

ANNEX H MONITORING SYSTEM

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ANNEX H MONITORING SYSTEM

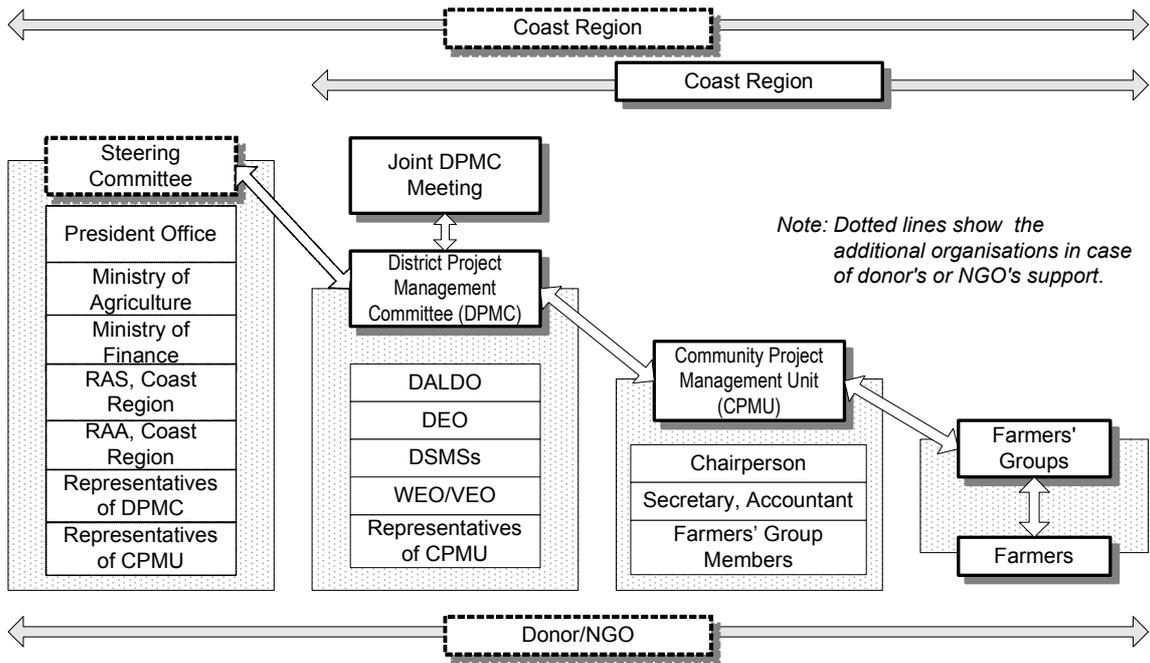
H.1 Monitoring

1.1 Outline

In case of implementation of the Master Programme, such monitoring and evaluation shall be carried out as was done in the Verification Study. The each organisation shall perform in monitoring of micro projects. The periodical meetings shall be held monthly for CPMU, bimonthly for DPMC, and semi-annually for Joint DPMC. In these meetings, the participants shall report their work plan, achievement and account each other, and they shall discuss their problems and solutions. It is very effective for motivating the participants that they come to know the situation of other groups, villages and districts and exchange their ideas. The minutes of the meetings shall be prepared and submitted to the upper organisation or the regional office, and then necessary instructions shall be made. The Joint DPMC shall be placed as evaluation meeting once a year, and the way forward shall be reviewed. (Sample of Minutes of DPMC Meeting is in Attachment attached herein after.)

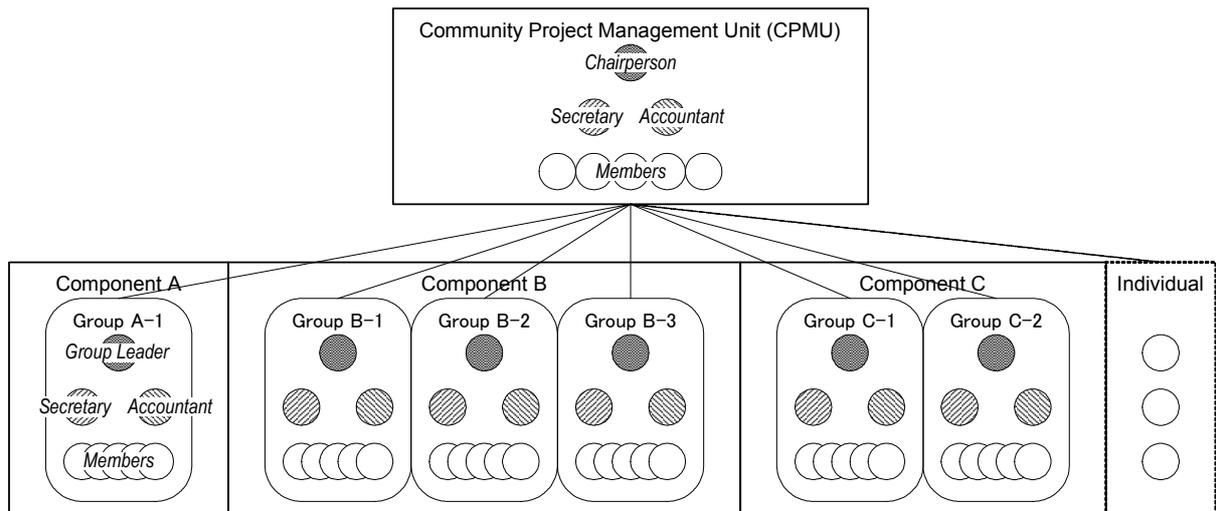
1.2 Implementing and Monitoring Organisation

