

## Monitoring, Evaluation and Learning Support for Training to Barley Farmers on Crop Insurance – Maji SASA project.

Training conducted in:

Ngare-Nairobi, Likamba, and Basotu



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### REPORT

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## TABLE OF CONTENTS

<b>1. INTRODUCTION</b> .....	3
<b>2. METHODS</b> .....	3
<b>3. RESULTS AND DISCUSSION</b> .....	4
<b>3.1. Ngare-Nairobi training event</b> .....	4
<b>3.1.1. Participant and participation particulars</b> .....	4
<b>3.1.2. Ngare-Nairobi participants’ responses to questions in the SSAQ</b> .....	4
<b>3.1.3. Ngare-Nairobi participants’ responses to the IAQ</b> .....	7
<b>3.2. Likamba training event</b> .....	9
<b>3.2.1. Participant and participation particulars</b> .....	9
<b>3.2.2. Likamba participants’ responses to questions in the SSAQ</b> .....	10
<b>3.2.3. Likamba participants’ responses to the IAQ</b> .....	12
<b>3.3. Basotu training Event</b> .....	14
<b>3.3.1. Participant and participation particulars</b> .....	14
<b>3.3.2. Basotu participants’ responses to questions in the SSAQ</b> .....	14
<b>3.3.3. Basotu participants’ responses to the IAQ</b> .....	17
<b>4. SUMMARY AND CONCLUSIONS</b> .....	19
<b>5. APPENDICES</b> .....	21
<b>5.1. Appendix I: Semi Self-Administered Questionnaire (SSAQ)</b> .....	21
Maji SASA: Participant Evaluation Form.....	21
1. Skills and knowledge.....	21
2. Applied learning .....	21
3. Future support.....	22
4. Improving the impact of our work.....	22
5. Additional comments.....	22
<b>5.2. Appendix II: Interviewer Administered Questionnaire (IAQ)</b> .....	23

# 1. INTRODUCTION

Since 2015 Serengeti Breweries Ltd (SBL) has been implementing the Alliance for Water Stewardship standard at its Moshi site, with support from Diageo, Water Witness International, Shahidi wa Maji and government agencies including Pangani Basin Water Board. As part of this work, the climate and water related challenges facing SBL's barley supply chain, and the needs of smallholder farmers in particular, have been identified as a priority for action. Following detailed consultation with farmers in Hanang, Arusha and Siha Districts, SBL have joined forces with a wide range of partners to deliver a programme of support which will help farmers overcome the water and climate risks they face, and make their businesses more productive and sustainable.

Leading experts from Tanzania and internationally will work with farmers across six modules of support including: *Conservation Agriculture; General Agronomy; Weather Indexed Insurance; Water supply and sanitation; Finance, business and risk management; and Rights, obligations and empowerment*. This support will be evaluated by farmers to ensure that it is useful and adjustments are made before the modules are scaled up regionally.

As well as delivering direct benefits to communities, business and farmers, the project presents a great opportunity to demonstrate the positive impacts of collaboration. By working closely with government, the project hopes to share ideas for how common challenges can be overcome, and to strengthen capacity and performance.

This report covers the evaluation of barley farmers' training in Siha (Ngare-Nairobi), Arusha (Likamba), and Hanang' (Basotu) districts. The training covered one module—Weather Indexed Insurance. The training was delivered by Christopher Mazali, from A.C.R.E. (Agriculture and Climate Risk Enterprise Ltd.), a registered for-profit insurance agent operating in Tanzania, Kenya, and Rwanda.

# 2. METHODS

Two (2) types of questionnaire were used to gather information from training participants. These include a Semi Self-Administered Questionnaire (SSAQ) and an Interviewer Administered Questionnaire (IAQ). In the SSAQ, the farmers themselves, with small assistance from the enumerator, filled in the questionnaire after each training meeting and submitted the filled-in questionnaire to the enumerator. Before the filling in exercise began, the enumerator explained in details the content of the questionnaire to all farmers. This was done in the absence of the trainer in order to avoid biasness.

The SSAQ contained five (5) sections and a total of seven (7) questions. Section 1 had a question about skills and knowledge gained by participating in the training. Section 2 had questions about the applicability of the acquired knowledge. Section 3 had a question about future support from the project. Section 4 had questions to farmers about how the

work of the project can be improved. Section 5 of the SSAQ gave room for farmers to provide additional comments. The SSAQ is as Appendix I of this report.

