

Influence of Trainees' Characteristics on Poverty Reduction Training among TASAF Beneficiaries in Bagamoyo, Tanzania

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Abstract

Training on income-generating activities (IGAs) is essential to any effective poverty reduction strategy, as it can boost both productivity and sustained income among impoverished individuals. Tanzania, like other developing countries, has been implementing various poverty reduction initiatives. For instance, in 2000, the government launched the Tanzania Social Action Fund (TASAF) as a mechanism aimed at alleviating poverty. Among its strategies, TASAF has organized training programs to enhance production capacity and increase income among the rural poor. This study examined how the characteristics of targeted TASAF beneficiaries (hereafter referred to as trainees) influenced the effectiveness of training in business plan writing for executing different IGAs, conducted by TASAF in 2018. The study involved 278 participants, and data were collected through questionnaires, interviews and focus group discussions. The collected data were subjected to thematic and descriptive analysis. Findings indicate that the training was ineffective, with reported ineffectiveness stemming from illiteracy, aging and rigidity among trainees. To improve training effectiveness for illiterate trainees, it is recommended that literacy training precede business plan writing training programs.

Keywords: Capacity development; trainees' characteristics; training effectiveness; business plan writing; income generating activities; poverty reduction.

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Introduction

The global community has increasingly insisted that poverty reduction strategies should focus on equipping the poor with production capacity that can enhance their

productivity and income. For instance, the Paris Declaration on Aid Effectiveness (2005), Accra Agenda for Action (2008) and Busan Partnership (2011) have recognized capacity development (CD) or training on income-generating activities (IGAs) in particular, as a

crucial and integral part of any effective poverty reduction initiative at both national and international levels (Sanz-Corella, 2016). Training is among the core components of CD, which can ensure the effective use of other elements, such as financial and human resources. Poverty reduction strategies rooted in CD have significantly reduced poverty in some countries, such as South Korea (Gill et al., 2016) and China (Green, 2012; Naughton, 2007). Wang (2018), for instance, pointed out that CD initiatives that included effective training programs have contributed to poverty reduction in China, where peasants were imparted with knowledge and skills on the best practices for carrying out farm and non-farm activities, as well as the effective use of micro-credits.

TASAF is the government's social protection mechanism, aimed at reducing poverty. Established in 2000, TASAF operates nationwide. It organizes training programs designed to enhance production capacity and income among the country's poor. In addition to training, it provides bimonthly cash transfers, temporary employment, and the construction and improvement of physical and social infrastructure (TASAF, 2011). In 2018, TASAF conducted a seven-day training on business plan writing, targeting rural individuals under its poverty reduction initiative in Bagamoyo District. The training took place at primary schools and the offices of village executive officers across all targeted villages. It was delivered by extension and veterinary officers, along with community development officers from Bagamoyo District Council, who served as trainers. All TASAF beneficiaries were required to attend the training. At the end of the training, all participants were required to write and submit business plans to TASAF headquarters for verification. All qualified business plans were eligible to receive productive grants, with a maximum amount of TZS 500,000 for each approved plan. After receiving these grants, trainees carried out their respective income-generating activities under the coaching and mentorship of extension officers.

Several studies have focused on evaluating the effect of training on income-generating activities, primarily designed for literate trainees. However, research assessing the impact of literacy-demanding training delivered to illiterate trainees is limited. Therefore, this study

addresses this gap by examining how targeted illiterate trainees were able to learn and apply the knowledge acquired from the business plan writing training conducted by TASAF in Bagamoyo District.

Literature Review

Training can be defined as a series of planned activities designed to enhance the knowledge, skills and attitudes of trainees (Kaur et al., 2021). Ideally, training relies heavily on a practical or the learning-by-doing approach (Sahni, 2020). A training program is deemed effective when its outcomes align well with its objectives (Devi & Shaik, 2012). The effectiveness of training is influenced by trainees' characteristics, such as education level, experience, attitude and age (Singh, 2017). Additionally, trainees' prior knowledge, skills, and experiences contribute to training effectiveness. For example, Mwangi et al. (2021) reported on a successful training initiative called Smallholder Horticulture Empowerment and Promotion (SHEP), which involved farmers from Kenya who had prior experience in horticulture.

