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Impact Case Study and Documentation of the Tea, Herbs and Spices Farmer's Situation and Experiences in the Phase I of Her Money, Her Life Project Implementation

"Final Report"

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Table of Contents

List of Tables

List of Figures

Abbreviations List

Abbreviation	Description
BoT	Bank of Tanzania
CBT	Community-Based Trainers
DCDO	District Community Development Officer
DDGDs	Digital Data Gathering Devices
DEDs	District Executive Directors
DTA	Dar es Salaam Tea Auction
FGDs	Focus Group Discussions
GAP	Good Agricultural Practices
GBV	Gender-Based Violence
GPS	Global Positioning System
HD	High Definition
HMHL	Her Money, Her Life
KoBo	KoBoToolBox
NAPA-VAWC	National Plan of Action to End Violence Against Women and Children (NPA-VAWC)
PWDs	Persons with Disabilities
ROI	Return on Investment
SHEA	Sexual Harassment, Exploitation, and Abuse
SSTC	Sakare Specialty Tea Company
TBT	Tea Board of Tanzania
ToR	Terms of Reference
TRIT	Tea Research Institute of Tanzania
TSHTDA	Tanzania Smallholders' Tea Development Agency
TZS	Tanzania Shillings
VSLAs	Village Saving and Loan Associations

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Executive Summary

Background and Rationale

CARE International's two-year Her Money, Her Life (HMHL) project (2021-2023), funded by Bloomberg Philanthropies, aims to empower and economically uplift women farmers in Tanzania's tea sub-sector. In collaboration with Kazi Yetu Limited and key industry partners, the project targets 150,000 individuals, including 30,000 tea smallholder farmers (80% women). HMHL project builds on CARE's Agri Fund model with aim of investing in women to increase independence and economic opportunities to boost quality, quantity and diversification in Tanzania's tea sub-sector. The impact study, conducted by Solveris Consulting Limited in November 2023, assesses the project's outcomes across seven districts in four regions, offering valuable insights into its effectiveness.

Methodology

This study was cross-sectional in design, employing both quantitative and qualitative data collection methods. The research specifically utilised household surveys, Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), observations, and a literature review. The study locations, precisely districts, wards, and villages and respondents were selected purposively to order to effectively address the study objectives. The household survey reached 401 equivalent to 102% of the sample (395). KIIs involved 33 informants (32% of planned), and 12 FGDs (100%) were conducted with smallholder tea farmers. Data collection tools were developed, reviewed, and approved by CARE, whereby verbal consent were obtained before administering the study tools. Quantitative data used a questionnaire, while qualitative data from KIIs and FGDs were collected using open-ended questions. Digital Data Gathering Devices (DDGDs) aided simultaneous data collection and entry. Additionally, regular data quality checks were performed to ensure quality data. The collected data were analysed using STATA for quantitative data, whereby data were mainly analysed descriptively while qualitative data were analysed textually. The findings are presented by using tables, figures and texts.

Key Findings

Returns on Invesrment (ROI) of Increased green leaf Tea Price in Tanzania: The study reveals a positive ROI of 83% [Iringa (72%), Mbeya (126%), Njombe (109%), and Tanga (25%)], resulting from a 17% increase in green leaf tea price per kilogram (kg) from TZS 314 in 2022 to TZS 366 in 2023. This price increment presents opportunities for enhanced income and improved farming practices among smallholder tea farmers. However, it also poses challenges for consumers and downstream industries, requiring careful monitoring by policymakers and industry players.

ROI of Kazi Yetu Limited Interventions: The results indicate a positive Return on Investment (ROI) of 82% from the interventions to the smallholder tea farmer carried out by Kazi Yetu, funded by the project's grant. This ROI is expected to be more than doubled (188%) in 2025. The partnership between Kazi Yetu and stakeholders

significantly impacts the specialty tea sector, showcasing rapid grant recovery/factory's investment rate of return within 2.5 years. The project fosters economic viability and tangible benefits for farmers, contributing to positive transformation in livelihoods. Kazi Yetu's project interventions, highlighted by the SSTC demonstration factory, bring substantial and lasting benefits to farmers. Premium prices for green leaf tea sales, employment opportunities, and transformative training initiatives have significantly increased income for women tea farmers. The project's emphasis on value addition, including a solar dryer in Bumbuli, enhances product quality and market opportunities. Diversification into tea, herbs and spices production and commissions from bulk orthodox tea sales further contribute to income streams. The project's impact extends nationally, shaping the tea strategy and promoting specialty tea. The success of SSTC has catalysed national interest, leading to scaling efforts and increased global recognition for Tanzanian tea, enhancing market opportunities.

Effectiveness of Village Savings and Loan Associations (VSLAs) on Collective Investment: VSLAs demonstrate a significant 30% increase in women's involvement from 46% during baseline to 60% now, indicating successful interventions that contribute to economic resilience and social cohesion. Regional variations underscore localized impacts. Additionally, the study reveals that the majority of respondents (87%) comprising 89% females and 84% males reported their VSLAs engaging in collective investments using mobilised savings. This level of collective engagement in collective investments through VSLAs is approximately double the baseline figure (47%). The investments take various forms, including small businesses, transportation equipment, and livestock husbandry. Further evidence suggests that collective investments have enhanced VSLAs' capital, improved members' access to loans, and overall increased income through dividends from collective investments.

VSLAs Impact on Farmers' Income Livelihood: Findings indicate that VSLAs positively impacted smallholder farmers, enhancing income, crop diversity, and access to credit, with consistent effects across genders and locations.

VSLAs Impact on Farmers' Income Livelihood Resilience: Findings indicate that VSLAs strengthened farmers' ability to withstand financial challenges, offering crucial support during unexpected expenses. For instance, around 70% encountered unforeseen costs, and VSLAs provided essential aid through savings, accessible credit, and communal assistance. The most significant impact from farmer's income has been recorded in areas of health and education support to their households by using funds secured from their respective VSLAs.

Gender Roles Insights: Findings show that 91% engage in household chores, with women (96%) more involved than men (84%). Farm activities engage 91%, with women slightly less (90%) than men (92%). Economic activities involve 62%, with women slightly less (61%) than men (63%). Variations are influenced by cultural norms, localities, emphasizing the need for targeted interventions for gender-inclusive agricultural development.

Gender-Based Violence (GBV) Awareness: 90% of respondents, notably more men (91%) than women (89%), are aware of GBV. Regional differences indicate lower awareness in Tanga (84%) compared to Iringa (100%), Njombe (97%), and Mbeya (87%). Variations may be linked to gender norms and regional communication patterns, emphasizing the importance of community-specific approaches to address GBV effectively.

GBV Incidences, Reporting, and Response: In the past 12 months, 25% of respondents encountered GBV (similar to baseline 25%), with women slightly more affected (26%) than men (25%). Besides, regional disparities highlight varying incidences, highest in Mbeya (44%). Even though the overall reported incidence were equivalent (25%) both in baseline and endline, the regional shifts from baseline may result from increased reporting awareness due to project interventions across the regions. GBV types include physical assault (27%), emotional abuse (19%), and denial of resources (18%). Reporting rates vary based on visibility, stigma, cultural norms, and support services access. Family resolutions (56%) and committee actions (44%) are common, signalling community empowerment. The study reveals high awareness (93%) and willingness (81%) to report GBV, emphasizing the success of project interventions in fostering a sense of duty and shared responsibility within the community in this regard.

Women's Control Over Productive Resources: Most respondents (93%) now express confidence in accessing and controlling financial and productive resources for economic activities, marking a 3% increase from the baseline level of 90%. Men (96%) demonstrate a relatively higher confidence compared to women (90%), influenced by historical social-cultural factors. Notably, 93% of women report increased confidence, a 3% rise from the baseline of 87%, showcasing the project's impact on fostering economic empowerment and gender equality, as such, empowering women in resource management.

Women's Income from green leaf Tea Sales: Forty one percent (41%) of women report increased production and income, reflecting a 7% rise from the baseline. Considering a minimal 0.4% overall difference in income at the previous price, the noteworthy change emerges when factoring in the shift from TZS 315 to TZS 366 per kg. This adjustment leads to a 17% increase in income, rising from TZS 1,141,500 per annum in 2022 to TZS 1,335,534 per annum in 2023, with a unanimous 100% of both women and men reporting enhanced green leaf tea production. Connectedly, this change was influence by the 41% reported change in green leaf tea production volumes by women between 2022 and 2023. This finding signals a positive impact of the project interventions in improving women income from selling green leaf tea across the four project region. Besides challenges such as limited access to inputs across the four regions and some tea factory operations interruptions in Tanga, prompts for sustained efforts to ensure reliable green leaf team markets.

Women's Awareness on Land Ownership and Rights: The impact study reveals notable progress in smallholder tea farmers' understanding of land ownership and rights, with 63% (64% females, 60% males) reporting enhanced awareness, which presents more than doble increase compared to baseline status 28% (26% females,

and 30% males). This positive trend is particularly pronounced among women, exhibiting more than a twofold increase compared to baseline figures. The study attributes this shift to targeted training and awareness campaigns, with 63% of respondents (64% females, 60% males) participating in such initiatives between November 2022 and October 2023. The project implemented by CARE Tanzania emerged as the primary sources (77%) of these campaigns or capacity building, thus, demonstrating the project's significant contribution to the reported positive change. Those who did not access the land rights and ownership training or awareness mentioned the reasons for non-participation include unavailability of services (46%), time constraints (25%), non-selection (22%), and distance from campaign locations (7%), indicating varied barriers to engagement.

Lesson Learnt

The following are select key lesson learnt from this study:

- **Holistic Approach for Impact**: Integrating financial literacy, agriculture, and gender empowerment drives positive change among smallholder tea farmers. Ongoing challenges require attention for sustained success.
- **Collaboration is Crucial**: Successful engagement with government and private sectors, particularly in initiatives like the SSTC demonstration factory, leads to lasting benefits for women farmers.
- **Private Sector Engagement is Key for Internal market Linkage**: Private sector engagement for instance with Kazi Yetu elevated access to market for over 1,500 smallholder tea farmers in Sakare, Tanga. These farmers are now selling green leaf tea to SSTC at TZS 450/kg and semi-processed tea to Kazi Yetu at TZS 10,000/kg. This new market niche, reduce over reliance on tea local processors.
- **Efficiency through Community Based Trainers (CBTs)**: Utilizing CBTs proves instrumental for widespread and efficient farmer outreach, accelerating information dissemination.
- **Price Dynamics Affect Income:** A 17% increase in green leaf tea price results in a positive return on investment for smallholder farmers. Regular price adjustments are vital for industry growth and farmers' income.

Recommendations

Based on the findings from this study, the following are recommended:

- **Promote Organic Specialty Tea Production**: Encourage sustainable practices and investments in organic specialty tea production. This includes addressing challenges such as limited access to inputs and operational interruptions in certain regions, ensuring reliable markets for organic specialty tea.
- **Support Income Diversification**: Strengthen efforts to diversify income sources, particularly by supporting ventures such as herbs and spices beyond tea production. This includes targeted support for organic certification to access premium markets and enhance overall income for farmers.