The IAQ also contained seven (7) question. The IAQ was administered by the enumerator in a group discussion at the end of each training event. The IAQ is attached as Appendix II towards the end of this report.

## 3. RESULTS AND DISCUSSION

### 3.1. Ngare-Nairobi training event

The training started at 10:30 AM and ended at 1:30 PM. A total of 13 participants attended this training event, out of which 11 participants were male and only two participants female.

#### 3.1.1. Participant and participation particulars

In Table 1, below, a detailed account of the training event at Ngare-Nairobi is given.

**Table 1** A detailed account of Weather Indexed Insurance to Ngare-Nairobi farmers

Participant name	Participant gender (M/F)	SSAQ completed (Y/N/P)*	Remarks
Humphrey Nnko	M	Y	
Bora F. Msaki	M	Y	
Juma Mwingereza	M	Y	
Costansia K. Mghamba	F	P	Unclear answers**
Mery M. Ndangamila	F	P	Unclear answers
Daniel A. Sandewa	M	Y	
Bryson Kimaro	M	Y	
Rajabu Iddi Langa	M	Y	
Samweli S. Laizer	M	Y	
Petro Silim	M	N	He can't write
Isaya Wanga Mollel	M	Y	
Thomansi Venansi	M	Y	
Karoly Venansi	M	Y	

\*Y = Yes i.e. answered all questions, N = No i.e. no question was answered, P = Partial, questions partially answered

\*\*These participants did not give clear answers to the questions.

#### 3.1.2. Ngare-Nairobi participants' responses to questions in the SSAQ

In this section, various responses to individual questions are presented. The individual question is given followed by the responses to the question.

**[Q1]: What new knowledge and skills have you gained by participating in this training?**

[A1]: I have gained knowledge on how to keep crop calendar

[A2]: I have learned about the importance of weather indexed insurance

[A3]: I can avoid loss of capital by insuring my crops

[A4]: I have learned/realized that I was making losses by not insuring my crops

[A5]: I have learned different types of insurance covers related to agriculture

[A5]: I have learned that through crop insurance, a farmer may gain some economic benefits

[A6]: By having a crop insurance cover, I can do my farming activities with more certainty.

**[Q2]: How will you apply the skills and knowledge gained in your work?**

[A1]: I will focus on how to register for this insurance for the security of my agricultural practices

[A2]: If I get this insurance, I will easily apply and obtain a bank loan and I will use it for the benefit of my family

[A3]: I will avoid losses in my agricultural activities even during calamities

[A4]: Now I can engage in serious agriculture by signing a contract with an insurance company

[A5]: I will be able to work better because I am now more informed

**[Q3]: What benefits will this bring for the water security of vulnerable people in Tanzania?**

[A1]: Water security is important in all stages of the crop cycle, from planting to harvesting

[A2]: By having crop insurance communities will have access to timely information about weather conditions

[4]: By having crop insurance, the farmer is guaranteed to have to continue with business even in areas with rain shortages

[5]: The insurance company will provide more information about weather

conditions

**[Q4]: What additional information or guidance do you require from the project?**

[A1]: We would like to have an agronomist visit us and give us some instructions on the kind of fertilizer, specific to our type of soil, we should use for growing barley

[A2]: I would like to learn how to measure the amount of rain per year

[A3]: I would like to have more of this kinds of trainings about farming

[A4]: Before signing up for the crop insurance, it is good to have an expert in agronomy so that we may gain understanding on the best agricultural practices

[A5]: This kind of training should be done on a regular basis

[A6]: Regular visits by extension officers

[A7]: The project should think of enabling the farmers to visit other farmers in other places to learn about what they practice

**[Q5]: What do you see as the strengths of the project's approach?\***

[A1]: Giving training to farmers on a regular basis

\*It seems like this question was not well understood by the majority of farmers. It needs to be rephrased.

**[Q6]: What do you see as the weaknesses of the projects approach?**

[A1]: In matters related to crop insurance, the extension officers should be employees of ACRE and not from the government

[A2]: A component about the availability of barley seeds should be included in the project

[A3]: Trainings should be more regular

[A4]: Training time should be increased. Farmers should form small groups and discuss about what they learned

[A5]: There should be follow-up visits

[A6]: The project should consider issues of legal implications, for example when the insurance company and a farmer are in conflict

**[Q7]: What are your recommendations for improving the impact and sustainability of the project?**

[A1]: It would be good for each farm to be GPS-tagged because nowadays rains are sporadic

[A2]: Farmers trainings should be conducted on a regular basis

[A3]: Farmers may not have had good formal education but they learn better by doing (actions), so regular visits are important

[A4]: Crop insurance should be broadcasted through mainstream media e.g. radio and TV programmes

[A5]: Crop insurance contracts should be long term, not one-per-season

[A6]: The insurance should also cover other crops such as wheat, beans, etc.