Therefore, to ensure training effectiveness, the SHEP programme excluded farmers without prior experience in horticulture production. The targeted farmers were provided with technical knowledge and skills related to horticulture production, as well as training in marketing skills. This resulted in the production of horticultural products of high quantity and quality, which in turn increased their marketability and economic returns for the farmers. Additionally, a positive attitude and intrinsic motivation enhanced the active participation of trainees in a specific training programme (Sahoo & Mishra, 2017; Singh, 2017). For example, intrinsic motivation and a positive attitude, combined with a high level of readiness, led to active participation, acquisition and application of the knowledge and skills gained in paddy production in Mazandaran, Iran (Sharifzadesh & Abdollahzadesh, 2021). However, empirical evidence from some studies has shown that training effectiveness does not always lead to the expected results (Cho et al., 2013).

In the context of Tanzania, Mgendi et al., (2021) examined how characteristics of trainees, such as education and settlement patterns, influenced their participation in agricultural training coordinated by the Agricultural

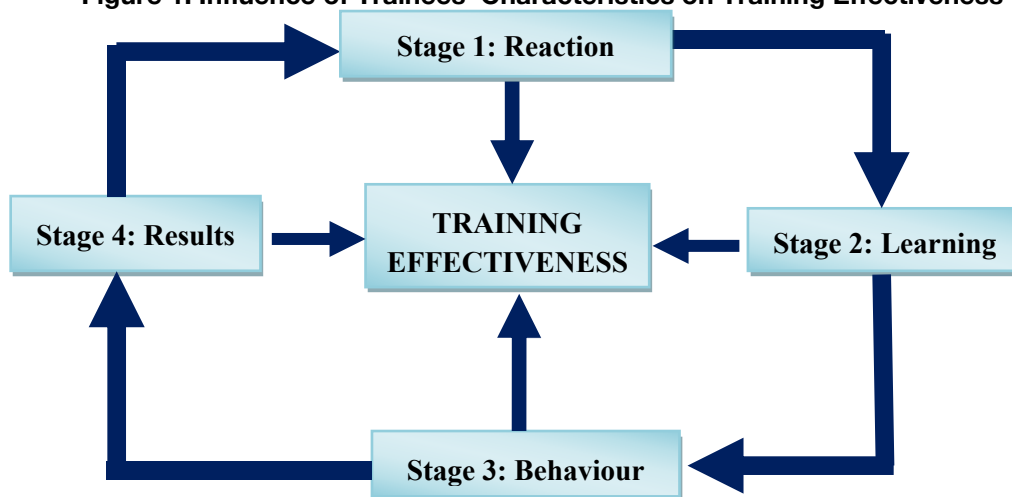
Technology Demonstration Centre (ATDC) in Mvomero District. The study found that an increase of just one kilometre in distance from the training centre, that is, ATDC, reduced the probability of targeted trainees participating in the training. Similarly, it revealed that an increase in the education level of household heads decreased the likelihood of participation in the training by 13.6%. However, the study did not indicate whether there were variations in the acquisition and application of knowledge and skills among trainees with different education levels who were able to participate in the training. Mwamakimbula (2014) further reported that intrinsic motivation encouraged trainees to attend agricultural training activities in Kilolo District. Nevertheless, the training was ineffective due to poor delivery methods, which discouraged some trainees. However, the study did not thoroughly analyze the characteristics of trainees who continued participating versus those who ceased. On the contrary, Tambwe (2017) reported that some horticulture farmers in Muheza were unwilling to attend training because they were satisfied with the experiences they had already acquired over time. However, the study did not provide a comparative analysis regarding the characteristics and performance of farmers who attended the training versus those who did not. Generally, none of the reviewed literature investigated the effectiveness of literacy-demanding training (such as business plan

writing training) delivered to trainees, most of whom are illiterate. In response, this study examined the effects of trainees' characteristics on business plan writing training.