- **Empower Women in Specialty Tea**: Continue initiatives that empower women in specialty tea processing and trading. Ensure their active participation in various stages of tea production, contributing to gender equality and economic empowerment.
- **Invest in Tea Industry Infrastructure**: Advocate for investments in critical infrastructure and technology within the tea value chain. This includes supporting initiatives related to the production of specialty tea and enhancing the overall capacity of the industry.
- **Address Regional Disparities**: Recognize and tackle regional disparities in women's involvement in VSLAs and collective investments. Develop unique region-specific interventions as per need to ensure equitable participation and benefits.
- **Sustain Support for VSLAs**: Address challenges faced by VSLAs, such as limited commitment and profitability, through continuous targeted support. Implement capacity-building programs, including financial literacy initiatives, to enhance their effectiveness and long-term sustainability.
- **Continue GBV Awareness**: Given the positive impact, persist in integrating and expanding GBV awareness campaigns in future programs. Tailor these campaigns to address regional variations, collaborating closely with local communities and leaders for maximum effectiveness.
- **Enhance Land Rights Programs**: Introduce ongoing targeted training programs to improve smallholder tea farmers' awareness of land ownership and rights. Collaborate with partners, including LGAs and land rights bodies, to ensure sustained knowledge growth in this critical area.

Conclusion

The impact study unveils a nuanced tea sector landscape, blending successes and challenges. Positive ROI from increased green leaf tea prices promises improved farming practices, demanding careful consideration for downstream industries. Kazi Yetu's partnership stands out, ensuring swift grant recovery, economic viability, and tangible farmer benefits. Likewise, Village VSLAs emerged as transformative tool, doubling collective investments and enhancing economic resilience. Gender roles, GBV awareness, and reporting successes underscore the need for tailored, community-specific approaches. Empowering women in resource management is evident, boosting confidence and income from green leaf tea sales. Progress in land ownership awareness, particularly among women, signals the success of targeted campaigns. In essence, this study provides crucial insights for stakeholders, guiding strategic planning and fostering sustainable development in the tea sector.

1: Introduction

1.1 Background and Rationale

CARE International in Tanzania is implementing a two-year scaling effort from 2022 to 2023 with Bloomberg Philanthropies' funding the Her Money, Her Life (HMHL) project: Investing in Women Economic Independence Across East and Central Africa to promote independence and economic opportunities for women farmers in order to boost quality, quantity, and diversification in Tanzania's tea sub-sector. It is working to support at least 150,000 people, including 30,000 tea SHFs (80%+ women farmers), in partnership with Kazi Yetu Limited and important industry partners, such as the Tea Research Institute of Tanzania (TRIT), Tanzania Smallholders' Tea Development Agency (TSHTDA), the Tea Board of Tanzania (TBT), and processing companies in tea production regions, such as DL Group, East Usambara Tea Co., and Bombay Burmah Tea Corp to (a) increase agricultural productivity, (b) expand their access to and control over resources and (c) grow their incomes through its project: Her Money, Her Life (HMHL) in Tanzania. HMHL project is designed to build on CARE's existing work of collective investment. The core idea is to expand the successfully piloted Agri Fund model, a new model for small-scale farmers across the tea sub-sector in Tanzania. The project activities focus on collective investment, information through technology, investment opportunities for farmers and cooperatives, marketing and sales, women's leadership, and access to resources (CARE, 2021; CARE, 2022a).

In October 2023, CARE International in Tanzania (CARE) engaged Solveris Consulting Limited (Solveris) to undertake the impact case study and documentation of the tea, herbs and spices farmer's situation and experiences in the end-stage implementation of its HMHL project. This assignment was undertaken in seven districts located in four regions, namely: Korogwe, Bumbuli, Muheza in Tanga; Mufindi in Iringa; Njombe DC in Njombe; Rungwe and Busokelo in Mbeya.

1.2 Study Objectives

The overall objective of this assignment was to assist CARE to carry out the impact case study and documentation of the tea, herbs and spices farmer's situation and experiences in the end-stage implementation for its HMHL project. Specific tasks, scope of work and deliverables are provided in the ToR (see Appendix 4).

1.3 Ethical Considerations

The research took into account key ethical considerations, specifically addressing issues related to entry to the surveyed location, the privacy of respondents, and the assurance of confidentiality, as outlined in the following summary.

Privacy and respondent's confidentiality: The participants provided verbal consent before participating in interviews or Focus Group Discussions (FGDs). Written consent was secured by CARE from those involved in the production of short videos in documenting project's impact on selected themes. The study team maintained strict confidentiality and non-disclosure of collected data, especially personal details such as age, name, gender,

and disability status. In the household survey interviews, specific unique identification numbers were used to identify respondents instead of their names, ensuring anonymity across study locations.

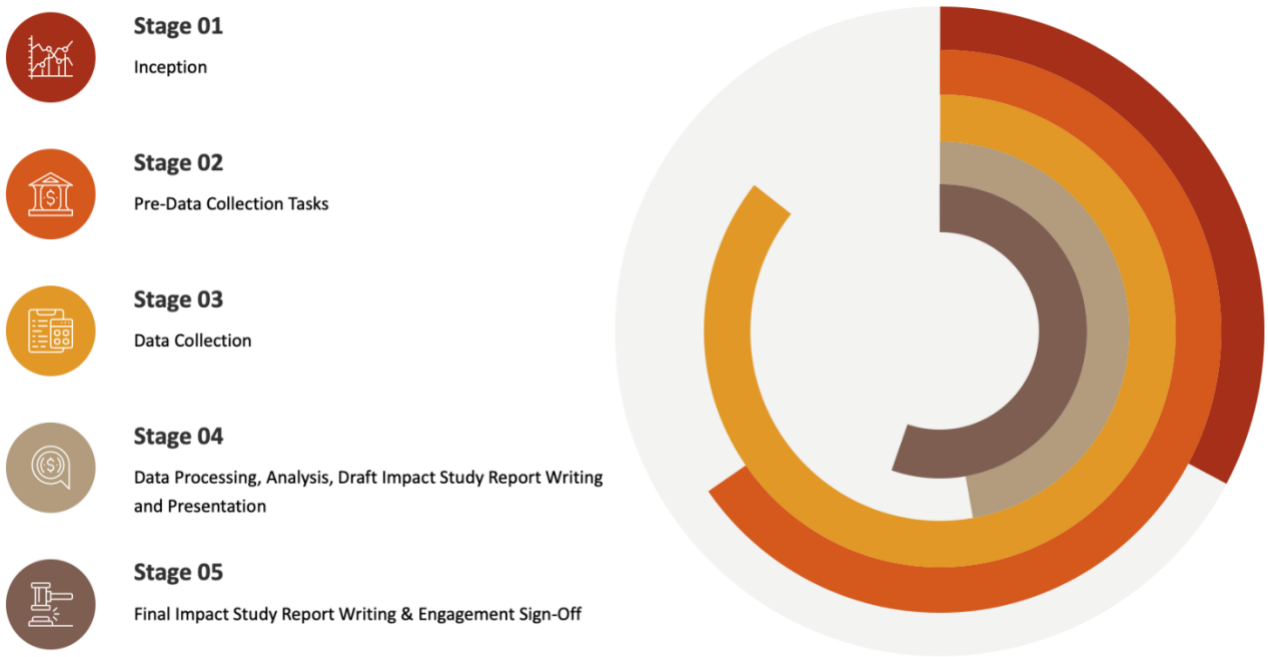
Access to the surveyed areas: CARE Tanzania obtained permission to carry out this task from all seven selected District Councils: Korongwe, Bumbuli, Mufindi, Njombe DC, Njombe TC, Busokelo, and Rungwe. This was accomplished by introducing the study team to the District Executive Directors (DEDs) of these districts. Upon the study's team arrival, the District DEDs authorized the task to proceed in the respective sampled wards and villages.

2: Methodology

2.1 Impact Study Methodology

The methodology and approach used in undertaking the impact study is five-pronged as shown in **Figure 1**.

Figure 1: Impact Study Methodology Outline



Stage 1: Inception

1.1 Inception meeting

The meeting between HMHL project representatives and Solveris team was held on 20th October 2023 to establish an in-depth understanding of the study, discussed and agreed on the study methodology, sampling, data collection plan, and deliverables schedule. On the same day, the HMHL project team provided the Solveris team with contextual documents to assist in conceptualizing the assignment and shaping the study's design, and preparation of the inception report. These documents were also used for triangulation of the data collected from primary data sources (household survey, FGDs and KIIs. The list of documents received is included in the bibliography list appended to this report (see Appendix 5).

1.2 Document review and inception report writing

The task encompassed a thorough review of documents supplied by the HMHL project team, supplemented by information from various sources such as government reports and other online resources. The Terms of Reference (ToR) and the findings of document review played a crucial role in shaping the inception report as well triangulation of the study findings. The inception report comprised the consultant's comprehension of the assignment requirements, adjustments made to the methodology and approach, details on sampling and sampling design, a list of informants, tools for data collection, the plan for data analysis, the schedule for remaining tasks. Further details on sampling and study design are elaborated in the subsequent paragraphs.

Study Design

This study was cross-sectional by design whereby data were collected from the four project regions for assessing the impact of the HMHL project. This approach enabled the gathering of data from a diverse sample at a single point in time, offering a snapshot for thorough analysis of the status of selected project indicators.

Sampling Design

This study encompassed seven project districts, which cumulatively have 28,900 smallholder tea farmers. The sample size was calculated based on this beneficiary count as a sampling framework (N=28,900) using Yamane's formula (1967:886) with a 95 percent confidence interval and a five percent precision level, as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Whereby:

n= Sample size;

N= Number of members;

e= Level of precision.

Therefore, the sample size at **N**=28,900; **e**=5% is determined as follows:

$$n = \frac{28{,}900}{1 + 28{,}900(0.05)^2}$$

$$n = 395$$

Data Collection Methods/Strategy

In order to effectively address the study objectives, the study used a mix of qualitative and quantitative methods to collect both quantitative and qualitative data. The subsequent sections provide details related to specific data collection methods and tools employed in this study.

(i) Household Survey: This method was used to collect primary data from HMHL direct beneficiaries (smallholder tea farmers) (women, men, and youth) by using a questionnaire mostly with close-ended questions. The questionnaire was administered by using DDGDs installed with KoBo ToolBox (KoBo) to ensure effectiveness and data quality. Likewise, KoBo significantly reduced the data processing time because, data was directly captured in the DDGDs and saved in the KoBo server in real-time, as such eliminate the data entry process. Specifically, the questionnaire collected demographic data, such as, sex, age, and education level, and data related to the selected project indicators. Additionally, GPS coordinates for interviewed households was gathered through the digital questionnaire in KoBo. The mapping of visited localities is appended to this report (see Figure 11 in Appendix 2).

The household survey reached 401 smallholder tea farmers, equivalent to 102% of the target (395) from 48 villages located in 33 wards across seven districts as indicated in Appendix 1. Specifically, the household survey targeted smallholder tea farmers engaged in VSLAs. The selection of specific wards and villages for this study

was purposively done in consultation with project coordinators to ensure alignment with the study's objectives. In order to achieve the study objectives, during data collection in close consultation with the HMHL Project Coordinators and Community Based Trainers (CBTs).

(ii) KIIs: The rationale of using this method was to gather data that was not attainable directly from the beneficiaries, such as qualitative insights that also complement data from household surveys and FGDs. The study used a purposive sampling method to select key informants based on their expertise in relevant thematic areas explored in this study. KIIs were drawn from key partners (CARE, Kazi Yetu, TSHTIDA, and TBT), public officials representatives mainly at the district level. This study reached 32 respondents, equivalent to 97% of the sample 33.