The entire frame of the organisations is planned as the following chart, which is similar to the organisations in the Verification Study. Farmers and farmers' groups shall implement each component at village or sub-village. The Community Project Management Unit (CPMU) shall be established to coordinate several groups or components in the community and government side. CPMU should be registered as a cooperative to keep accountability on its activity and accounting, depending on the scale of the programme. As every component in community is supported or guided by district officers or extension officers, the district government should establish the District Project Management Committee (DPMC) to supervise the activities in the communities. Furthermore, the Joint DPMC should be established by districts to smooth and effective operation of the programme in coordination between the districts. The regional government should supervise all the organisations in the frame. In case that a donor or a NGO supports the programme, the Steering Committee should be formulated by DPMCs, regional government and relevant agencies of central government, as the highest decision-making organisation in the programme. The members of each organisation should be arranged as shown in the following chart.



Overall Implementing Organisation Plan

Interested farmers organise the farmers' groups, who are the minimum unit or beneficiary of the micro projects. The groups select group leader, secretary and accountant, and operate their activities in accordance with their own rule. The Community Project Management Unit (CPMU) is established to coordinate the implementation of the micro projects in village or sub-village. CPMUs should be separated from the village government system. CPMUs consist of the group members, and post a chairperson, a secretary and an accountant. The following chart gives the implementing organisation in village or sub-village.



Community Implementing Organisation Plan

H.2 Monitoring System

The monitoring systems for each component are prepared. The monitoring systems define the responsible person, timing and method for data collection, aggregation, decision-making and communication of decisions. For implementing the programmes of the Master Programme, the monitoring shall start in line with the monitoring system. The Objective Verifiable Indication shall be reviewed and revised in accordance with the situations demand.

2.1 Monitoring System - 1 (Input Credit)

Date: March 2004

Narrative Summary	Objective Verifiable Indicator	Means of Verification		Data Collection	Aggregation	Decision Making	Communication of Decision
<u>Project Purpose</u> Kibaha District is able to support smooth management of Input Credit by CPMUs	More than 4 CPMUs start Input Credit with the collaboration of DACOF (DAOF) by 2004	M/M of DPMC	Personnel Organisation	ADACO	DACO	Joint DPMC	—
			Time Interval	Once a year	Once a year	Once a year	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person
<u>Output 1</u> Staff members of Kibaha DACOF (DAOF) and CPMUs acquire ability to carry out Input Credit	More than 40 farmers starts cultivation with the Input Credit carried out by CPMUs by the end of 2003	M/M of DPMC	Personnel Organisation	ADACO	DACO	DPMC	—
			Time Interval	Once a year	Once a year	Once a year	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person
<u>Output 2</u> Input Credit gets a proper start	More than 80% of repayment rate is achieved by the end of 2003	DACOF (DAOF) bookkeeping documents	Personnel Organisation	ADACO	DACO	DPMC	—
			Time Interval	Twice a year	Twice a year	Twice a year	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person
<u>Output 3</u> Kibaha DACOF (DAOF) starts to set up Input Credit Management Foundation	More than TShs4,000,000 are secured by the end of 2003	DACOF (DAOF) bank account	Personnel Organisation	ADACO	DACO	DPMC	—
			Time Interval	Once a month	Once in 2 months	Once in 2 months	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person
<u>Activities 1, 2, 3</u>	DACOF (DAOF) and the CPMUs make activities in accordance with the final report	CPMU Monthly report	Personnel Organisation	ADACO	DACO	DPMC	—
			Time Interval	Once a month	Once a month	Once in 2 months	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person

