KIBAHA INSTITUTE OF BUSINESS



REPORT ON THE ENTREPRENEURSHIP AND BUSINESS SKILLS TRAINING FOR SMALLHOLDER FARMERS HELD FROM 7th-27th NOVEMBER 2020, HELD AT BABATI (MANYARA) AND MTO WA MBU (ARUSHA)

THRIVE - PAMOJA PROJECT

Prepared and Submitted by:

Kibaha Institute of Business PO. Box 30836, Kibaha Township, Pwani Region. Phone: +255 737 568 585/766 568 584

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1. Introduction

The objective of THRIVE-Pamoja, a project being implemented by Word Vision Tanzania, is to realize improved and resilient livelihoods of communities by applying an approach that WVT calls '*Secure the Future*'. As part of this project, WVT contracted Kibaha Institute of Business (KiB) to prepare and deliver training to smallholder farmers in Arusha and Manyara regions. Building on the success of previous trainings, which took place in February, March and July 2020, similar training was implemented in November 2020 to six groups of smallholder farmers. A total of 184 farmers were trained from 7th to 27th November is two separate locations.

Three training sessions were conducted at a venue located in Babati where 96 (constituting about 52% of total) smallholder farmers received training and three sessions took place at Mto wa Mbu where a total of 88 (i.e. 48% of total) smallholder farmers were trained. As can be seen from Table 1, women constituted the majority of the trained farmers in Mto wa Mbu; 61 women constituting 69% of all farmers trained at location attended the training. The number of smallholder farmers trained at Babati was larger for women (i.e. 59.4%) than for men (40.6%) considering only sessions that took place at Babati. The list of all training participants is given appendix 1.

Gender	Mto wa Mbu	Babati	Total
Males	27	39	66 [36%]
Females	61	57	118 [64%]
Total	88 [48%]	96 [52%]	184 [100%]

Figure 1: Number of smallholder farmers trained

2. Training content: Terms of reference

The terms of reference for the training, which took place from 7th- 27th November, 2020 were similar to those that were followed in previous trainings. In that they required the trainer to provide training to smallholder farmers, which covered the following subjects:

- a. Awareness and Importance of recordkeeping in agribusiness
- b. Knowledge of key agribusiness records
- c. Ability to complete key agribusiness records
- d. Knowledge of characteristics of a successful agribusiness.
- e. Knowledge of agricultural marketing and market search
- f. Understanding agricultural entrepreneurship;
- g. Basic entrepreneurship skills

- h. Knowledge of the characteristics of a successful entrepreneur.
- i. Ability to identify business costs.
- j. Ability to determine pricing.
- k. Ability to calculate profit.

A program that was followed to ensure that the stipulated topics were covered is given in appendix 2. Our experience shows that the topics of self-awareness and gender for successful entrepreneurship are crucial for all groups and were therefore briefly covered in order to lay the ground for subsequent other topics. Although these topics required more in-depth coverage, this was not possible due to time limitations.

Fig. 1. NMB officer gives financial eservices insights to participants at Mto wa Mbu



Apart from the materials presented above, representatives of a financial institutions (i.e. bank) was invited to speak to participants and provide specific information on services that smallholder farmers may access from the bank and conditions they are required to meet. This was seen as valuable some participants had limited knowledge on how to open and operate banks accounts or apply for credit from a bank. For example, after session four participants began the process of opening bank account (3 male, 1 Female) while several more said they planned to visit the bank after training was completed. Fig. 2. shows a representative of one of the banks at Mto wa Mbu explaining his banks services to training participants.

3. Training Methodology

Learner-centered or participatory learning approaches were applied to deliver the training. In particular, the CREATE (Connect, Reflect, Engage, Activate, Try/Test, Encourage (CREATE) model was applied. This method ensures that participants are fully involved in their learning and ensures that all of them are engaged. The specific techniques or methods applied to deliver the training were short lectures, panel discussions supported by questions and answers, group works accompanied by participant presentations, short videos and role plays (learning stories). Figs. 2 (a & b) shows participants engaged in learning through group work.