Theoretical and Conceptual Frameworks

Training for income-generating activities (IGAs) cannot be theoretically and conceptually analyzed in isolation from 'capacity development'. Training is one of the components of capacity development (Pearson, 2011). This study is guided by the training effectiveness model proposed by Kirkpatrick (1959). Kirkpatrick's model was developed by Donald Kirkpatrick in 1959. According to Kirkpatrick (1959; 1996), there are four basic indicators of effective training: Reaction, Learning, Behavior and Results. Reaction reflects the feelings, perceptions, and worthiness attached to training by trainees (Topno, 2012). A training program that is valued as important by trainees is more likely to receive positive perceptions or reactions and acceptance from them (Ministry of Interior and Japan International Agency, 2009). The acceptability of training by trainees, on the other hand, is determined by the relevance of the training content, the prior knowledge, skills, and experiences of trainees, and the competence of the trainer (Alias et al., 2019). Figure 1 illustrates how the characteristics of trainees can either facilitate or hinder training effectiveness.

Figure 1: Influence of Trainees' Characteristics on Training Effectiveness



Source: Adopted from Kirkpatrick (1959)

Learning is the second stage in Kirkpatrick's theory of training effectiveness. It is associated with the initial process of attending to and

acquiring new knowledge and skills that build upon the prior knowledge, skills and experiences of the trainees (Al-Mughairi, 2018).

Behavior, in Kirkpatrick's model, represents changes in attitudes and methods of performing activities as a result of training. Effective learning fosters a positive attitude towards activities and phenomena. This stage allows trainees to share knowledge, skills and experiences with one another and with change agents. Results are linked to both the short-term and long-term impacts of training, which can also manifest as sustainable transformation among trainees. Therefore, the impact depends on the type or expected end product of the training. For instance, enhanced productivity, increased income and reduced poverty can be among the outcomes of training, aimed at improving production knowledge and skills among the economically disadvantaged.

Methodology

This section presents the methodology that guided this study.

Design

The study employed case study design and mixed research approach in its attempt to have an in-depth understanding of the researched problem on its natural contexts and analyse it in different perspectives thereby using multiple sources of data and information.

Population and Sampling

The study was conducted in Bagamoyo District, where two wards (Yombo and Zinga) were selected, along with five villages (Chasimba, Kondo, Kongo, Matimbwa and Zinga) from those wards. Bagamoyo was chosen primarily because it is one of the poorest districts in the country and it is a key area where TASAF's poverty reduction initiatives began as a pilot project in 1999 (Kimasa, 2012; TASAF, 2011). Likewise, the villages were selected based on their status as some of the poorest, characterized by a higher number of impoverished households.

The study focused on individuals identified by TASAF as extremely poor. In total, there were approximately 697 TASAF beneficiary households, from which 250 individual beneficiaries were selected as the study sample using simple random sampling. This process involved listing the names of all households (utilizing the list of TASAF's beneficiary households), assigning each trainee a number (ranging from 1 to the total number of trainees per village) and writing these numbers on small

pieces of paper. All papers were placed in a box, which was then vigorously shaken to ensure randomization. The required number of papers was drawn from the box and recorded. Consequently, the households corresponding to the selected numbers constituted the final sample size.

The study encompassed two wards: Yombo and Zinga, which are among the seven TASAF beneficiary wards located in rural areas of Bagamoyo. These two wards were randomly chosen from seven cards representing the names of those wards. All five TASAF-targeted villages within the two selected wards were purposively included in the study. Purposive sampling was utilized to select participants for group discussions. The researchers asked Community Management Committee (CMC) members to identify trainees who possessed substantial knowledge about TASAF and had attended previous TASAF-based seminars and training. The identified names were then verified against the TASAF's list of beneficiaries, who participated in training on business plan writing. Subsequently, the researchers, in collaboration with the CMC members, contacted each participant to request their involvement in FGDs according to the arranged schedule and location. It is noteworthy that 100 FGD participants were chosen from an initial pool of 250 respondents. The study also included various TASAF officials, trainers, Community Management Committee (CMC) members and local government leaders from the sampled villages. These constituted of 28 participants who were purposely selected.