***3.1.3. Ngare-Nairobi participants' responses to the IAQ***

In this section we present results transcribed from recordings taken during group discussion sessions with the farmers. The responses are presented in the farmers own voices.

**[Q1]: Will you change practices based on what you have heard, and if so what/how will you change?**

[A1]: "The answer is yes. I will definitely sign up for crop insurance."

[A2]: "I will enter into contract with the insurance company so that I can easily access services such as bank loans and I hope I will be able to practice farming with more assurance and more confidence."

[A3]: "Yes, I'm ready for this (crop insurance), I am now farming on a 10 acre land. With crop insurance I will add 10 more acres because I am not afraid, I will be insured."

**[Q2]: What benefits will the change in practice have for your well-being, income, livelihood and that of your family (please get as much detail as possible)?**

[A1]: "I think there will be some positive changes if we practice what we have been taught today. Now, after signing up for this insurance we won't be afraid of any natural disasters. Even if something bad happens, you are sure to have your investment costs back. My family will survive."

[A2]: "Yes. There are benefits. For example, in case of bad weather I will not be afraid because I will be sure of recovering whatever costs I incurred as investment."

**[Q3]: If you do not plan to change or adapt your practices – why is this?**

[A1]: "I have a different opinion, somehow. What if the extension officers who come to inspect my crops/farm, who are supposed to be independent, collude with the insurance company to jeopardize my insurance benefits?"

**[Q4]: What are the barriers to improved practice, implementation on this topic and how can they be overcome?**

[A1]: "I see one barrier: we were told that just in case something happens that may negatively affect crop yield, the extension officer has to report it to the insurance company within 48 hours. I doubt the practicability of this because some areas are so remote that it may take more than 48 hours for the officer to collect the information and relay it to the insurance company. How will such delays be handled?"

[A2]: "My opinion is that, the initial payment (premium) during the sign up for the insurance, should not be a flat rate for every farmer. Because we differ in capacity. Some of us will probably not be able to afford to join the insurance because the amount of money to be paid is too high. The insurance company could probably think of breaking down the premium so that farmers can pay in installments."

[A3]: "In this training, nowhere the trainer/facilitator mentioned about mediation or arbitration just in case the farmer and the insurance company enter into a conflict that requires some resolution. There must be some kind of mediation."

**[Q5]: What was good about the training and support provided?**

[A1]: "First of all, I am glad that now I know something about crop insurance because I was ignorant in this area."

[A2]: "I am excited about this. There is potential for expansion of my farming



quota.”

**[Q7]: What was not good about the training and support provided?**

[A1]: “Apart from crop insurance training, I think we need to learn about soil fertility, soil properties etc. in relation to crop type and crop yield. I think this is fundamental.”

[A2]: “To add on what the previous speaker said, we have learned about different types of agricultural insurance covers but I would think that matters related to soil properties, productivity and fertility are even more important. Because if the soil is not suitable for barley growth and production how will we even think of crop insurance?”

***3.2. Likamba training event***

In Likamba, we had a relatively bigger crowd than in Ngare-Nairobi. Seventeen (17) farmers turned up for the training event. Out of the seventeen, there were only two female participants. The training event started at 10:30 AM and ended at 2:00 PM.

***3.2.1. Participant and participation particulars***

In Table 2, below, a detailed account of the training event at Likamba is given.

**Table 2** A detailed account of crop insurance participants in Likamba

<b>Participant name</b>	<b>Participant gender (M/F)</b>	<b>SSAQ completed (Y/N/P)*</b>	<b>Remarks</b>
Riziki A. Kissiri	M	Y	
Stephen Ndukay	M	N	Didn't fill in the survey
Samwel L. Satian	M	Y	
Lucas L. Mollel	M	Y	
Thabea Phanuel	F	P	3/7 questions
Dolly E. Kissiri	M	Y	
Emmanuel Kissiri	M	Y	
Godfrey H. Kivuyo	M	Y	
Amon T. Zelloti	M	Y	
Eliakimu A. Kissiri	M	Y	
Steven P. Kivuyo	M	Y	
Zakaria A. Kivuyo	M	P	Only one question answered
Boaz Z. Kivuyo	M	Y	
Ishmael Moses	M	P	Unclear answers
Loserian L. Laiser	M	Y	
Asheeli John	M	Y	
Josephine Loserian	F	P	Unclear/ineligible answers

\*Y = Yes i.e. answered all questions, N = No i.e. no question was answered, P = Partial, questions partially answered

\*\*These participants did not give clear answers to the questions.