(iii) FGDs: The purpose of using this method was to complement data collected through other methods, specifically household surveys and KIIs. FGD participants included women, men, and youth. Twelve (12) FGDs (three in each region) were conducted, equivalent to 100% of the target. Each FGD, included males, females, and mixed gender (both male and female), comprising 6 to 10 participants. The FGDs also included youth and individuals with special needs, like Persons with Disabilities (PWDs). FGD participants were purposively selected for their group representation and relevant knowledge and experience on the subject matter explored.

(iv) Document Review: This method involved a comprehensive literature review, which entailed a thorough examination of documents acquired in stage 1, throughout the study process, and from various online sources, with a specific focus on the assignment objectives to triangulate or corroborate the data collected from primary sources via a household survey, KIIs and FGDs.

(v) Observation: The method was used in conjunction with other data collection methods to visually observe aspects like the, tea fields, tea collection centres, nature of collective investments and small businesses undertaken by the beneficiaries.

Summary of Respondents Reached Vs Data Collection Methods: A summary of respondents reached through the household survey, KIIs and FGDs is provided in Table 2 while the detailed summary of the stakeholders met in this study are appended to this report (see Table 18).

Table 1: Data Collection Strategy and Summary of Respondents Met

N	Description	Target Number of Respondents	Reached Number of Respondents	% of Respondents Reached
1	HH Sampled Respondents	395	401	102%
2	KIIs	33	32	97%
3	FGDs	12 FGD	12 FGD	100%

Stage 2: Pre-Data Collection Tasks

2.1 Refine study questions/tools, sampling, tools translation and digitisation

The data collection tools were refined based on feedback from CARE on the draft tools submitted along with the draft inception report. This task also involved translating the English tools into Kiswahili for better comprehension by enumerators and respondents. The final household questionnaire in both English and Kiswahili were digitised in KoBo and then after use in enumerator training, piloting, and subsequent data collection.

2.2 Training enumerators

The enumarator's trainings was undertaken on 4th November 2023 in Dar es Salaam with facilitation from senior consultants from Solveris Consulting Limited. The training, included 16 team members, comprising 11 enumerators, 2 senior research consultants, and 3 video producers. Enumerators familiarised HMHL project, the data collection tools, survey ethics, safety measures, data quality, data management, potential risks, mitigation strategies, and field work logistical arrangements. Also, the training entailed a step-by-step data collection tools walkthrough in order to:

- Have a common understanding on pertinent issues amongst the survey team.
- Review the language used (Kiswahili and English).
- Establish clarity of the questions and what specifically the questions intend to capture.
- Establish common ways of asking questions in order to capture the intended data.
- Relevance of questions and responses.
- Receive feedback from the survey assistants on the developed questions.

2.3 Piloting and final refinement of data collection tools

Piloting of the data collection tools was done on 6th November 2023 in parallel in all the four project regions to ensure the data collection tools were in line with the impact study objectives. Specifically, the tools pre-testing was undertaken in order to:

- Help the study team to establish clarity of the questions by the respondents.
- Ascertain whether the questions were structured in a way that is clear to the respondents.
- Establish if there was any potential ethical consideration that required more attention and emphasis to the survey assistants.
- Estimated time used to administer each tool.
- Ascertain clarity of the questions to be administered.
- Establish any potential difficulties that may happen during the actual data collection.

During the pilot study, 20 household questionnaires were administered from villages other than those, included in the impact study sample. The outcomes from this task did not note any significant observation as such no further improvement was needed to the data collection tool.

Stage 3: Data Collection

3.1 Data collection

The data collection activities took place from 6th to 12th November 2023, covering the four regions. However, some Key KIIs were conducted on later dates between 13th and 20th November 2023. At this stage, data was directly collected from identified informants in stage 2 through methods such as observation, interviews, Key KIIs, FGD, observation, and ROI data collection guidelines. Furthermore, a thorough review of various documents obtained in stage 1 and throughout the study process was undertaken as part of this task.

Stage 4: Data Analysis, Draft Impact Study Report Writing and Presentation

4.1 Data analysis and draft impact study report writing

Data Analysis Framework: At this stage qualitative data were transcribed into English, while quantitative data were exported from KoBo to MS Excel, cleaned, and imported into STATA Version 16 for analysis. Outcome variables were defined in accordance with specific indicator definitions, while independent variables included demographic characteristics and specific intervention explanatory variables like production and sales volumes. Quantitative data analysis was mainly done descriptively, whereby the analysis results are presented by using tables and figures/charts like, bar graphs, and pie charts.

Similarly, inferential statistics at the bivariate level was done for select variables to assess relationships between variables. For instance, independent sample t-tests examined associations between genders for variables like green leaf tea production (kg) and income (TZS). Likewise, paired/one-sample t-tests explored relationships between select continuous variables and baseline values, such as production and sales value. Additionally, a Chi-Square test was conducted to establish relationships between selected categorical variables, such as variations between sex, region, and other variables like VSLA collective engagement participation status. Statistical significance was determined at a threshold of P-value ≤ 0.05 (5%).

For qualitative data, textual analysis of knowledge and practices, focusing on selected result areas specified in the ToR for this study. Specifically, the analysis of both quantitative and qualitative data focus in the following areas:

- Demographic/social economic variables (sex, age, education level, disability status, and household size).
- Outcome/impact indicators, including women participation in decision making, women income from tea sales, women farmers' awareness on land ownership and rights, Return on Investment (ROI) on price changes, VSLAs effectiveness, and gaps/pertinent challenges.
- Lesson Learnt/best practices.
- Recommendations and mitigation measures to improve future programming

Additionally, GPS coordinates for interviewed respondents were mapped using QGIS. The location of the visited sited are mapped in Figure 11 (see Appendix 2). The impact study covers the period from 2021 to October

2023, representing 10 months of data for 2023. To enable a meaningful comparison, variables such as green leaf tea production (kg) and income/sales volumes (TZS) for 2023 have been annualized using a factor of 1.2, allowing for comparison with the full-year data from previous years (2021 and 2022).

4.2 Draft impact study report submission and presentation: The analysed data was compiled into a draft report containing key findings and recommendations. The data compilation included both primary sources and document reviews. The draft report was sent to CARE for review and input before producing the final report. The draft impact study report will also be presented to CARE for further inputs and validation of the findings.

Stage 5: Final Study Report Writing & Assignment Sign-Off

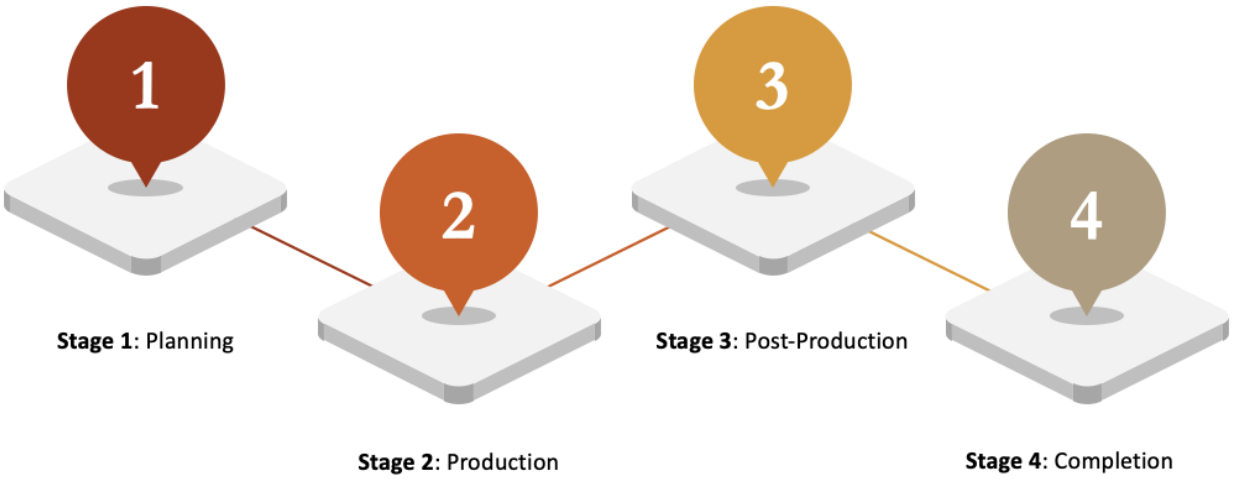
5.1 Final study report writing and assignment sign-off

After receiving feedback from CARE, the draft impact study report was improved to incorporate the provided comments or inputs and then after shared with CARE, and upon their sign-off of the final report, the engagement was concluded.

2.2 Documentary Production Methodology

The documentary production methodology had four stages as indicated in Figure 2.

Figure 2: Documentary Production Methodology



Stage 1: Planning

2.1 Inception meeting: The meeting between HMHL project team and Solveris team production team was held on 20th November 2023 alongside the impact study team. The discussion focused on the production themes, locations, potential informants for each theme, key learning questions, and field work logistical arrangements.

2.2 Script writing: This task involved developing a detailed video production scripts for five production themes, namely: (i) project brief and status, (ii) VSLAs approach and gender, (iii) Tea sub-sector status, international marketability, and government perception, (iv) collective investment and diversification, and (v) private sector engagement, market, and value addition. For each theme, the script provided details on sub-themes,

characters/sources, locations, and key learning questions as outlined within the data collection tools in Appendix 4. The short five video clips, HD photos, and A4 booklet are part of this report but provided as separate files.

Stage 2: Production

2.1 Video shooting and photographing: This task was undertaken between 6th and 21th November 2023. Specific tasks undertaken include video shooting and capturing High Definition (HD) photos from the selected sites in Korogwe, Bumbuli, Muheza in Tanga; Mufindi in Iringa; Njombe TC and DC in Njombe; Rungwe and Busokelo in Mbeya, and Dar es Salaam. Participants involved in the production process were purposively selected based on their suitability to respond to the documentation objectives and themes, specifically from; project beneficiaries, CBTs, partners – Kazi Yetu and CARE Tanzania staff, Districts/Council staff, farmers, TSHTDA, Tea Research Institute of Tanzania (TRIT) and TBT. Video production and photos were captured by using Canon 5D Mark 4, Mark3 Canon60 and a drone for Aerial Photographs. Connectedly, Boom mic and Zoom recorder were used for quality audio output.

Stage 3: Post-Production

3.1 Rough edits: This task involved preliminary editing of the documentary and video clips using Adobe Premiere and Adobe After Effects, as well as creating a draft 4-page booklet. The draft deliverables were submitted to CARE for review and feedback.

Phase 4: Completion

4.1 Final edits: This task involved final editing based on CARE's feedback on the draft deliverables to align the final outcome with the ToR and CARE's expectations.

