipment leasing, working capital and term loans <i>(Victoria Finance);</i>	1	1
SMEs involved in poultry feed production <i>(AKM Glitters Company Limited and Hill Animal Feeds & Agrovets Supplies Company Limited);</i>	2	2
SMEs involved in fruit, vegetable and spices processing <i>(The Great African Food Company -GAFCo)</i>	1	1
Poultry feed distributors/brooders	55 <ul style="list-style-type: none"> • Dar es Salaam/Pwani-15; • Mbeya-10; • Arusha-10; • Morogoro-10; • Dodoma-10 	50 <ul style="list-style-type: none"> • Dar es Salaam/Pwani – 10 • Mbeya – 10 • Arusha – 10 • Morogoro/Dodoma - 20
Individual poultry farmers (producers)	90 <ul style="list-style-type: none"> • Dar es Salaam/Pwani-30; Mbeya-15; • Arusha-15; • Morogoro-15; • Dodoma-15 	70 <ul style="list-style-type: none"> • Dar es Salaam/Pwani – 30 • Mbeya – 10 • Arusha – 10 • Morogoro/Dodoma - 20
	6 FGDs	
Individual fruit, vegetable and spices farmers (producers)	0 ⁸	0
Victoria Finance Agribusiness Borrowers	96 <ul style="list-style-type: none"> • Dar es salaam- 11 • Mbeya- 85 	95 <ul style="list-style-type: none"> • Dar es Salaam – 10 • Mbeya – 85
SEAF & CEED Staff (Chief of Party, CEED Director, M&E Specialist)	3	3

⁸ Given GAFCo's business challenges, the company was unable to provide a direct link to smallholder farmers that were in its network. Consequently, none of the individual farmers under GAFCo were interviewed. AFREDEC reviewed GAFCo's reports in order to access the information it needs for the horticulture portion of the evaluation.

2.3 Training and Pre-Testing

A two-day training of the evaluation team⁹ and pretesting of the tools was conducted on 2nd December 2019 and 3rd December 2019 at Double View hotel, Sinza, Dar es Salaam. The evaluation team members were trained on the data collection tools and the digital data collection processes as well as on the overview of the of the KASI Agriventures program, quality control, research ethics and field work organization tips.

Pretesting was conducted in Bunju, Tegeta and Ilala areas in Dar es Salaam region. The areas and respondents were selected through support of KASI Agriventures investees. Seven (7) poultry feed distributors, five (5) poultry farmers and four (4) Victoria Finance PLC borrowers were interviewed during the pre-test. Necessary revisions were made on the tool and updated. A pretest report was prepared and shared with the program team.

2.4 Data Collection Approaches

Secondary data was obtained by review of the available relevant program data and reports. These included: KASI Agriventures baseline survey report; KASI Agriventures M&E plan; KASI Agriventures FFP semi-annual reports; *KASI Agriventures Expenditure Report, 2019*, Training feedback reports; relevant policy documents and national plans related to the agriculture sector especially on poultry, horticulture and agricultural financing/equipment leasing. More details on the documents reviewed is presented in Appendix 5.

Primary data collection was conducted between 4th and 13th December 2019 in Dar es Salaam, Arusha, Dodoma, Morogoro, Pwani and Mbeya regions. Quantitative data collection tools for the poultry producers survey, poultry distributors survey, and Victoria Finance borrowers were digitized and uploaded into data collection tablets with CSPro Software for data collection. Additional quantitative data were incorporated in the Key Informant Interviews (KIIs) guides as well as Focus Group Discussions (FGD) guides that were used to collect data from identified key informants and farmer groups.

For effective data collection, the field data collection was split amongst four teams, one for each of the cluster i.e.: Team 1: Dar es Salaam and Pwani; Team 2: Mbeya; Team 3: Morogoro and Dodoma; Team 4: Arusha. Each team comprised of a team leader and enumerators¹⁰. To further ensure data quality, the following strategies were implemented: comprehensive training of the enumerators; digital data collection and back up; supervised data collection process; daily quality checks on data consistency in the database and **regular team meetings after days' work to review.**

2.5 Data Cleaning and Analysis

The quantitative data that was generated by the enumerators were subjected to quality checks and clarifications sorting prior to the data being uploaded into analysis software. The data was checked for missing value, removal of outliers and recoding before the analysis process. SPSS data analysis software was used to analyze the data into the desired descriptive statistics. The resultant cleaned dataset was shared with the client in a spreadsheet for feedback. For the qualitative data, a multi-level analysis of the data was undertaken, combining the evidence from the desk review

⁹ *The evaluation team is presented in Appendix 4 of this report*

¹⁰ *A comprehensive list of research team is attached in the appendices*

and qualitative research. The findings were analyzed by use of a mixed method content analysis. Directed content analysis was applied to gain useful insights of the quarterly and annual monitoring data that was being collected by SEAF. This was important in understanding the progress towards achievement of the program indicators and how efficiently the program was operating. More project documents were reviewed viz a viz other sectoral national literature to establish aspects of relevance and sustainability in the secondary data. It also assisted in identifying the data gaps that need to be filled using primary data. KIIs and FGDs conducted provided data that filled in the gaps in the research questions in relation to relevance, effectiveness, efficiency, and sustainability

The study also applied summative content analysis to explain the results, decipher the lessons learnt and in making recommendations from the study. Data triangulation was used to draw the findings together and to establish the degree to which these different data sources support or refute each other.

2.6 Study Limitations

Some of the key study limitations included the following:

- i. The winding up of one of the investees. The Great African Food Company Ltd (GAFCo) was the sole investee in the horticulture component working within the KASI Agriventures program. This meant that the consultant was unable to reach out to individual producers working with GAFCo and thus unable to report conclusively on the impacts of interventions made within the SMEs investing in fruit, vegetables and spices processing. The evaluation thus relied on reports and key informant interviews for triangulation.
- ii. The program structure was such that interventions were done through investees who in turn implemented through distributors for the case of poultry feed manufacturers. It was therefore difficult for the farmers to attribute the outcomes and impact directly to the program rather than the intermediaries that they worked with. In many cases, farmers do not know KASI Agriventures or SEAF.
- iii. It was not possible to use panel data for the producers because the producers interviewed during the baseline survey did not automatically become program beneficiaries. For ease of comparison, the mid-term survey sampled program beneficiaries in the same areas where the baseline was done. It is also recommended that those interviewed for the midterm should form the sampling frame for the end term evaluation.
- iv. Data collection was conducted in the month of December, when most of the key informants were preparing for the festive season thus delaying the data collection exercise.

3 RESULTS AND FINDINGS

3.1 Introduction

This section discusses the results of the evaluation as enumerated in the terms of reference¹¹. Reporting follows the key result areas and the OECD Development Assistance Committee (OECD/DAC)'s five evaluation criteria.

3.2 Relevance of the KASI Agriventures Program

The agricultural sector is a key pillar of achieving the “**Tanzania Development Vision (TDV) 2025**”. Currently, the agricultural sector contributes about 24 percent of GDP on average, compared to about 30 percent a decade ago; and it contributes about 24 percent of exports.¹² Being a key sector that supports millions of Tanzanians, investments in the sector are always welcome. Investments that are targeted at increased productivity as well as increased incomes often leads to improved livelihoods and thus contributes to poverty reduction. The **KASI Agriventures program’s** investment in the agricultural sector is particularly **relevant to the Government of Tanzania’s goal** of having an agricultural sector that is modernized, commercial, market-oriented, highly productive and profitable, resilient, utilizes natural resources in a sustainable manner, secures food security throughout the country, expands export to regional and international markets and contributes to improved livelihood across rural and urban areas. **The “Tanzania Development Vision (TDV) 2025” highlighted** the small and medium-sized enterprises (SME) sector, most of which are in the agricultural sector, as one important **contributor to the country’s long-term** development. Hence the investment in the four (4) investees (*Victoria Finance, AKM Glitters Company Limited, Hill Animal Feeds & Agrovet Supplies Company Limited and The Great African Food Company (GAFCo)*) that are SMEs further illustrates the relevance of the program to the Government of Tanzania policies.

Agricultural financing is an important element in the modernization and development of the agricultural sector. However, public and private sector agricultural financing in Tanzania is low.¹³ Investment by KASI Agriventures program in Victoria Finance enhances **farmers’** access to finances for agricultural production. Financing of the poultry investees also ensures that farmers have access to quality and affordable poultry feeds and have learnt new techniques that improve their capacity to increase production. It is also expanding the trading capacity of the poultry investees by investing in more efficient feed processing technologies such as pelletized animal feed, as well as soybean meal production line – a key animal feed ingredient. Investment in GAFCo was also expected to increase productivity of horticultural farmers as well as expand trade of agricultural products.

Establishment of a Center for Entrepreneurship and Executive Development (CEED) to provide technical assistance to poultry feed producers, fruit/vegetable/spice is important in enhancing culture change, understanding, and production capacities of the farmers. This often results in increased production where surpluses are traded thus increasing trade among the producers, investees and their agents.

¹¹ Terms of Reference in Annex 1

¹² Tanzania ASDS-II: Agricultural Sector Development Strategy 2015/15-2025/26

¹³ Tanzania National Agriculture Policy, 2013

3.3 Program Effectiveness

Effectiveness assesses program progress against planned short-term results. To determine whether the project is on track in achieving its objectives, the major factors influencing the achievement or non-achievement of the outcomes are discussed in this section. This section also discusses the likelihood of the program achieving the targeted results as well as describing the most effective interventions. Mid-course changes are recommended in the program design and/or implementation to maximize the impact and effectiveness of KASI Agriventures where necessary.

The results of the KASI Agriventures program at mid-term are discussed under the theme of the **program's strategic objectives** i.e. (1) Increased agricultural productivity and, (2) Expanded trade of agricultural products (into domestic, regional, and international markets). The comprehensive summary of achievement of the program indicators are presented in Annex 6.

3.3.1 Increased Agricultural Productivity

KASI Agriventures program envisaged to achieve increased agricultural productivity through interventions that would result in increased availability of improved inputs for poultry farmers, increased use financial services and increased knowledge of improved technologies and techniques. The achievement of the above results will eventually ensure that there is improved capacity of key groups in the agriculture production sector exhibited by improved revenues and application of the technologies and techniques disseminated. In addition, the program targeted to increase leverage of private resources through in-person mentoring sessions between international companies and management of feed mills and formation of public-private partnerships on agricultural production.

3.3.1.1 Results on Increased Availability of Improved Inputs

The KASI Agriventures program invested in two poultry feeds manufacturing companies namely, Hill Animal Feeds & Agrovet Supplies Company Limited (Hill) and AKM Glitters Company Ltd (AKMG). These companies were advanced loans [REDACTED] to establish new pelletized animal feeds production line and provide technical assistance to their farmers and agents/distributors.

Resultant of the investments by the program, the amount of new poultry feed available to farmers as a result of USDA assistance is 74,036 MT out of a target of 62,500 MT (118% achievement). This result is predominantly attributed to Hill Animal Feeds & Agrovet Supplies Company **Limited's expansion into pelletized animal feeds production, which increased Hill's feeds** production from 18,908 MT at baseline to 87,938 MT at the time of the study. In addition, the daily output as a result of USDA assistance is 49 MT against a target of 106 MT (46% achievement). This increase in daily output is only for Hill (from 96 MT at baseline to 145 MT at Midterm) AKMG is in the process of completing the new production line for pellets, and once fully operational the feeds available to farmers and the daily output are expected to increase; further implying that the achievement of the performance indicators will increase. [REDACTED]

[REDACTED] This is attributable the increase in the poultry feed production capacity of the mill and marketing the feeds through over 200 distributors/agent, thereby increasing the sales of the products, hence increasing the value of sales. For instance, the value of sales of pellets by Hill increased by 28% within one year [REDACTED]

Table 3-2: Summarized Results on Increased Use of Financial Services

Performance Indicator	Baseline	Target	Cumulative Performance as at the time of evaluation	Mid Term Values ¹⁶	Proportion achievement of targets
Number of financial firms trained on equipment leasing finance and/or operating capital leasing/lending procedures targeting SME agribusinesses as a result of USDA assistance.	0	2	1	1	50%
Number of individuals receiving financial services as a result of USDA assistance (male)	177	30	253	76	253%
Number of individuals receiving financial services as a result of USDA assistance (female)	77	10	117	40	400%
Number of loans disbursed as a result of USDA assistance	254	40	370	116	290%

Source: Analysis of data collected from Victoria Finance in December 2019 and triangulation with Tanzania FFP Reports- April-Sept 2019

Following a budget realignment, the SME Lending activity budget was reduced [REDACTED]. SEAF has now disbursed a portion of this budgeted amount [REDACTED] to Victoria Finance, with the remainder [REDACTED] reserved for a follow-on

¹⁶ This is the difference between performance value at evaluation and the baseline value. It measures results due to USDA assistance.

¹⁷ Investment by the program into Victoria Finance was done in February 2019, therefore not possible to calculate the annual profit margin as a result of USDA assistance

disbursement.¹⁸ This target value of loans provided as a result of USDA assistance may not be achieved with the remaining disbursement because of the reduction of the budget.

Out of the [REDACTED] disbursed amount to Victoria Finance, 81%¹⁹ has been loaned to 370 farmers (117 female and 253 male), [REDACTED]. The repayment rate is also very commendable since out of the USD 404,348 loaned out to farmers, 85% has been repaid and is available to be loaned out to other farmers.²⁰ The grace period and repayment periods are based on the season making it an appropriate agricultural finance product. The repayment period is 10 months with a grace period of 8 months so that the farmers (most of whom are paddy farmers) are able to harvest before repaying the loans.

Since the investment in Victoria Finance was in form of a loan, there should be indicators measuring the amount invested in equipment leasing and working capital firm(s) and amount of principal and proceeds recovered from exiting investment in equipment leasing and working capital firm(s). From the results, it is evident that the targets set for most of the indicators are achievable and are appropriate. However, there is need to adjust the targets downwards for the value of loans disbursed as a result USDA assistance as illustrated in Annex 6. The targets for the following indicators have been overachieved by a large margin and could be adjusted upwards:

- Number of individuals receiving financial services as a result of USDA assistance (female);
- Number of individuals receiving financial services as a result of USDA assistance (male);
- Number of loans disbursed as a result of USDA assistance.

Interviews with the Victoria Finance customers revealed that majority of the farmers used the loans for crop production (86%) followed by agribusiness (trade and marketing) (8%) and poultry production (3%) as illustrated in Figure 3.1 below. The main use in crop production was purchase of inputs, hire and/or purchase of equipment and machinery and for other purposes such as labour. The disbursement of the loans coincided with the long rains hence the good uptake by paddy farmers in Mbeya region.

¹⁸ Prior to the pandemic, SEAF planned to disburse the final [REDACTED] allocated amount toward the SME Lending Activity to Victoria Finance in Q3 of FY2020. However, given current circumstances, the timeline has been moved to Q4 FY2020. Requirements for disbursements include that VFP is current on its debt repayments, provide proof of disbursement in the agriculture sector of the initial [REDACTED] disbursement, and achievement of technical assistance targets, including trainings for borrowers and credit officers.

■ [REDACTED]
■ [REDACTED]

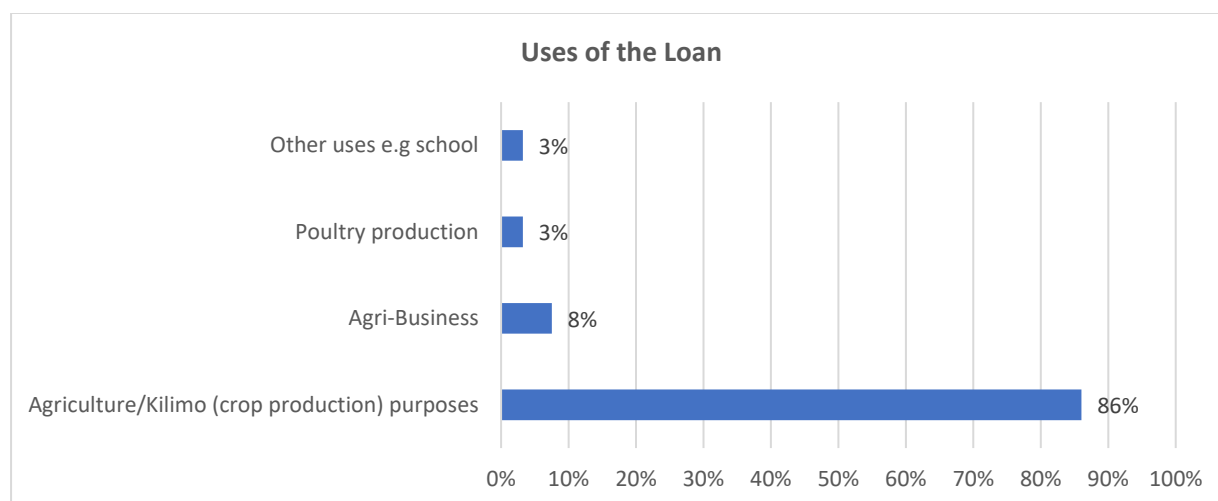


Figure 3-1: : Uses of the Loan
 Source: Victoria Finance Borrowers Survey, 2019

The borrowers also reported that apart from the loans, Victoria Finance also increased the knowledge of the farmers through trainings in financial literacy and management, loan utilization and management, insurance, entrepreneurship, use of solar and other energy saving products, poultry production, business management, marketing of produce and diversification of agriculture. Farmers have been very excited about these trainings due to the knowledge and information they receive to be able to improve their production. About 240 farmers had been trained at the time of evaluation.