Data Collection Tools

In reflection of the mixed research approach, data for this study was collected using multiple data collection tools, including a questionnaire, interviews, focus group discussions. A questionnaire containing both closed-ended and open-ended items was used to gather data from the 250 TASAF beneficiaries. Closed-ended items were employed to guide respondents in line with specific objectives and to capture their responses on the predefined variables. Similarly, the study involved 100 members in focus group discussions. A total of twenty groups from all villages participated in the FGDs, with each group consisting of five members. The number of FGDs in each village varied, depending on the total number of

respondents involved in the study, as indicated in Table 1. On average, 60 minutes were spent

on discussions for each group, with the researcher serving as the moderator.

Table 1: Distribution of the respondents from TASAF beneficiary households

SN	Village	Number of Respondents via Questionnaire	Number of FGDs	Total Number of FGD Members
1	Chasimba	52	04	20
2	Kondo	32	03	15
3	Kongo	56	04	20
4	Matimbwa	32	03	15
5	Zinga	78	06	30
Total		250	20	100

Table 2: Distribution of Key Informants

S/N	Category of key informant	Number	Data Collection Tool
1	Village Executive Officers (VEOs)	05	Interview
2	Ward Executive Officers (WEOs)	02	
3	CMC Members	10	
4	Trainers	10	
5	TASAF District Coordinator	01	
Total		28	

FGDs were utilized to capture collective views, perceptions and understanding regarding the issues related to TASAF training. Conversely, interviews were conducted to gather technical or professional-based information from 28 key informants, including the TASAF District Coordinator, CMC Members, and Village and Ward Executive Officers.

Data from interviews and focus group discussions were analyzed using the thematic data analysis approach. Specifically, the study employed latent analysis within the thematic

data analysis approach to examine data and information beyond what was reported by respondents and informants, aiming for an in-depth understanding of the investigated problem. Data from the questionnaire was analyzed in the form of descriptive analysis.

Validity and Reliability

Content and construct validity were ensured through a review of the data collection instruments conducted by an expert in the field of education and training from the University of Dar es Salaam.

Table 3: Descriptions of Respondents

Sex	Chasimba	Kondo	Kongo	Matimbwa	Zinga	Total	Percentage
Male	17	8	13	7	22	67	26.8
Female	35	24	43	25	56	183	73.2
Age of Trainees							
30-45	3	3	11	5	11	33	13.2
46-60	15	16	16	8	16	71	28.4
61-75	24	9	21	16	36	106	42.4
76-100	10	4	8	3	15	40	16
Trainees Education							
Not attended school	36	10	42	20	45	153	61.2
Completed Standard IV	5	9	1	3	11	29	11.6
Completed Standard VII	11	13	13	9	22	68	27.2
Total	52	32	56	32	78	250	100

Content validity confirmed that all necessary and appropriate items aligned with the specific objectives were included. Construct validity, on

the other hand, ensured that the items in each question were aligned with the theoretical constructs underlying the study. Data reliability

was achieved through the use of various data collection tools (triangulation) from multiple participants.

Results and Discussion

This section presents the findings of the study. The study used literature to enhance the discussion of the findings.

Demographics of Respondents

Demographic data presented in Table 3 indicates that females made up a significant percentage of the respondents involved in the study. This is largely because many women in the study area were widows. Conversely, the study found that women participate more in TASAF projects than men. This aligns with TASAF's directive that mandates all forms of payments from TASAF to be disbursed through women, except in cases where men are living alone as widowers or singles (TASAF,2019).