2.2 Monitoring System – 2 (Improvement of Watering Facilities)

Date: March 2004

Narrative Summary	Objective Verifiable Indicator	Means of Verification		Data Collection	Aggregation	Decision Making	Communication of Decision
<u>Project Purpose</u> Farmers are able to carry out improved watering method adequately and continuously	More than 80% of the farmers concerned are able to carry out improved watering method adequately and continuously by 2003	Interview survey to the farmers	Personnel Organisation	Extension Officers	DAEO	Joint DPMC	—
			Time Interval	Once a year	Once a year	Once a year	In a week
			Method	Record in Questionnaire Form	Compile Monthly Report	—	Prepare M/M Circulate it to concerned person
<u>Output 1</u> Farmers have a proper understanding of improvement of watering method in collaboration with DSMS	More than 80% of the farmers concerned show their will to continue improved watering by 2003	Interview survey to the farmers	Personnel Organisation	Extension Officers	District staff	Joint DPMC	—
			Time Interval	After harvest	Twice a year	Once a year	In a week
			Method	Record in Questionnaire Form	Compile Monthly Report	—	Prepare M/M Circulate it to concerned person
<u>Output 2</u> Farmers become able to operate and maintain watering facilities adequately	More than 80% of introduced facilities are running in 2003	Observing actual conditions	Personnel Organisation	Extension Officers	District staff	DPMC	—
			Time Interval	After harvest	Once in 4 months	Once in 4 months	In a week
			Method	Record in Form	Compile Monthly Report	—	Prepare M/M Circulate it to concerned person
<u>Activities 1, 2</u>	Activities are made in accordance with the final report	CPMU Monthly report	Personnel Organisation	ADACO	DACO	DPMC	—
			Time Interval	Once a month	Once a month	Once in 2 months	In a week
			Method	Record in Form	Compile monthly report	—	Prepare M/M Circulate it to concerned person

2.3 Monitoring System – 3 (Capacity Building for Extension officers)

Date: March 2004

Narrative Summary	Objectively Verifiable Indicator	Means of Verification		Data Collection	Aggregation	Decision Making	Communication of Decisions
<u>Project Purpose</u> Enable extension officers to train farmers better so as to increase the number of farmers who consult the extension officers	Farmers' consulting number with extension officers on horticulture increases 20% after 2002.	Record of extension activities	Personnel Organisation	Extension officer	Extension officer	Joint DPMC	—
			Time Interval	Every month	Twice a year	Twice a year	Within a week
			Method	Fill in Form	Compile Monthly Report	—	M/M is prepared and circulated to all staff.
<u>Output 1</u> Extension officers improve technological knowledge on horticulture	More than 80% of trainees understand the training.	Inquiry on training result	Personnel Organisation	Extension officer	Extension officer	DPMC	—
			Time Interval	Any time after training	Any time after training	Every 4 months	Within a week
			Method	Fill in Form	Compile Monthly Report	—	M/M is prepared and circulated to all staff.
<u>Output 2</u> Extension officers get advanced information on community based development and extension methodology	More than 80% of trainees understand the training.	Inquiry on training result	Personnel Organisation	Extension officer	Extension officer	DPMC	—
			Time Interval	Any time after training	Any time after training	Every 4 months	Within a week
			Method	Fill in Form	Compile Monthly Report	—	M/M is prepared and circulated to all staffs.
<u>Activities 1, 2</u>	Activities are made in accordance with the final report	Record of extension activities	Personnel Organisation	DEO	Extension officer	DPMC	—
			Time Interval	After training	Every 4 months	Every 4 months	Within a week
			Method	Fill in Form	Compile Monthly Report	—	M/M is prepared and circulated to all staffs.

2.4 Monitoring System - 4 (Capacity Building for Community)

Date: March 2004

Narrative Summary	Objectively Verifiable Indicator	Means of Verification		Data Collection	Aggregation	Decision Making	Communication of Decisions
<u>Project Purpose</u> Farmers find group activities and training programme meaningful	- After 2002, number of instruction given to farmers by extension workers increases by 50%. - Facilities installed have been used continuously. - By the end of the project, new group activities, at least two, start under CPMU	Extension record Minute of DPMC meeting CPMU monthly report	Personnel Organisation	-VEO -DALDO -Group members	DALDO	Joint DPMC	-
			Time Interval	Every month	Twice a year	Twice a year	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	M/M is prepared and circulated to all staffs.
<u>Output 1</u> Community obtains know-how of group management	More than 80% of documents required to sustain each project are prepared by concerned person	CPMU monthly report	Personnel Organisation	CPMU	DALDO, DEO	DPMC	-
			Time Interval	Occasionally after training	Every 2 months	Every 2 months	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	M/M is prepared and circulated to all staffs.
<u>Output 2</u> Trained farmers become more conversant with horticultural production techniques	At the end of training, more than 80% of participants are satisfied with the session	Questionnaire	Personnel Organisation	Participants	DSMS VEO	DPMC	-
			Time Interval	Occasionally after training	Every 2 months	Every 2 months	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	M/M is prepared and circulated to all staffs.
<u>Output 3</u> Farmers promote group activities by using community facilities	At the end of 2003, more than 80% of plan made at the beginning has worked	CPMU monthly report	Personnel Organisation	Group members	CPMU	DPMC	-
			Time Interval	Every month	Every 2 months	Every 2 months	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	M/M is prepared and circulated to all staffs.
<u>Activities 1, 2</u>	Activities are made in accordance with the final report	CPMU Monthly report	Personnel Organisation	Group members	-CPMU -VAEO/WAEO	DPMC	-
			Time Interval	Soon after training	Soon after date collected	Every 2 months	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	M/M is prepared and circulated to all concerned.
<u>Activities 3</u>	Activities are made in accordance with the final report	CPMU Monthly report	Personnel Organisation	ADACO	DACO	DPMC	-
			Time Interval	Once a month	Once a month	Once in 2 months	In a week
			Method	Record in Form	Compile Monthly Report	-	Prepare M/M Circulate it to concerned person