3.3.1.3 Results on Increased Knowledge by Farmers of Improved Technologies and Techniques

KASI Agriventures program conducted trainings to farmers so as to improve their knowledge of improved technologies and techniques. The trainings were done by the poultry manufacturers through their distributors/agents. The numbers of individuals/farmers who have received short-term agricultural sector productivity or food security training as a result of USDA assistance are 7,312²¹ out of the targeted 8,000 farmers (91% achievement). Poultry production (feeding, health), financial and risk management, marketing and negotiation skills, and record keeping are the main topics of training the farmers reported they were trained on (Figure 3.2).

In addition to the above trainings, 8,000 farmers were to be trained on the use of a new type of animal feed. At the time of evaluation, only Hill Feeds was producing a new type of poultry feed (pellets) and they were able to train 159 farmers on the use of the new animal feeds. It is expected that once the new production line at AKMG is complete within the first quarter of the year 2020, the target of the number of individuals trained on the use of a new type of animal feed as a result of USDA assistance will increase and the target may be achieved by the end of the program.

²¹ 159 Hill farmers and 7,153 AKMG farmers (This is a figure given by AKMG that is yet to be verified. It is reported to include 7,000 small scale farmers and 153 brooders.)

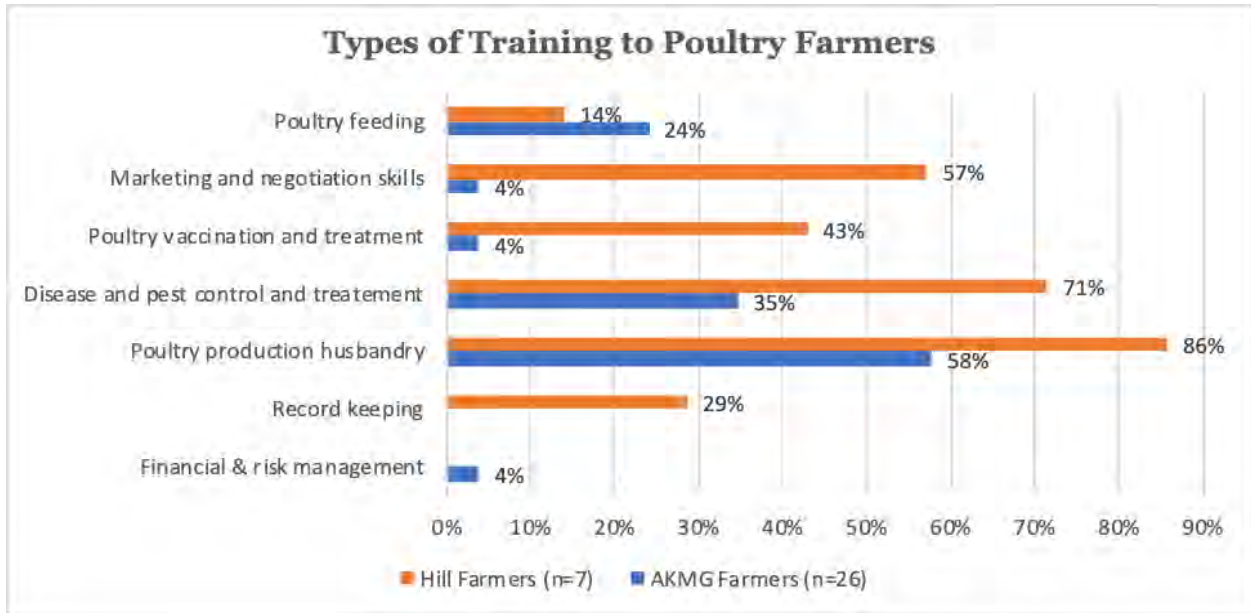


Figure 3-2: Types of Training to Farmers
Source: Poultry Farmers Survey, 2019

KASI Agriventures program also facilitated the training of the manufacturer’s agents/distributors to enable them to provide the required services to the farmers and to also enhance the businesses of the distributors. The types of training to distributors are illustrated in Figure 3.3 below.

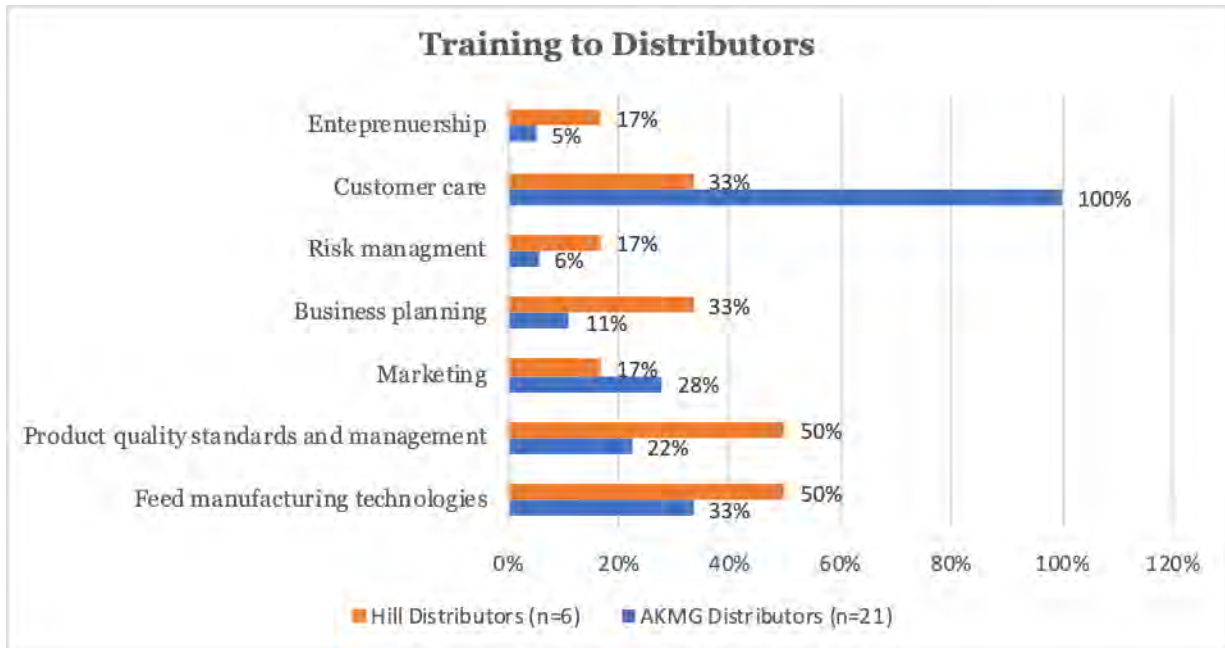


Figure 3-3: Types of Training to Poultry Feed Distributors
Source: Poultry Feeds Distributors Survey, 2019

3.3.1.4 Results on Increased Use of Improved Agricultural Techniques and Technologies

Increased availability of improved poultry feeds and increased knowledge of new technologies or techniques are expected to drive agricultural production only if the techniques and technologies are applied by the farmers. In the evaluation 4,616 farmers out of the targeted 8,000, (58% achievement) applied the techniques and technologies disseminated to them through the support of the KASI Agriventures program with pest management, disease management, use of improved feeds and value addition of chicken through slaughtering and packaging²² were the new techniques applied. This is illustrated in Table 3.3 below. The numbers are expected to rise when the new production line at AKMG is complete; implying that the indicator “Number of Individuals applied new techniques or technologies as a result of USDA Assistance” may be nearly achieved if not achieved by end of the program.

Table 3-3: Number of Individuals who Applied New Techniques or Technologies

Technology/ Technique	Proportion of individuals who applied new techniques or technologies as a result of USDA Assistance		No of Individuals applied new techniques or technologies as a result of USDA Assistance		
	AKMG	Hill	AKMG	Hill	Total
Pest management	23%	35%	1,661	56	1,717
Disease management	30%	18%	2,171	28	2,200
Improved feeds	0%	35%	0	56	56
Value addition	9%	0%	644	0	644
Total	63%	88%	4,476	140	4,616

Source: Calculations from Poultry Farmers Survey, 2019

3.3.1.5 Results on Improved Capacity of Key Groups in the Agriculture Production Sector

Increase in farmer revenues is a key indicator for measuring the improved capacity farmers as a result of access to improved chicken feed. During the evaluation, the indicator was only measured for farmers associated with Hill Feeds company because AKMG had not yet started producing the new feeds.

Annual revenue for Hill farmers increased by 62% since the baseline study at the

²² AKMG trained their brooders and farmers on Kuroiler chicken production including chicken slaughtering and marketing. Most of the chicken are sold as live birds. Slaughtering is being done in small scale by farmers for sale to restaurants in the urban centers and to other individual consumers. The infrastructure for large scale slaughtering may not be available to farmers, but farmers could be organized into groups/co-operatives to set up abattoirs/ slaughterhouses. However, there are some commercial abattoirs especially in Dar es Salaam owned by individual entrepreneurs.

²³ In the KASI Agriventures program, Hill

time of investment. It is expected that once AKMG farmers start using the improved feeds, their revenues will increase and therefore the target set for the indicator “Farmer revenue increases from improved chicken feed” is likely to be achieved.

Table 3-4: Revenue as a Result of Improved Chicken Feed

Products	n	Unit	Proportionate no of farmers benefitting	No of Hill farmers
Live birds	13	Numbers	100%	159
Eggs	10	Trays	77%	122
Total				

Source: Calculation from Poultry Farmers Survey, 2019

The number of private enterprises, producers’ organizations, water users’ associations, women’s groups, trade and business associations, and community-based organizations (CBOs) that applied improved techniques and technologies as result of USDA assistance is another measure of improved capacity of key groups. The poultry feed investees are working with 276 distributors/agents (private enterprises) to distribute the feeds they produce as well as to assist in providing technical assistance to the poultry farmers. To conduct those tasks effectively, the distributors were trained on various aspects. As a result of the trainings they were able to disseminate the technologies to farmers as illustrated in section 3.3.1.3 of this report.

3.3.1.6 Results on Increased Leverage of Private Sector Resources (Agricultural Production)

This component has not been implemented because there have been no in-person mentoring sessions between international companies and management of feed mill and there are no of public-private partnerships formed as a result of USDA assistance (agricultural production). These activities are expected to be implemented in the year 2020 and efforts should be made to complete them by the end of the program. Reports from KASI Agriventures indicates that a budget is set aside for these activities.²⁴

3.3.2 Expanded Trade of Agricultural Products (Domestic, Regional and International)

The KASI Agriventures program is expected to achieve expanded trade of agricultural products through investing in and working with fruit/vegetable/spice processor(s) to improve techniques

intervened with farmers in Dar es Salaam and Pwani (Coastal region) only and we have therefore assumed these as the Hill farmers at baseline. When compared with the poultry population proportions in the Tanzania Livestock Development Strategy, 2010-2015, Dar es Salaam and Pwani (Coast) regions account for 20% of the poultry population in the regions KASI Agriventures intervened. We have proposed that this indicator be measured per farmer so that even the target is set per farmer.

²⁴ KASI Agriventures Funds Utilization Report, 2019

and technologies used in processing raw inputs in order to ensure their product(s) meet international standards and thus increase both access to new markets and increase quantities traded. The program therefore invested in The Great Africa Food Company (GAFCo) [REDACTED]. This was intended to increase the profitability of GAFCo as well as improving incomes and livelihoods of the fruits and vegetables suppliers (farmers).

The intermediate results of expanded trade includes increased value added to post-production agricultural products by improving quality of post-production agricultural products and increasing efficiency of post-production processes; increased access to markets to sell agricultural products by improving linkages between buyers and sellers and improved market and trade infrastructure; and improved transaction efficiency by improving management of buyer/seller groups within trade sector, improving capacity of key groups in the agriculture production sector and increasing leverage of private-sector resources.

It is important to note that despite achievements in the horticultural component of the program, GAFCo is in the process of winding up because of a myriad of challenges it has faced. Key among these challenges were: climate change (three seasons of successive climate perils with limited crop insurance and farmers with debts); [REDACTED]

[REDACTED] value chain systems (not fully developed and scalable); partners capacity and markets.²⁵ Therefore, it was not feasible to measure the indicators measuring outputs and outcomes of the investment into GAFCo at the mid-term evaluation.

3.3.2.1 Results on Increased Value Added to Post-Production Agricultural Products

The achievement on the indicators used for measuring the value added to post production agricultural products is presented in Table 3.5 below. Discussions with GAFCo revealed that as a result of working with SEAF they were able to increase the number of producers supplying sunflower²⁶ to them from 8 to 652 in 2018. This may be attributed to the additional distribution/collection nodes were established in Arusha, Manyara and Babati. However, it is noted that by mid-term only 2,337 farmers were supplying inputs to GAFCo out of the expected 10,000. However, this figure is lower than the farmers that were supplying inputs to GAFCo at baseline. The value of commodities purchased from farmers at mid-term [REDACTED] had a shortfall of 0.8% of the targeted volumes. A notable achievement is that the installed storage capacity increased to 40,095 M³, most of this being dry storage from 20,224 M³ at baseline.²⁸ This is an increase of 19,871 M³ against an expected increase of 10M³. The volume of commodities processed increased by 4,020 MT against a target of 15,000 MT (27% achievement). The increase in volume of commodities processed may

²⁵ GAFCO 2019: Lessons Learned Report

²⁶ **One of GAFCO's major products**

²⁷ Source: Analysis from Tanzania FFP Reports- April-Sept 2019

²⁸ It is important to note that as part of the liquidation process, the company has sold off most of its assets in order to pay off outstanding creditors. The storage units were sold to either independent third parties or former clients.

be attributed by increased efficiency in the GAFCo processing plant with the daily output increasing by 7 MT against a target of 60 MT (Table 3.5).

GAFCo trained farmers more than three times on good agricultural practices and new farming technologies including crop protocols and meeting international standards. During the reporting period, GAFCo processed 352 MT of food beans out of the targeted 28,125 MT of the commodities processed that meet international export standards that met through SGS certification (1.3% achievement). The percentage of fruits, vegetables, and other spices processed that meet international food safety and packaging standards as a result of USDA assistance was 22.1% out of the targeted 90% (Table 3.5).

Table 3-5: Statistics on Increased Value Added to Post Agricultural Products

Baseline	Baseline	Target	Cumulative Performance as at the time of evaluation	Mid Term Values ²⁹	Proportion achievement of targets
Number of farmers from whom the fruit, vegetable, and or/spice processor buys inputs as a result of USDA assistance.	5,595	10,000	2,337	-3,258	-32.6%
Value of commodities purchased from fruit, vegetable, and/or spice farmers as a result of USDA assistance.					-0.8%
Total increase in installed storage capacity (dry or cold storage) as a result of USDA assistance (M3)	20,224	10	40,095	19,871	198710.0%
Volume of fruits, vegetables, and/or spices processed as a result of USDA assistance (in MT)	2,494	15,000	6,514	4,020	26.8%
Daily output of fruit, vegetable, or spice producer (in MT) as a result of USDA assistance.	18	60	25	7.0	11.7%
Percentage increase in processing capacity of fruit, vegetable, and/or spice processor as a result of USDA assistance	0	0	50	0.0	0.0%
Percentage of fruits, vegetables, and order spices processed that meet international food safety and packaging standards as a result of USDA assistance.	0	90%	22.1%	22.1%	24.6%

²⁹ This is the difference between performance value at evaluation and the baseline value. It measures results due to USDA assistance.

Baseline	Baseline	Target	Cumulative Performance as at the time of evaluation	Mid Term Values ²⁹	Proportion achievement of targets
Volume of fruit, vegetable, and/or spice products that meet international export standards as a result of USDA assistance.	0	28,125	352	352	1.3%

Source: Analysis from Tanzania FFP Reports- April-Sept 2019

3.3.2.2 Results on Increased Access to Markets to Sell Agricultural Products

There is notable increase in the volume of commodities by GAFCo from 105 MT to 10,022 MT at midline, 79.3% towards achievement of the targeted sales of 20,197 MT (Table 3.6). The increase in sales may be attributed to the increase in volume of commodities processed as indicated in Table 3.5 above. In addition, GAFCo had some stocks that they were selling even in the process of winding up. The value of sales also increased [REDACTED], 41% towards achievement of the LOP target [REDACTED].