Among other reasons, this payment modality was implemented to ensure the proper use of cash received and to enhance women's involvement in household decision-making.

A big portion of TASAF beneficiaries in the area were elderly, and many lived with their grandchildren as dependents. These grandchildren, in turn, represented a large proportion of all dependents among TASAF

beneficiary households. The majority of TASAF beneficiaries, accounting for 61.2% or 153 out of 250 individuals, were illiterate and had never attended school. Only 11.6% and 27.2% of beneficiaries had completed Standard IV and VII, respectively. Overall, the illiteracy rate in the area was high, which posed several challenges during training on business plan writing.

Influence of Trainees' Characteristics on Training Effectiveness

There are several factors that can ensure training effectiveness. This study examined how trainee characteristics—specifically their perceptions of the importance of training, education level and age—affect training effectiveness. Additionally, it investigates the extent to which literate and illiterate learners can write business plans. All responses from participants were linked to four basic indicators of effective training suggested by Kirkpatrick (1959): Reaction, Learning, Behavior, and Results, as the findings presented below:

Importance of Training as Per Trainees' Perceptions

Reaction to the training in this study was connected to the trainees' perception of its significance. The level of importance of the training, according to trainees' ratings, was captured through a questionnaire, and the results are presented in Table 4.

Table 4: Importance of Training as Per Trainees' Rating (N=250)

Response Category	Frequency	Percentage
Higher	30	12.0
High	52	20.8
Moderate	124	49.6
Low	34	13.6
Lower	8	3.2
Not relevant	2	0.8
Total	250	100

Findings from Figure 2 indicate that approximately 30 trainees (12%) rated the importance of the TASAF training at a higher level while 52 trainees (20.8%) rated it as high. Conversely, a bigger portion, 124, which is 49.6%, rated the importance of the training at a moderate level based on their perceptions. However, those who assigned less importance to the training rated its relevance as follows:

34 trainees (13.6%) rated it low; 8 trainees (3.2%) rated it lower; and 2 trainees (0.8%) rated it as not relevant at all. These findings reveal that 82 trainees, equivalent to 32.8% of all respondents, considered the training to be highly important, as their responses generally fell under the higher and high categories. Trainees who rated the importance of training at a moderate level represent two categories

of responses: one reflecting a positive perception and the other indicating a negative perception regarding the importance of the training, as revealed by two trainees from Kongo and Matimbwa village, respectively: "...TASAF training was somehow important and I attended the last four days and the rest training days I was occupied with most important activities; therefore, I asked my son to attend as my representative..." Another respondent revealed that

...If I was to weigh, I don't think if it was a good idea for requiring us to attend training on writing plans for economic activities but what I think it would be better if training were entirely designed to provide us with skills on how to cultivate crops and keep animals in the modern ways...

Trainees who undervalued the importance of training can be seen as having a negative perception of it. Consequently, they lacked intrinsic motivation to attend and participate in the training. Thus, their attendance and participation in writing business plans were driven solely by extrinsic motivation, specifically the promised productive grants, as reported in the FGD: "...we attended training because TASAF sat a condition that no anyone would have been provided with a productive grant unless he/she attended that training...I have said we attended so that probably we could qualify to get those funds..."

Participating in a training merely for the sake of the funds associated with it, rather than for the acquisition of knowledge and skills, reflects what Abdullah et al. (2008) observed: adult trainees do not attend training for its own sake but are mainly interested in the funds entitled to participants.

The researchers further examined the reasons for negative perceptions and identified two basic reasons. The first reason was that most beneficiaries are illiterate and do not know how to read and write. Consequently, they believed that training on business plan formulation was only for literate individuals, as one respondent from Chasimba village argued by posing the following questions:

...how can I be involved in training on business plan formulation while I don't know how to write and read? How can I write any business plan while I don't know how to write? I think

business plans are designed for educated people who can be able to read and write...