2.5 Monitoring System - 5 (District Seedling Farm)

Date: March 2004

Narrative Summary	Objectively Verifiable Indicator	Means of Verification		Data Collection	Aggregation	Decision Making	Communication of Decisions
Project Purpose District offices develop human resources for the sustainable implementation of District Seedling Farm Programme	Kibaha district prepare operation budget for Zegezeni farm by the end of 2003	Monthly Report of Zegezeni Farm	Personnel Organisation	Farm Manager	DALDO	Joint DPMC	-
			Time Interval	Every month	Twice a year	Twice a year	Within a week
			Method	Fill accounting record in Monthly Report.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.
	Each district office recognises usefulness of DSF Programme by the end of 2003	Interview survey to district agricultural office	Personnel Organisation	RAA of Coast	RAA of Coast	Joint DPMC	-
			Time Interval	Every year	Every year	Every year	Within a week
			Method	Make interview to DALDO.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.
Output 1 System to produce and distribute improved seedlings of fruit trees is formed well in Kibaha district	In 2003, 10,000 seedlings are distributed by Zegezeni farm	Monthly Report of Zegezeni farm	Personnel Organisation	Horticulturist	Farm Manager	Joint DPMC	-
			Time Interval	Every month	Every month	Twice a year	Within a week
			Method	Fill activity record in Monthly Report.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.
Output 2 Systems to guide farmers' groups in seedlings production are formed well in Kisarawe and Mkuranga districts	More than 50 % of village farmers use improved seedlings by the end of 2003	Operation record of group nursery	Personnel Organisation	Group leader	Extension officer	Joint DPMC	-
			Time Interval	Every month	Twice a year	Twice a year	Within a week
			Method	Fill in Form.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.
Output 3 Extension systems in soil and water conservation techniques are formed in Kisarawe and Mkuranga district	More than 25 % of village farmers practice soil and water conservation techniques by the end of 2003	Extension record	Personnel Organisation	Extension officer	DEO	Joint DPMC	-
			Time Interval	Twice a year	Twice a year	Twice a year	Within a week
			Method	Fill in the standard form.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.
Output 4 Implementation system for vegetable cultivation tests is formed in Kibaha district	Vegetable cultivation tests for more than 5 crops are conducted by Kibaha district in 2003	Monthly Report of Zegezeni farm	Personnel Organisation	Worker, Extension officer	Horticulturist	Joint DPMC	-
			Time Interval	Every month	Every month	Twice a year	Within a week
			Method	Fill in the standard form.	Compile Monthly Report	-	Prepare M/M, and circulate to all staffs.

ATTACHMENT

SAMPLE OF MINUTES OF DPMC MEETING

DATE: 26th August 2002

VENUE: DISTRICT OFFICE (KIBAHA)

PARTICIPANTS:

DACOF:

Mr. J. Maliyawatu (*DACO*)

Mr. A.S. Mkungu (*ADACO*)

Mr. T. Mwiru (*DACT*)

District Staff:

Mrs. S.M. Chambi (*DEO*)

Mr. F.N. Mwinyanja. (*Land Use.*)

Mr. E. Magai (*Irrigation*)

Ms. C. Limota (*WAEO*)

JICA:

Mr. K. Kobayashi.

Mr. S. Kapalla.

Mr. Chambi K.J.

KKM Viziwaziwa:

Mr. Mohamed Abdallah (*Chairman*)

Mr. Sultan Mohamed (*Treasurer*)

Ms. Ashura Kihawa (*Secretary*)

Mr. Charles Francis (*VAEO*)

KKM Mwanabwito:

Mr. Kibwana Ally (*Chairman*)

Mr. Juma Lukali (*Secretary*)

Mr. Amri Kibwana (*Treasurer*)

KKM Mwendapole:

Mr. F. Bwemelo (*Chairman*)

KKM Kwa-Mfipa:

Ms. Adolphine Mgembe (*Treasurer*)

ZEGERENI Farm:

Mr. Fedrish F. Mangowi (*Farm Manager*)

Mr. Ahmed Mohamed (*Horti. Expert*)

Introduction:

The Meeting started from 10:00a.m. And the discussion continued until the meeting was winded up around 2:00p.m.

The meeting was very exciting, since most of the members from different villages contributed on the issues that were discussed.

However some members expressed their opinions, suggestions or requests with temper.

Meeting Agendas:

- » Transferring of Treadle Pumps from Viziwaziwa to Mwanabwito.
- » The problems concerning with Okra Seeds on Mwendapole and Kwa-Mfipa.
- » Presentation and Discussion of Reports from entire KKM's.
- » Others.