The main products sold were pulses/food bean, bean seed, maize, sun hemp, sunflower oil, sunflower cake, safflower oil, safflower cake, safflower crop, and sorghum in the local market and bean seed, pulses/food bean, and sunflower and safflower in the export market. The main challenges in marketing the products included the following: export high-oleic sunflower oils prices dropped 21% in three seasons; maize and sorghum prices dropped 30-50% due to export restrictions; export seed bean prices dropped 15-20% and as global standards for germination and disease-free tightened, client rejections increased 10-20%.³⁰

³⁰ GAFCo, 2019: *Three-in-One Lessons Learned Report*

Table 3-6: Statistics on Increased Access to Markets Agricultural Products³¹

Performance Indicator	Baseline	Target	Cumulative Performance as at the time of evaluation	Mid Term Values ³²	Proportion achievement of targets
Volume of commodities sold by project beneficiaries (Fruits/Vegetable/Spices Producer)	105	12,500	10,022	9,917	79.3%
Value of sales by project beneficiaries (Fruit/Vegetable/Spice Processor)					40.0%
Number of new countries to which fruit, vegetable, and/or spice processor exports its products as a result of USDA assistance.	0	12	0	0	0.0%
Number of international companies to which fruit, vegetable, and/or spice processor sells its value-added outputs a result of USDA assistance.	0	2	0	0	0.0%

Source: Analysis from Tanzania FFP Reports- April-Sept 2019

Two major interventions that KASI Agriventures program was expected to implement in conjunction with GAFCo so as to increase access to the export market was (1) to increase the numbers of countries to which GAFCo exports its products, and (2) to increase the international companies to which GAFCo sells its value-added outputs. KASI Agriventures program had made efforts to link GAFCo with a supermarket in Europe to sell its products, but it had not come to realization by the time of this evaluation.

The evaluation opines that the LOP target will not be achieved because GAFCo is in the process of winding up.

3.3.2.3 Results on Increased Improved Transaction Efficiency

Improved transaction efficiency was expected to be achieved by imparting improved techniques and technologies to private enterprises, producers’ organizations, water users’ associations, women’s groups, trade and business associations, and community-based organizations (CBOs).

³¹ The figures apply for both horticultural and non-horticultural products

³² This is the difference between performance value at evaluation and the baseline value. It measures results due to USDA assistance.

With the support from KASI Agriventures program, GAFCo was able to establish additional collection nodes in Arusha, Manyara and Babati.³³

3.3.2.4 Results on Increased Leverage of Private Sector Resources (Agricultural Post-Harvest Transformation)

There have been no in-person mentoring sessions between international companies and management of GAFCo. This activity was expected to be implemented in the last year of the program, but this may not happen because of the winding up of GAFCo. As at the time of this evaluation, GAFCo³⁴ was able to establish five (5) public-private partnerships with five (5) organizations out of the targeted one (1)- 500% achievement. These included: John Deere/Lonagro in the used tractor-ripper/implement lease program; UAP group for farmer hybrid multi-peril crop insurance; Acre Africa for farmer hybrid multi-peril crop insurance; Tanzania Ministry of Agriculture on agricultural law reforms; and Tanzania Official Seed Certification Institute (TOSCI) on registration and release of affordable, high oleic sunflower hybrid varieties.

3.3.3 Effectiveness of the Program Monitoring

Monitoring of the KASI Agriventures program is being carried out through a number of activities including the following:

- i. *Program reviews:* This includes conducting weekly staff meetings, bi-weekly conference calls with SEAF headquarters, quarterly Board of Advisors meetings, quarterly **technical assistance coordination meetings, and annual stakeholders' meetings.**
- ii. *Regular reporting:* This includes bi-weekly meetings by program technical and finance staff to SEAF headquarters, which are reflected in submission of semi-annual reports to USDA.
- iii. *Monitoring visits:* These includes verification/validation visits to program beneficiaries and sites as needed, as well as planned, routine data quality assessment (DQA) visits.

To ensure that the program is on track to meet its overall goals and objectives, the monitoring indicators are measured against established baselines and targets derived from the baseline and program planning documents. Baselines and target levels for each indicator are defined in the Performance Monitoring Plan (PMP) of the M&E plan and are used to track and report results to USDA semi-annually. In addition, the Performance Tracking Table (PTT) is used to track performance on a quarterly basis. Other tools include the annual/semi-annual/quarterly reporting templates.

The information being generated by the program monitoring unit has been very instrumental in assisting the decision-making structures to reorient the program into being more productive by focusing on areas that are better performing as well as enabling them to institute corrective

³³ Based on the limitation of not being able to interview the GAFCo suppliers due to contractual issues it was not possible to establish the farmer groups applying the new technologies

³⁴ It is assumed there is USDA assistance because SEAF has bought some equity in GAFCo

measures. For instance, information gathered on GAFCo not performing well, has led to the decision that remaining technical assistance funds GAFCo should be reallocated toward other Tanzanian horticulture companies. Equally the feedback reports from the training participants after the training sessions assists the organizations decision making structures to adjust their delivery mechanisms so as to be more effective and impactful. The information also assists the donor to track the performance of the program and to be able to ascertain if the program is on track on its targets by being able to review its performance indicators on a regular basis. The challenge has been accessing the related information from the investees on a timely basis.

Program monitoring guided the implementation team in proposing adjustment of the program targets based on the delayed onset of the program activities and changes in budgets. However, these changes had not been approved by USDA at the time of evaluation.

3.4 Program Efficiency

3.4.1 Timeliness of Program Activities

Disbursement of investment funds to the investees delayed because it took a lengthy time to vet, select and engage the investees.³⁵ Investment in Hill Feeds [REDACTED] was used to establish a new pelletized animal feeds production line as well as providing technical assistance to affiliated farmers and agents/distributors. SEAF investment in GAFCo [REDACTED] was completed in July 2017. The funds supported capacity building of farmers and expansion of the suppliers and distribution nodes or collection centers. AKM Glitters Company received its [REDACTED] loan in September 2018 and is in the process of a new production line despite delays as a result of regulatory issues on importation of manufacturing equipment in terms of taxation and clearance at the port. Victoria Finance received a loan [REDACTED] in February 2019 for disbursement of agricultural loans to farmers in Mbeya and Dar es Salaam regions. Over 90% of the amount received has been disbursed to farmers.

Most of the technical assistance and training activities of CEED have generally been executed on time. The trainings started late into the program implementation but there was concerted effort to try and attain the targeted population within the program lifecycle because it took some time to establish the CEED center due to delays in registration. To achieve these results, CEED has adopted contracting consultants to carry out the training exercises. The business and technical mentorship has not yet kicked off. A summary of the achievements of the activities (measured by the output indicators of the program investments in portfolio companies and technical assistance) is illustrated in Table 3.7 below while a detailed achievement of the activities is illustrated in Annex 6 of the report.

³⁵ Took around 1 to 1.5 years for each investee

Table 3-7: Summary of Achievement of Program Activities

Activity Title	No of activities with the targets at 80% achievement level ³⁶	No of activities below 80% achievement level	Comments
SME Lending: Equipment Leasing Finance, Working Capital, and Term Loans	2	2	<ul style="list-style-type: none"> The targets for the number of loans disbursed and the number of individuals receiving financial services as a result of USDA assistance has been achieved; The targets set for the value of loans provided and repayment of loans is very high and may not be achieved. The targets should be reduced to the budget expected to be invested in Victoria Finance [REDACTED]
SME Investing: Poultry Feed Producer	1	6	<ul style="list-style-type: none"> The new pelletized poultry feed producing plant is completed and operation and one at AKMG was at 80% completion at the time of evaluation; The number of individuals who have received short term agricultural productivity/food security training is at 91% achievement; The targets for the amount invested in SME poultry feed producer and amount of principal and proceeds recovered from exiting investment should be reduced to reflect the amount of funds set aside for investment [REDACTED] The target for number of feeds producing companies screened should be reduced to 2; Public private partnerships are expected to be completed by end of program; The target number of farmers educated on new use of new

³⁶ Assumption: it is year 4 of the program implementation, it is therefore assumed that the threshold for achievement at the fourth year should be 80%.

Activity Title	No of activities with the targets at 80% achievement level ³⁶	No of activities below 80% achievement level	Comments
			animal feed is expected to be achieved once the new pelletized poultry feed production line at AKMG is operational.
SME Investing: Fruit, Vegetable, and Spices Processor	0	4	The indicators will not be achieved because the investee (GAFCO) is in the process of winding up. Therefore, the indicators should not be measured after the midline unless the program engages another firm to provide technical assistance to farmers.
Establish a Center for Entrepreneurship and Executive Development	3	4	All indicators could be easily achieved within one year of implementation. The training sessions should be enhanced.
Business and Technical Mentorship: Poultry Feed and Fruit Producer, Vegetable, and Spices Processor	0	4	The indicators on mentoring fruit, vegetable or spice processors may not be achieved because of the winding up of GAFCO. However, the number of in person mentoring engagements between managers of poultry feed manufacturers and business and/or technical advisors from multinational corporations is achievable.

Source: Analysis from Tanzania FFP Reports- April-Sept 2019

3.4.2 Efficiency on Utilization of Resources

Discussions with the program team indicated that the costs, time, staff capacity and availed financial resources have so far been adequate to implement the programs activities within the plans. In terms of utilization of funds, the average funds utilization rate by the portfolio companies is 84%, with majority of the funds being investment funds (Table 3.8).

Table 3-8: Fund Utilization Compared to Achievement of Program Results

Component	Budget (USD) ³⁷	Expenditure (USD)	Funds Utilization	Progress Towards achievement of Results
SME Financing: Victoria Finance			77%	6 indicators achieved targets; 2 indicators- below 80%
Poultry feed production (Hill and AKMG)			90%	5 indicators- achieved targets; 2 indicators-80%-99%; 10 indicators- below 80%

³⁷ Program budget was reduced as per the approved budget of December 31, 2019

Component	Budget (USD) ³⁷	Expenditure (USD)	Funds Utilization	Progress Towards achievement of Results
Horticulture (GAFCo)			100%	4 indicators- achieved targets; 1 indicators-80%-99%; 17 indicators- below 80%
CEED (Technical Assistance)- Portfolio company support, training, mentorship) ³⁸			21%	3 indicators achieved targets; 8 indicators- below 80%
Overall³⁹			84%	18 indicators- achieved targets; 3 indicators-80%-99%; 37 indicators- below 80%

Source: Analysis of KASI Agriventures Expenditure Report, 2019

For the SME financing component, there was evidence of efficient utilization of resources because 6 of the 8 indicators have achieved 80% achievement rate with 77% utilization of funds. This is expected to improve when the funds loaned out are repaid and the remaining amount [REDACTED] is disbursed. In addition, technical assistance to borrowers is expected to improve achievement of the indicators. The poultry feed production component had utilized 90% of the funds budgeted with 7 out of 17 indicators recording over 80% achievement rate, implying relative efficient use of resources. This is expected to improve once the new pelletized poultry feed production line at AKMG is fully operational in the 1st quarter of the year 2020. On horticulture component, 5 of the 22 indicators had recorded over 80% achievement of the results, with 100% of the funds budgeted for utilized⁴⁰. It is expected that most of the indicators may not be achieved by the end of the program because GAFCo was in the process of winding up because of challenges the company faced that are discussed in section 3.5.1 of this report. However, the component of technical assistance should continue to the farmers so that more farmers are able to access markets thorough linkages to processors for their products and application of new technologies and techniques learned.

3.5 Program Impact

KASI Agriventures' M&E plan proposes a pre-post analysis evaluation design to establish the program's performance with respect to higher level results (outcomes and impacts). This section discusses the impacts the KASI Agriventures program has created to the investees, and to participating farmers, SMEs, producers, trainees and other institutions. It also explores the role, if any, that cross-cutting issues – specifically conflicts, gender, extraordinary weather events and government policies – played in shaping KASI Agriventures' interventions and influencing progress towards achieving planned results. Any unintended positive or negative consequences of the program are also discussed.

³⁸ Excludes CEED centre establishment

³⁹ Includes overall program indicators of the number of individuals benefitting directly and number individuals benefitting indirectly as a result of USDA assistance.

⁴⁰ Mostly investment funds

Overall, the program directly benefitted investees and their distributors through direct training and jobs creation as well as benefiting the individual farmers through training, input supplies, providing farmers with markets for their products and ensuring they access financial services. A total 12,003 individuals out of the expected 18,040 directly benefitted from the program (67% achievement) while 60,016 benefitted indirectly⁴¹ (Table 3.9). Direct beneficiaries are measured by aggregating the values of the following indicators: number of jobs attributed to USDA assistance - SME Lending; number of individuals receiving financial services as a result of USDA assistance; number of poultry farmers trained as a result of USDA assistance; number of jobs attributed to USDA assistance for the portfolio companies; number of farmers from whom fruit, vegetables and spices processor buys inputs; number of individuals given SME agribusiness management training; number of leasing/ working capital finance company employees trained in SME leasing finance procedures; and number of leasing/ working capital finance company customers trained in leasing/borrowing procedures.

Table 3-9: Number of Individuals Benefitting from KASI Agriventures Program

Performance Indicator	Baseline	Target	Cumulative Performance as at the time of evaluation	Mid Term Values ⁴²	Proportion achievement of targets
Total Number of individuals benefiting directly as a result of USDA assistance (male)	0	13,530	4,653	4,653	34.0%
Total Number of individuals benefiting directly as a result of USDA assistance (female)	0	4,510	7,350	7,350	163.6% ⁴³
Total Number of individuals benefiting directly as a result of USDA assistance (new)	0	18,040	9,058	9,058	50.0%
Total Number of individuals benefiting directly as a result of USDA assistance (continuing)	0	18,040	2,945	2,945	16.0%
Grand total of direct beneficiaries	0	18,040	12,003	12,003	67.0%
Total Number of individuals benefiting indirectly as a result of USDA assistance	0	90,200	60,016	60,016	67.0%

Source: Analysis from Tanzania FFP Reports- April-Sept 2019 and Analysis of Poultry Farmers and Victoria Finance Survey

⁴¹ It is assumed that each household of the direct beneficiaries has 5 members, and these are treated as the indirect beneficiaries

⁴² This is the difference between value at evaluation and the baseline value

⁴³ This is because AKMG and Hill trained more females than males

3.5.1 Impacts of Program on Investees

KASI Agriventures program applied impact investing to the investees with an intention of ensuring the investees (1) have a positive impact on the production and income of farmers' (their clients) and (2) achieve commercial returns to ensure long-term sustainability.

Victoria Finance PLC benefitted from the investment of the program because 15 of its staff members were trained on financial and risk management, lending techniques and loan pricing procedures thus having an impact of more skilled staff. In addition, it was able to create one (1) full time job at the organization. Victoria Finance also was able to develop new loan products: poultry loan; agro-leasing product; and power tillers product as a result of facilitation from the program. Victoria Finance was able to get an extra 116 loan accounts [REDACTED] as a result of the program's investment.⁴⁴ It was, however, impossible to measure the annual profit margin of Victoria Finance because the assistance to the firm was only done in February 2019.

For poultry investees most of the impacts were predominantly experienced by Hill Animal Feeds because of the new poultry feed production line and an increase in the number and technical capacity of their distributors. A total of 61 jobs were created in Hill Feeds with most of the new jobs being for male. No new job was created for AKMG because its new poultry production plant was not operational at the time of evaluation (Table 3.10).

Table 3-10: Jobs Created as a Result of KASI Agriventures Program

Performance Indicator	Baseline ⁴⁵	LOP Target	Employees Mid-Term	Jobs Created - USDA Assistance
Number of jobs attributed to USDA assistance (male-Hill)	35	9	82	47
Number of jobs attributed to USDA assistance (female-Hill)	10	3	24	14
Number of jobs attributed to USDA assistance (male-AKMG)	61	9	16	-46
Number of jobs attributed to USDA assistance (female-AKMG)	51	3	7	-44 ⁴⁶

Source: Analysis from Tanzania FFP Reports- April-Sept 2019

⁴⁴ Difference between agricultural loans disbursed at midterm as a result of KASI Agriventures investment and loan disbursed during baseline

⁴⁵ The investee companies were already in operation with the number of employees at the inception of KASI Agriventures program investment being the baseline. It was expected that with the investment of the program, the number of employees would increase.

⁴⁶ Job losses may not be primarily attributed to USDA. However, from discussions with AKMG, their investment into the new pelletized poultry feed production plant reduced their operations in producing poultry feed (mainly mash), so as to free some funds for the new plant. The Company also had to take 2/3 of their old feed mill offline in order to assemble the new feed mill and warehouse. This led to a reduction of employees both in the production and marketing departments. However, with the commissioning of the new feed mill and projected increase in production, AKM Glitters will likely need to increase employees to operate and manage the feed mill and warehouse.

The volume and value of sales of poultry sold by Hill grew almost threefold by 58,117 MT. The impacts are expected to increase once the new AKMG feed mill is fully operational.

Table 3-11: Volume of Sales of Poultry Feed Investees

Performance Indicator	Baseline (MT)	Volume of sales at Mid-Term (MT)	Increase in Volume of sales (MT)
Volume of commodities sold by project beneficiaries (mash) (Hill)	4,199	14,776	10,577
Volume of commodities sold by project beneficiaries (mash) (AKMG)	302	4,632	4,330
Volume of commodities sold by project beneficiaries (pellets) (Hill)	14,416	57,626	43,210
Total volume of commodities sold (Mash and Pellets)	18,917	77,034	58,117

Section 3.2.3 of this reports discussed the achievement of the performance indicators through KASI Agriventures investment in the horticulture sector through GAFCo. From the results, it is noted that there was an increase in the volume (79%) and value of sales (41%) by

This increase in volume and value of sales may be attributed to the increase in products processed from 2,494 MT at baseline to 6,514 MT by the time of evaluation. In addition, there was an increase in the installed storage capacity (dry or cold storage) by 26,371 MT. On jobs creation, 255 jobs had been created by GAFCo since the SEAF investment most of them being occupied by female casual labourers.