### ***3.2.2. Likamba participants' responses to questions in the SSAQ***

In this section, various responses to individual questions are presented. The individual question is given followed by the responses to the question.

#### **[Q1]: What new knowledge and skills have you gained by participating in this training?**

[A1]: I have learned about the importance of signing up for crop insurance

[A2]: I have learned about the benefits of crop insurance

[A3]: Now I know different types of crop insurance and their benefits

[A4]: I have learned that climate-related disasters can be studied using historical data

[A5]: I have gained knowledge that even if I happen to incur losses in my cropping activities, I can still regain my capital investment

[A6]: I gained some new skills on how to improve my agricultural practices

#### **[Q2]: How will you apply the skills and knowledge gained in your work?**

[A1]: I will sign up for crop insurance for more effective agricultural practices

[A2]: I wasn't keeping detailed records about my farming, especially financial records. Now I see it's important to do this. Good records about my agricultural input and output will make it easy for me to sign up for crop insurance.

[A3]: I will now start keeping record of everything I spend during a farming season

[A4]: I will start keeping record of weather conditions at my farm all year round

**[Q3]: What benefits will this bring for the water security of vulnerable people in Tanzania?**

[A1]: Upon signing up for this insurance, farmers may apply for bank loans to construct water boreholes for their farms

[A2]: If farmers are hit by a season-long drought, they will still get back their investment costs, they will therefore be able to farm the following season

[A3]: If people sign up for this insurance, they will eventually be financially stable. With economic stability, these farmers will be able to obtain and keep water for longer time periods

[A4]: Compensation from the insurance company will give confidence to farmers in areas with water scarcity; with crop insurance, losses due to drought will not be as painful

**[Q4]: What additional information or guidance do you require from the project?**

[A1]: We would like to be trained in climate change issues so that we may be well prepared to meet the environmental challenges that come with climate change

[A2]: We would like to learn the proper methods of agricultural record keeping especially on income and expenditure

[A3]: I would like to know how to sign up for crop insurance and the best practices in agriculture

[A4]: I want to learn about crop insurance with regard to other crop types, apart from barley

[A5]: This kind of training should be done on a regular basis

**[Q5]: What do you see as the strengths of the project's approach?**

[A1]: Regular evaluation of farming activities

[A2]: Emphasis on best practices in agriculture

[A3]: Emphasis on access to safe and clean water for all

[A4]: Training the farmers on the importance of knowing the prevailing weather conditions in and around their farm quotas

[A5]: Regular training of this kind

[A6]: This project focus on rural areas, this is good

[A4]: Farmer compensation schemes

**[Q6]: What do you see as the weaknesses of the projects approach?**

[A1]: Irregular training session

[A2]: The project should cover more areas to reach more people

[A3]: No mechanism in place to help farmers who cannot afford to pay the premiums

[A4]: Other important areas should also be covered, e.g. the relationship between proper water usage and good livelihoods

**[Q7]: What are your recommendations for improving the impact and sustainability of the project?**

[A1]: Regular evaluation of farming activities and sensitization of farmers to sign up for crop insurance

[A2]: I suggest that payment of compensation when a farmer incurs losses should be done immediately/timely after the loss

[A3]: Crop insurance should not be a one-time event

[A4]: This kind of training should involve more farmers, not just a small group of farmers

[A5]: There should be farm visits or on-farm training at the start of the season

***3.2.3. Likamba participants' responses to the IAQ***

In this section we present results transcribed from recordings taken during group discussion sessions with the farmers at Likamba. The responses are presented in the farmers own voices.

**[Q1]: Will you change practices based on what you have heard, and if so what/how will you change?**

[A1]: "The answer is yes. This is something new to me. I really want to know more about crop insurance. I have no problem with signing up for this insurance once I have understood everything better."

[A2]: "Yes. Because this, although new, is something good to me. I may have not understood everything today but I am sure there will be more training about it. I hope I will gain more understanding."

[A3]: "Yes. Now that I have received training, I will sign up for crop insurance."

**[Q2]: What benefits will the change in practice have for your well-being, income, livelihood and that of your family (please get as much detail as possible)?**

[A1]: "The benefit that I can identify is the fact that by signing up for this insurance I will have a more stable income. Because in case of any losses, I will be compensated."