MEETING:

OPENING:

The Chairman of the Meeting (*Mr. J. Maliyawatu*) opened the meeting and he introduced the meeting agendas.

Furthermore he said:

Chairman:

“Good Morning!”

(Members replied back)

“I think we should continue although the Quorum is not complete.”

“I am sorry that I am needed by the District Commissioner and so I will have to leave earlier before the meeting is over.”

“So I think we should first discuss issues that concerns me.”

Chairman Viziwaziwa KKM:

“That is not necessary because you have some representative, and in case there is something that we would require your consultation then we will ask you later.”

» **The problems concerning with Okra Seeds on Mwendapole and Kwa-Mfipa.**

The Chairman explained about the condition of the problems claimed by some of the members of Mwendapole and Kwa-Mfipa concerning with the seeds that DACOF delivered to them.

Chairman:

“We got some complaints from some of the members from Mwendapole and Kwa-Mfipa that the seeds that we delivered to them produces the products that are not widely preferred by their customers.”

“We could not find the Seeds that they once asked for (*Danish*) when we went to purchase Inputs.”

“Since I could not find the Danish Seeds, I decided to buy two different varieties of Okra that were present on the Market as a sample.”

“So, I came back with those Samples and then I showed it to the members and tell them how the situation was.”

“And also I asked them to choose among those two samples, and every member chose the variety that he/she preferred.”

“But I think that most of the members did not have experience concerning with the seeds that we brought.”

Chairman, Mwendapole KKM:

“The problem is not farmers, but Vendors and Consumers.”

“There is nothing wrong with the seeds, but the problem is most of the Consumers prefers Danish variety other than other varieties.”

“So Mr. Chairman, What should we do?”

“Is it possible to return those seeds that members did not utilize?”

(Chairman said that is impossible)

The Chairman showed those Varieties that he bought on the Meeting Popvriend and Royal-Sluis.

Chairman, Viziwaziwa KKM:

(Pointing to the Popvriend)

“That is a very good variety, and it taste good too.” *He said.*

(The Chairman of Mwendapole KKM also supported him)

Chairman Mwendapole KKM:

He suggested that farmers should continue to use the current Okra Seeds, because the one that they used (Danish) are not available in the market. And also he said that Consumers would get use to it.

Mr. Kapalla:

Wanted to know if the products of the current seeds Popvriend and Royal-Sluis can be sold to can be sold in the Market currently.

Chairman Mwendapole KKM:

He said that, for the Kibaha Market it would take some time for people to get use to the Popvriend and Royal-Sluis products.

However, the Products can be sold in Kariakoo where the Market is not highly influenced by selection.

(Also the Viziwaziwa KKM Chairman supported what the Mwendapole KKM Chairman said)

» **Transferring of Treadle Pumps from Viziwaziwa to Mwanabwito.**

The meeting Chairman said that, they (*DACOF*) were planning to transfer the Treadle pumps from Viziwaziwa to Mwanabwito since most of the Input-Credit members of Viziwaziwa were not using them.

Chairman:

“We decided to move out all of the Treadle-Pumps from Viziwaziwa to Mwanabwito since they nowadays don’t use them much.”

“We discussed about it on the certain Weekly meeting (In Viziwaziwa) but we could not agree then because quorum of the Input-Credit members was incomplete.”

“So I would like the KKM Chairman of Viziwaziwa to tell the meeting on what the Input-Credit members have decided.”

The KKM Chairman of Viziwaziwa read the report concerning with the situation concerned; inclusive in it there was the decision reached by the Input-Credit members regarding with the Treadle-Pumps.

Hereinafter is what the report was all about as the Viziwaziwa KKM Chairman read it:

Quotation :

“The whole situation concerning with the Treadle-Pumps is somehow complex.”

“Most of the members do not use them, however they don’t want to release them.”

“And they are claiming that, the Irrigation Officers did not direct them about the efficient methods/ways on how to use those Treadle-Pumps especially for the places like Viziwaziwa where there is a convenient Topographical nature.”

“So members expectation is to construct the advanced Irrigation system just like the one in Zegereni which will include the provision of Tanks whenever they would have enough funds for that project.”

“And since the donor’s aim is to alleviate poverty then so we would kindly appreciate if they would be concerned for constructing those Tanks for us if there is possibility.”

Chairman:

“We have heard about that, and I would like to answer you as follows:”

“To construct that kind of Irrigation system is impossible due to the following reasons.”

❖ *First, most of the Input-Credit members of Viziwaziwa do not have their own farms; they are just renting farms. So it would be next impossible to construct those Tanks as you said. How can you construct the Tanks on the farm that is not yours; what would happen if the owner asked you to leave?*

❖ *Secondly, most of your farms are scattered.*

So that means that the Tanks should be constructed on several members' farms, and that would be very expensive have you ever considered about that?

(The KKM Chairman of Viziwaziwa, stayed silent without saying a word)

VAEO, of Viziwaziwa:

Wanted to know about when the Viziwaziwa members were supposed to start repaying the Treadle-Pumps loan.