Despite the above impacts, an anticipated negative outcome of the program is that GAFCo is in the process of winding up because of a number of challenges as enumerated by the lessons learned report⁴⁸ and discussions with GAFCo (elaborated in section 3.2.3 of the report). These challenges resulted in GAFCo being unable to achieve profitability, and not confident of providing social, environmental and commercial benefits for its farmers. This implies that achievement of one of

⁴⁷ Table 3.6

⁴⁸ GAFCo, 2019: Three-in-One Lessons Learned Report

the key objectives of **KASI Agriventures program’s investment** on expanded trade of agricultural products may be affected. To ensure achievement of this objective, the technical assistance funding that was meant to go to GAFCo should be used to support other horticulture companies working through CEED to expand their trade. This is in addition to accelerating agribusiness management training and business and technical mentorship.

3.5.2 Impacts of Program on Participating Farmers

Poultry farmers interviewed during the study reported that they received a number of benefits/impacts from the interventions (training, improved feeds, technical/extension services, other inputs) they received from the agents/distributors of poultry investees. Key among those benefits included: increased production, increased incomes, improved nutrition, acquisition of assets, improved access to education and increased skills and knowledge (Figure 3.4). The impacts were attributed to increased access to markets, increased access to finances, increased knowledge on poultry production, increased access to quality feeds⁴⁹, increased knowledge of marketing, increased access to extension services and information and increased knowledge of financial management (Figure 3.5). This implies that capacity building is the main significant intervention in the program achieving its objective of increased agricultural production and impacting on the livelihoods of poultry farmers.

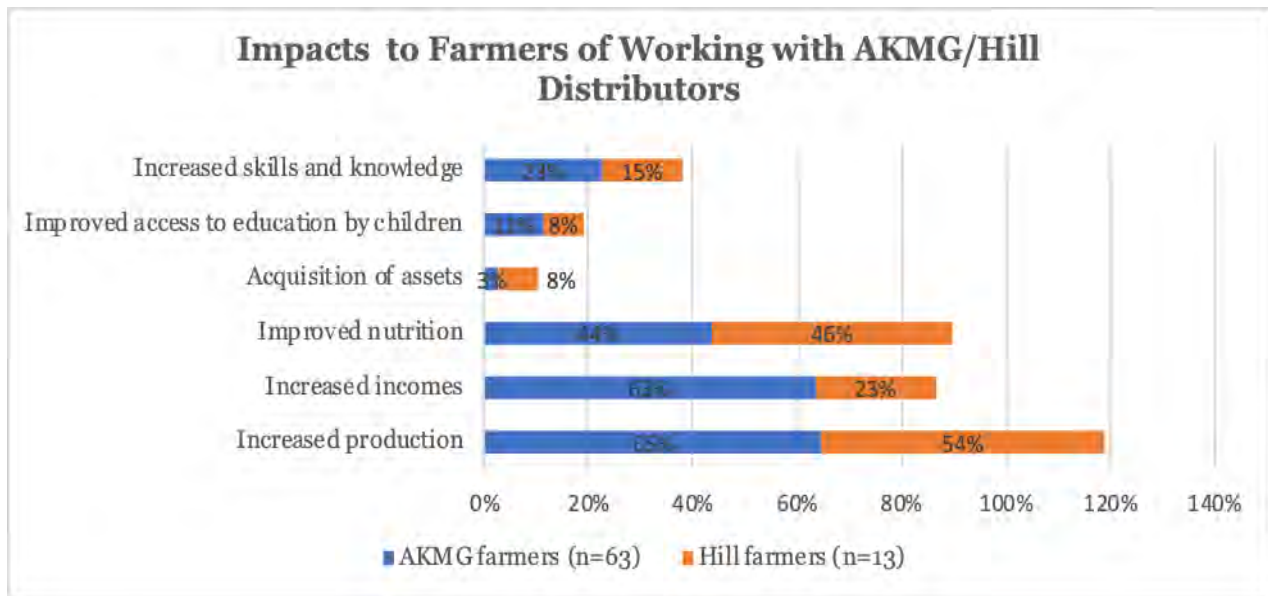


Figure 3-4: Impacts to Poultry Farmers
Source: Poultry Farmers Survey, 2019

⁴⁹Mostly for Hill farmers who have access to improved feeds

Unintended Positive Outcome

One notable effects of the program that was not envisaged during the program design is that the trainings on poultry production received from AKMG has improved nutrition because we have skill to produce more eggs thus improving the nutrition of our children.

Source: FGD with Farmers in Mbeya and Morogoro

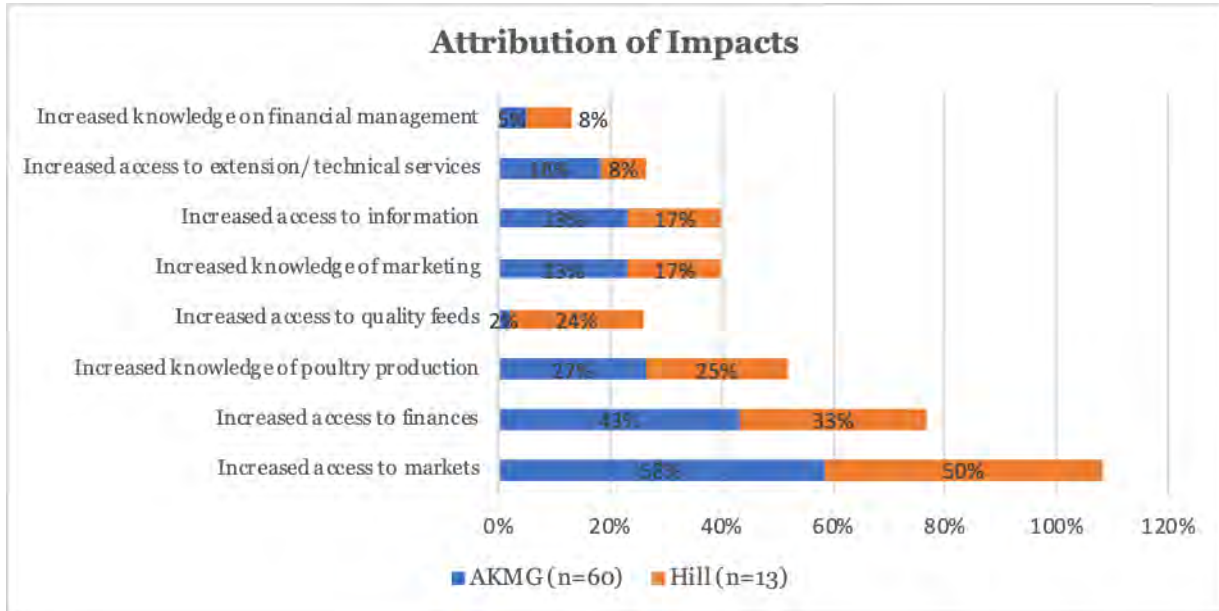


Figure 3-5: Attribution of Impacts by Poultry Farmers
Source: Poultry Farmers Survey, 2019

3.5.3 Impacts of Program on Borrowers

Victoria Finance borrowers were predominantly individual and group based farmers. The major impacts of the program interventions to farmers were increased incomes, paying school fees, purchased new equipment, improved houses and adoption of solar equipment⁵⁰ (Figure 3.6). This implies that access to loans and capacity building for farmers has led to increased productivity and sales thus the impacts accrued to the farmers.

⁵⁰ A unique outcome encouraging the utilization of green energy

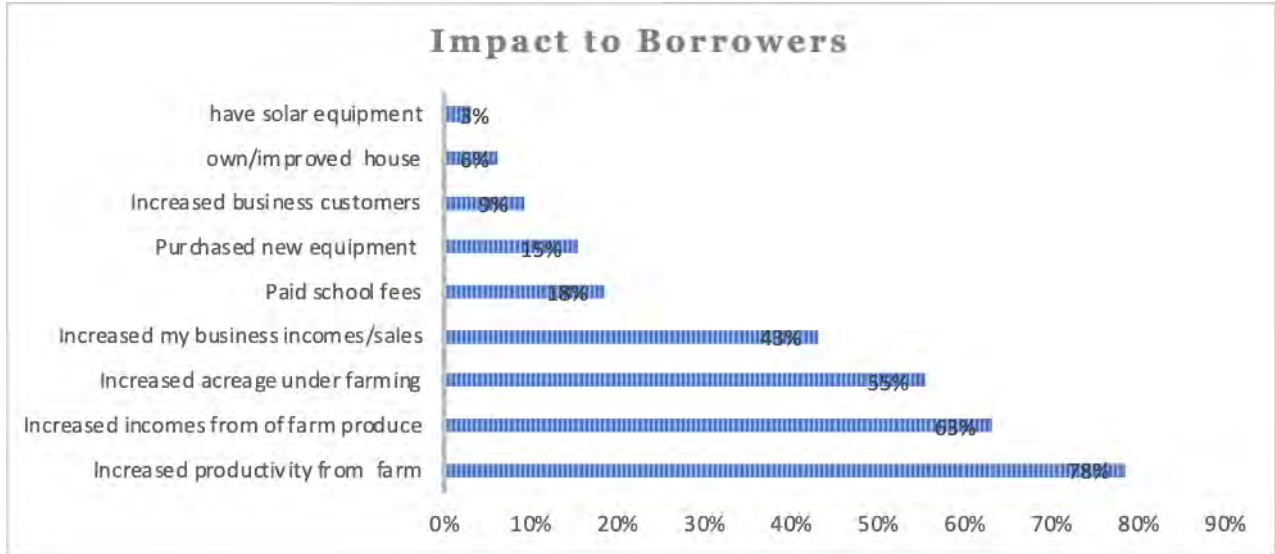


Figure 3-6: Impacts of Program to Borrowers of Victoria Finance
 Source: Victoria Finance Borrowers Survey, 2019

Unintended Positive Outcome

One notable effect of the program is that farmers are adopting use of solar energy equipment and purchasing them through loans by Victoria Finance. Victoria Finance has partnered with Greenlight Planet to offer solar equipment to their Clients. Victoria finance in partnership with Greenlight Planet sensitizes their customers/beneficiaries on the benefits of using solar products.

Source: Interviews with Victoria Finance Borrowers

3.5.4 Impacts of Program on SMEs

Program investees were providing the interventions through working other Micro and Small Medium Enterprises (MSMEs) in the form of agents/distributors (for Hill) and brooder/mother units (for AKMG). These agents supported the farmers by distribution of feed and technical assistance such as training, extension services, dissemination of information, market and financial linkages and provision of other inputs and equipment (such as drugs, vaccines, chicks, housing, feeders, drinkers). The distributors reported a myriad of benefits working with Hill and AKMG. These included increased sales and revenue and expansion of businesses as a result of **increased knowledge, availability of inputs, exposure to markets, increased customers' base, availability of good quality products, networking and experience sharing** (Figure 3.7).

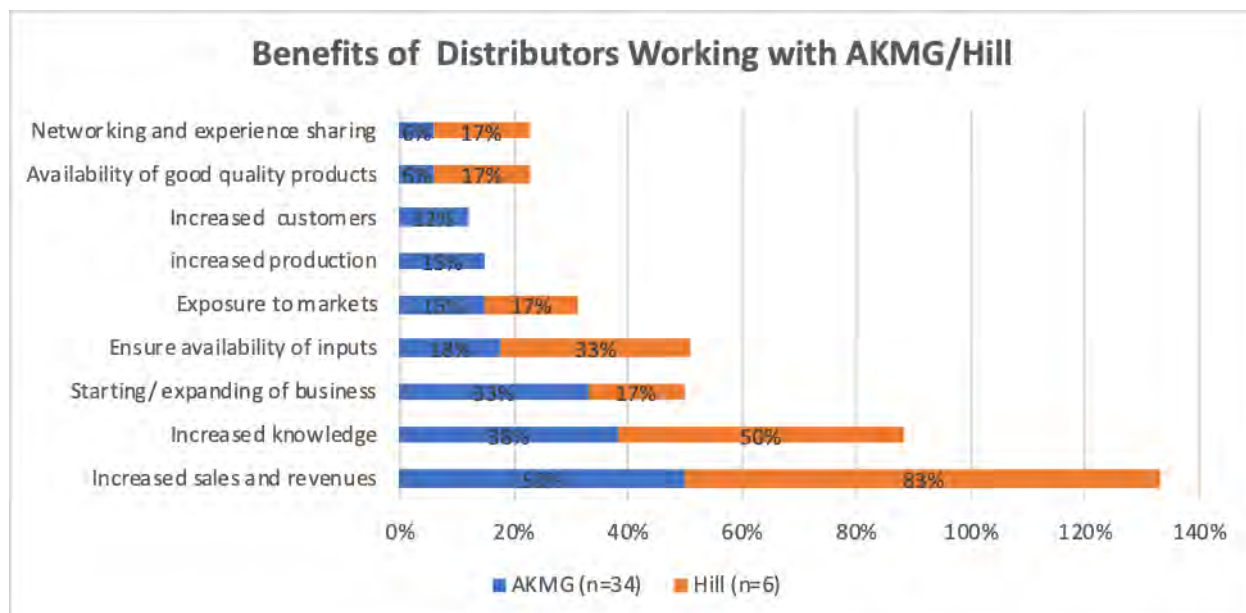


Figure 3-7: Impacts of Program to Poultry Feed Distributors
Source: Poultry Feeds Distributors Survey, 2019

Capacity of the distributors/agents was enhanced through the interventions of the KASI Agriventures program to enable them to effectively provide services to the farmers. It is important to note that the new pelletized plant at Hill contributed to the increased sales and revenues because the daily production increased from 96MT at baseline to 145MT at the time of evaluation. **In addition, the training (capacity building) increased the distributors' capacity to sell and offer** some technical assistance to farmers, hence, increasing sales and revenue. The importance of training in increasing sales and revenues is further corroborated by AKMG distributors who reported an increase in sales and revenues despite the new pelletized plant at AKMG not being operational.

Working with distributors/agents has been a key success factor in achieving the objectives of the program because distributors are located closer to the farmers. Farmers are more familiar with the distributors and are therefore more willing to adopt the improved technology disseminated.

3.6 Program Sustainability

Sustainability is the extent to which the benefits of the project will continue. This was evaluated by establishing the conduciveness of the political, economic and social environment to the continuation of program results and institutional capacities of the participating entities. Data for the sustainability was collected using Key Informant Interviews with the SEAF team and with the **investees. Review of the program documentation and Country's policy environment also provided** some data on sustainability.

KASI Agriventures' investment in the agricultural sector is relevant to the Government of **Tanzania's goal of having an agricultural sector that is modernized, commercial, market-oriented,** resilient and highly productive and profitable. The Government also prioritizes agricultural

initiatives that focus on utilizing natural resources in a sustainable manner, food security, expanding export of goods to regional and international markets and contributing to improved livelihood in rural and urban areas. The implication is that given these objectives, **the program's** results could be sustained because the program objectives are in alignment with the **country's** policy environment.

There are program activities and services that are likely to be sustained by beneficiaries with internal or external funding. These include:

- Tanzania has sustained relatively high economic growth over the last decade, averaging 6-7% a year and with a population of over 60 million, there is domestic demand for poultry and poultry products. This implies that the poultry feed investees have an opportunity to sustain the production of poultry feed to meet the demand of poultry farmers. However, more funding may be needed to increase production and organizational efficiency;
- Capacity building of the investees, distributors and farmers equips the trainees in knowledge and technical capacity that enables them to sustain their enterprises. These capacity building activities should continue in the remaining period of the program to ensure that the beneficiaries are well equipped to manage their enterprises. The capacity building/training activities are likely to be sustained by beneficiaries with internal or external funding.
- Investment in an improved poultry feeds technology ensures that there is easy availability of quality feeds to farmers by working with distributors/agents who **are near the farmers'** localities. This approach will increase **farmers'** production levels, thereby increasing demand for improved feeds. Feed manufacturers and distributors will also achieve increase in sales, thus increasing their business sustainability even after USDA funding;
- Victoria finance providing loans to farmers structured to coincide with the agricultural season, including a grace period up to harvesting time, ensures that farmers are able to repay their loans from their crop harvests. This enhances the repayment rate thus ensuring that Victoria Finance has funds to continue lending to agricultural producers. Discussions with farmers and Victoria Finance indicates that there is an unmet demand for agricultural loans and there may be need for additional capital injection to meet the demand.
- The program working with Government stakeholders such as the Ministry of Industry and Trade in Tanzania and other stakeholders is important for the sustainability of program benefits. Transitioning CEED into a membership-based organization with members paying subscription fees will ensure that there is funding for capacity building for stakeholders at all levels of the agricultural value chains. Mentoring sessions with international players and forming public private partnerships will also be key in ensuring sustainability of the investees.
- Discussions with KASI Agriventures team revealed that despite GAFCO winding up, they are in the process of engaging another processor to continue capacity building and offering technical assistance to farmers as well as market linkages to ensure that horticultural farmers continue accessing markets for their products. Enhancement of crop insurance would also go a long way in ensuring that farmers continue benefiting from increased sales.