[A2]: "There is benefit. With crop insurance, my investment in farming is secure. I will not lose everything."

[A3]: "There is benefit because nowadays [due to climate change] weather is unpredictable. It is not unusual these days for the rains to start late, instead of getting rains in April, we sometimes get rains a month later but with this crop insurance, the losses I will incur due to rain delays will be compensated by the insurance company hence there is more sustainability."

**[Q3]: If you do not plan to change or adapt your practices – why is this?**

[A1]: "I am not ready to sign up for this insurance for now. I need to sit down and do some more analysis of what we have been taught. Once I am satisfied, I may sign up at a later stage."

**[Q4]: What are the barriers to improved practice, implementation on this topic and how can they be overcome?**

[A1]: "One potential barrier that I see is that although everything we have been taught today sound good but some [unknown] changes may happen between now and during the implementation period that may make some of us reluctant to sign up for the insurance. But I hope nothing changes between now and then."

[A2]: "Here is a thing: in Likamba, we depend on agriculture. I may give a big YES that I will sign up for the insurance now but if I'm required to sign up just before the onset of the new season and if, by that time, I have used up all my resources in farm preparation, I may not be able to pay the premium because I do not have any other source of income."

[A3]: "For me, I see one problem: the time between when a farmers incurs loss and when he or she actually received his or her compensation. If it takes a very long time, this may hinder people to sign up for crop insurance."

[A4]: "The weather indexed insurance depends on satellite data. There is little human intervention there. Now, if almost everything depends on satellite data, how trustable are these data? You have to understand that we are farmers with low literacy level in these things, how do I know that the data I am being presented with are right?"

**[Q5]: What was good about the training and support provided?**

[A1]: "It is more profitable to the farmer. By signing up for the insurance, losses will be significantly reduced."

**[Q7]: What was not good about the training and support provided?**

[A1]: "We are not organized. We do not have a farmers' organization/group that has leadership in Likamba. If we had leaders, it would be easy to keep in touch with the trainer [Chris]"

[A2]: "This kind of training meetings should be advertised to all farmers as early as possible. This is something good but as you can see, not many farmers are here."

**3.3. Basotu training Event**

Basotu is located in Hanang' district, Manyara region. Here, there is a group of farmers who grow and sell barley to Serengeti Breweries Ltd (SBL). We arrived in Basotu at 10:45 AM. Training event started at 11:35 AM and ended at 2:15 PM. Eleven (11) farmers turned up for the training event, with only one (1) female farmer.

**3.3.1. Participant and participation particulars**

In Table 3, below, a detailed account of the training event at Basotu is given.

**Table 3** A detailed account of crop insurance participants in Basotu

<b>Participant name</b>	<b>Participant gender (M/F)</b>	<b>SSAQ completed (Y/N/P)*</b>	<b>Remarks</b>
Norbert Malihela	M	Y	
Wilfred Mathela	M	Y	
Salim S. Issa	M	Y	
Daniel Joiel	M	N	**Illegible answers
Emmanuel Hawu	M	N	**Illegible answers
Werandumi T. Mbasha	M	Y	
Paschal Peter	M	Y	
Paul P. Nyange	M	Y	
James Bura Qashan	M	Y	
Agnes Dawi	F	N	

\*Y = Yes i.e. answered all questions, N = No i.e. no question was answered, P = Partial, questions partially answered

\*\*Participant(s) did not give clear answers to the questions.

**3.3.2. Basotu participants' responses to questions in the SSAQ**

In this section, various responses to individual questions in the Semi Self-Administered Questionnaire are presented. The individual question is given followed by the responses to the question.

**[Q1]: What new knowledge and skills have you gained by participating in this training?**

[A1]: I have learned about the importance of record keeping related to farming practices

[A2]: I have learned that it is important to do good preparations before the beginning of the farming season

[A3]: I have learned the benefits of signing for crop insurance

[A4]: I have learned about different types of crop insurance and which of those is suitable for me.

[A5]: Now I know the meaning of insurance

[A6]: I have learned that I can be compensated when I get losses due to drought or any other severe event that affect my crops

[A7]: Now I know that it is important to evaluate my cropping practices and keep some report

[A8]: For me, this training gave me motivation in farming: water scarcity is not necessarily a precursor for losses. Now I can farm with more assurance by signing up for crop insurance.