2.3 Data Quality Assurance Strategy

The overall data quality assurance strategy employed in this study is summarised below:

i. **Training Research assistants/Enumerators:** The training focused on understanding the study requirements, research ethics, questions, and study protocol. Training the enumerators ensured a reasonable understanding of the data collection tools and grasp of the study requirements. This contributed to minimising the risk of data quality because the enumerators understood the requirement to collect the required data based on the study requirements.

ii. **Piloting Data Collection Tools**: The task aimed to ensure that the tools were designed in a manner that would be simple for enumerators to administer. It was also meant to establish whether the study questions were clear and easily understood, thereby capturing proper and accurate responses.

iii. **DDGDs:** To ensure collection of adequate, efficient, and high-quality/cleaner data, interviews with smallholder tea farmers members were conducted using DDG devices equipped with KoBo.

iv. **Data Quality Check:** The Senior Consultants reviewed daily data from sampled household questionnaires for completeness, accuracy, and consistency. Enumerator training prioritized techniques for estimating challenging variables like VSLA savings and green leaf tea production, which are prone to recall bias due to farmers' limited record-keeping

v. **Use of Experienced and Research Team**: The involvement of an experienced research team, with a history of similar assignments, helped address quality issues, including accuracy and completeness. Senior research consultants oversaw the data quality for the questionnaires administered by survey assistants/enumerators and provided necessary backstopping support as needed, and peer review.

vi. **Triangulation**: This was accomplished through various data collection methods, including observation, interviews, KIIs, and FGDs. Additionally, references from project documents and diverse sources, such as government reports, publications, research journals, and web-based resources, offered a reasonable assurance and served as reference points to address any inconsistencies or shortcomings in the collected data/information.

2.4 Study Limitations

In this section, limitations encountered while undertaking this study are presented as follows:

i. **Lack of Record-Keeping Among Tea Smallholder Farmers:** A significant number of tea smallholder farmers do not maintain records concerning the production and sale of green tea leaves, land and savings in their respective VSLAs. Consequently, information pertaining, green leaf tea production per acre, and farm size, were gathered as approximate values based on self-reported figures from the tea smallholder farmers. However, in order to mitigate the potential for self-reporting bias commonly associated with recall bias, triangulation of the data collected from smallholder tea farmers was done by cross-referencing with data obtained through other methods, including KIIs and literature reviews. This too enhance the reliability of the findings.

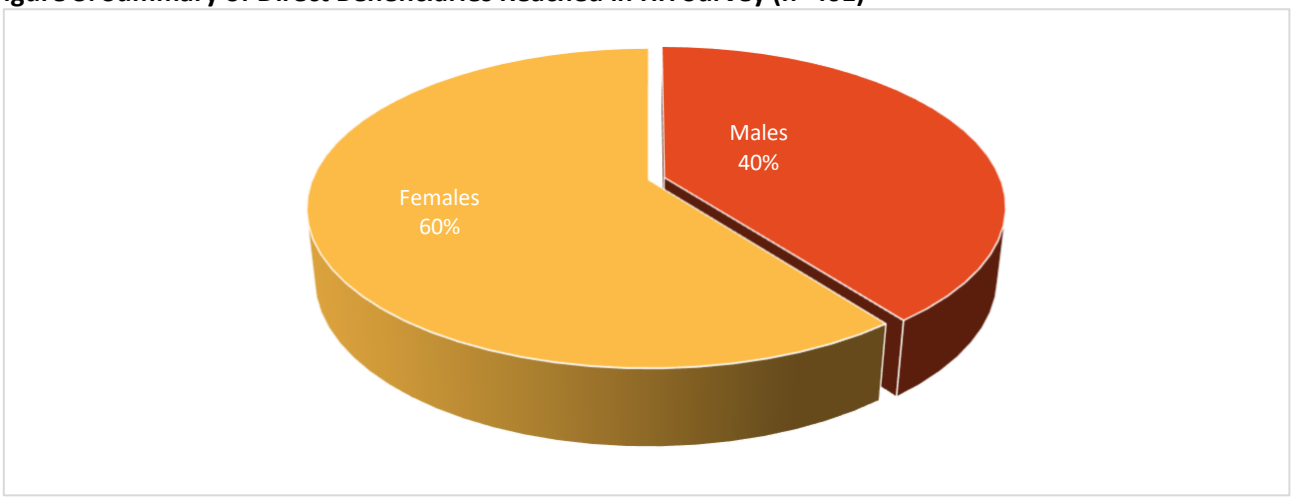
ii. **Heavy Rains**: Intense rainfall in some locations in Tanga, Njombe, Iringa, and Mbeya disrupted the data collection schedule, requiring the extension of daily completion hours until 6:00 pm to meet the target for each district and ensuring timely completion of the field work.

3: Findings

3.1 Respondents Demographics

This section presents a summary of the demographic characteristics of the respondents in this impact study, highlighting factors such as sex, relationship with the household head, age, education level, marital status, household size, and disability status. The study covered 401 respondents (102% of the sample 395) at the household level across the four project regions (Iringa, Mbeya, Njombe and Tanga), comprising 159 males (40%), and 242 females (60%) (see Figure 3). This distribution by gender results from the intentional approach of selecting respondents purposively specifically focusing to tea farmers engaged in VSLAs in order to achieve the intended study objectives. Likewise, this study respondents which show a relatively higher number of women reached resonates with the project's approach, which specifically targets more women than men.

Figure 3: Summary of Direct Beneficiaries Reached in HH Survey (n=401)



Moreover, Table 19 appended to this report show further demographic characteristics of the interviewed smallholder tea farmers across the four project regions (Iringa, Mbeya, Njombe, and Mbeya). Precisely, majority of the respondents 256 (64%) were the household heads, whereby the proportion of males reporting being household head 152 (59%) was higher than females 104 (41%). This observation is in line with the baseline survey results which show a similar result pattern with large proportion of men (61%) who reported to be the household heads compared to women. The higher number of men serving as household heads compared to women can be attributed to the prevailing patriarchal socio-cultural system in Tanzania, where men typically and dominantly assume the role of household heads in most communities (CARE, 2022b).

Relatedly, majority of respondents who were not the household heads 112 (77%) were spouses (80% women and 14% men), followed by sons/daughters of the household head 23 (16%), respectively. On age categories of respondents, the study results reveal an even distribution respondents across the age brackets: 115 (29%) in the 18-35 years old, 89 (22%) in the 36-45 years old, 102 (25%) in the 46-55 years old, and 95 (24%) aged 56 and above. This observation indicates a limited variation among smallholder tea farmers who are also involved

in VSLAs which suggests inclusive participation. This observation is unlike the baseline, whereby majority of respondents (39%) were 56 years old and above. Additionally, the respondents' average age was 46 years, which is slightly below the African farmers average age of 60 years (FAO, 2014). The difference between the average age of the respondents and that of the African farmers is statistically significant at the 5% precision level (P-value=0.000) (see the details in Table 26). Concerning educational attainment, majority of respondents 286 (71%), had finished primary school education, which was followed by individuals who completed secondary school education 22 (22%). A smaller percentage had no formal schooling, accounting for 15 (4%), while those who attended college or university constituted 10 (2%) only.

In a related context, majority of respondents 291 (73%) were married, followed by singles at 49 (12%), widows at 43 (11%), divorced at 14 (3%), and widower at 4 (1%), respectively. Relatedly, the average household size is 5 persons, slightly exceeding the national average for Tanzania Mainland, which is 4.6 persons (Ministry of Finance and Planning - Poverty Eradication Division [MoFP-PED] and National Bureau of Statistics [NBS], 2019). The difference between the average household size of the respondents and the national average is statistically significant at the 5% precision level (P-value=0.003) (see the details in Table 26). This average household size suggests that, for the targeted 30,000 farmers, if each farmer represents one household, approximately 150,000 beneficiaries were reached, both directly and indirectly. Moreover, among the 401 respondents, only 2 individuals (0.5%) had disabilities. Both of these individuals were males and both had physical disabilities. Further information on the demographic characteristics of the respondents is outlined in Table 19 appended to this report.

3.2 Return on Investment (ROI) of the Increased green Leaf Tea Price in Tanzania

In the period under review (2021-2023), the green leaf tea price increased from TZS 314 per kg in 2022 to TZS 366 per kg in 2023, marking a change that had not occurred in previous six years. Evidence from KIIs and project reports indicate that, the project (HMHL) played a significant role in influencing the change in price, notably through support for the establishment of the Dar es Salaam Tea Auction (DTA). Specifically, HMHL project significantly contributed financially to various activities aimed at establishing the DTA, with an estimated support of around TZS 100 million (approximately US$40,000). This financial assistance covered two learning visits: one to the Mombasa Tea Auction in Kenya and the second to the National Agricultural Export Board (NAEB) in Rwanda. Additionally, the project financed the international feasibility study, the rehabilitation of the tea testing laboratory, including the purchase of the laboratory equipment. These support in turn, contributed to shifts in the green leaf tea market in Tanzania. For instance, evidence from KIIs for instance the project staff indicate that DTA empowered the Minister for Agriculture to announce new green leaf tea price per kg.

The increase in green leaf tea price in Tanzania represents a notable shift with potential implications for ROI in the tea subs-sector. In particular, the study results show that, the increase in green leaf tea price per Kg has led to positive ROI across the four regions with an average of 83%. Further results indicate a relatively low ROI in

Tanga region (25%) compared to other regions, namely, Iringa (72%), Mbeya (126%), and Njombe (109%), respectively. This low ROI in Tanga may be attributed to a lower green leaf tea production level compared to the other regions. For instance, the average production per acre in Tanga (2,165 kg) is about 21% lower than in Iringa region. Conversely, the higher production level per acre in other regions is likely to have influenced the higher ROI in those regions due to economies of scale compared to the Tanga region. The details related to ROI associated with green leaf tea price change are provided in Table 2 and Table 20 appended to this report.

Table 2: ROI on Change in green leaf Tea Price Per kg from TZS 315 to TZS 366

Description	Iringa	Mbeya	Njombe	Tanga	Overall
Average production/acre	2,616	2,326	2,542	2,165	2,412
Net Profit/kg	194	248	350	60	213
Investment Cost/kg	268	196	323	238	256
ROI	72%	126%	109%	25%	83%

The increase in price associated with increase in production volumes by 41% as explained in subsequent part of this report have had impact to individual farmers through increased revenue as testified below beneficiaries anecdote. *"I am grateful for the project's efforts that in one way or another influenced in raising of the price for green leaf. This has resulted in an increase in my income, allowing me to fulfill my household responsibilities and effectively manage my tea farm."* - Female respondent in an FGD in Mufindi. Another female respondent in Njombe mentioned that *"The increase in green leaf price during this project implementation have helped us get better prices for our tea and taught us many useful things regarding farm management. Now, I'm making more money from my farm as a result of the increased price. Tea now is an appealing investment for us women*." - Female respondent in the FGD in Njombe.

3.3 ROI of Kazi Yetu Limited Interventions to Farmers Businesses and Income

As the private sector partner and co-implementer, Kazi Yetu played a vital role in providing technical expertise on specialty tea, covering the entire value chain from farm, processing to market access. Collaborating with stakeholders, the organisation worked to enhance market linkages, opportunities, and the distribution of blended teas, directly benefiting women farmers by improving access to information, trade, marketing, branding, value addition, and sales. In close coordination with TSHTDA, Kazi Yetu supported farmers through VSLAs and cooperatives to enhance the quality and quantity of tea, herbs, and spices through organic and Good Agricultural Practices (GAP) training. Additionally, Kazi Yetu led the establishment of the Sakare Specialty Tea Company Limited (SSTC), serving as a model for other tea cooperatives, showcasing the potential of collective investment in processing machinery and the initiation of agri-business ventures focused on premium teas.