Poultry feed distributors working with AKMG and Hill have been operating using a hub model, offering farmers other add-on services apart from feeds such as vet services, provision of inputs and other equipment, training, extension and technical services. The hub model has already been institutionalized in Hill and AKMG and may not need additional technical support to sustain this model.

3.7 Lessons Learnt

The program design of impact investing to poultry feed, agricultural finance and horticultural companies is not a very common intervention in Tanzania. It is evident that the concept of impact investing has great potential of success as is evident with the success of Victoria Finance and Hill in reaping financial returns from KASI Agriventures investment while at the same time ensuring the operational environment of farmers to increase their production and enhance their incomes. It is expected that the same success will be experienced at AKMG once the new poultry feed production line is complete. However, this concept of impact investing was not very successful in the horticultural processing investment in GAFCo because of a myriad of challenges discussed in section 3.5.1 of this report. Deciphering from the lessons learned report by GAFCo and discussions with GAFCo management, it is important that farmers are trained on climate smart agricultural practices and taking up agricultural insurance. [REDACTED]

[REDACTED] This is a strategy of ensuring that the supply of inputs to the horticultural companies is consistent and thus enhances incomes of farmers and the horticultural companies.

[REDACTED] Private public partnerships should be enhanced to ensure that there is expanded trade of agricultural products both to local and international markets.

Continuous capacity building through training, exposure visits and provision of information as well as linking the beneficiaries with other stakeholders are key drivers in achieving the objectives of the program and should be enhanced. Conducting training through public private partnerships by utilizing consultants, distributors, and Government agencies should be enhanced to ensure **success in trainings. Organizing farmers' in groups so as to implement training of trainers'** programs is an important aspect to be considered in the remaining period of the program implementation.

Engaging poultry farmers through poultry feed distributors/brooders has been identified a success factor in the impact investing model. This approach ensures that farmers are able to receive services and training more easily resulting in improved productivity, while distributors and investees improve their profitability. However, it is important for the investees to ensure that they are working with financially stable distributors/brooders.

The program responding to market needs such as increasing availability of quality feeds, availability of agricultural finance and availability of markets for products has been identified as a critical success factor in the program by all levels of the stakeholders consulted during the study.

[REDACTED]

Linking farmers with financial institutions has been promoted by the program and should be enhanced. For example, Victoria Finance in partnership with SEAF has developed a poultry loan product, thus ensuring that farmers have access to quality feeds and technical assistance as well as financial support. The Three-in-One model of GAFCo farmers being linked with Vision Fund was meant to ensure that farmers have access to funds for agricultural production. However, proper use of the micro-loans and adherence to the contractual obligations of the farmers to the investees and input financing providers is critical to the success of a contract farming model, and ultimately the company. This is because GAFCo reported that misuse of loans and non-adherence to contractual agreements as key challenges faced in the Three-in-One model.

Programming the loans to coincide with cropping season and repayment at harvesting for the rice farmers has been a success factor in high repayment rates for Victoria Finance loans. This is a practice that could be replicated in future programs.

A best practice that has been observed by the poultry feed manufacturers is that they operate in a hub model where apart from supplying feeds and training, they also offer extension services, veterinary services, chicks⁵¹ as well as linkages to the markets for their poultry products. This model should be enhanced and replicated in future programs.

The program had critical assumptions for success of the program. These include:

- i. There will be continued supply of raw materials. This assumption was found to be partially true during the program implementation. For the poultry feed production, most of the time maize, the main raw material was mostly available, except in few times when there was a shortage when the manufacturers were forced to import. [REDACTED] In another isolated case, in 2018, there was a severe shortage of soybeans that resulted in reduced production whereby about 50% of the market was affected.
- ii. Political and economic conditions remain stable. Over the period of program implementation, the political and economic conditions have remained stable in the Country despite a myriad of reforms being implemented in the country.
- iii. Legal and regulatory framework affecting investing and lending remain the same as they were at the beginning of the program. This has remained true.

[REDACTED]

⁵¹ AKMG

- iv. No natural disasters occur. Climate change effects in the form of drought and floods affected GAFCo farmers implying that natural disasters affected one component of the program.

4 CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

KASI Agriventures’ program design of impact investing in 4 portfolio companies⁵² to increase agricultural productivity and expand agricultural trade has been fairly successful. Investment in Hill is providing improved feeds and technical assistance to farmers and achieving financial returns. Investment in AKMG is providing technical assistance to farmers and is expected to provide improved feeds and accrue financial returns when the new pelletized feed production line is complete. Investment in Victoria Finance is benefitting farmers with increased availability of financial services while at the same time increasing financial returns through an increased loan portfolio. Investment in GAFCo benefitted farmers with a market for their products and with technical assistance, however the company did not make financial returns.

Tremendous strides have been made in achieving the programme objectives and outcomes. Overall, 12,003 out of 18,040 individuals were benefiting directly through interventions such as trainings, financial services, access to markets for their products and employment. This in turn led to 60,016 members of their households benefiting indirectly from the program.

On the objective of increasing agricultural productivity, the program has successfully invested in two poultry feed producing companies and in a finance firm. The new plant in Hill is in operation while the one at AKMG is expected to be complete by end of the first quarter of 2020. This is expected to increase agricultural productivity by providing farmers access to improved poultry feeds. The main results in the investment in poultry feed manufacturing firms includes:

- An increase of 74,032 MT of new animal feed available to farmers against a target of 62,500 (118%);
- [REDACTED]
- Daily output of feed producers increasing by 49 MT against a target of 106 MT;
- Number of financially sustainable feed distributors linking feed producer with target area farmers increasing by 372 against a target of 7;
- The volume of poultry feed sold by the companies increased by 58,117 MT against a target of 62,500 (93% achievement);
- The value of poultry feed sold by the companies has also increased, achieving 98% of the target [REDACTED].

The above results are predominantly as a result of the investment of the program in Hill and the training of poultry feed distributors. The targets are likely to be achieved once the new production line at AKMG is fully operational. Coupled with ensuring the availability of quality feeds to farmers, 159 of Hill farmers and 7,153 of AKMG farmers were trained on improved technologies and techniques such as poultry production (feeding, health), financial and risk management, marketing and negotiation skills, and record keeping. As a result of the interventions, 58% of the farmers trained were applying new techniques/technologies such as pest management, disease

⁵² Hill and AKMG in poultry feed production, GAFCo in horticulture processing and Victoria Finance in financial services

management, improved feeds and value addition. The annual average revenue of Hill farmers increased by 62% per farmer [REDACTED].

Achievement of increased availability of financial services has been positive. Victoria Finance disbursed an extra 116 loans to farmers against a target of 40 loans, with 97% of the loans being for agricultural purposes. This increased the value of loans disbursed due to KASI Agriventures interventions by 95% [REDACTED]. This is expected increase when the full investment [REDACTED] is done to Victoria Finance and the loans disbursed are repaid. In addition to disbursement of loans, 28 Victoria Finance staff were trained on various aspects of loan management and 240 farmers/borrowers were trained on a number of new techniques. This ensured that farmers increased their incomes, were able to pay school fees, purchased new equipment, improved dwellings and adopted use of solar equipment.

A [REDACTED] [REDACTED] lack of some raw materials and inputs and climate change were identified as the major challenges faced in achieving the objective of increasing agricultural production.

On the objective of expanded trade of agricultural products, there were both positive and negative outcomes after the KASI Agriventures investment in GAFCo. The number of farmers having access to markets for their produce was 2,337 against a target of 10,000 farmers. Storage capacity was increased by 19,871 MT while volume of fruits, vegetables, and/or spices processed increasing threefold to 6,514 MT. This increase in volumes processed increased despite the processing capacity of fruit and vegetables not increasing and the daily output only increasing by 7 MT. The volume and value of sales of the firm also increased by over ten times to [REDACTED] [REDACTED]. Despite, the positive achievements, GAFCo was not profitable [REDACTED] [REDACTED] leading to winding up of the company. This unprofitability was due to a myriad of challenges that included: climate change; [REDACTED] [REDACTED] undeveloped value chain systems; weak partners capacity and unreliable markets. Technical assistance and market linkages that were expected to benefit farmers should be enhanced through the program working with other fruits, vegetables and spices processing companies.

In terms of efficiency, most of the activities have been implemented in a timely manner. In activities on finance component, 2 activities out of 4 are at least 80% complete. On the poultry feed producer, 1 activity out of 7 activities have reached 80% level of achievement. This is expected to rise once new production line at AKMG is producing pelletized feed because the investment officer is expected to increase direct management support to poultry feed producers and the number of farmers educated on use of new type of animal feed is also expected to increase. For fruit, vegetable, and spices processor no activity is complete. The activities in the fruit, vegetable, and spices processor will only be achieved if the program engages other firms to support farmers in technical assistance and market linkages. Training activities under CEED began late but are on track with 3 out of 7 activities scoring achievement rates of above 80% mark. The business and technical mentorship activities were scheduled for the last year of the program implementation.

On funds utilization, 84% of the funds have been absorbed with 21 out of 58 indicators having achievement rates of over 80%.

The likelihood of the program's **sustainability is high because of the following mechanisms.** Training of the farmers, distributors partnering with poultry feed companies and staff of the portfolio companies was identified in the evaluation as an effective intervention of achieving the objectives of increasing agricultural production and expanding trade. This ensures that farmers continue to enjoy the benefits of the program. Poultry feed distributors working with AKMG and Hill who the farmers are familiar with and using a hub model increases sustainability of program benefits. Investment in improved poultry feeds technology ensures that there is easy availability of quality feeds over the long term and that investees will have an increased customer base thus business sustainability. Providing loans to farmers that coincide with the crop seasons and with a grace period up to harvesting time ensures that farmers are able to repay their loans from their **agricultural produce and thus increases their returns.** CEED's **technical assistance interventions** and transition to a subscription-based organization⁵³ will ensure technical assistance continues even after the end of the program. Mentoring sessions with international players and forming public private partnerships will also be key in ensuring sustainability of the investees.

The key lessons learned is that continuous capacity building through training, exposure visits and provision of information as well as linking the beneficiaries with other stakeholders for partnerships are key drivers in achieving the objectives of the program and should be enhanced. Supporting program beneficiaries to understand the business regulatory framework is key to the success of the program. The program responding to community felt needs such as ensuring availability of quality feeds, availability of agricultural finance and availability of markets for products has been identified is a critical success factor in the program. Linking farmers with financial institutions has been promoted by the program and should be enhanced. Programming the loans to coincide with cropping season and repayment at harvesting is success factor in the lending component. KASI Agriventures program and/or the partnering horticultural firms should work with farmers to adopt good agricultural practices [REDACTED] to ensure the success of agricultural programs. [REDACTED].

4.2 Recommendations

The following recommendations are made from the mid-term evaluation:

- i. Impact investing by KASI Agriventures program has potential for success for the agricultural SMEs as well as for farmers. This is a concept that could be replicated for other programs while taking into account the lessons learnt.
- ii. To enhance the performance of the program in achieving its objectives, continuous training of the farmers, distributors partnering with poultry feed companies and staff of the portfolio companies should be emphasized. This will be important in building capacity

⁵³ [REDACTED]
[REDACTED]
[REDACTED].

- of the farmers to improve their production and in marketing of products. It will also help in changing the a of stakeholders to partner for mutual benefits to each of the stakeholders.
- iii. The program should fast track operationalization of the new pelletized poultry feed production line at AKMG because it will play a huge part in increasing availability of inputs for farmers and increasing productivity of the farmers. This will also increase the volume and value of products sold by AKMG, hence increasing the annual gross margin of the firm.
 - iv. **To ensure that the horticultural farmers that benefitted from the program’s interventions** continue benefitting from the results of technical assistance and market linkages, KASI Agriventures should consider engaging other processing firms to support in technical assistance and market linkages of the farmers.
 - v. Mentoring sessions with international players and forming public private partnerships should be emphasized in the remaining part of the program to ensure that the investees are able expand their source for inputs and market for their products as well as improve efficiency in their operations. This will also help with linking farmers with various service providers so as to improve their productivity and access markets for their products.
 - vi. To ensure that poultry farmers benefitting from the program are able to adequately access agricultural inputs and equipment, they should be linked with Victoria Finance. This will mean expanding the funds available at Victoria Finance for lending to farmers. KASI Agriventures should therefore disburse the remaining funds ██████████ to Victoria Finance for lending to farmers.
 - vii. Supporting the investees and other stakeholders to have a clear understanding of the **country’s customs and tax rules, regulations and procedure should be prioritized because** it is a key challenge for the investees when importing inputs and equipment and when exporting their products.
 - viii. Organizing farmers into groups should be encouraged so that training programs on new techniques and technologies are deployed more effectively through training-the-trainer approach. This would increase the number of community members benefitting for the **program’s benefits.**
 - ix. The methodology adopted for this mid-term evaluation should be replicated for the end-term evaluation.
 - x. Recommendations for the revision of the program indicators are summarized in Annex 6 of this report. In addition, since the investment in Victoria Finance was in form of a loan, there should be indicators measuring the amount invested in equipment leasing and working capital firm(s) and amount of principal and proceeds recovered from exiting investment in equipment leasing and working capital firm(s).

5 ANNEXES

5.1 Annex 1: Terms of Reference for the Evaluation



Midterm-Evaluation
-TOR.pdf

Double click to open

5.2 Annex 2: Evaluation Matrix

Evaluative Criteria	Evaluation questions	Data Sources	Methodology
Relevance	<p>a) To what extent do the stated objectives correctly address the prevailing problems and real needs of the SMEs involved in manufacturing poultry feeds; SMEs involved in processing horticultural crops; financial institutions providing loans to smallholder farmers and smallholder farmers involved in horticultural and poultry keeping?</p> <p>b) Is the program design aligned to the framework of Tanzania agricultural finance programs and consistent with policy goals of the Government of Tanzania (GOT)? What do participants like and dislike about the project? What are their perceptions of what is and is not working?</p> <p>c) How useful are the project’s performance indicators? Are modifications required? Are unanticipated events and outcomes being sufficiently tracked?</p>	<ul style="list-style-type: none"> • The Program • Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations
Efficiency	<p>a) Have the program activities been executed on time, in expected quantity and quality?</p> <p>b) How appropriate and close to the plan were actual costs, time requirements, staff capacity and capability, and availability of required financial resources?</p>	<ul style="list-style-type: none"> • The Program • Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations
Effectiveness	<p>a) To what extent is senior program staff using monitoring information to make management decisions? What do the findings mean for the program during the remaining period?</p> <p>b) To what extent have specific interventions been effective in contributing to achieving KASI Agriventures planned results?</p> <p>c) Is KASI Agriventures likely to achieve the results of the program? In which interventions has it been the most effective and why?</p> <p>d) What has been done to build capacity of the participating institutions and other local program stakeholders? What has worked or not worked and why?</p> <p>e) What mid-course changes could be made in program design and/or implementation to maximize the impact and effectiveness of KASI Agriventures?</p>	<ul style="list-style-type: none"> • The Program • Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations

Report – Midterm Evaluation for KASI Agriventures

Evaluative Criteria	Evaluation questions	Data Sources	Methodology
Impacts	a) What has been the initial impact of the investment on investees in terms of: Output, Revenue, Hiring and Procurement b) What are some of the changes that KASI Agriventures has brought about in the capacity of the participating farmers, SMEs, producers, trainees and other institutions? c) What role, if any, have cross-cutting issues – specifically conflict, gender, extraordinary weather events and government subsidies – played in shaping KASI Agriventures interventions and influencing progress towards achieving planned results? d) To date, are there any unintended positive or negative consequences of the project? e) What impact has KASI Agriventures had on facilitating market linkages and increasing access to markets to sell agricultural products? f) How have KASI Agriventures mentoring and capacity building activities/services impacted results?	<ul style="list-style-type: none"> • The Program Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations
Sustainability	a) How conducive is the political, economic and social environment to continue with the program results so far? b) What are the institutional capacities of the participating entities e.g. CEED, SMEs and farmers to continue the program activities after the end of the project, including good will and financial and technical capacities? c) Which KASI Agriventures activities and services seem likely to be sustained by beneficiaries with internal or external funding? Which will be institutionalized without additional technical support? To what extent can the benefits of the project continue after USDA funding ceases?	<ul style="list-style-type: none"> • The Program Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations
Lessons Learned and Best Practices	a) What are preliminary lessons learned from implementing KASI Agriventures interventions targeting increased agricultural productivity? b) What has and has not worked well so far under KASI Agriventures and why? c) What needs improvement, strengthening? d) What Critical Assumptions proved true? <ul style="list-style-type: none"> (i) there will be continued supply of raw materials, (ii) political and economic conditions remain stable, (iii) legal and regulatory framework affecting investing and lending remain the same as they were at the beginning of the program, 	<ul style="list-style-type: none"> • The Program Implementing partners • Other stakeholders identified during the inception meeting 	<ul style="list-style-type: none"> • Documentary review • KIIs • Questionnaire • FGDs • Observations

Report – Midterm Evaluation for KASI Agriventures

Evaluative Criteria	Evaluation questions	Data Sources	Methodology
	<p>(iv) No natural disasters occur.</p> <p>e) What unanticipated outputs or outcomes have emerged during implementation so far? What might this mean for the program during the remaining period?</p> <p>f) What successes can be built upon and leveraged? What can be learnt and applied through a more thorough understanding of program challenges?</p>		