**[Q2]: How will you apply the skills and knowledge gained in your work?**

[A1]: From now on I will do my farming better; more efficiently, and my income will increase.

[A2]: After gaining this knowledge, I think I can consult SBL and the district extension officers to strategize on how to overcome farming challenges – I can do this better now that I could before.

[A3]: I will pass on this message to other farmers. It is important to us that we protect ourselves against natural disasters by signing up for crop insurance.

[A4]: I will start keeping farming records

[A5]: I will start following best practices in my farming activities

[A6]: I should start keeping weather records

**[Q3]: What benefits will this bring for the water security of vulnerable people in Tanzania?**

[A1]: Farmers in Tanzania once insured may have access to financial institutions and get loans for constructing boreholes

[A2]: This is an incentive to conserve the environment

[A3]: This gives us, farmers, more assurance against losses but also hope for a 'better next season'

[A4]: Farmers in Tanzania don't have to worry about water availability for their crops after securing crop insurance

[A5]: This is a new solution to the problems of many farmers in Tanzania; I hope this will make us successful

[A6]: By signing up for crop insurance we can combat droughts and other disasters

**[Q4]: What additional information or guidance do you require from the project?**

[A1]: This kind of training events should be done regularly in order to keep the farmers updated

[A2]: We need to have access to good barley seeds and accredited pesticides

[A3]: We want to learn about irrigation agriculture

[A4]: We want to learn about the best practices in barley farming

[A5]: Crop insurance companies should be visiting us, farmers, regularly

[A6]: Training sessions on irrigation farming

[A7]: Crop insurance companies should have representatives in rural areas

**[Q5]: What do you see as the strengths of the project's approach?**

[A1]: Due to these trainings the lives of farmers will be changed, a good way to alleviate poverty

[A2]: I have a request: the project's activities and services should stay closer to farmers

[A3]: The project should be visiting the farmers on a regular basis

[A4]: The project is giving motivation to the farmers

[A5]: Trainings on new farming practices, climate change

**[Q6]: What do you see as the weaknesses of the projects approach?**

[A1]: The project doesn't have water access component

[A2]: Crop insurance company should know when to conduct trainings like this: well before the farming season begins

[A3]: This project needs to be sustainable

[A4]: Training should be done at household level



[A5]: Crop insurance company agents should be located close to farmers

[A6]: Training time should be extended and training events should be done regularly

[A7]: Training at a farm level

**[Q7]: What are your recommendations for improving the impact and sustainability of the project?**

[A1]: Stay close to farmers

[A2]: This kind of training should include all farmers, not just barley farmers

[A3]: Please help us to construct boreholes in my village

[A4]: The project should organize youth training on various topics related to agriculture

***3.3.3. Basotu participants' responses to the IAQ***

In this section we present results transcribed from recordings taken during group discussion sessions with the farmers at Basotu. The responses are presented in the farmers own voices.

**[Q1]: Will you change practices based on what you have heard, and if so what/how will you change?**

[A1]: "Yes, I will change practices. I am planning to sign up for crop insurance because of the benefits, such as I will be able to keep my farming records, compensation in case I incur losses in my farming activities"

[A2]: "First of all, by signing up for crop insurance, I will practice farming with more assurance. So in case of any natural disasters, I will not be afraid of losses."

[A3]: "Because I have attended this training event. I now know the benefits."

**[Q2]: What benefits will the change in practice have for your well-being, income, livelihood and that of your family (please get as much detail as possible)?**

[A1]: "This training has been useful to me. The information I have received is up to date, very useful to farmers."

[A2]: "Now I know the importance of keeping records in order to qualify for crop insurance."

[A3]: "By signing up for crop insurance, I will receive extension services. I will also have access to weather information."

**[Q3]: If you do not plan to change or adapt your practices – why is this?**

All said they plan to change.

**[Q4]: What are the barriers to improved practice, implementation on this topic and how can they be overcome?**

[A1]: "I think if the implementation of what we learned today takes a long time, some other issues may arise that will hinder farmers to sign up for the insurance. We would be happy if this exercise [signing up for crop insurance] starts as soon as possible."

[A2]: "In my opinion, there are many things to sort out before a farmer can sign up for crop insurance especially things related to the farmers' past farming records and past local weather conditions. These prerequisites may hinder the fast progress to signing up for crop insurance."

[A3]: "The crop insurance company is based in Dar es salaam, far away from here. It will be somehow difficult to visit and talk to crop insurance officers on a face to face basis, communication barrier. I am suggesting that crop insurance company should open countryside branches. This will make it easy for farmers to visit and receive information."