When assessing the ROI focusing on the grant funding allocated to Kazi Yetu (TZS 1,426,773,356, approximately $570,000) under this project with a focus on both monetary and non-monetary impact the project has had to smallholder farmers and cooperatives, the results show that the same contributed to sales increase and income

diversification as a result of different interventions. Precisely, the ROI related to Kazi Yetu project funded investments in 2023 is 82% but the same will be more than doubled (188%) in 2025. This entails that the grant will be recovered in 2.5 years from the start of the project, and the recovery will be doubled in 4.5 years from the start of the project (see the details in Table 3).

Table 3: Return on Investment from Kazi Yetu Interventions Resulting from Grant Investment (TZS)

Description	Principal	2022	2023	2024	2025	2026	Total
Total Grant Amount	1,426,773,356						
Financial Return							
Total Sales Generated		526,074,890	641,282,780	865,731,753	1,168,737,867	1,577,796,120	4,779,623,409
Cumulative ROI		***37%***	***82%***	***142%***	***188%***	***253%***	

Source: Kazi Yetu (2023)

The project interventions led by Kazi Yetu for instance in establishment of the SSTC demonstration factory has immediate and enduring impacts on farmers' businesses and income. For instance, selling green leaf tea to the factory ensures premium prices for farmers, while cooperative members share in the benefits from tea sales. Similarly, employment opportunities generated by the factory contribute to community income, with over 10 individuals, predominantly women, engaged in roles such as tea crafting, processing, and administration at Sakare farm and factory. Examples of further changes influenced by the project through Kazi Yetu are provided in the below testimony from the Kazi Yetu representative.

"Through Kazi Yetu's training initiatives, women tea farmers have transformed their income, increasing from TZS 366 per kg of conventional green leaf to an impressive TZS 450 of organic green leaf tea. Also, through the specialty tea, now the farmers through SSTC can go an extra mile in the value chain through specialty tea processing whereby they sale made tea at a premium price of TZS 10,000 per kg compared to the international market of conventional made tea which is around TZS 2,000. Additionally, the project's focus on value addition to spices and herbs has elevated farmers' income by enabling them to fetch better prices. The enhanced quality and quantity of their products, supported by trainings and project facilities, are exemplified by the installation of a solar dryer in Bumbuli. This solar dryer provides an ideal environment for farmers to dry their spices and herbs, preserving the quality of their products and contributing to increased income. Moreover, for Sakare, before we established this factory, the tea farmers were making TZS 314/kg before 2023 and TZS 366/kg in 2023 for green leaf tea (raw materials). After the establishment of SSTC, farmers are making TZS 450/kg for green leaf tea, and the factory is generating revenue of TZ 10,000/kg of processed tea. The profit generated from tea selling will be used to ensure the factory growth and 15% will go back to the community as the Corporate Social Responsibility (CSR)", commented the Kazi Yetu representative.

Furthermore, the project has played a crucial role in diversifying income streams for farmers by providing them with opportunities to supply tea herbs. Evidence from KIIs indicate that, in Bumbuli for instance six groups in

Bumbuli are engaged in tea herbs production as a result of the project interventions led by Kazi Yetu. Likewise, there are about 200 spices and herbs farmers who are waiting for organic production certification, thus presenting a potential for accessing upper end market for their products through the Kazi Yetu-Viridium partnership. Additionally, cooperative members receive commissions from the sales of bulk orthodox tea. It is projected that by 2026, farmers will generate an estimated revenue of TZS 1,083,679,721 (approximately US$ 430,000) through herbs and spices supply, while cooperative members can expect to earn around TZS 85,000,000 (roughly US$ 34,000) in commission income over the next five years from bulk orthodox tea sales.

Additionally, this project has significantly influenced the national tea strategy of the TBT, directing a greater focus on specialty tea. This shift empowers farmers, particularly women, to invest locally in value addition, thereby improving livelihoods. For instance, women farmers have transcended traditional farm roles, actively engaging in substantial value addition processes. Beyond plucking tea leaves, they now participate in tea processing and trading, extending their involvement to herbs as well. This evolution positions Tanzanian tea as a distinctive product on the international stage, contributing to women's empowerment a globally significant theme that resonates with consumers and adds value to the product. This finding resonates with other studies which posts that women empowerment is critical for rural development and sustainability (Quisumbing et al., 2014; and Staff, 2021).

In connection to this, the success of SSTC has sparked considerable interest among cooperatives nationwide to invest in specialty tea processing. For example, the Ministry of Agriculture is actively pursuing the scaling up of this initiative, evident in the establishment of the Sakare demonstration unit. Specifically, by December 2024, the Ministry of Agriculture in Tanzania envisions building 7 factories (5 for tea processing and 2 for blending and packaging). At the market level, Tanzanian tea is gaining recognition through international tea journalists and participation in global trade fairs, creating increased market opportunities and sales. Notably, the project has played a key role in positioning the DTA, supporting a feasibility study and a tea profiling study to highlight the unique characteristics of Tanzanian tea. These efforts enhance the auction's competitive advantage in Tanzania, attracting producers and buyers and instilling confidence in the auction process.

3.4 Effectiveness of VSLAs Collective Investment

This section concentrates on evaluating the effectiveness of VSLAs' collective investment, examining its impact on savings ROI, farmer livelihoods, and resilience. For a comprehensive understanding, additional details are presented in the following sub-sections.

3.4.1 VSLA Membership and Collective Investment Status

The study findings reveal that women's participation in VSLAs is relatively higher at 60%, compared to men at 40% (refer to Table 4). This increased participation rate for women, which is 14% higher than the baseline, where 46% of women indicated involvement in informal financial services including VSLAs, suggests a significant

increment of about 30%. The increased engagement of women in VSLAs may be attributed to project interventions that specifically aimed at empowering women to actively participate in these platforms. Supporting this, project reports indicate that as of May 2023, the project successfully facilitated the formation of 2,063 groups with 37,798 members, of which approximately 69% are women. These VSLAs groups have mobilised savings worth $1,923,231 out of which $1,392,670, equivalent to 72% of the VSLAs savings have been disbursed as loans (CARE, 2023). Moreover, study results show that majority of the respondents (48%) indicated that they have been members of VSLAs for a period ranging between 1 and 2 years. This, too, may be associated with the project interventions to establish VSLAs across the project districts.

Table 4: VSLA Membership and Collective Investment Status by Region and Gender (n=401)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
12 months	6	21%	42	18%	7	9%	7	11%	62	**15%**
1-2 years	8	29%	156	68%	20	25%	7	11%	191	**48%**
Over 2 years	14	50%	33	14%	52	66%	49	78%	148	**37%**
Total	**28**	**100%**	**231**	**100%**	**79**	**100%**	**63**	**100%**	**401**	**100%**
Gender								Male	159	40%
								Female	242	60%

Continuing from the previous findings, additional results reveal that a significant majority of smallholder tea farmers (94%) actively participate in VSLAs activities, for instance through meetings, and other activities like social support, and celebration events (see the Table 5 for participation frequency details). This finding suggests that the VSLAs established with the project's support are likely to persist, as such providing ongoing benefits to members. These benefits may include improved access to services like loans, fostering sustained support and financial opportunities within the community. Beyond facilitating ongoing access to services like loans, this sustained involvement of community members in VSLAs contributes to the overall economic resilience and social cohesion of the community. The collective strength of these VSLAs can foster a sense of empowerment, potentially leading to enhanced bargaining power, shared knowledge, and collaborative initiatives among members, thereby amplifying the positive impact on the community as a whole.

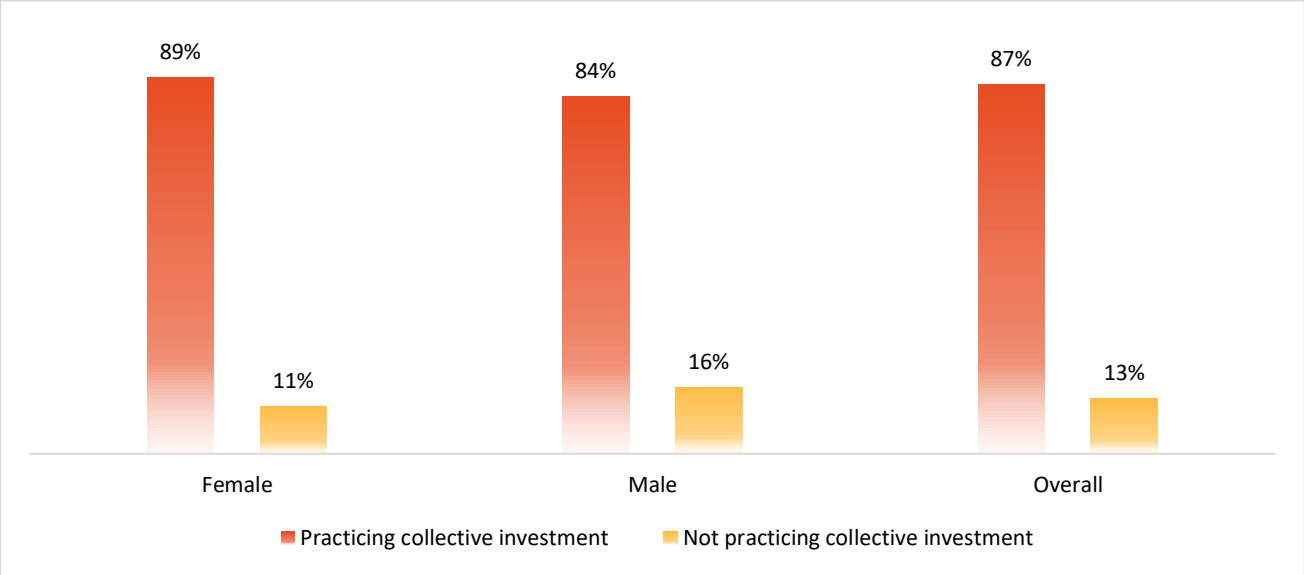
Table 5: Frequency of Participation in VSLA Meetings and Other Activities (n=401)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
Never attended	0	0%	0	0%	1	1%	0	0%	1	0%
Rarely	0	0%	3	1%	1	1%	0	0%	4	1%
Somewhat regularly	2	7%	10	4%	5	6%	1	2%	18	4%
Very regularly	26	93%	218	94%	72	91%	62	98%	378	94%
Total	**28**	**100%**	**231**	**100%**	**79**	**100%**	**63**	**100%**	**401**	**100%**

Correspondingly, the majority of respondents (87%) (89% females, 84% males) reported their VSLAs engaging in collective investments using mobilized savings, as illustrated in the Figure 4. The same show a significant

change compared to the baseline whereby, only 47% (47% females, 47% males) of the respondents reported their VSLAs to be engaged in collective investment across the four regions. The increase in collective engagement initiatives is likely to be contributed by the project's interventions, specifically its emphasis on supporting the establishment of VSLAs and enhancing their capacities across various dimensions. This include, sensitisation on active engagement in collective investments aimed at improving the well-being of both individual members and the groups as a whole, financial literacy for example saving and record keeping for instance by using Chomoka, a digital saving platform pioneered by CARE.