5.3 Annex 3: Composition of the Evaluation Team

KEY STAFF	
Name and Qualification	Position and Tasks assigned
Timothy Waweru <i>MA Population Studies</i> <i>BA. Economics and Sociology</i>	Project Director/M&E Expert: <ul style="list-style-type: none"> • Client liaison • Quality control and submission of deliverables; • Project management; • Advise of research design; • Contract administration.
Dr. Basili Liheta <i>PhD Development Studies</i> <i>MSc. Agric. Economics and Marketing</i> <i>MA. Economics</i> <i>BA. Economics</i>	Team Leader: <ul style="list-style-type: none"> • Team management; • Oversee production of deliverables; • Desk review; • Development of work plan; • Presentation of reports; • Oversee primary data collection
Joel Maina <i>MSc. Agric. And Applied Economics</i> <i>BSc. Agricultural Economics</i>	Evaluation Expert/Agricultural Economist: <ul style="list-style-type: none"> • Desk review; • Development of tools; • Preparation of reports; • Training of research team; • Presentation of reports; • Advise of research design
Dr. Ruth Chepchirchir <i>PhD Agricultural Economics</i> <i>MSc. Agric. And Applied Economics</i> <i>BSc. Agricultural Economics</i>	Statistician/Data Analyst: <ul style="list-style-type: none"> • Desk review; • Development of tools; • Data management • Data analysis
Aneth Kayombo. <i>MSc. Agricultural Economics</i> <i>BSc. Agricultural Education and Extension</i>	Agricultural Economist: <ul style="list-style-type: none"> • Desk review; • Development of tools; • Preparation of reports; • Training of research team & Data collection
Erastus William Mkojera <i>MSc. Agricultural Economics</i> <i>BSc. Agriculture General</i> <i>Dip. Agro-Mechanization</i>	Agricultural Value Chain Expert: <ul style="list-style-type: none"> • Desk review; • Development of tools; • Preparation of reports; • Training of research team & Data collection
Deo Seimu <i>MSc. Community Economic Development</i> <i>BA. Sociology</i> <i>Dip. Project Management</i> <i>Dip. Education</i>	Sociologist: <ul style="list-style-type: none"> • Desk review; • Development of tools; • Preparation of reports; • Training of research team & Data collection

Report – Midterm Evaluation for KASI Agriventures

SUPPORT STAFF	
Name and Qualification	Position and Tasks assigned
Kevin Wanjau MSc. Agricultural and Applied Economics BSc. Agricultural Economics Advanced knowledge and experience in STATA, SPSS, ODK, Survey CTO, CS Pro	Data Quality Assurance Expert <ul style="list-style-type: none"> • Training of evaluation team on digital data collection • Data quality assurance • Data management and analysis
Fredric Evans Master of Arts (MA)- Economics Bachelor of Arts, Statistics major	Data Quality Assurance Expert <ul style="list-style-type: none"> • Data quality assurance • Data management
Edwin Absaloms BSc. Agricultural Economics	Data Quality Assurance Expert <ul style="list-style-type: none"> • Training of evaluation team • Data quality assurance • Day to day data management
Amosi Kashaija (M) BA-Community Economic Development	Enumerators <ul style="list-style-type: none"> • Primary data collection
Innocent Mfinanga (M) BSC-Computer Engineering	
Francis Donko (M) BA-Education	
Jenifer Ngabani (F) BA-Sociology	
William Swai(M) BA-Cooperative Management	
Agnes Massawe (F) BA-Cooperative Management and Accounting	
Gordian Basili (M) BSc-Computer Science and Engineering	
Mrutu Kiloshi (M) BSc Statistics	
Alexander Dahaye (M) BSc Agribusiness	
Hamza Abdul (M) BA-Community Economic Development	
Radhia Waziri (F) BA-Cooperative Management and Accounting	
Jovita Mutabililwa (F) BA-Community Economic Development	
Edward Chapa (M) Bachelor's in Business Administration (BBA)	
Bertha Kihaka (F) BA-Sociology	

5.4 Annex 4: List of Individuals Interviewed and of Stakeholder Groups and/or Communities Consulted

Key Informants Interviewed:

Ezra Musoke	–	SEAF/KASI Agriventures
Renalda Swai	–	SEAF/KASI Agriventures
Atiba Amalile	–	CEED
Julius Mcharo	–	Victoria Finance PLC
Christopher Israel (Dr.)	–	Hill Animal Feeds and Agrovets Suppliers Ltd
Elizabeth Swai	–	AKM Glitters Company Ltd
Sherri Woodring	-	GAFCo

Focus Group Discussions

Name Of Group	Region	District	Investee
Tunaweza Group	Dodoma	Dodoma Mjini	AKM Glitters
Lukampoisa Group	Mbeya	Busokelo	AKM Glitters
Faraja Group	Morogoro	Morogoro Mjini	AKM Glitters
Matumaini Group	Morogoro	Morogoro Mjini	AKM Glitters

AKM GLITTERS DISTRIBUTORS INTERVIEWED

	Name Of Organization	Name Of Respondent	Gender	District
1	PMA Poultry Group	Precious Aidam	Male	Morogoro Mjini
2	Victorina A Lukoinga	Victorima A Lukinga	Female	Mvomero
3	Tusumuke	Christopher M Dioniza	Male	Dodoma Municipal
4	Silver group	Rahma Mwinyimkuu	Female	Dodoma Municipal
5	Vinata group	Laurent Paulo Maweza	Male	Dodoma Municipal
6	Elizabeth Semkoko Co. Ltd	Elizabeth	Female	Mbeya Mjini
7	Elizabeth Matotobe Co. Ltd	Mama Semkoko	Female	Mbeya Mjini
8	LUKAMPOISA	Andaluise Mwanyerere Mwakajumba	Male	Busokelo
9	Hilda Enterprises	Hilda Kibona Mwasikili	Female	Rungwe
10	Alice Hezron Enterprises	Alice Sichembe	Female	Mbozi
11	ma mage	Mangdalena Wilfred	Female	Hai
12	Yohana costa	Yohana Costa	Male	Arumeru
13	mama marick	Clara Graduotion Marick	Female	Arusha
14	MAMA KUKU	Judith Raynold	Female	Arumeru
15	BORA POUTRY	Michael Mrutu	Male	Arusha
16	mama kurola	Irene Ruseke	Female	Arumeru
17	Mama masha	Lilian Lagos Masha	Female	Hai
18	mama ndege	Amina Juma	Female	Arumeru
19	Neema Mboya	Christian Roman Ngonyani	Male	Mbeya
20	Mwasomola	Daudi Mbegani	Male	Mbeya

Report – Midterm Evaluation for KASI Agriventures

	Name Of Organization	Name Of Respondent	Gender	District
21	Mahusiano	Rehema Safina	Female	Busokelo
22	Tuntufye	Grace Mwakalinga	Female	Mbeya
23	Koba Supplier	Juma Kibwana	Male	Morogoro Mjini
24	Robert Makuku	Robert Selestini	Male	Mvomero
25	RGM Investment	Rehema Mbogo	Female	Dodoma
26	Mama kachenje	Diana Kachenje	Female	Dodoma
27	MWENDWA	Mwenda Chin'gole	Female	Dodoma
28	Charles	Charles Mbise	Male	Dodoma
29	Ebenezer Agrovat	Joyce Shoo	Female	Ilala
30	Rebeka Haluya	Rebeka Haluya	Male	Morogoro
31	Colmen Riwa	Colmen Riwa	Male	Morogoro Mjini
32	Ajuaye Alex	Ajuaye Alex	Male	Mvomero
33	Angelina Joachim Ndunyi	Angelina Joachim Ndunyi	Female	Dodoma Mjini
34	Mark Mhumpa	Mark Mhumpa	Male	Dodoma Mjini

HILL ANIMAL FEEDS AND AGROVET SUPPLIES COMPANY LTD DISTRIBUTORS INTERVIEWED

	Name of Organization	Name of Respondent	Gender	District
1	Hill Animals feed	Jackson Diklan Limo	Male	Ubungo
2	Hill	Winnefrida Mgaya	Female	Ilala
3	Hill	Judith Njao	Female	Ilala
4	Vyakula vya Kuku Layers and Broiler	Ritha Malisa	Female	Ilala
5	Poultry Feed supplier	Manase Gladstone Kombe	Male	Ubungo
6	Mariam Shop	Mariam Ruta	Female	Ubungo

AKM GLITTERS POULTRY PRODUCERS INTERVIEWED

	Name of Respondent	Gender	Region	District
1	Mery Amani	Female	Dar es Salaam	Ubungo
2	Juma Khatibu	Male	Dar es Salaam	Ubungo
3	Simon Shukia	Male	Dar es Salaam	Ubungo
4	Neema Kisinga	Female	Dar es Salaam	Ubungo
5	Gorgenja Assenga	Female	Dar es Salaam	Ubungo
6	Stela Mshana	Female	Dar es Salaam	Ubungo
7	Anna Mfoi Alois	Female	Dar es Salaam	Ubungo
8	Mama Jackline	Female	Mbeya	Nsalaga
9	Haji Mohamed Gulamo	Male	Mbeya	Mbeya Mjini
10	Chacha Mwibari	Male	Mbeya	Mbeya Mjini
11	Edith Mwamfagasi	Female	Mbeya	Mbeya Mjini
12	Elisamehe FANUEL Shayo	Male	Mbeya	Busokelo
13	Rehema Safina	Female	Mbeya	Busokelo
14	Tom Mwalugaja	Male	Mbeya	Busokelo
15	Brown Kasola	Male	Mbeya	Busokelo
16	Jailo Mwambogo	Male	Mbeya	Busokelo
17	Abdalah John	Male	Arusha	Meru
18	Byldad S. Lucas	Male	Arusha	Meru
19	Teresia Uisso	Female	Arusha	Hai

Report – Midterm Evaluation for KASI Agriventures

	Name of Respondent	Gender	Region	District
20	Janeth Lindashuwa	Female	Arusha	Hai
21	Rajabu Akyoo	Male	Dar es Salaam	Ubungo
22	Leila Mngazija	Female	Dar es Salaam	Ubungo
23	Christopher Mwanga	Male	Dar es Salaam	Ubungo
24	Mussa Alfred	Female	Arusha	Arumeru
25	Edita Muhando	Male	Arusha	Arusha
26	Pius Ernest Kambanga	Male	Arusha	Arusha Mjini
27	Rhoda Akyoo	Female	Arusha	Arumeru
28	Yusta Masanja	Female	Arusha	Arumeru
29	Ruth Mchome	Female	Arusha	Arusha
30	Natanaeli Mafie	Female	Arusha	Arumeru
31	Eliname Lameck	Female	Arusha	Siha
32	Joyce Sinyaeli	Female	Arusha	Hai
33	Anna Jackson Tarimo	Female	Arusha	Hai
34	Scora Munuo	Female	Arusha	Hai
35	Mama Ibra	Female	Arusha	Hai
36	Hellen Muhoja	Female	Arusha	Sanya Juu
37	Rose Mlangu	Female	Arusha	Siha
38	Philipo Nkini	Male	Arusha	Siha
39	Kulunguja Ezekiel Kidanha	Male	Mbeya	Mbeya
40	Benedict Adam Ngusulu	Male	Mbeya	Mbeya
41	Grace Anderloisia	Female	Mbeya	Msokelo
42	Elize Ikusa	Female	Mbeya	Dusokelo
43	Erasto Mdendemi	Male	Mbeya	Mbozi
44	Daniel Salum Bukuku	Male	Mbeya	Mbozi
45	Esta Simkoko	Female	Mbeya	Mbozi
46	Doroth Merdard	Female	Dar es Salaam	Kigamboni
47	Beatrice Millanzi	Female	Dar es Salaam	Ubungo
48	Colmen Riwa	Male	Morogoro	Morogoro Mjini
49	Mwipangi Nduti	Male	Morogoro	Morogoro Mjini
50	Evelina Mnana	Female	Dodoma	Dodoma Mjini
51	Magreth Jonathan	Female	Dodoma	Dodoma Mjini
52	Kasim Amini	Male	Morogoro	Morogoro Mjini
53	Maua Mohamed	Female	Morogoro	Morogoro Mjini
54	Shaban Shomari	Male	Morogoro	Morogoro Mjini
55	Hamad Omary	Male	Morogoro	Morogoro Mjini
56	Wiston Kamanjenzi	Male	Dodoma	Chamwino
57	Jeremia Ndidomo	Male	Dodoma	Dodoma Mjini
58	Ana Mnyanyika	Female	Dodoma	Dodoma Mjini
59	Karolina Muhumha	Male	Dodoma	Dodoma Mjini
60	Mr Lubuva	Female	Dodoma	Dodoma Mjini
61	Aurelia Chilongola	Female	Dodoma	Dodoma Mjini
62	Doroth Sumari	Female	Dodoma	Dodoma Mjini
63	Pulkeria Kiria	Female	Dodoma	Dodoma
64	John Baltazar	Male	Morogoro	Morogoro
65	Jenipher Raphael	Female	Dodoma	Dodoma
66	Herrieth Motto	Female	Dodoma	Dodoma
67	Fatuma Maulid	Female	Dodoma	Dodoma
68	Juma Kibwana	Male	Morogoro	Morogoro
69	Harida Adam	Female	Morogoro	Morogoro
70	Kosa Rashid Kondo	Male	Morogoro	Morogoro
71	Mwita Range	Male	Morogoro	Morogoro

HILL ANIMAL FEEDS AND AGROVET SUPPLIES COMPANY LTD POULTRY PRODUCERS INTERVIEWED

Report – Midterm Evaluation for KASI Agriventures

	Name of Respondent	Gender	Region	District
1	Rose Shoo	Female	Dar es Salaam	Kinondoni
2	Alistida Undoe	Female	Dar es Salaam	Kinondoni
3	Zera Mwalisu	Female	Dar es Salaam	Ilala
4	Steven Richard Nyange	Male	Dar es Salaam	Ilala
5	Martha E Mtalo	Female	Dar es Salaam	Kinondoni
6	Neema Lauo	Female	Dar es Salaam	Kinondoni
7	Salome Joshua	Female	Dar es Salaam	Kinondoni
8	Herith Shirima	Female	Dar es Salaam	Kinondoni
9	Elizabeth Birigi	Female	Dar es Salaam	Ilala
10	Elde Nabora	Female	Dar es Salaam	Ilala
11	Grace Nyange	Female	Dar es Salaam	Ilala
12	Julieth Rutagwelera	Female	Dar es Salaam	Ubungo
13	Alois Mnishi	Male	Dar es Salaam	Ubungo

VICTORIA FINANCE PLC BENEFICIARIES INTERVIEWED

	Name of Respondent	Gender	Region	District
1	Michael Simba	Male	Dar es Salaam	Kigamboni
2	Hugo Galusi	Male	Dar es Salaam	Mkuranga
3	Misana Gamba	Male	Dar es Salaam	Ubungo
4	Baton Elongole	Male	Mbeya	Mbarali
5	Andrew Joseph Mlambiya	Male	Mbeya	Mbarali
6	Josephine J Meena	Female	Mbeya	Mbarali
7	Erick Michael Ngelyama	Male	Mbeya	Mbarali
8	Alex Salila	Male	Mbeya	Mbarali
9	Xavery Lwila	Male	Mbeya	Mbarali
10	Moses Michael Ngelyama	Male	Mbeya	Mbarali
11	Karume Liho	Male	Mbeya	Mbarali
12	Bahati Michael Ngelyama	Male	Mbeya	Mbarali
13	Mawazo Ignas Mwanyajile	Male	Mbeya	Mbarali
14	Juma Ernest	Male	Mbeya	Mbarali
15	Keneth Mlowe	Male	Mbeya	Mbarali
16	Maneno Kilangwa	Male	Mbeya	Mbarali
17	Sara Mdemeka	Female	Mbeya	Mbarali
18	Nicholausi Kalinga	Male	Mbeya	Mbarali
19	Biton Stefan Kapugi	Male	Mbeya	Mbarali
20	Joel Jonas Mwasenga	Male	Mbeya	Mbarali
21	Mario Kalo Mang'uli	Male	Mbeya	Mbarali
22	Gava Sanga	Male	Mbeya	Mbarali
23	Jeremiah Liho	Male	Mbeya	Mbarali
24	Marko Blastus Kalinga	Male	Mbeya	Mbarali
25	Alfred Ernesto Chungu	Male	Mbeya	Mbarali
26	Francis John Matonya	Male	Mbeya	Mbarali
27	Abubakari Mlimbwa	Male	Mbeya	Mbarali
28	Beatrice Chungu	Female	Mbeya	Mbarali
29	Elias Mangula	Male	Mbeya	Mbarali
30	Pascal John Yonga	Male	Mbeya	Mbarali
31	Shani Chale	Female	Mbeya	Mbarali
32	Eva Zakaria	Female	Mbeya	Mbarali
33	Mario R. Kalama	Male	Mbeya	Mbarali
34	Castory E. Mduye	Male	Mbeya	Mbarali
35	Angelesia Ndele	Female	Mbeya	Mbarali
36	Beni S. Kapugi	Male	Mbeya	Mbarali
37	John M. Mbogo	Male	Mbeya	Mbarali
38	Wasemi Ngelangwa	Male	Mbeya	Mbarali
39	Majuto R. Hango	Male	Mbeya	Mbarali