The second reason hinges on a misconception regarding the meaning and functions or uses of business plans, where some trainees believed that the formulation of a business plan was useful or applicable for trading activities, rather than for farm activities, as one of the respondents at Zinga reported:

...you see, up to this age, I have never seen one formulating a business plan on agricultural activities, but it is possible to see someone formulating a business plan for his trading activities, such as a shop so that he will figure out how much he/she is going to invest as capital and how he/she is going to get profits from such invested capital...

The study further provides evidence that most rural households in the area are eager to enhance their knowledge and skills in both farm and non-farm activities. Consequently, many of them have positive perception of training in these areas, as emphasized by one member during the focus group discussions held in Kongo village: "...knowledge and skills are the foundation for our production activities. We were highly interested in training on agricultural activities though they had rarely been conducted before and after receipt of productive grants for income generating activities..."

This indicates that trainees are more inclined to actively participate in training focused on their primary economic activities or priorities. Overall, there are significantly more responses reflecting positive perceptions, as evidenced by the extreme ratings of 'Higher' and 'High' compared to the extreme ratings of 'Low' and 'Lower' regarding the importance of TASAF's training on business plans for various IGAs. Similar findings were reported by Ganpat and Webster (2010), where approximately 73% of participants in a training program on IGAs in rural Trinidad prioritized agricultural activities.

Influence of Trainees' Education Level on Learning Ability and Training Effectiveness

The education level of trainees, as shown in Table 5, was one of the factors impacted training effectiveness. Lower education levels were associated with slower learning, which potentially affected the predetermined training outcomes in various ways.

Table 5: Education Level of Trainees (N=250)

	Chasimb	Kondo	Kongo	Matimbwa	Zinga	Total	%
Education Level	a						
Never attended school	36	10	42	20	45	153	61.2
Completed Standard IV	5	9	1	3	11	29	11.6
Completed Standard VII	11	13	13	9	22	68	27.2
Total	52	32	56	32	78	250	100

Findings Table 5 indicate that 29 (11.6%) of the trainees completed Standard IV and 68 (27.2%) completed primary school education, resulting in a total of 97 (38.8%) trainees who were expected to know how to read and write. However, eight trainees who completed Standard IV and six who completed Standard VII did not know how to read and write properly. Furthermore, 153 (61.2%) out of the 250 trainees had never attended school and therefore were unable to read and write. Consequently, the number of illiterate trainees who could not read or write amounted to 167 (66.8%) of all 250 sampled trainees.

Overall, the literacy or education level of trainees influenced training effectiveness in various ways. Based on the differences in education levels among the trainees, it was found that most literate trainees (who were well-acquainted with the 3Rs) easily understood and grasped the knowledge and skills presented to them, as reported by trainers. In response to a question during an interview regarding this matter, one of the trainers had this to say:

...literate trainees who know how to read, write and count or compute simple arithmetic were easily able to understand rather than the illiterate trainees....I mean that more time were spent to enable the illiterate trainees understand the delivered subject matter as one required to repetitively explain so as to make them understand on issues that they wanted to understand...

The reported ease of understanding among literate trainees, in contrast to illiterate trainees, required trainers to use relatively fewer explanations and less time for the former compared to the latter group. This suggests that significantly more time could have been saved if the training had involved only literate trainees. The relatively high learning ability of literate trainees was further evidenced by their retention of knowledge and skills acquired. Conversely, illiterate trainees struggled to

comprehend the training-learning process, as indicated by the trainers:

...let us be honest enough...how would an illiterate be able to understand a training that involves writing of some of the key issues on the board or whatever presentation of written documents? Besides, the training itself required them to write business plans at the end. What I really mean here is that illiterate trainees find it more difficult to understand and worse enough is that none of them couldn't write a business plan...

Illiterate trainees' inability to effectively interact with trainers and training-learning materials aligns with findings by Ibitayo (2006) in Egypt, where illiterate farmers failed to understand pesticide usage instructions which were issued during the training.