Mr. Magai:

"They were supposed to start repayments from this August."

"And I went last time to inform them about the Repayments."

"But some of the members, said to me that, I should come with a car and collect my pumps, and also they said that they don't like those Pumps."

Mwendapole KKM Chairman:

He suggested to his fellow leaders (*From other KKM's*) that they should not be too demanding. And sometimes they should solve most of their problems by themselves.

"This project is ours."

"And my suggestion to you (Looking to the Viziwaziwa KKM Chairman) is; sometimes we should try to solve our own problems."

"We should not stress-up our donors with big burdens."

"Even Mwendapole Input-Credit members would also like to have Treadle-Pumps, but we are trying harder on our own initiatives to solve the problem."

"We should not shout for the assistance from the donors for things that we can do it by ourselves."

Chairman, Viziwaziwa KKM:

Speaking with temper; he said:

“I did not say that I am asking for assistance from the donor.”

“But I only said, if there is a possibility.”

“And I also said that members would make it possible by their own initiatives whenever they will be able financial-wise.”

The Chairman winded up the matter, and in addition he said:

Chairman:

“Okay fine!”

“We will not take out those Treadle-Pumps from Viziwaziwa.”

“You should continue using them and in addition you should start to repay.”

Mr. Ahmed (*Expert: Zegereni Farm*) also contributed his ideas concerning with the agenda of taking out the Treadle-Pumps from Viziwaziwa to Mwanabwito.

The following is what he said:

Quotation :

“I don’t think that members of Mwanabwito need those Pumps.”

“So long as we have good example from their fellow members of the Pump group, I don’t think that they are utilizing those Engine-Pumps fully.”

“We must learn from the experience, if members of the Pump group does not use effectively those Pumps, then what would happen if we give the Treadle-Pumps to their fellow group of Input-Credit.”

“I am not saying this to discourage or demoralize them, but I am saying this because I have seen the situation down there (Mwanabwito).”

Juma Lukali:

“There is something that you don’t understand.”

“We sometimes don’t use those Engine-Pumps much because the soil is moisturised (Contains Moisture in it)”

“And also the Pump-Group members in Mwanabwito have got two different farms.”

- ❖ Community Farm.
- ❖ And their personal Farms.

“So if you their farms (Cooperative farms) are not so big, but that doesn't mean that it is the only farm I have.”

Mr. Mkungu (ADACO):

“Since Pumps are is a very crucial Inputs in Agriculture.”

“That is why Viziwaziwa members don't want to give out those Treadle-Pumps.”

“”Now, for the case of Mwanabwito, I would suggest that, those two groups (Pump Group and Input-Credit Group) should cooperate and share those Engine-Pumps.”

The Chairman of KKM Mwanabwito agreed with the suggestion and he promised that he would communicate with the Chairman of Pump Group (Mwanabwito) to see if there is any possibility of sharing those Engine-Pumps.

In addition the Chairman of the Meeting suggested that their agreement should not be Official and should be agreed by members of two sides (*Pump Group members and Input Credit members.*)

Furthermore, the Mwanabwito's KKM Secretary requested for an Engine-pump that JICA took it last time, after noticing that it was not working properly.

He thereafter suggested the Input-Credit members of Mwanabwito could use that Pump.

The Chairman asked him if they need that Pump as a Loan or Grant.

And they said that it would be better if they will be given as Grant.

Mr. Magai:

“There is no way that Pump can be given to you as a grant.”

“You should send your requests to JICA, and you should request them to give that pump to you as a Loan.”

Mr. Kapalla also wanted to know about the progress of the Mabano-Group in Mwanabwito.

Furthermore the KKM Chairman of Mwanabwito explained about Mabano-Group.

Quotation :

“JICA brought to us two Treadle-Pumps last time”

“The aim of those Pumps was to provide service to the Villagers so that they won't have to go down in the river to fetch some water, since there were some harmful creatures like Crocodile in it.”

“However the service was not provided for free the Village had to pay the little amount of money for the service.”

“But most of the Villagers do not want this service. Since they are arguing that they don't see the necessity of paying some money as long as they are already close to the river and they can just fetch some water by themselves without the aid of the Pumps.”

“So by this case I would like to conclude that those Treadle Pumps are not much convenient to my Village.”

“I would like also to send some requests to the donor, if they are in a position to give us a Loan of Engine-Pump, which can provide the adequate service of water in my village.”

NEW MEMBERS:

Chairman:

The Chairman said on the meeting that they expect to give out another Loans to the new groups that would be formed soon.

He said that there are some fifty vacancies for that program. The Chairman said:

“There are some opportunity for another Input-Credit Program, and there are some fifty vacancies.”

“We have already announced about this programme at Mwendapole, Kwa-Mfipa and we will soon announce it to Mwanabwito.”

“However for the case of Viziwaziwa villagers were not interested in this coming program.”