[A4]: "Many contracts in Tanzania are usually written in English. This is another barrier. People will be afraid to sign up for the insurance because they don't know what they are actually signing up for. I suggest that the contracts should be translated to Swahili."

[A5]: "I think if the crop insurance people will not make regular follow up with the farmers, this exercise may not proceed smoothly."

**[Q5]: What was good about the training and support provided?**

[A1]: "This training was quite useful to me. I now know that if it happens that I incur losses in my farming, there is a possibility of receiving some compensation. But also today I received good information on the importance of record keeping."

[A2]: "Unexpected disasters like drought, floods, pests etc. happen many times and most of the time we, farmers, do not have solutions to these problems. Finally, I can see that these problems will soon have solutions."

[A3]: "Today I have received a lot of new information that I was not aware of. Before today, I did not know anything about crop insurance. This is useful."

**[Q7]: What was not good about the training and support provided?**

[A1]: "If these insurance company people can bring their services (offices) closer to where farmers are; that would be great."

[A2]: "If this information about crop insurance can be put on brochures or fliers, the information could be easily shared to many more farmers."

[A3]: "The information about training meetings should be disseminated well beforehand so that many farmers can come and participate in the training. I mean the day and time for these training events should be brought to farmers at a very early time so that many farmers can plan to attend."

## **4. SUMMARY AND CONCLUSIONS**

A total of 41 barley farmers were trained by Maji SASA project on crop insurance. Training events took place in Ngare-Nairobi, Likamba, and Basotu. Table 4 below gives a summary of content analysis from the surveys in the three locations. As it can be seen from Table 4, farmers in Ngare-Nairobi, Likamba and Basotu had many thematic issues that cut across these three locations. There were some thematic issues that were common in two areas: Ngare-Nairobi and Likamba or Ngare-Nairobi and Basotu or Likamba and Basotu. However, some issues that were raised were location-specific.

**Table 4:** Content analysis of thematic issues from the SSAQ and IAQ data: See the key below the table

Ngare-Nairobi	Likamba	Basotu
To keep crop calendar (New knowledge and skills – NKS) (1)	Importance of signing up for crop insurance (NKS) (2)	The importance of keeping farming records (NKS) (1)
Weather Index Ins. (NKS) (2)	Crop insurance benefits: compensation, security, financial stability, etc. (BEN) (3)	Benefits of crop insurance: compensation, security, protection, assurance, raise income (BEN) (3)
Huge benefits: potential to expand, security, certainty, etc. (Benefits – BEN) (3)	Climate change training (IMP) (1)	Training was motivational (NKS) (2)
Access to bank loan (BEN) (7)	Best agricultural practices (IMP) (5)	Best farming practices (IMP) (5)
Very informative (NKS) (2)	Keeping farming records (NKS) (1)	Keeping of weather condition records (IMP) (4)
Access to weather info (BEN) (4)	Access to bank loan for construction of boreholes (BEN) (7)	Obtain bank loan for borehole construction (BEN) (7)
Access to extension services (BEN) (1)	Insurance coverage for other crops (IMP) (8)	Regular training (IMP) (6)
Best practices in agriculture, crop production, land productivity (future engagement – IMP) (5)	Regular farmers’ trainings (IMP) (6)	Availability of good barley seeds (IMP) (2)
Regular training (Areas to improve – IMP) (6)	A component in the project that addresses water access and availability (IMP)	Training on irrigation agriculture (IMP)
Access to good barley seeds – IMP) (2)	Training on weather information capture and storage (IMP) (4)	Regular visit by crop insurance company – should have offices in the countryside (IMP) (3)
Follow-up visits (IMP) (3)	Consider farmers who cannot afford flat rate premiums (IMP) (2)	Issues related to climate change (IMP) (1)
Legal implications, mediation, conflict resolution, terms and conditions (barriers – BAR)	Training on sustainable water usage in relation to good livelihoods (IMP)	Conduct training early – before farming season starts (IMP)
GPS marking of individual farms (IMP)	Timely compensation (BAR)	Farm/household-level trainings (IMP) (2)
Advertising campaigns via mainstream media: Radio, TV (IMP) (1)	Involvement of more farmers, not just barley farmers (IMP)	Extend training time (IMP) (4)
Crop insurance package should be long-term, not season-based (BAR)	Conduct on-farm training before a new farming season starts (IMP) (2)	Insurance coverage for other crops (IMP) (8)
Insurance cover for other crops (IMP) (8)	Timing related to the signing up for crop insurance – should be soon after harvest (BAR)	Youth training event on sustainable agriculture
User-based premiums rather than a uniform rate. Allow payment by installments (BAR) (2)	Reliability of satellite data (BAR)	Access to agricultural extension services (BEN) (1)
Extend training time. Let farmers form small groups for discussion (4)	Lack of farmers’ organization (BAR)	Access to weather information (BEN) (4)
	Advertise these training events well before time (IMP) (1)	