Influence of Age of Trainees

As indicated in Table 3, trainees aged between 61 and 100 years comprised of 146 (58.4%) while those aged from 30 to 45 and 46 to 60 accounted for 33 (13.2%) and 71 (28.4%) respectively; these suggest that the majority of trainees in the area were elderly individuals. The age of trainees influenced training effectiveness in various ways. It also observed that elderly individuals, particularly those aged 61 to 100 years, were often not punctual in attending training sessions as scheduled, as reported by trainers at Chasimba and Zinga respectively:

...you see, most of TASAF beneficiaries here are elderly people in their most advanced age. Some of them live in remote hamlets. Furthermore, almost all of them had neither transport means nor fare. Therefore, during training they were to walk long distance in such a way that some of them came late...

Another respondent reported,

...as for me, I consider punctuality to be inevitable...of course not for all trainees due to the fact that a larger number of trainees or TASAF beneficiaries were too old people who

could not manage to walk fast as can do a primary or secondary school pupil...

Similarly, the issues of age and remoteness were reported by trainees in the study area. Taking age into account, for instance, a 75-year-old woman had this to say:

...I found it difficult to wake up early in the morning for attending training as per scheduled time due to loss of strength which actually resulted from being too old...what I mean is that I sometimes arrived late and for some days I asked my grandson to attend on behalf of me....

On the other hand, some trainees, particularly those residing in remote areas, noted that their isolation has impacted their training attendance and learning. This was highlighted by a trainee from Kiegeya hamlet, which is part of Chasimba village:

....every day throughout the training I was to walk a 24 kilometres go-and-return trip for the training which was held at Chasimba VEO's office. Worse enough, TASAF didn't provide breakfast and lunch. During break, they asked us to get back home for breakfast and lunch. I couldn't manage to do that...in response to your question. Then, how could I manage to learn well in such difficult situation.. ?

Given that most TASAF beneficiaries in the study area were elderly individuals, some of whom lived in remote locations and had limited mobility and transportation options and several were unable to attend training sessions on time.

Arriving late to training had various implications, including missing essential knowledge and skills, diminished interest in the training and lack of concentration due to fatigue and hunger. Furthermore, lack of punctuality in training sessions hindered the sequential acquisition of knowledge and skills. All these factors restricted the training's effectiveness for the participants. Findings from this case align with those of Mohamed et al. (2018), who discovered that advanced age not only limited elderly individuals in Malaysia from participating in training programs but also reduced their capacity to engage in various income-generating activities.

Application of Knowledge

In the Kirkpatrick model, the behavior level emphasizes the degree to which trainees apply what they have learned. Behavioral change in this study was assessed based on the trainees' ability to implement the knowledge they gained in writing business plans. Since the training focused on business plan writing, where trainees were tasked with formulating business plans, it was found that only 83 (33.2%) out of 250 sampled trainees who attended the training acquired the knowledge and managed to write business plans independently, without assistance from trainers or their literate household members.

Referring to Table 5, which indicates that 97 trainees reported having attended school, findings reveal that 83 of them were able to write business plans, as shown in Table 6.

Table 6: Influence of Trainees' Education Level on Business Plan Writing (N=250)

Education Level of Trainees	Plans Written by Targeted Trainees themselves	Plans Written by Trainees' Literate Children	Written by Trainees' Literate Grandchildren	Plans Written by Trainees' Literate Relatives	Plans Written by Trainers	Number of Written Business Plans
Never attended school	-	80	58	06	09	153
Completed Standard IV	21	01	01	02	04	29
Completed Standard VII	62	03	01	-	02	68
Total	83	84	60	08	15	250

It is surprising that 14 of the trainees who attended school were unable to write business plans independently; instead, they relied on assistance from their household members and

trainers. Conversely, all 153 trainees who had never been to school were unable to write business plans; rather, most of their business plans were composed by their literate

household members. Overall, 167 (66.8%) out of 250 TASAF's targeted trainees were unable to write business plans, primarily due to illiteracy, as indicated in Table 6.