Figure 4: Collective Investment Practices within VSLAs/Amongst Farmers (n=401)



Examining this practice at the regional level, those affirming group involvement in collective investments were notably higher in Iringa (96%), followed by Njombe (87%), Mbeya (86%), and Tanga (86%), respectively. However, regional variations are not statistically significant at the 5% precision level (P-value=0.45) (see the details in Table 26). The common forms of collective investment mentioned, include micro-credit services (64%), small business venture (52%), community savings and loans services (39%), environmental initiatives, for instance, tree planting (19%), emergency funds (19%), agricultural tools (e.g. production and plucking equipment) (13%), skills development and training (13%), and social welfare initiatives for instance elderly care services, serving persons with disability, vulnerable child welfare services (7%). Other forms of collective investment mentioned by respondents in KIIs and FGDs include a tricycle, also known as *'Guta'*, in Kiswahili for facilitating transportation, such as moving tea from the field to the collection centers. Additional investments involve irrigation equipment like water pumps and water cans, as well as the acquisition of milling machines. Livestock husbandry, including pigs, cows, and poultry, was also highlighted.

Further findings indicate that the collective investments are effective in improving farmer's production activities and overall livelihood. For instance, respondents highlighted the positive impact of both individual and collective investments facilitated by their VSLAs on their farming activities. Notably, these investments

enhanced personal access to credit for farming activities (68%), improved availability of farming inputs (54%), contributed to increased crop yield (40%), promoted diversified farming practices (33%), facilitated access to farming equipment (22%), and provided agricultural training. Additionally, benefits associated with collective investments included enhanced community collaborations (33%), the establishment of small businesses or shops (28%), and an increase in livestock count (10%). Connectedly, most of the respondents (96%) indicated to be satisfied with the profit gained from investments made collectively in their VSLAs (see the details in Table 6).

Table 6: Level of Individual Satisfaction from Collective Investment Profits (n=349)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
Very satisfied	18	67%	75	38%	50	72%	24	44%	167	48%
Satisfied	6	22%	81	41%	11	16%	21	39%	119	34%
Somewhat satisfied	3	11%	34	17%	5	7%	8	15%	50	14%
Satisfied (sub-total)	***27***	***100%***	***190***	***96%***	***66***	***95%***	***53***	***98%***	***336***	***96%***
Dissatisfied	0	0%	3	2%	0	0%	1	2%	4	1%
Very dissatisfied	0	0%	6	3%	3	4%	0	0%	9	3%
Not satsified (sub-total)	***0***	***0%***	***9***	***5%***	***3***	***4%***	***1***	***2%***	***13***	***4%***
Total	**27**	**100%**	**199**	**100%**	**69**	**100%**	**54**	**100%**	**349**	**100%**

Below are some anecdotal evidence from KIIs and FGDs regarding the impact of KIIs:

"In our Savings Group, I've seen a positive change in my income. I have three children, all attending school. Two of them are in university, and I'm proud to say I support them with the profits from our group collective investment. Thanks to a loan from the group, I was even able to finish building my house." – A female respondent, sharing her success story during the FGD in Mufindi. Another female respondent from an FGD in Njombe DC testified that "*Investing together has made us stronger. It's not just about money; it's about resilience, saving costs, and gaining skills. Our unity brings positivity into our lives. It's more than profits; it's a support system that goes beyond tough times, making our lives better together."*

Connectedly, a male participant in the FGD in Bungu, Korogwe, Tanga, mentioned that " *We have witnessed a growth in income through our participation in VSLAs, particularly in Mlama Group. The group initiated a small business in 2022 with an initial capital of TZS 500,000, and by October 2023, it has grown to TZS 1,350,000. This increased capital has allowed us to enhance our capacity to disburse loans, enabling more members to access funds for their diverse needs."*

In relation to positive outcome of the VSLAs collective investments, smallholder tea farmers pointed out opportunities to expand collective investments and they were all ready to recommend , primarily attributing these prospects to the presence of group cohesion (82%), farmers' readiness to participate in collective investment (71%), availability of support services (54%), and existence of established groups. Besides,

challenges associated with collective investments were also cited, including limited commitment between parties (32%), low profitability (25%), management difficulties (17%), mistrust (12%), and other issues (35%), such as insufficient savings for effective collective investment, delays in the supply of bulk-procured inputs (e.g., fertilizers), and the dropout of some members.

3.4.2 VSLAs Impact on Savings' Return on Investment (ROI), Farmers' Livelihood and Resilience

VSLAs Impact on Savings' ROI: The majority of respondents (95%) reported an increase in individual savings due to their participation in VSLAs in the past 12 months (see the details in Table 7). The reported increase in saving was relatively higher in Iringa (100%), followed by Njombe (97%), Tanga (97%), and Mbeya (92%). This finding implies a positive financial impact on participants and suggesting the effectiveness of VSLAs in promoting personal savings growth. Moreover, this outcome suggests that VSLAs contribute to fostering a culture of savings and financial responsibility, potentially creating a more economically stable and self-reliant community. Additionally, the increased individual savings may have broader implications for participants' ability to invest in income-generating activities, cope with unexpected expenses (resilience), and enhance overall financial well-being.

Table 7: Changes in VSLA Total Savings Over the Past Year (n=401)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
Decreased	0	0%	1	0%	0	0%	1	2%	2	0%
Increased	28	100%	213	92%	77	97%	61	97%	379	95%
Remained the same	0	0%	17	7%	2	3%	1	2%	20	5%
Overall	**28**	**100%**	**231**	**100%**	**79**	**100%**	**63**	**100%**	**401**	**100%**

VSLAs Impact on Farmers' Livelihood: In the last 12 months (November 2022 - October 2023), smallholder farmers engaged in this study have conveyed noteworthy positive transformations in various facets of their households due to their participation in VSLAs. Notably, a majority of participants witnessed improvements in household income (98%), crop diversification (98%), as well as increased access to affordable credit, financial security, and resilience (97%). Additionally, respondents highlighted advancements in children's access to education (93%) and improved availability of health services because of using funds secured from VSLAs. These results emphasize the significant positive influence of the project's VSLA interventions on the economic, educational, and health dimensions of the participating households, underscoring the effectiveness of such initiatives in promoting comprehensive development within communities.

Upon analysing the impact of VSLAs on farmers' livelihoods based on gender and locations, no significant variations were found (see the details in Table 21 appended to this report). This suggests that the effects of VSLAs on farmers' livelihoods were consistent across different genders and locations. Moreover, the absence of variation in this context implies that the positive impact of VSLAs on farmers' livelihoods is uniform,

regardless of gender or geographic location. This underscores the inclusive and widespread effectiveness of VSLA interventions in contributing to the improvement of farmers' livelihoods across diverse settings.

VSLAs Impact on Farmers' Resilience: Approximately 70% of the study participants experienced financial emergencies or unexpected expenses, such as medical bills, crop damage, high input prices, or equipment repairs related to their tea farming activities. Markedly, a relatively higher percentage of men (72%) reported facing such situations compared to women (69%). Additionally, there were regional variations, with a higher proportion of respondents reporting financial emergencies in Njombe (80%) and Iringa (75%) compared to Mbeya (66%) and Tanga regions (70%) as indicated in Table 8. These variations could be influenced by factors such as regional economic conditions, agricultural practices, or access to support services.

Table 8: Respondents Faced Financial Emergencies Incidences in the Past Year (n=401)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
Yes	21	75%	153	66%	63	80%	44	70%	281	70%
No	7	25%	78	34%	16	20%	19	30%	120	30%
Grand Total	28	100%	231	100%	79	100%	63	100%	401	100%
Gender (Yes)								Male	114	72%
								Female	167	69%

Moreover, participants who encountered financial emergencies or unforeseen expenses in the past year acknowledged the role of VSLAs in aiding them in such challenging situations. Specifically, 94% of respondents who faced financial crises reported that their involvement with VSLAs played a crucial role in helping them cope with these unexpected expenses (see the details in Table 9).

Table 9: Agreement on Whether VSLA Participation Impacted Coping with Financial Emergencies (n=281)

Characteristics	Iringa		Mbeya		Njombe		Tanga		Overall	
	n	%	n	%	n	%	n	%	n	%
Strongly Disagree	0	0%	4	3%	5	8%	4	9%	13	5%
Disagree	1	5%	1	1%	0	0%	1	2%	3	1%
Disagree sub-total	***1***	***5%***	***5***	***3%***	***5***	***8%***	***5***	***11%***	***16***	***6%***
Somewhat Agree	2	10%	12	8%	1	2%	9	20%	24	9%
Agree	8	38%	68	44%	16	25%	18	41%	110	39%
Strongly Agree	10	48%	68	44%	41	65%	12	27%	131	47%
Agree sub-total	***20***	***95%***	***148***	***97%***	***58***	***92%***	***39***	***89%***	***265***	***94%***
Overall	**21**	**100%**	**153**	**100%**	**63**	**100%**	**44**	**100%**	**281**	**100%**

These findings underscore the contributions the VSLA which have been supported by the project in providing financial resilience to farmers in times of need. Evidence from KIIs and FGDs attributed the effectiveness of VSLAs in assisting participants during financial emergencies to several key factors. For instance some informants mentioned that, VSLAs serve as a financial buffer, allowing members to accumulate savings over time. Likewise, in times of unexpected expenses, participants can access their savings within the VSLA, providing a readily

available source of funds. Additionally, VSLAs often offer accessible credit facilities, allowing members to borrow quickly without complex loan approval processes. Furthermore, the communal nature of VSLAs fosters a sense of mutual support among members. In times of financial hardship, participants can rely on the solidarity of the group, potentially receiving financial assistance or advice from fellow members. The inclusion of financial education in VSLA activities equips participants with knowledge and skills to manage their finances prudently, enhancing their ability to navigate unexpected financial challenges.

3.5 Women Perceptions on Gender Roles, Gender-Based Violence (GBV), Sexual Harassment, Exploitation, and Abuse (SHEA)

This section offers an overview of gender roles and women perception on GBV and SHEA within the four regions. More detailed information on these aspects is presented in the following sections below.

Gender Roles*:* The study reveals that the majority of respondents (91%) engage in various chores such as cooking, cleaning, water fetching, washing, and grocery shopping. Women demonstrate higher participation (96%) compared to men (84%). Notably, domestic chore participation is highest in Iringa (98%), followed by Mbeya (92%), Njombe (92%), and Tanga (83%), as detailed in Table 22 appended to this report. Evidence from KIIs and FGDs suggest that differences in domestic chore participation among respondents may stem from a variety of factors, including cultural norms, economic conditions, educational levels, and geographical influences. Cultural expectations and traditional gender roles, economic opportunities, educational attainment, and regional characteristics may all contribute to the observed variations. These results underscore the significant role women play in daily household operations, emphasizing the ongoing need for gender equity advocacy, particularly due to their higher participation in domestic chores. Likewise, regional variations in chore participation further highlight the importance of community engagement and dialogue for promoting equitable involvement.

Similarly, most respondents (91%) engaged in various farm activities in the past 12 months, including land preparation, crop planting, maintenance, protection, harvesting, post-harvesting, and livestock transactions. Women reported a slightly lower participation rate (90%) compared to men (92%), particularly due lower involvement in crop protection, post-harvesting, and livestock activities. Regionally, Njombe had a lower participation rate (86%) than Iringa (94%), Mbeya (92%), and Tanga (94%) (see the Table 22 appended to this report). Moreover, majority of respondents (62%) engaged in various economic activities in the past 12 months, including crop cultivation, livestock farming (cows and goats), poultry farming, beekeeping, horticulture, dairy farming, fisheries or aquaculture, agroforestry, handicrafts or artisanal work, food processing or preservation, marketing or selling agricultural products, farm labor (working for someone else), and off-farm employment. Additionally, women indicated a slightly lower engagement rate (61%) than men (63%), primarily due to reduced participation in livestock farming, dairy farming, and agroforestry (refer to Table 22 appended to this

report). Regionally, respondents in the Tanga region reported a slightly higher level of participation (69%) compared to those in Iringa (62%), Mbeya (60%), and Njombe (60%), respectively.