Fig. 2a. Female participant at class during Agri-business session at Mto wa Mbu

Fig. 2b. Participants in Group work at Babati training venue



4. Training Evaluation

4.1 Quantitative results

To assess whether the training was effective in terms of imparting the required knowledge and skills, participants were asked to evaluate the training using an evaluation form prepared in advance. Participants were asked to rate the statements given in the form by ticking the cell corresponding to one of the numbers, that is 1, 2, 3,5 or 5 where 1 implies strongly disagree; 2 = agree, 3 = average, 4 = agree, and 5 implies strongly agree. The results of the evaluation from the Babati training venue are presented in Table 1.

As shown in Table 1, the overall perception of participants at Babati training venue was that the training was very good. The majority of training participants, i.e. 91% strongly agreed that the training was very good while about 7% said it was good, meaning that out of 91 participants who filled and returned the evaluation form, 83 were very satisfied while 6 were satisfied. Looking at the individual questions, responses to question 3 show that 90% and 8% of participants respectively strongly agreed and agreed that the topics, which were covered in the training were relevant to their businesses. On questions 7, 91% of participants strongly agreed that trainers understood well the topics they trained. Responses to question 9 show that about 98.8%% of participants either strongly agreed (83.1%) or agreed (15.5%) that the goals of the training were reached. This implies that content of the training was sound hence effective in addressing the participants needs and the delivery was also effective-meaning the methodologies applied were also effective.

	r		1	_	-	
A: Training evaluation (Questions)						
	1	2	3	4	5	Total
1. Objectives of these trainings were well described?	0.0%	1.1%	0.0%	9.0%	89.9%	100.0%
2. Participants participation was well encouraged?	1.1%	2.2%	2.2%	19.1%	75.3%	100.0%
3. Training topics were relevant to my economic activities?	0.0%	0.0%	2.2%	7.9%	89.9%	100.0%
4. Will I be able to utilize the knowledge I received from training?	0.0%	0.0%	2.2%	15.7%	82.0%	100.0%
5. Trained topics were well trained and properly followed?	0.0%	0.0%	2.2%	18.0%	79.8%	100.0%
6. Received Participant manuals were relevant for my understanding during training?	0.0%	0.0%	1.1%	12.4%	86.5%	100.0%
7. Facilitators understood well the topics they						
trained	0.0%	0.0%	1.1%	7.9%	91.0%	100.0%
8. Was every Facilitator well prepared for training?	0.0%	0.0%	1.1%	10.1%	88.8%	100.0%
9. Were training's objectives met?	0.0%	0.0%	1.1%	15.7%	83.1%	100.0%
10. The planned training time was enough?	1.1%	2.2%	1.1%	22.5%	73.0%	100.0%
11. Prepared venue met the training standards?	1.1%	0.0%	1.1%	4.5%	93.3%	100.0%

Table 1 (a): Training Evaluation Results at the Babati training venue (n=91)*

Qn-12	Generally what are you	r comments on t	his training?			
Responses	Very good	Good	Average	Poor	Very poor	Total
Scores	91.0%	6.7%	2.2%	0.0%	0.0%	100.0%

The results of the evaluation for training activities that took place at Mto wa Mbu are shown in Tables 1(b). Overall, that majority of participants (i.e 90%) reported that the training to very good while 10% said it was good (see Q12). On questions seeking feedback on specific aspects of the training, the responses were generally good. For example, about 88.7% (74.6%+ 14.1% agreed) of the participants agreed that the objective of the training was met (Q9) while 94% agreed that the topics covered in the training were relevant to their activities (Q3). However, responses to question 10 suggest that a significant number of training participants from Mto wa Mbu preferred to have the duration of the training extended as about 20% of the participants did not agree that the time was enough.