Report – Midterm Evaluation for KASI Agriventures

	Name of Respondent	Gender	Region	District
40	Abiud Cholman Shayo	Male	Dar es Salaam	Ubungo
41	Robert Mazengo	Male	Dar es Salaam	Ubungo
42	Ruchia Peter Mgwama	Female	Mbeya	Mbalale
43	James Aujeni Kawage	Male	Mbeya	Mbalali
44	Waziri Daudi Muhewa	Male	Mbeya	Mbalali
45	Basili A Kwaula	Male	Mbeya	Mbalali
46	Gerald Kingalata	Male	Mbeya	Mbalali
47	Christina Daniel Sauga	Female	Mbeya	Mbalali
48	Hasia Jafari Kindole	Female	Mbeya	Mbalali
49	Elia Juma Matayo	Male	Mbeya	Mbalali
50	Daniel Rufunyu Mrigo	Male	Mbeya	Mbalali
51	Variety Joseph Kihaga	Female	Mbeya	Mbalali
52	Ernesto Kilema	Male	Mbeya	Mbalali
53	Mary Nicholaus Yambi	Female	Mbeya	Mbalali
54	Yona D Mkisi	Male	Mbeya	Mbarari
55	Ibrahim Idan Miwanga	Male	Mbeya	Mbalali
56	Fadhili Jalilu Faiza	Male	Mbeya	Mbalali
57	Maria Izrael Ponela	Female	Mbeya	Mbalali
58	Ananias Selema Msiminyungo	Male	Mbeya	Mbarali
59	Elton Atanasi Manga	Male	Mbeya	Mbarali
60	Amos Victory	Male	Mbeya	Mbarali
61	Frank Abel Kamwela	Male	Mbeya	Mbarali
62	Daniford Chaula	Male	Mbeya	Mbarali
63	Modesta Mlambya	Male	Mbeya	Mbarali
64	Charles Mgowole	Male	Mbeya	Mbarali
65	Eric Raphael	Male	Mbeya	Mbarali
66	Neema Kimanga	Male	Mbeya	Mbarali
67	Lameck Kiula	Male	Mbeya	Mbarali
68	Jane Kimambo	Female	Mbeya	Mbarali
69	Agnes Magendo	Female	Mbeya	Mbarali
70	Moses Sanga	Male	Mbeya	Mbarali
71	Festo Simon Mfikwa	Male	Mbeya	Mbarali
72	Theresia Ndemo	Female	Mbeya	Mbarali
73	Boniphace Nyovwe	Male	Mbeya	Mbarali
74	Tumaini Elias	Female	Mbeya	Mbarali
75	Michael Mhessi	Male	Mbeya	Mbarali
76	Eledia Sika	Female	Mbeya	Mbarali
77	Nakoli Elioth Kulanga	Male	Mbeya	Mbarali
78	Ibrahimu Mwakasitu	Male	Mbeya	Mbarali
79	Athanasia R Kipobota	Female	Mbeya	Mbarali
80	Fanuel Isack Sanga	Male	Mbeya	Mbarali
81	Idda Ernest Mlambya	Female	Mbeya	Mbarali
82	Enress Lazaro Pinga	Female	Mbeya	Mbarali
83	Lidia Mhelela	Female	Mbeya	Mbarali
84	Alex Dataga	Male	Mbeya	Mbarali
85	Baraka Lukonga	Male	Mbeya	Mbarali
86	Juma B Ukanzu	Male	Mbeya	Mbarali
87	Shida Edward Mwakalonge	Female	Mbeya	Mbarali
88	Ephrasia Mselenga	Female	Mbeya	Mbarali
89	Adriano Kikoti	Male	Mbeya	Mbarali
90	Alberina Domiko Mzena	Female	Mbeya	Mbarali
91	Evaristo Magida	Male	Mbeya	Mbarali
92	Yeremiah L. Mmbakilwa	Male	Mbeya	Mbarali
93	Ayubu Daniel Silinu	Male	Mbeya	Mbarali
94	Charles S. Mhadika	Male	Mbeya	Mbarali
95	Elizabeth Mwitike	Female	Mbeya	Mbarali

5.5 Annex 5: List of Supporting Documentation Reviewed

- i. AKMG Baseline Report Tool- 2018
- ii. Hill 2016 Baseline Survey
- iii. GAFCo Baseline Survey, 2016
- iv. GAFCo, 2019: Three-in-One Lessons Learned Report
- v. KASI Agriventures Baseline Survey Report, 2015
- vi. KASI Agriventures Expenditure Report, 2019
- vii. KASI Agriventures M&E plan, 2015
- viii. KASI Agriventures Mid-term Evaluation Terms of Reference, 2019
- ix. Poultry Farmers Training Feedback Reports
- x. Tanzania ASDS-II: Agricultural Sector Development Strategy 2015/15-2025/26
- xi. Tanzania FFP Semi-annual reports- April-Sept 2019 and Oct 2018-March 2019
- xii. Tanzania Livestock Sector Development Strategy, 2010-2015
- xiii. Tanzania National Agriculture Policy, 2013
- xiv. Victoria Finance Agriculture Disbursements 2019
- xv. Victoria Finance Baseline Survey Report, 2018

5.6 Annex 6: Summary of Tables of Progress towards Outputs, Targets and Goals

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
SME Lending: Equipment Leasing Finance, Working Capital, and Term Loans								
1	Number of loans disbursed as a result of USDA assistance	Output	254	40	370	116	290%	The target has been achieved more than twofold. The target could be adjusted upwards by about 174 loans ⁵⁴ (116 new loans at midterm + 58 new loans when the additional amount ██████████ is invested in VFP).
2	Value of loans provided as a result of USDA assistance (male)	Output	██████████	██████████	██████████	██████████	9%	The target set are too high and may not be achievable and should be reduced to 66% of the total amount to be invested in VFP. ██████████
	Value of loans provided as a result of USDA assistance (female)	Output	██████████	██████████	██████████	██████████	12%	The target set are too high and may not be achievable and should be reduced to 34% of the total amount to be invested in VFP. ██████████
3	Value of loan repayment by	Output	██████████	██████████	██████████	██████████	15%	The target set are too high and may not be

⁵⁴ **Assumption:** Two thirds of the investment by the program has achieved 116 new loans. It is expected when the budgeted amount ██████████ is fully invested in Victoria Finance, the total target could raise to 174 loans

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	agribusiness SMEs (male)							achievable and should be reduced to 66% of the total amount to be invested in VFP. [REDACTED]
	Value of loan repayment by agribusiness SMEs (female)	Output	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	21%	The target set are too high and may not be achievable and should be reduced to 34% of the total amount to be invested in VFP [REDACTED]
4	Number of individuals receiving financial services as a result of USDA assistance (male)	Output	177	30	253	76	253%	The target has been exceeded. The target could be adjusted upwards about 114 ⁵⁵ (76 individuals at midterm + 38 individuals when the additional amount, [REDACTED] is invested in VFP).
	Number of individuals receiving financial services as a result of USDA assistance (female)	Output	77	10	117	40	400%	The target has been exceeded. The target could be adjusted upwards about 60 ⁵⁶ (40 individuals at midterm + 20

⁵⁵ **Assumption:** Two thirds of the investment by the program has achieved 76 new individuals. It is expected when the budgeted amount [REDACTED] is fully invested in Victoria Finance, the total target could raise to 114 new individuals

⁵⁶ **Assumption:** Two thirds of the investment by the program has achieved 40 new individuals. It is expected when the budgeted amount [REDACTED] is fully invested in Victoria Finance, the total target could raise to 60 new individuals

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations	
								individuals when the additional amount is invested in VFP).	
5	Number of jobs attributed to USDA assistance- Financial Institution-Male	Outcome	0	1	0	0	0%	Achievable	
	Number of jobs attributed to USDA assistance- Financial Institution-Female		0	1	1	1	100%	Achieved	
6	Number of private enterprises, producers' organizations, water users' associations, women's groups, trade and business associations, and community-based organizations (CBOs) that applied improved techniques and technologies as result of USDA assistance (SME Lending).	Outcome	0	1	1	1	100%	Achieved. Victoria Finance has applied improved techniques and technologies as result of USDA assistance (SME Lending).	
7	Annual profit margin of equipment leasing and working capital firm(s) as a result of USDA assistance. (Expressed as a percentage)	Outcome	[REDACTED]						Not attainable during mid-term because investment by KASI Agriventures was done in February 2019
8	Number of individuals who have	Outcome	0	20	0	0	0%	This is expected to be achieved once those	

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	applied new techniques or technologies as result of USDA assistance (continuing)							borrowing agricultural loans continue applying for additional agricultural loans for inputs and agricultural equipment
	Number of individuals who have applied new techniques or technologies as result of USDA assistance (male)		0	15	245	245	1636%	The target set is low. It could be adjusted upwards because loans borrowed are expected to increase when the additional amount [REDACTED] is invested in VFP and repayments of the initial loans are increases. The target could be increased to 367 ⁵⁷ (245 individuals at midterm + 122 individuals when the additional amount [REDACTED] is invested in VFP).
	Number of individuals who have applied new techniques or technologies as result of USDA assistance (female)		0	5	113	113	2270%	The target set is low. It could be adjusted upwards because loans borrowed are expected to increase when the additional amount [REDACTED]

⁵⁷ **Assumption:** Two thirds of the investment by the program has achieved 245 new individuals. It is expected when the budgeted amount [REDACTED] is fully invested in Victoria Finance, the total target could raise to 367 new individuals

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
								is invested in VFP and repayments of the initial loans are increases. The target could be increased to 170 ⁵⁸ (113 individuals at midterm + 57 individuals when the additional amount [REDACTED] is invested in VFP).
	Number of individuals who have applied new techniques or technologies as result of USDA assistance (new)		0	20	359	359	1795%	The target set is low. It could be adjusted upwards because loans borrowed are expected to increase when the additional amount [REDACTED] is invested in VFP and repayments of the initial loans are increases. The target could be increased to 537 ⁵⁹ (359 individuals at midterm + 178 individuals when the additional amount [REDACTED] is invested in VFP).
SME Investing: Poultry Feed Producer								

⁵⁸ **Assumption:** Two thirds of the investment by the program has achieved 245 new individuals. It is expected when the budgeted amount [REDACTED] is fully invested in Victoria Finance, the total target could raise to 367 new individuals

⁵⁹ **ibid**

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
9	Amount invested in SME poultry feed producer as a result of USDA assistance	Output	0				66%	Target should be reduced [REDACTED] the budget set for investments in the poultry feed producing companies
10	Number of weeks in which investment officer provided direct management support to poultry feed producer	Output	0	0	96	25	26%	This may not be achievable because the investment manager is not able to achieve this in one year. Reduce target to 35 weeks (15 for Hill and 20 for AKMG)
11	Number of feed distribution nodes established as a result of USDA assistance ⁶⁰	Output	75	11	372	282	2564%	Target is over achieved. Achievement may not rise because both AKMG and Hill have existing distributors they are working with. This indicator should be merged with indicator 25
12	Volume of commodities sold by project beneficiaries	Output	18,917	62,500	77,034	58,117	93%	Target is likely to be achieved once the new pelletized poultry feed production line at AKMG is operational.
13	Number of feed producing companies screened for	Output	0	5	2	2	40%	Target should be reduced to 2 companies because the program is

⁶⁰ This is a duplication of indicator 24. One should be retained.

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	investment as a result of USDA assistance							working with 2 feed producing companies
14	Amount of principal and proceeds recovered from exiting investment in poultry feed producer	Output					31%	<p>Target should be reduced to [REDACTED] based on the budget set for investments in the poultry feed producing companies</p> <p>Once the target is changed, it is achievable once the new pelletized poultry feed production line at AKMG is operational and Hill continues producing feeds and making sales as expected.</p>
15	Number of individuals who have applied new techniques or technologies as result of USDA assistance (continuing)	Outcome	0	8,000	0	0	0%	This will be achieved because it is expected that those distributors and farmers trained will be trained for more sessions. It is noted technical assistance budget in the portfolio companies are not exhausted.
	Number of individuals who have applied new techniques or		0	6,000	1,108	1,108	18%	Target is not achievable because most of the program beneficiaries are

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	technologies as result of USDA assistance (male)							female because the poultry production is more of a female dominated enterprise. These are the farmers who applied pest management, disease management, improved feeds and value addition. The target should be reduced to 1,755 individuals already trained in indicator 16
	Number of individuals who have applied new techniques or technologies as result of USDA assistance (female)		0	791	3,522	3,522	445%	Target is over achieved. These are the farmers who applied pest management, disease management, improved feeds and value addition. The target should be increased to 5,557 individuals already trained in indicator 16
	Number of individuals who have applied new techniques or technologies as result of USDA assistance (new)		0	2,775	4,616	4,616	166%	Target is over achieved. These are the farmers who applied pest management, disease management, improved feeds and value addition. The target should be

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
								increased to 7,312 individuals already trained in indicator 16
16	Number of individuals who have received short-term agricultural sector productivity or food security training as a result of USDA assistance. (Continuing)	Output	0	2,775	0	0	0%	This is achievable. Target should be the 7,312 individuals/farmers already trained
	Number of individuals who have received short-term agricultural sector productivity or food security training as a result of USDA assistance. (male)		0	6,000	1,755	1,755	29%	Target is not achievable because most of the program beneficiaries are female because the poultry production is more of a female dominated enterprise. Target should be adjusted downwards to 2,287 ⁶¹ about double those trained because only 66% of the farmer training funds have been utilized

⁶¹ It is assumed that 66% of the training funds have led to 1755 male farmers being trained. We will therefore assume that at that if 100% of funds are utilized 2,659 farmers could have been trained in 5 years. Since the project is remaining with only one year, an extra 532 male farmers could be trained for the remaining one year. Therefore, the proposed target is 1,755 male farmers already trained + 532 male farmers to be trained in the remaining program period.

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	Number of individuals who have received short-term agricultural sector productivity or food security training as a result of USDA assistance. (Female)		0	2,000	5,595	5,595	280%	Target is over achieved and should be adjusted upwards to 7,290 ⁶² because only 66% of the farmer training funds have been utilized
	Number of individuals who have received short-term agricultural sector productivity or food security training as a result of USDA assistance. (New)		0	8,000	7,312	7,312	91%	Target is achievable. Target should be adjusted to 9,577 (The total for the proposed male and female targets above).
17	Farmer revenue increases from improved chicken feed	Outcome					Not possible to measure because the target is cumulative while the baseline and midline values are per farmer	This is only for Hill. Target is achievable. The indicator should be adjusted to capture average revenues per farmer instead of cumulated revenue
18	Number of jobs attributed to USDA assistance (male)	Outcome	8	9	98	90	1000%	Target is over achieved. More jobs are expected to be created once the new

⁶² It is assumed that 66% of the training funds have led to 5,595 female farmers being trained. We will therefore assume that at that if 100% of funds are utilized 8,477 female farmers could have been trained in 5 years. Since the project is remaining with only one year, an extra 1,695 male farmers could be trained for the remaining one year. Therefore, the proposed target is 5,595 female farmers already trained + 1,695 female farmers to be trained in the remaining program period.