Table 6 further indicates that none of the illiterate individuals who had never attended school were able to write a business plan. Similarly, even some of the trainees who attended school failed to write business plans. Consequently, 152 and 15 business plans were produced by household members (i.e., 84 children, 60 grandchildren, and 8 relatives of trainees) and trainers, respectively, as noted by one of the trainers:

...during training on business plans formulation, we really faced a number of challenges not only from those who do not know how to write and read but also even for some few people who knew how to write and read since they found it difficult to understand and apply knowledge, since they were not able to write business plans. Therefore, they asked us to help them in writing business plans. But the literate ones managed to write their business plans of course under our guidance...

This indicates that the illiteracy of trainees compelled trainers to engage in activities that exceeded their designated responsibilities. Furthermore, it may have been the combination of trainees' illiteracy and the excessive workload on trainers that resulted into some poorly written business plans. This was exemplified by an illiterate trainee in Kondo

village, whose business plan featured an unrealistic budget:

...this business plan was prepared by my grandchild who by then was studying at secondary school...I don't know each and everything that he wrote but what I asked him is to write a business plan on goat keeping....yes it seems that he didn't write correctly especially on requirements and budget...

It is clear that illiteracy not only prevented the trainees from writing business plans but also contributed to the weaknesses inherent in some of those plans. It is likely for these reasons that some of the submitted business plans were disqualified by TASAF in the final analysis as elaborated by a TASAF District Coordinator:

...all submitted business plans were assessed thoroughly based on various criteria, including a realistic budget, meaning the alignment between the actual required items concerning the nature of the proposed income-generating activities and their actual prices, viability, or whether they are implementable....we disqualified all business plans that did not meet the criteria...

Training Results

Training on business plans enabled some trainees to write and submit plans related to their income-generating activities. TASAF's report from the five selected villages indicates that 237 (67.14%) out of 353 submitted business plans were qualified while 116 (32.86%) were disqualified, as shown in Table 7.

Table 7: Qualified business plans

S/N	Village	Ward	Number of Applicants	Number of Qualified Business Plans	Number of Unqualified Business Plans
1	Chasimba	Yombo	44	24	20
2	Kongo	Yombo	75	63	12
3	Matimbwa	Yombo	70	34	36
4	Kondo	Zinga	68	34	34
5	Zinga	Zinga	96	82	14
Total			353	237	116

According to the TASAF District Coordinator, the completion of written business plans by individual beneficiary households in 2018 would have been promptly followed by the provision of productive grants, with each qualified business plan eligible for a maximum of TZS 500,000 (equivalent to US \$212.93). Furthermore, the provision of productive grants

was associated with coaching and mentoring for the recipients of these grants. Therefore, the provision of productive grants and the subsequent coaching and mentoring were the end-products of the training, which are described in Kirkpatrick's model as Results.

These findings are supported by Shi and Qamruzzaman (2022), who reported that

literacy is a crucial factor determining individuals' ability to learn and effectively apply what they have learned. This is also supported by Santhosha et al. (2022) in Karnataka, India, where approximately 72.5% of literate trainees who completed advanced secondary school education were able to acquire knowledge and skills in quality seed production through skills development training, in contrast to their illiterate counterparts.

Conclusion and Recommendations

The study concludes that TASAF's training was ineffective in enabling illiterate beneficiaries to write business plans. Similarly, many of the trainees underestimated the importance of training for executing various IGAs. TASAF's training did not adequately address certain socio-demographic characteristics, such as age, mobility and geographical location. Additionally, functional literacy was seldom incorporated into the poverty reduction.

The study recommends that literacy training in 3Rs (Reading, Writing, and Arithmetic) should precede business plan training programs. There is a need to enhance awareness and participation of impoverished individuals in training programs for poverty reduction. Training should be implemented in accordance with the training needs and socio-demographic characteristics. Moreover, functional literacy related to crop cultivation, livestock, poultry, petty trade, marketing, financial management and other IGAs should be integrated into rural poverty reduction initiatives.

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