The variations in respondents' participation in farm activities and other economic activities, with a slightly lower rate among women compared to men, and geographic differences may be attributed to socio-cultural norms, traditional gender roles, and regional economic conditions. Factors influencing these disparities include the assignment of specific roles to men and women in agriculture, impacting their engagement in tasks such as crop protection, post-harvesting, and livestock activities. Addressing these variations is crucial for promoting gender-inclusive agricultural development, requiring targeted interventions to enhance women's participation and ensure equitable access to resources across regions.

Women Perceptions on GBV and SHEA: The study reveals that 90% of respondents are aware of Gender-Based Violence (GBV), indicating a relatively higher awareness among the farmers involved. Furthermore, the proportion of women reporting awareness was slightly lower (89%) than that of men (91%). In a related context, smallholder farmer participation in Tanga was comparatively lower (84%) than in Iringa (100%), Njombe (97%), and Mbeya (87%) (refer to Table 10 for details).

Table 10: GBV Awareness by Region and Gender and Region (n=401)

GBV Awareness by Gender						
Characteristics	**Female**		**Male**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Very unaware (none)	14	6%	6	4%	20	5%
Somewhat unaware (low)	12	5%	9	6%	21	5%
Unaware (sub-total)	***26***	***11%***	***15***	***9%***	***41***	***10%***
Somewhat aware (average)	133	55%	89	56%	222	55%
Very aware (high)	83	34%	55	35%	138	34%
Aware (sub-total)	***216***	***89%***	***144***	***91%***	***360***	***90%***
Overall	**242**	**100%**	**159**	**100%**	**401**	**100%**

GBV Awareness by Region										
Characteristics	**Iringa**		**Mbeya**		**Njombe**		**Tanga**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Very unaware (none)	0	0%	17	7%	2	3%	1	2%	20	5%
Somewhat unaware (low)	0	0%	12	5%	0	0%	9	14%	21	5%
Unaware (sub-total)	***0***	***0%***	***29***	***13%***	***2***	***3%***	***10***	***16%***	***41***	***10%***
Somewhat aware (average)	15	54%	122	53%	40	51%	45	71%	222	55%
Very aware (high)	13	46%	80	35%	37	47%	8	13%	138	34%
Aware (sub-total)	***28***	***100%***	***202***	***87%***	***77***	***97%***	***53***	***84%***	***360***	***90%***
Overall	**28**	**100%**	**231**	**100%**	**79**	**100%**	**63**	**100%**	**401**	**100%**

The observed disparities between men and women may reflect communication patterns influenced by existing gender norms. Regional discrepancies in participation suggest the influence of localized factors, including the

prevalence of awareness initiatives and community engagement. The findings underscore the need for tailored, community-specific approaches to create a meaningful impact in the ongoing efforts to combat GBV.

Respondents experienced GBV, reporting status and action taken: The study findings indicate that in the last 12 months, around 25% of respondents experienced GBV, equivalent to baseline 25%. Further results show that, women reported a slightly higher incidence at 26%, compared to 25% reported by men, suggesting a potential higher vulnerability of women to GBV. Examining regional variations, the incidence of reported GBV is highest in Mbeya (44%), followed by Njombe (30%), Iringa (15%), and Tanga (15%). Notably, these results present a nuanced shift from baseline findings, as the proportion of individuals reporting GBV incidents decreased in Iringa but increased in other regions (refer to Figure 5 and Figure 6 for details).

Figure 5: Respondents who Experienced GBV Incidences Over the Past 12 Months By Sex

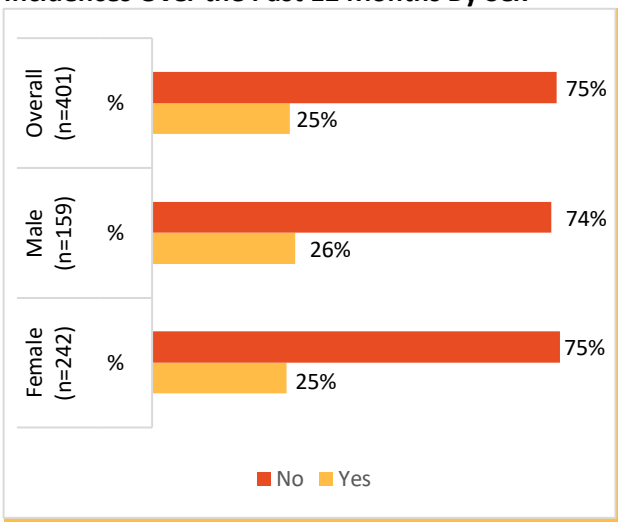
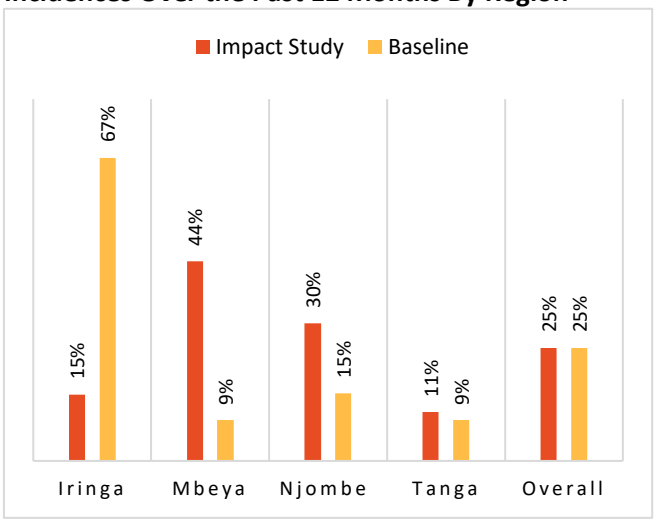


Figure 6: Respondents who Experienced GBV Incidences Over the Past 12 Months By Region



The observed shift in reported GBV incidents within the past 12 months can be attributed to several factors. Firstly, as result of different project interventions on GBV for instance through training and dialogues to CBTs and farmers through VSLAs on GBV and gender roles, there may be an increase in reporting awareness, signifying a positive impact of efforts to encourage individuals to come forward and report incidents. A changing reporting culture within society, marked by evolving attitudes and reduced stigma, could also contribute to this shift. Additionally, regional variances in the implementation of intervention programs may influence reporting dynamics, with regions implementing targeted initiatives likely experiencing different reporting trends.

Relatedly, the shift in reported GBV incidents carries significant implications for ongoing efforts to address and prevent gender-based violence. Firstly, it suggests a positive impact of awareness campaigns, indicating that individuals are increasingly comfortable reporting incidents. However, the regional disparities emphasize the need for tailored interventions, as regions with an increase in reported incidents may require targeted programs to address specific challenges contributing to GBV. Policymakers should consider this shift when evaluating and adjusting policies, ensuring a nuanced and region-specific approach. Continued monitoring, evaluation, and

community engagement are crucial to maintaining progress and addressing the underlying causes of the reported shift.

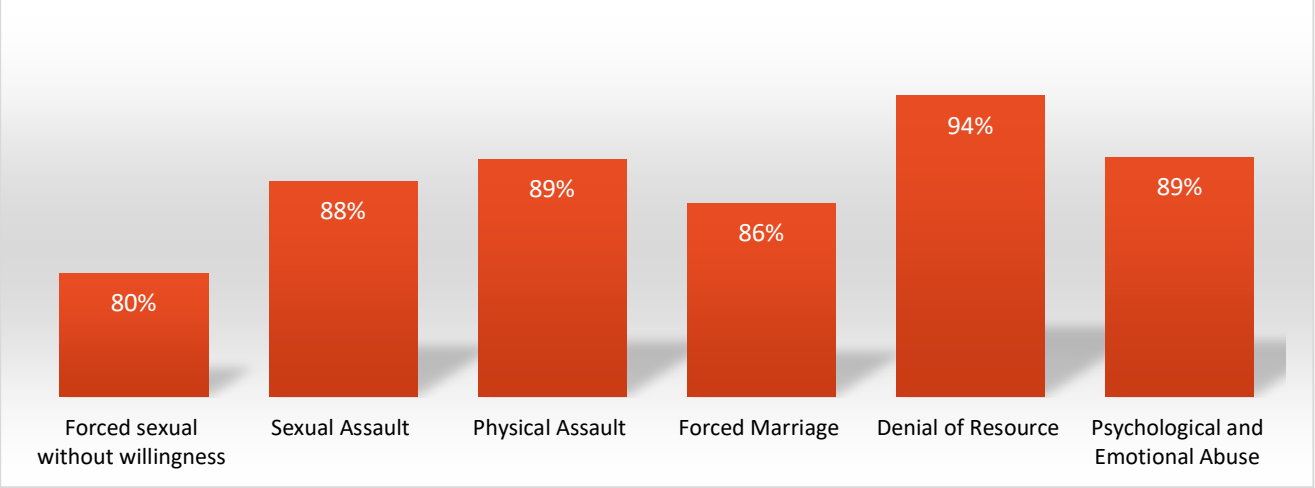
The predominant forms of GBV reported include physical assault (27%), psychological and emotional abuse (19%), and denial of resources (18%). Forced marriage and sexual assault were reported but at relatively lower proportions of 7% and 5%, respectively. The reported GBV incidences are variable across the regions suggesting that the type of GBV cases varies based on geographical locations as such necessitating for a tailored approach and interventions in addressing the same. For instance, while beating was overarching in Iringa, Mbeya and Njombe regions, the same was not the case in the Tanga region (see the details in Table 11).

Table 11: Identified forms of GBV by Region (n=102)

Characteristics	Iringa (n=15)		Mbeya (n=45)		Njombe (n=31)		Tanga (n=11)		Overall (n=102)	
	n	%	n	%	n	%	n	%	n	%
Forced sexual without willingness	0	0%	3	7%	1	3%	1	9%	5	5%
Sexual Assault	1	7%	3	7%	2	6%	2	18%	8	8%
Physical Assault	5	33%	6	13%	8	26%	9	82%	28	27%
Forced Marriage	1	7%	1	2%	5	16%	0	0%	7	7%
Denial of Resource	4	27%	7	16%	6	19%	1	9%	18	18%
Psychological and Emotional Abuse	1	7%	6	13%	9	29%	3	27%	19	19%

Furthermore, majority of respondents who experienced GBV in the past 12 months reported these incidents. Notably, denial of resources was highly reported, with 94%, followed by physical assault (89%), psychological and emotional abuse (89%), surpassing other forms of GBV incidents such as forced sexual acts without willingness, which was reported by 80% and forced marriage (86%) (refer Figure 7 for details).