The Chairman also read the requirements of which Applicants should have so that they can have the Loan.

Furthermore the KKM Secretary or Mwanabwito suggested that, the Pump-Group members should also be involved in the coming Input-Credit in a real sense that they should be given the Input Loans.

But the Chairman who is also a *District Agricultural Credit Officer* was not sure about that request and he asked the Mwanabwito KKM leaders to give him some time so that he can see if that can possible or not.

In addition, hereinafter is what he said:

Chairman:

“Normally; it is impossible for a Loaners to get another Loan if he/she has not paid the first Loan.”

But, the KKM Chairman of Viziwaziwa seemed not to agree with the impossibilities of giving out the Input Loans to the Mwanabwito Pump-Group. He said:

Chairman, Viziwaziwa KKM:

“Considerations should be taken into concern, especially you District Staff should consider these people.”

“How can you give someone a Pump without giving him/her other Inputs?”

“Is just like buying me a car while I can not afford to buy fuel.”

“Giving them Inputs is very important, and you should also suggest it to the donors.”

Winded the KKM Chairman of Viziwaziwa.

However the Chairman had the following to say:

Chairman:

“Well!”

“We have tried to explain this to the donor.”

“But; as I said, the donor can not help you by hundred percent.”

“You should also try to solve some minor problems by yourselves.”

“And if we continue doing like this we will not end anywhere, this time the Pump-Group are asking for Inputs and next time the Input-Credit group would ask for the Engine-Pumps.”

“The donor can not solve all of your problems, but he can just help you from what you need most.”

“It was realized that some of you mostly need Inputs that is why we had Input-Credit, and also it was realized that some of you need mostly the Engine-Pumps and also they were given those Engine-Pump as a loan.”

In addition the Secretary of Viziwaziwa KKM *Ms. Ashura Kihawa*, supported her Chairman that the donors should also consider the Pump-Group in Mwanabwito.

Thereafter also *Mr. Kapalla* told the members that the donor can not solve all of their problems, and they should not ask for assistance for the some other things that are obvious can be done by the Farmers by themselves.

In winding up, the Mwanabwito KKM Chairman said the following with a sorrowful expression:

Chairman, Mwanabwito KKM:

“So long as all of our problems which we have presented here seemed to be un-acceptable to you, I think we (Mwanabwito) should continue having these problems however we would repay our Loans.”

“We all know that here (DPMC Meeting) is the right place for us to present our problems concerns with the project.”

“But if our problems can not be considered then I think that we should stay quite and there is no need of saying it again.”

The Chairman said to him that everything that they have presented have been rejected according to the Policies, and Rules and there is nothing personal.

Then it was the time of each KKM to present their Reports.

And the Viziwaziwa KKM was the first one to present their report as the Viziwaziwa KKM Chairman read it.

The following are just some tips of the main points within that report.

➤ **Input Credit:**

- ❑ Since it is becoming harder for the Input-Credit members to repay their Loans since their debts are increasing day-to-day as a result of the Penalty that has been imposed.

i) *They are requesting that the Penalty should be Removed.*

ii) *They are also requesting that the Repayment Time should be extended.*

Furthermore the Chairman said that if this will be agreed then he would make sure that they would repay all of their debts since he had just initiated a Community farm that would be ran by all Input-Credit members but yet they don't have enough Organic manure.

And all of the money that would be obtained after selling the products would be used for Loan Repayments.

i) *So they are requesting for the assistance of Organic manure.*

- ❑ Since some of the Input-Credit members including the Chairman have already completed repaying their Loans.

i) *Then they are requesting to be given another Loans.*

➤ **Multi-purpose Shed:**

The Shed is not so much used as a market nowadays, but the members are expecting to use it fully on the coming Cashew nuts season as a market.

➤ **Milling Machine:**

- ❑ Since the Milling machine does not progress so well as a result of low number of Customers.

i) *The Milling-machine members are also asking for the Inputs
So that they can also perform some agricultural activities.*

After he (*Viziwaziwa KKM Chairman*) completed reading that report, the Chairman answered their requests and proposal as follows:

Penalty:

Chairman:

“The Chairman requested that the Penalty should be removed.”

“But Floods and Drought should not taken in as an excuse for you delaying the repayments.”

“Most of the Input-Credit members harvested a lot and they sold their products without repaying their Loans.”

“I can not say anything about removing the Penalty, but in the mean time you have to continue with repayments may be later on we can consider about that.”

Assistance of Organic Manure:

Chairman:

“You have requested for an assistance of Organic Manure for your Cooperative farm.”

“But I am not in a position of Speaking about it right now, but WE (DACOF) will work it out.”

Second Loan for the Members who have completed Repayments:

Chairman:

“The Chairman of KKM Viziwaziwa also requested that those members who have successful repaid their Loans should be allowed to have anther Loans.”

“But according to our policies a member in a group could not have another Loan even though he have successful repaid; if other members in a group have not completed repayments.”