**Key:**

Cross-cutting thematic issues for all three areas i.e. Ngare-Nairobi, Likamba & Basotu (n)
In-common thematic issues in both Ngare-Nairobi and Basotu (n)
In-common thematic issues in both Likamba and Basotu (n)
In-common thematic issues in both Ngare-Nairobi and Likamba (n)
Ngare-Nairobi-specific thematic issues
Likamba-specific thematic issues
Basotu-specific thematic issues
NKS=New knowledge and skills, BEN=Perceived benefits, IMP=Areas for improvement or future training topics/activities, BAR=Perceived barriers

## 5. APPENDICES

### 5.1. Appendix I: Semi Self-Administered Questionnaire (SSAQ)

#### Maji SASA: Participant Evaluation Form

Learning and continual improvement are extremely important for the success of this work. We would therefore be grateful if you could complete this short evaluation and return it to the Project Manager ([nickhepworth@waterwitness.org](mailto:nickhepworth@waterwitness.org))

Jina:

Umeshiriki kama:

Namba ya simu:

Dates/Tarehe:

#### 1. Skills and knowledge

a. *What new knowledge and skills have you gained through your involvement with the project? Ni jambo gani jipya umejifunza kwenye mkutano wetu huu wa leo?*

#### 2. Applied learning

a. *How will you apply the skills and knowledge gained in your work? Haya uliyojifunza, utawezaje kuyatumia kwenye kazi zako?*

b. *What benefits will this bring for the water security of vulnerable people in Tanzania? Ni nini faida za haya uliyojifunza katika suala zima la upatikanaji wa maji katika zenye uhaba wa maji Tanzania?*

### 3. Future support

*What additional information or guidance do you require from the project? Je, kuna jambo la ziada ambalo ungependa kujifunza zaidi ya haya tuliyojifunza katika mkutano wetu wa leo?*

### 4. Improving the impact of our work

a. *What do you see as the strengths of the project's approach? Ni mambo gani mazuri yanayohusika na mradi huu ambayo ungependa mradi uendelee nayo?*

b. *What do you see as the weaknesses of the project's approach? Ni mambo gani katika mradi huu ambayo unadhani yanahitaji kuboreshwa?*

c. *What are your recommendations for improving the impact and sustainability of the project? Ni ushauri gani unao kwa ajili ya huu mradi ili huu mradi uwe endelevu?*

### 5. Additional comments

***Ahsante sana!***

## 5.2. Appendix II: Interviewer Administered Questionnaire (IAQ)

### Proposed group evaluation questions and method

Exact delivery design will be left to the consultant but group sessions could take the form of a discussion group in the absence of the delivery partner (i.e. the people delivering the module should not be present).

### Guiding questions should include:

1. Will you change practices based on what you have heard, and if so what/how will you change? *Je, unatarajia kubadilika na kufanya mambo yaliyofundishwa katika mkutano wetu huu? Kama jibu ni ndiyo, ni mambo gani utayatekeleza?*
2. What benefits will the change in practice have for your well-being, income, livelihood and that of your family (please get as much detail as possible)? *Ni faida gani (za kimaisha, kipato, kimaslahi, za kifamilia, n.k.) zitapatikana kwa kubadilika na kufuata haya yaliyofundishwa?*
3. If you do not plan to change or adapt your practices – why is this? *Kama hutarajii kubadilika na kufanya haya yaliyofundishwa hapa leo, kwa nini?*
4. What are the barriers to improved practice, implementation on this topic and how can they be overcome? *Ni vikwazo gani unaona kuwa vitazuia utendaji na utekelezaji wa haya yaliyofundishwa na unadhani ni kwa namna gani vikwazo hivi vinaweza kuepukwa?*
5. What was good about the training and support provided? *Ni mazuri gani umeyapata kutokana na mafunzo haya?*
6. What was not good about the training and support provided? *Ni mambo hayakuwa mazuri katika mafunzo haya?*
7. How can it be improved in the future? *Tufanye nini kuboresha mafunzo haya?*