⁶³ Per farmer

⁶⁴ *ibid*

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
								pelletized poultry feed production line at AKMG is operational. Targets should be increased to 180 jobs (90 new job created by midterm + 90 that will be created once the poultry feed production line at AKMG is operational)
	Number of jobs attributed to USDA assistance (female)		2	3	31	29	960%	Target is over achieved. More jobs are expected to be created once the new pelletized poultry feed production line at AKMG is operational. Targets should be increased to 58 jobs (29 new job created by midterm + 29 that will be created once the poultry feed production line at AKMG is operational)
19	Number of public-private partnerships formed as a result of USDA assistance (agricultural production).	Output	0	1	0	0	0%	This activity has not kicked off and is expected to be completed before the end of the project
20	Value of sales by project beneficiaries	Output					98%	

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations	
21	Number of private enterprises, producers' organizations, water users' associations, women's groups, trade and business associations, and community-based organizations (CBOs) that applied improved techniques and technologies as result of USDA assistance	Outcome	0	2	1	1	50%	Target is achievable once the new pelletized poultry feed production line at AKMG is operational	
22	Amount of new animal feed available to farmers as a result of USDA assistance (in MT)	Output	18,899	62,500	92,931	74,032	118%	Target is over achieved and is expected to double once the new pelletized poultry feed production line at AKMG is operational	
23	Annual gross margin of feed mill as a result of USDA assistance. (Expressed as a percentage)	Outcome						50%	

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
24	Daily output of feed producer (in MT) as a result of USDA assistance.	Output	100	106	149	49	46%	Target is achievable once the new pelletized poultry feed production line at AKMG is operational
25	Number of financially sustainable feed distributors linking feed producer with target area farmers.	Output	75	7	447	372	5314%	Target is over achieved. Achievement may not raise because both AKMG and Hill have existing distributors they are working with. This indicator should be merged with indicator 25
26	Number of farmers educated on use of new type of animal feed as a result of USDA assistance.	Output	0	8000	159 ⁶⁵	159	2%	Target is achievable once the new pelletized poultry feed production line at AKMG is operational
SME Investing: Fruit, Vegetable, and Spices Processor								
27	Amount invested into SME fruit, vegetable, and/or spice processor as a result of USDA assistance	Output	0					
28	Number of weeks in which investment officer provided direct management support to fruit,	Output	0	36	10	10	28%	This target could be adjusted to 16 if the program will work with another fruit, vegetable, and/or

⁶⁵ Applies to only Hill Farmers

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	vegetable, and/or spice processing facility							spice processing facility especially in providing technical assistance to farmers. Otherwise, the indicator should not be monitored further.
29	Volume of fruits, vegetables, and/or spices processed as a result of USDA assistance (in MT)	Output	2,494	15,000	6,514	4,020	26.8%	The target is not achievable. This indicator should not be monitored further unless the program invests in another processing company
30	Number of farmers from whom the fruit, vegetable, and or/spice processor buys inputs as a result of USDA assistance.	Output	5,595	10,000	2,337	-3,258	-32.6%	This indicator should not be monitored further unless the program invests in another processing company. However, if the program works with another company to provide technical assistance to farmers, However, the target may not be achievable unless the new company is given ample time to work with the farmers capacity built by KASI Agriventures through GAFCo
31	Number of fruit, vegetable, and/or spice processing	Output	0	5	1	1	20%	Target should be 2 if the program intends to screen a new

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	companies screened for investment as a result of USDA assistance							company especially in providing technical assistance to farmers. Otherwise this indicator should not be monitored further.
32	Amount of principal and proceeds from exiting investment in fruit, vegetable, and/or spice processor	Output	0					
33	Volume of commodities sold by project beneficiaries	Output	105	12,500	10,022	9,917	79.3%	The high achievement is as a result of sales of stocks in 2019. the targets are not achievable because of GAFCo winding up. Unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further.
34	Total increase in installed storage capacity (dry or cold storage) as a result of USDA assistance (M ³)	Outcome	20224	10	40,095	19,871	198710.0%	Achieved in 2018 despite the company winding up
35	Number of jobs attributed to USDA assistance (male)	Outcome	0	8	60	60	747.8%	Achieved. despite the company winding up. This indicator should not be monitored further.

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	Number of jobs attributed to USDA assistance (female)	Outcome	0	2	654	654	32719.4%	Achieved. despite the company winding up. This indicator should not be monitored further.
36	Number of public-private partnerships formed as a result of USDA assistance (agricultural post-harvest transformation)	Output	0	1	15	15	500%	Achieved despite the company winding up
37	Value of public-private partnerships formed as a result of USDA assistance (agricultural post-harvest transformation)	Output	0	0	0	0	0%	Partnerships not measurable but were linkages with the farmers. More partnerships could be created if a new company is engaged to continue providing technical assistance to farmers that were being supported by KASI Agriventures through GAFCo
38	Value of sales by project beneficiaries	Output					40.9%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations	
39	Number of private enterprises, producers' organizations, water users' associations, women's groups, trade and business associations, and community-based organizations (CBOs) that applied improved techniques and technologies as result of USDA assistance.	Outcome	0	1	1	1	100.0%	GAFCo investment	
40	Value of commodities purchased from fruit, vegetable, and/or spice farmers as a result of USDA assistance.	Output						-0.8%	GAFCo operations were on a decline despite investment by KASI Agriventures and therefore the reason for value of commodities purchased from farmers declining when compared with the baseline. Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
41	Annual gross margin of fruit, vegetable, and/or spice processor as a result of USDA assistance. (Expressed as a percentage)	Outcome					12.6%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
42	Percentage increase in processing capacity of fruit, vegetable, and/or spice processor as a result of USDA assistance	Output	0	50	0	0.0	0.0%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
43	Daily output of fruit, vegetable, or spice producer (in MT) as a result of USDA assistance.	Output	18	60	25	7	11.7%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
43	Percentage increase in processing capacity of fruit, vegetable,	Output	0	50	0	0	0.0%	Not achievable because of GAFCo winding up unless the

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	and/or spice processor as a result of USDA assistance							program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
43	Percentage of fruits, vegetables, and spices processed that meet international food safety and packaging standards as a result of USDA assistance.	Output	0	90	22.1	22.1	24.6%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
44	Volume of fruit, vegetable, and/or spice products that meet international export standards as a result of USDA assistance.	Output	0	28,125	352	352.0	1.3%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise this indicator should not be monitored further
46	Percentage increase in the number of fruit, vegetable, and/or spice farmers that are selling to processors	Output	0	10	0	0	0.0%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
								would mean program extension. Otherwise this indicator should not be monitored further
47	Number of fruit, vegetable, and/or spice processing facilities implementing international food safety and packaging standards as a result of USDA assistance.	Output	0	1	1	1	100.0%	GAFCo had SGS certification for their products
48	Number of new countries to which fruit, vegetable, and/or spice processor exports its products as a result of USDA assistance.	Output	0	12	0	0	0.0%	Not achievable because of GAFCo winding up unless the program invests in a new processing company, which would mean program extension. Otherwise monitored further. this indicator should not be monitored further
Establish a Center for Entrepreneurship and Executive Development								
49	Number of individuals given SME agribusiness management training. (Continuing)	Output	0	60	143	143	238%	Overachieved. This target should increase to the 422 because already 422 poultry feed distributors are already trained
	Number of individuals given SME agribusiness	Output	0	75	303	279	372%	Overachieved. This target should increase to the 447 distributors

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	management training. (New)							already working with the poultry feed manufacturers
50	Number of leasing / working capital finance company employees trained in SME leasing finance procedures. (New)	Output	0	5	28	28	560%	This target has been achieved. It is not expected to rise unless Victoria Finance recruits more employees and/or the program trains employees in other leasing/ working capital finance company employees
	Number of leasing/ working capital finance company employees trained in SME leasing finance procedures. (Continuing)	Output	0	10	0	0	0%	Target should increase to the 28 already trained by mid term
51	Number of leasing / working capital finance company customers trained in leasing/borrowing procedures (new)	Output	0	20	20	20	100%	Target achieved. This could be doubled
52	Number of training sessions in business management conducted for agribusiness SMEs	Output	0	72	21	21	29%	Targets not achieved because CEED training sessions started late. The target is expected to be achieved because the trainings are continuing in earnest and the program

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
								budget is available for the trainings.
53	Number of training sessions in lease / working capital finance conducted for local finance companies	Output	0	72	0	0	0%	Targets not achieved because CEED training sessions started late. The target is expected to be achieved because the trainings are continuing in earnest and the program budget is available for the trainings.
54	Number of training sessions in leasing/borrowing procedures conducted for agribusiness SMEs and entrepreneurs	Output	0	24	3	3	13%	Targets not achieved because CEED training sessions started late. The target is expected to be achieved because the trainings are continuing in earnest and the program budget is available for the trainings.
55	Number of financial firms trained on equipment leasing finance and/or operating capital leasing/lending procedures targeting SME agribusinesses as a result of USDA assistance.	Output	0	2	1	1	50%	The target should be reduced to 1 because the program is only working with 1 financial firm. However, the target could be retained if the program trains an additional financial firm.
Business and Technical Mentorship: Poultry Feed and Fruit Producer, Vegetable, and Spices Processor								

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
56	Number of staff from fruit, vegetable, and or spice processors taught on international standards (new)	Output	0	10	0	0	This activity has not kicked off	This activity has not kicked off
	Number of staff from fruit, vegetable, and or spice processors taught on international standards (continuing)	Output		10	0	0		
57	Number of in person mentoring engagements between managers of fruit, vegetable, and/or spice processor and business and/or technical advisors from multinational corporations	Output	0	7	0	0		
58	Number of in person mentoring engagements between managers of feed producer and business and/or technical advisors from multinational corporations	Output	0	7	0	0		
59	Number of international companies to which fruit, vegetable,	Outcome	0	2	0	0	0	There was an attempt to link GAFCo to a supermarket in Europe to buy its

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	and/or spice processor sells its value-added outputs a result of USDA assistance							processed products may not come to fruition because of the winding up
Overall Program								
60	Total Number of individuals benefiting directly as a result of USDA assistance (male)	Outcome	0	13,530	4,653	4,653	34%	Targets may not be achieved because of the winding up of GAFCo and bearing in mind that the operationalization of the new production line may not create so many jobs for males. Targets should be switched with the females (4,510).
	Total Number of individuals benefiting directly as a result of USDA assistance (female)	Outcome	0	4,510	7,350	7,350	163.6% ⁶⁶	Targets should be switched with the males because most of the direct beneficiaries are female in the poultry value chain, which is a female dominated value chain (13,530).
	Total Number of individuals benefiting directly as a result of USDA assistance (new)	Outcome	0	18,040	9,058	9,058	50%	Target appropriate and achievable

⁶⁶ This is because AKMG and Hill trained more females than males

Report – Midterm Evaluation for KASI Agriventures

Indicator No.	Performance Indicator	Level of Indicator	Baseline	Target	Progress by time of evaluation	Midline values (Subtract baseline values)	Proportion achievement of targets	Recommendations
	Total Number of individuals benefiting directly as a result of USDA assistance (continuing)	Outcome	0	18,040	2,945	2,945	16%	Target appropriate and achievable once the training sessions to farmers increases. Farmers getting additional loans will also increase this number
	Grand Total of Direct Beneficiaries	Outcome	0	18,040	12,003	12,003	67%	Target appropriate and achievable
61	Total Number of individuals benefiting indirectly as a result of USDA assistance ⁶⁷	Outcome	0	90,200	60,016	60,016	67%	Target appropriate and achievable based on the increase in direct beneficiaries

⁶⁷ It is assumed that each household of direct beneficiaries who are their dependents and are regarded as indirect beneficiaries in the KASI Agriventures program

5.7 Annex 7: Short biographies of the evaluators

Timothy Waweru- Project Director/M&E Expert

Timothy has a Masters in Population Studies and Bachelor of Arts in Economics and Sociology from the University of Nairobi. In addition, he has a Higher Diploma in the Institute for the Management of Information Systems (I.M.I.S). He has also attended short courses training in the following areas: performance management and strategic planning; results-based management; community-based monitoring systems; project monitoring and evaluation; District (County) development planning; and Integration of Population, Health, Gender, HIV and AIDs, Youth and Environment into Development Planning. He has extensive training and work experience in development planning, policy analysis and development, projects/programmes management, monitoring and evaluation, results-based management, strategic planning, community project appraisals, proposal development, value chain analysis, financial and economic analysis, investment planning and in conducting baseline surveys and socio-economic research. He has worked for various research and consultancy firms for over ten years. He has also worked for the Government of Kenya as an Economist and Development Planner for 5 years. Timothy also has a wealth of experience in coordination of decentralized development planning and Monitoring and Evaluation of Projects/Programmes funded by the Government of Kenya and other donors such as World Bank, Government of Finland, Credit Suisse, Community Development Trust Fund (GOK, European Union and DANIDA), UNFPA, UNICEF, FAO-Kenya, USAID, USDA. In addition, Timothy has been involved in mobilizing communities to participate in development activities, assisting the communities in writing project proposals, project planning and management and in monitoring and evaluation for over 10 years.

Dr. Basili Liheta- Team Leader

Dr Liheta has experiences ranging from development of M&E plans for development programs, conducting monitoring and evaluation of development projects, conducting feasibility studies and baseline surveys, technical assistance for financial product development and development of an agricultural finance. His major areas of expertise are project evaluation and project monitoring, baseline surveys and feasibility studies, agricultural finance and microfinance, agribusiness value chain analysis, agricultural marketing, financial and economic analysis for projects, socio-economic research amongst others.

Joel Maina- Evaluation Expert/Agricultural Economist

Joel holds a MSc. degree in Agricultural and Applied Economics from Egerton University under the Collaborative Masters for agriculture and Applied economics (CMAAE); where he specialized in agricultural policy and trade option at the University of Pretoria, South Africa. His major areas of expertise are value chains analysis, agricultural finance and microfinance, agricultural marketing, baseline surveys and feasibility studies, project monitoring and evaluation, trade and policy analysis, financial and economic analysis for projects, socio-economic research amongst others. He has particularly worked with rural communities, government development organizations, research organizations and other stakeholders in the East African region and in other countries in Sub-Saharan Africa. He currently works as a senior researcher and a director of African research and Economic Development Consultants Ltd (AFREDEC). Previously he worked as a researcher for 2 private research and consultancy firms for a cumulative period of 5 years and as an agribusiness training partner with the GIZ-PSDA programme under the Ministry of Agriculture in Kenya for a cumulative period of 1 year. He has experiences ranging from

conducting feasibility studies and baseline surveys for agricultural projects, technical assistance for financial product development, development of an agricultural finance and support forum in East Africa and undertaking financial and economic analyses for multi-sectoral (irrigation, water supply, hydropower, petroleum) infrastructural development projects, development of M&E plans for multicounty and national development programs and conducting monitoring and evaluation of development projects. Joel has been widely involved in advisory and design of marketing strategies and models including contract farming, group marketing models, micro-leasing, value addition and agro-processing for rural communities as well localized and effective models for service delivery in financing, extension services, markets access and information services for promotion and uplifting of agribusiness SMEs and farm households in Kenya and beyond.

Dr. Ruth Chepchirchir- Statistician/Data Analyst

Ruth has over 8 years of versatile experience in agricultural research with an outstanding experience in working effectively in multidisciplinary and multicultural environments involving different communities and organizations within and outside Kenya. Her areas of research include; impact assessment, food security and poverty dynamics, agribusiness development, supply and value chain analysis, monitoring and evaluation, and financial and economic project evaluation. She has worked with International Centre of Insect Physiology and Ecology (ICIPE), International Centre for Tropical Agriculture (CIAT) in Uganda, and Kenya Institute for Public Policy Research and Analysis (KIPPRA). Ruth has particularly worked with rural communities, government development organizations, research organizations and other stakeholders in the East African region and in other countries in Sub-Saharan Africa on consultancy basis. These include; African Agricultural Technology Foundation (AATF), International Crops Research Institute for the Semi-Arid Tropics (ICRISAT), Kenya Commercial Bank (Rwanda), Fadhili Trust, Heifer International, Alliance for a Green Revolution in Africa (AGRA), Swisscontact East Africa, Japan International Cooperation Agency (JICA), World Vision International (Kenya), Ministry of Agriculture Livestock and Fisheries and the National Irrigation Board among others. Ruth is currently involved in various agricultural consultancy services at the African Research and Economic Development Consortium (AFREDEC). Ruth is also resulting focused and well-rounded in qualitative and quantitative data analysis techniques, advanced writing and presentation skills as demonstrated by her published articles in refereed journals, and several papers presented in local and international conferences. She has experience in use of professional data analysis and statistical packages such as SPSS, STATA, and CS pro including handling and management of large household and country datasets. Other experiences include conducting training needs assessments, training of rural groups on business development aspects, business planning and institutional development as well as conducting socio-economic and agro-economic research. Her areas of interest include: climate change and agriculture, technology development and adoption, agricultural market development, agricultural trade and policy analysis, sustainable agriculture and rural development.

Aneth Kayombo- Agricultural Economist

Aneth has more than seven years of experience in agricultural policy analysis and advocacy having worked with IESC –to implement Feed the Future Tanzania Enabling Growth. Through **Investment and Enterprise Program (ENGINE), USDA’s Economic Research Services and USAID Feed the Future SERA Policy Project**. This experience extends across public, private and civil society organizations at National and International level in food security and nutrition, SMEs business enabling environment, Local Government Authority revenue enhancement, Decentralization by Devolution, policies and measures for environmental impact mitigations, Identification Impact Assessment and Prioritization of policies for reform, development and adoption of policy reform tools, Monitoring Evaluation and Learning, gender and youth integration, preparations of policy briefs, training, capacity building and coordination. She has extensive experience analyzing SMEs, food security and nutrition policies with special focus on gender and youth and engaged in a wide-ranging policy dialogue with the Government and private sector at Local Government, National and International Level. She has previously worked as a database management consultant with Innovative Agricultural Research Initiative (iAGRI), a USAID Feed the Future Project. Currently she is a member of Tanzania Food and Nutrition Security Livelihood based Information System and Agriculture Policy Analysis Group.

Deo Seimu – Sociologist

Deo is a sociologist whose core strengths are in mobilization, training Lobbying and advocacy. He is also a life skills coach with a passion for training University Students on Life skills, job preparedness, and interpersonal communication skills. He has worked with various organizations within Tanzania. He facilitated a training workshop on Lobbying and Advocacy for Tanzania Episcopal Conference (TEC Gender Advocacy Officers in 2014. Has facilitated Lobbying and **Advocacy training workshop for Pestalozzi Children’s Foundation partners, participated in a training workshop on community and resource mobilization for Government Officials and NGO leadership in an assignment with PACT Tanzania**. Has done a couple of research proposals writing for various NGOs, has taught life skills job readiness and interpersonal communication skills at the University of Dodoma. He has also worked for the USAID in facilitating trainings on advocacy for social change for NGO Leaders a project funded by the PACT Tanzania. Deo has also been involved in facilitating training to NGOs in workshops on Grants proposal writing and reporting skills.