“Each member within a group guarantees other members and one does not repay then all the members within a group are responsible for prepaying his/her debt.”

The KKM Chairman of Viziwaziwa did not give time the Meeting Chairman to finish what he was saying, and in a furious expression he said:

KKM Chairman of Viziwaziwa:

“I can ran so fast, so why should I wait for other people who are walking so slowly.”

“This is a very crucial matter, and if DACOF can not do anything about this then you will be forcing me to stay idle while waiting for other members to complete repayments.”

“And if that is the case then there is no need for me to continue with this project, I should find some other means.”

“What is the advantage of completing repayments on/in time?”

Secretary, Mwanabwito KKM:

“I think DACOF should change their system.”

“You should give these members Loans on the coming Input-Credit Programme.”

Mr. Mkungu (ADACO):

“Our system and Policies allows us to give the Loans to the Groups and not Individual.”

“And we both (DACOF & Members) agreed that in a five members group; if one member does not repay then other members should responsible and pay that debt.”

In addition the Chairman supported Mr. Mkungu and also he emphasised the Importance of Groups. He furthermore gave them an example of the Viziwaziwa KKM Chairman and one of the members in his group *Mr. Kamaliza*.

And he told the Chairman that if he could be serious then he could force *Mr. Kamaliza* to repay.

Speaking Strongly about this, the Chairman of Mwendapole KKM said:

Chairman, Mwendapole KKM:

“I would like to insist something concerning with this project.”

“The aim as well as mission of this Project is good, but the problem is we members.”

“The donors are trying to help us but it seems that we members don't understand that.”

“If we don't get rid of these members then we would obviously fail”

“If some of the members don't want to repay, why shouldn't we take them to the Police Station and teach them a lesson.”

“I have insisted my fellow members of Mwendapole if there is anyone who would not repay then I would deal with him perpendicularly.”

“But also I am suggesting that; since the KKM Chairman of Viziwaziwa has completed repaying his Loan and since he has got some fixed assets (Like Land/Farm) why don't you

DACOF give him another Loan.”

The Chairman disagreed completely about that and furthermore he said:

Chairman:

“It seems that the Milling-Machine members of Viziwaziwa don’t need those Milling-Machines and so they would like to be logged in the Input-Credit Project.”

“Again, I can not say anything about this but I will discuss it with the JICA Study Team.”

Then it was the time for Mwanabwito to present their Report.

However in their report concerning with Milling business it shows that, total income up to August is 611,035.00 Tshs. Although the Expenditure was 564,235.00 Tshs. That means the cash that they have in hand is 159,030.00Tshs.

Most of the members seemed to doubt about those figures since the Expenditure is 84% of all income. So in that case the Meeting Chairman ordered the KKM Chairman of Mwanabwito to make sure that they prepare a list/schedule that shows how the money were spent.

Thereafter the KKM Treasurer read the Kwa-Mfipa report on behalf of her Chairman who did not attend on the meeting.

The meeting Chairman expressed his appreciation for the good repayments that Kwa-Mfipa members have made.

Thereafter the Zegereni Report followed as the Farm Manager read it;

And on their report they explained that the big problem that they are facing right now is lucky of Bank Account.

The Chairman said that he is making some arrangement so that they can open a Sub-account for Zegereni within the DACOF main Account.

In addition he ordered *Mr. Mwiru* to make sure that he start doing some procedures so that Zegereni farm can soon have the Bank-Account.

Others:

KKM Chairman of Mwendapole suggested that there should be some rules that could be taken in as disciplinary measures for those members who do not want to repay the Loans.

VAEO, Mwendapole:

“I suggest that, monitoring of repayments should be done by the members themselves, and also it should start from the group of five members.”

KKM Chairman, Mwendapole:

“There are some of the members who tends to frighten their Leaders whenever they are asked to repay their Loans, now what do you think we should do about it.”

Mr. Ahmed:

“You should not take those frightens so serious.”

“As a leader of a group, you should be stable and also you should handle/manage all the members in the Group and one of the Leaders requirements is you should not be afraid.”

“But if you become nice and loose then nobody would repay.”

‘Also I would like to suggest something else; if you find that there are some trouble makers, then at first you should force them to repay and after he/she repays then you terminate his/her membership completely.’

Ms. Limota (WAE0):

Asked all of the KKM Leaders to send the names of those Defaulters and she would forward this matter to the Ward Officer who can deal with them and make them repay their Loans.

In winding up, the Chairman suggested the KKM Leaders to start taking some actions against those defaulters immediately.

Thereafter the Chairman welcomed Mr. Kobayashi, who also talked to the members a lot about the Project.

And Lastly the Chairman welcomed the District Extension Officer, (DEO)

Mrs. Chambi who also insisted to DACOF Staff and KKM Leaders that they should not get tired in teaching members about repayments.

She argued that most of the Villagers do not understand things easier; so they must be reminded and taught every time so that it can stick on their minds.

Thereafter the Chairman winded up the meeting.