B: Training evaluation (Questions)	1	2	3	4	5	Total
1. Objectives of this training were well						
described?	1.4%	0.0%	1.4%	15.5%	81.7%	100.0%
2. Participants participation was well						
encouraged?	1.4%	1.4%	0.0%	22.5%	74.6%	100.0%
3. Trained topics were relevant to my						
economic activities?	2.8%	0.0%	2.8%	1.4%	93.0%	100.0%
4. Will I be able to utilize the knowledge I						
received from training?	0.0%	0.0%	2.8%	15.5%	81.7%	100.0%
5. Training topics were well trained and						
properly followed?	0.0%	0.0%	1.4%	21.1%	77.5%	100.0%
6. Received Participant manuals were						
relevant for my understanding during						
training?	4.2%	0.0%	1.4%	22.5%	71.8%	100.0%
7. Facilitators understood well the topics						
they trained	1.4%	0.0%	4.2%	16.9%	77.5%	100.0%
8. Was every Facilitator well prepared for						
training?	2.8%	0.0%	2.8%	19.7%	74.6%	100.0%
9. Were training's objectives met?	1.4%	4.2%	5.6%	14.1%	74.6%	100.0%
10. The planned training time was enough?	7.0%	11.3%	1.4%	26.8%	53.5%	100.0%
11. Prepared venue met the training						
standards?	2.8%	2.8%	0.0%	25.4%	69.0%	100.0%

Table 1(b): Training	Evaluation Re	esults at the Mto y	va Mbu -1	venue (n=88)*.

Scales	Very good	Good	Average/Normal	Poor	Poore
Scores	90.1%	9.9%	0.0%	0.0%	0.0%

Total 100.0%

4.2. Qualitative observations

In addition to filing the survey, training participants were asked to provide suggestions for improving the training as well as give own other overall opinions on the training. The following issues emerged through group discussions and panel presentations.

- i. *What aspect of the training can be improved and how?* The training should be extended to other members; there should be more training on personal-effectiveness (self-awareness), raise the general awareness of the community. Duration of the training was short and the notebooks were too small.
- ii. *What other additional training do you need?* Record keeping, marketing, computer skills, training on group formation/management. Savings in groups; budgeting; groups be given the whole training; legal aspects of business and practical skills including poultry and making batik.
- iii. *Access to Finance:* During training, it was observed that over 95% of participants have no bank accounts. Most of participants were very motivated to open bank accounts for themselves as individual but also for groups. World Vision could support a process facilitate opening of bank accounts by training beneficiaries but also by all other beneficiaries of THRIVE-Pamoja project
- iv. *Strengthening group management skills*: during he training especially at group discussions, issues concerning the lack of various management skills by beneficiary groups including general management but also financial best practices. Participants suggested that there was need to for capacity building around the following areas: group's (e.g. Saving and lending groups) management, financial management for the groups, leadership skills, and groups record keeping best practices.

5. Conclusion

Similar to previous trainings, this last round of training was effective in terms of both deliver as evaluation results show. The organization of the training had improved significantly as most of issues that were experienced in the past did not occur this time around. For example, logistical arrangements before and during the training were better

handled this time. Regarding recommendation from participants; the need for extending the training to other group members, follow ups or visits to the smallholder farmers and offering training targeting the management of the group saving/lending groups continued to emerge and WVT may which to follow up in order to help this groups reach a level of maturity where they be can self-sustaining.

