

Innovations in Rural Financial Services Provision

Evolutionary lessons from PASS Trust in Tanzania

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NARRATIVE ACTIVITY COMPLETION REPORT¹

ACTIVITY FACTS		
Name of Platform	Growth & Employment Platform	
South Partner Institution	Sokoine University of Agriculture (SUA)	
Activity name	Assessment of the Innovations in rural financial service provision to small Agribusinesses in Tanzania: Evidence from selected national initiative	
Main responsible resource person(s) for activity from South partner institution ²	Andrew E. Temu atemu@dcl-tz.com	
Main responsible resource person(s) for activity from Danish university ³	Olav Jull Sorensen ojs@business.aau.dk	
Workplace of Danish resource person(s)	Department of Business and Management, Aalborg University – Denmark	
Start and end of implementation (dd/mm/yy)	2 nd February, 2013 – 20 th July 2013	
ACTIVITY DESCRIPTION		
Brief description of planned activity ⁴	Purpose	To investigate a series of staged innovations in the rural financial service provision to small agribusinesses, and the effect of these innovations on the growth of small agribusiness sector in Tanzania
	Content	A project kick-off meeting with the three core participants was held in Febr. 2013 to plan for the overall research framework and execution, incl. desk review and analysis of the secondary data (published and unpublished reports), a series of interviews, literature review to construct both the theoretical and conceptual frameworks. These activities were subsequently conducted as a team but with Daniel Wilson Ndyetabula as the core person.
	Contribution to research capacity building	The project has contributed to capacity building in two ways: 1. A young researcher (postdoc), Daniel Wilson Ndyetabula, SUA was involved in the research process from proposal development to research execution and report writing + attended an international peer reviewed conference in

¹ Must be filled and submitted to Platform Secretariat no later than 2 weeks upon completion of activity.

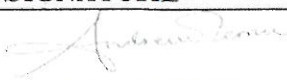
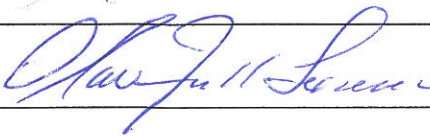
² All responsible parties must sign Activity Completion Report before submission.

³ All responsible parties must sign Activity Completion Report before submission.

⁴ Use LFA (and/or Monitoring Matrix) as a point of departure, where relevant

		Ghana in which he presented a paper (see appendix 2). 2. A new field “innovation related to the financial sector” was added to the research agenda of SUA, which tries to enhance its capacity within the field of management in general.
	Indicators	Indicator: Conference paper (+), project report (+), and further research (to be planned).
	Other relevant details/comments	
Number of participants	Target	The three researchers and financial and public institutions
	Results (include i) title of research proposal and targeted funding source for jointly written and submitted/to be submitted for external funding; ii) title of manuscripts prepared/ submitted to journals, reports etc.)	<p>Research report: “Assessment of the Innovations in Rural Financial Service Provision to Small Agribusinesses in Tanzania: Evidence from selected national initiative”(see appendix 1).</p> <p>Conference article: “Innovations in Rural Financial Services Provision: Evolutionary lessons from PASS Trust in Tanzania” Presented in the 14th International Conference of the International Academy of African Business and Development (IAABD), Accra – Ghana, May 14th – 18th 2013.</p>
Describe/explain deviations from planned activity (timing, number of participants, content of activity, venue, etc.)	The project followed the original plan in terms of timing, participants and basic idea and content. It deviated from the plan in terms of covering only one important innovative financial scheme as other schemes were found to be not innovative according to the definition of innovation used in the project. The project thus used the single case study methodology. There is a need for a follow up-study.	
Main lessons learned (list 3-5 issues)	The project is a small project and there are not so many lessons learned. Timely collaborative planning is essential, laying down a framework and a plan were done. Monitoring of progress should have been a little better. Apart from the start-up meeting, only one other meeting was scheduled and held. Perhaps, one good lesson learned is that even if a small project it is essential that mutual visits take place. Thus, Daniel Wilson also came to Denmark in the final phase of the project.	
Suggestions for follow up activities	The project is considered to be followed up by further studies of innovations as it pertains to the important area of rural financing.	

Activity Completion Report submitted by:

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Date of Signature:

Sept 23, 2013

Where relevant please enclose:

- a) List of participants/attendance register
- b) Program/course outline
- c) Publications produced by the activity

Appendix 1. The research report**Appendix 2. Conference article + acceptance letter**

⁵ Minimum e-mail address and phone number for all signatories.