6. Appendices

6.1 Appendix 1: List of Participants: Babati and Mto wa Mbu Training venues.

6.2 Appendix 2: Training- Program

Venues: Babati & Mto wa Mbu; Date: 9th-27th November, 2020

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Day	Time frame	Total hrs	Session	Facilitator	
Day one	0830 – 0900hrs	30min	Arrival	ALL	
Day one	0900 – 1000hrs	1hr	Introduction for training program and all participants.	KIB Trainers	
Day one	1000 – 1030hrs	30min	Tea break	ALL	
Day one	1030 – 1300hrs	2hrs: 30min	Entrepreneurship skills- Personal effectiveness (Who Am I)	KIB Trainers	
Day one	1300 – 1400hrs	1hr	Lunch	ALL	
Day one	1400 – 1640hrs	2hrs: 40min	Entrepreneurship skills - Personal effectiveness (What are my Goals)	KIB Trainers	
Day two	0830 - 0900hrs	30 min	Recap session - 1	KIB Trainers	
Day two	0900 – 1000hrs	1 hrs	General Entrepreneurship skills (Me as an Entrepreneur)	KIB Trainers	
Day two	1000 – 1030hrs	30 min	Tea break	ALL	
Day two	1030 – 1130hrs	1 hrs	General entrepreneurship skills (Me as an Entrepreneur)	KIB Trainers	
Day two	1130 – 1300hrs	1hrs: 30 min	General entrepreneurship skills (Developing my Business Idea)	KIB Trainers	
Day two	1300 – 1400hrs	1hr	Lunch	ALL	
Day two	1400 – 1530hrs	1hr: 30 min	General entrepreneurship skills (Developing my Business Idea)	KIB Trainers	
Day two	1530-1730hrs	2 hrs	General entrepreneurship & Business skills (My Marketing and Operations plan)	KIB Trainers	
Day three	0830 - 0900hrs	30 min	Recap session – 2	KIB Trainers	
Day three	0900 – 1000hrs	1 hr	General Entrepreneurship and Business skills - Record keeping and Cost for profit (My business records)	KIB Trainers	
Day three	1000 – 1030hrs	30 min	Tea break	ALL	
Day three	1030 – 1230hrs	2hrs	General Entrepreneurship & Business skills – Pricing (My business records)	KIB Trainers	
Day three	1230 – 1300hrs	30 min	Break + Energizer	ALL	
Day three	1300 – 1400hrs	1hr	Lunch	ALL	
Day three	1400 – 1630hrs	2hrs: 30min	Business Skills- Financial management (Financial Personality)	KIB Trainers	

Day Four	0830 – 0900hrs	30 min	Recap session – 3	KIB Trainers
	0900 – 1000hrs	1 hr	Business Skills- Financial management (My Money 1)	KIB Trainers
Day Four	1000 – 1030hrs	30min	Tea break	ALL
Day Four	1030 – 1200hrs	1hr: 30 min	Business Skills - Financial management (My Money 1)	KIB Trainers
Day Four	1200 – 1210hrs	10 min	Break + Energizer	ALL
Day Four	1210 – 1300hrs	50 min	Business Skills- Financial management (My Money 2)	KIB Trainers
Day Four	1300 - 1400hrs	1hr	Lunch	ALL
Day Four	1400 – 1525hrs	1hr: 25 min	Business Skills- Financial management (My Money 2)	KIB Trainers
Day Four	1525 – 1730hrs	2hrs	Agribusiness Management skills (What is agribusiness)	KIB Trainers
Day Five	0830 – 0900hrs	30min	Recap session 4	KIB Trainers
Day Five	0900 – 1000hrs	1 hr	Agribusiness Management skills (Farm Records)	KIB Trainers
Day Five	1000 – 1030hrs	30min	Tea break	ALL
Day Five	1030 – 1230hrs	2hrs	Agribusiness Management skills (Farm Records)	KIB Trainers
Day Five	1230 – 1300hrs	30 min	Agribusiness Management skills (Production and Profitability)	KIB Trainers
Day Five	1300 – 1400hrs	1 hr	Lunch	ALL
Day Five	1400 – 1600hrs	2 hrs	Agribusiness Management skills (Production and Profitability)	KIB Trainers
Day Five	1600 – 1700hrs	1hr	Certificates, close remarks and departure	ALL