Figure 7: Rate of Reporting for the Identified GBV Forms (n=102)

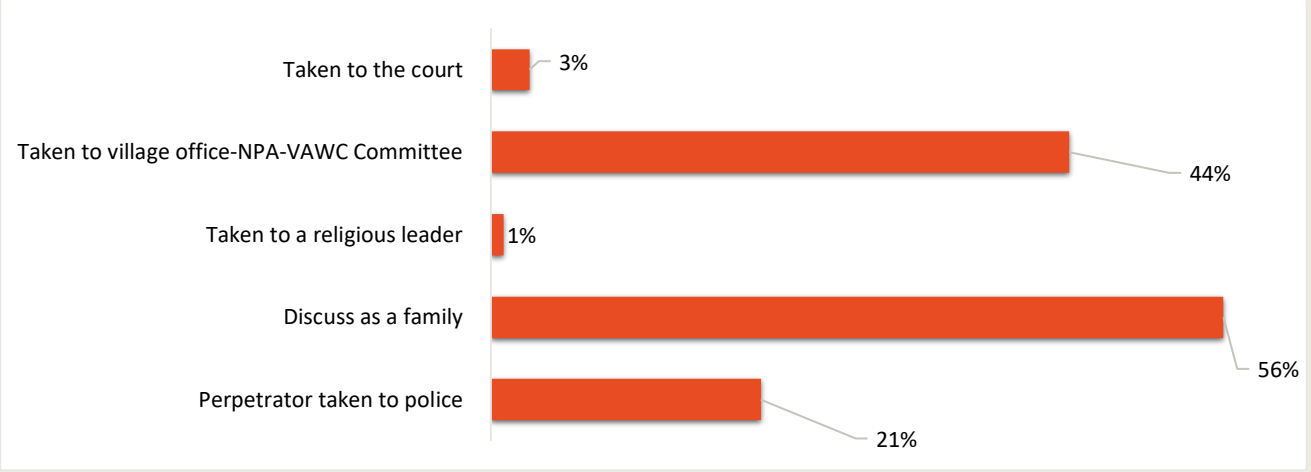


The reporting rates for different forms of GBV exhibit variations due to several influencing factors. The visibility and perceived severity of incidents, particularly in cases like denial of resources, contribute to higher reporting. Additionally, the stigma and shame attached to certain forms, such as forced marriage and forced sexual acts, can lead to underreporting as individuals are likely to fear societal judgment. Similarly, cultural norms and

societal perceptions also play a role, influencing reporting patterns based on the social acceptance or normalization of specific forms of GBV. Likewise, access to support services and the availability of assistance are crucial factors, as individuals are more likely to report when they believe they have access to protection. Moreover, the perceived legal consequences for perpetrators and the dynamics of the victim-perpetrator relationship further shape the reporting landscape, necessitating tailored interventions that address the specific challenges associated with each form of GBV.

The action taken on the reported Gender GBV cases involved various actions, with family resolution being the most prevalent approach, accounting for 56% of cases, followed by 44% of cases whereby perpetrators were taken village office-National Plan of Action to End Violence Against Women and Children (NAPA-VAWC) Committee, while in 2% perpetrators were taken to police. Additionally, a smaller proportion of cases, 3%, were taken to court, while 1% involved religious leaders (see the details in Figure 8). The findings suggest that the project interventions appear to have contributed to the development of community-based mechanisms for addressing GBV, whereby family and local committee resolutions are found to be me more appealing. Moreover, these findings suggest a positive impact on community empowerment and collaboration with local authorities. Nevertheless, ongoing efforts in awareness and education may further enhance the effectiveness of these interventions.

Figure 8: Action Taken on the Reported GBV Incidences (n=102)



Moreover, the study findings indicate a high awareness among respondents regarding the responsibility to report GBV incidents. The majority of respondents expressed agreement with various statements related to GBV reporting responsibilities. Specifically, respondents overwhelmingly supported the ideas that the community should support and protect GBV reporters (100%), reporting GBV is a collective community responsibility (99%), and reporting GBV incidents enhance community safety (99%). Additionally, a significant percentage believed that everyone who witnesses GBV is responsible to report (98%), both survivors and witnesses share the responsibility to report GBV (97%), reporting GBV is an ethical duty (96%), while only a small proportion considered reporting GBV solely as the survivor's responsibility (11%).

Moreover, a significant majority of respondents (81%, comprising 78% women and 86% men) express willingness to report GBV incidents if they experience or witness them. In connection, a high awareness of GBV reporting mechanisms is observed, with 93% (91% women, 96% men) of respondents indicating familiarity. The preferred reporting mechanisms include village leaders (92%), police stations (72%), religious leaders (71%), community policing (68%), healthcare providers (52%), legal support organizations (49%), women's shelter and support centers (47%), and non-governmental organizations (46%) (refer Table 23 appended to this report for details).

These results are likely to be linked to various project interventions related to GBV. Specifically, the same indicates that project interventions have effectively instilled a sense of duty within the community, fostering a collective understanding of reporting responsibility. This suggests a successful alignment of community values with the project's objectives, empowering community members and contributing to positive cultural and behavioral shifts. While the majority recognizes the collective responsibility, there is a need for continued emphasis on the shared responsibility aspect, particularly in conveying that reporting is not solely the survivor's duty.

3.6 Women's Control Over Productive Resources

The study reveals that a majority of respondents (93%) express confidence in accessing and/or controlling the financial and productive resources required for economic activities for instance capital and land. This represents an overall increase of approximately 3% from the baseline level of 90%. Besides, the proportion of men who reporting so (96%) is relatively higher compared to men (90%) due to social-cultural factors which tend to marginalize women in various access to and ownership of financial and productive resources such as land as it was highlighted during baseline (CARE, 2023). Besides, when examining the reported change among women, the findings indicate that 93% of female respondents now have confidence in accessing and/or controlling these resources, marking a 3% increment compared to the baseline figure of 87% (refer to Table 12 for details).

These findings underscore the success of project interventions in enhancing women's access to and control over vital economic resources. The 3% increment from the baseline demonstrates the project's effectiveness in promoting economic empowerment among women beneficiaries, aligning with its goals of fostering gender equality and autonomy in resource management. This increased confidence amongst women suggests that women are experiencing greater autonomy and empowerment in managing resources crucial for their economic activities.

Table 12: Access/Control Over Financial and Productive Resources Needed for Economic Activities (n=401)

Confidence in access to and/control:	Females (n=242)	Males (n=159)	Overall (N=401)
(i) Productive assets like CAPITAL needed to profitably engage in IGA	94%	96%	95%
(ii) Control over property like LAND, HOUSE, needed in to ensure financial security	86%	92%	88%
(iii) Land needed to profitably engage in TEA production	88%	97%	92%
(iV) Land needed to profitably engage in other crops for agricultural production	93%	99%	96%
Average status on control over productive resources (Impact study)	**90%**	**96%**	**93%**
Average status on control over productive resources (Baseline)	**87%**	**95%**	**90%**
% change			**+3%**

3.7 Women's Participation Economic Decision-Making

This section presents the status of decision-making authority among women smallholder tea farmers regarding the timing of productive asset purchases, the allocation of household income, and engagement in decision-making forums such as VSLA, AMCOS, and village meetings. The study findings reveals that majority of respondents, accounting for 85% (82% females, 90% males), affirmed active engagement in economic decision-making within their households, groups (AMCOS/VICOBA), and communities. This involvement includes shared or sole responsibilities for decisions related to acquiring household assets and managing household income. Additionally, participation is expressed through sharing perspectives and influencing decisions related to tea production investments, along with active involvement in village meetings. Notably, the extent of participation varies across the selected variables. The overall reported participation in economic decision-making (85%) is about 6% higher than what was reported during baseline. Connectedly, the level of participation reported by women (82%) was 13% higher than what was reported during baseline (73%). Generally, the overall respondent's participation in economic decision-making in all the dimensions changes at least by two percent, with the overall change in variables related to participation in economic decision making at the community/saving level being higher (9%) than cumulative effect on the household level variables (2%).

These changes may be related to the project contribution through various interventions that aimed at empowering women by enhancing their participation in decision-making in VSLA, cooperatives, and village meetings. Capacity building was specifically done through training on decision-making on financial income at household level and workload sharing. Through these platforms, women gained confidence and skills necessary to contribute to decisions related to the timing of asset purchases, household income allocation, and investments in tea production. Likewise, the reported increase of 6% in overall participation and the significant 12% rise in women's participation compared to baseline values highlight the project's success in fostering gender-inclusive decision-making processes. The varying degrees of participation across selected variables suggest that the project has effectively addressed specific dimensions of economic decision-making, contributing to a more empowered and involved community. Detailed insights can be found in Table 13 and Table 24 appended to this report.

Table 13: Respondent's Participation Economic Decision-Making by Sex and Region (n=401)

Decision Level	Economic decision variable in agreement with	Females			Males (n=159			Overall		
		Impact Study	Baseline	% Change	Impact Study	Baseline	% Change	Impact Study	Baseline	% Change
(a) Respondent's participation economic decision-making by sex										
Household	Responsibility in deciding when to purchase productive assets	80%	77%	4%	94%	92%	3%	86%	84%	2%
	Responsibility for making decisions on how to use the household income	95%	91%	4%	97%	97%	0%	96%	94%	2%
	Confidence in sharing views and interests when making decisions on how to use the household income	95%	93%	2%	99%	98%	1%	97%	95%	2%
	Consideration of respondent's views and interests in making decisions on investing in tea production	97%	92%	6%	99%	98%	1%	98%	95%	3%
	Sub-total (household level)	***92%***	***88%***	***4%***	***97%***	***96%***	***1%***	***94%***	***92%***	***2%***
Community /Saving Groups	Participation in village meetings decisions	73%	56%	30%	92%	87%	6%	80%	71%	13%
	Leading meetings in AMCOS/community	45%	39%	14%	62%	59%	6%	52%	49%	5%
	Confidence in sharing views and interests in making decisions on tea leaves prices in AMCOS/Community	78%	67%	17%	86%	84%	3%	81%	75%	8%
	Understanding of how decisions around financial inclusion, collective investment and prioritization are made in VSLA/AMCOS/ community	83%	70%	19%	86%	86%	0%	85%	78%	8%
	Consideration of respondent's views and interests in making decisions on investing in making decisions around financial inclusion; collective investment; prioritization in my VSLA/AMCOS/community	87%	68%	28%	89%	87%	3%	88%	78%	13%
	Confidence in influencing decisions around financial inclusion; collective investment; prioritization in VSLA/AMCOS/Community	86%	73%	18%	92%	90%	3%	89%	81%	9%
	Sub-total (saving groups/community levevel)	***75%***	***62%***	***21%***	***85%***	***82%***	***4%***	***79%***	***72%***	***9%***
Average Impact Study vs Baseline Results (%)		**82%**	73%	12%	**90%**	**88%**	2%	**85%**	80%	**6%**

(b) Respondent's participation economic decision-making by region			
Region	**Overall Impact**	**Baseline**	**% change**
Iringa	81%	79%	3%
Mbeya	87%	86%	2%
Njombe	77%	73%	5%
Tanga	82%	80%	3%
Overall	**85%**	**80%**	7%

Notwithstanding the overall increase in women's participation in economic decision making, the study results show that in all assessed aspects of decision-making, women's participation was lower than men, influenced by various factors. Cultural norms in certain Tanzanian regions, including the project areas, limit women's effective involvement in household and AMCOS/community decision-making. Social dynamics such as husbands and family members silencing women's opinions, even when given the opportunity in village/group meetings, contribute to this disparity. Factors like lack of confidence, low self-esteem, perceived influence, women's inferiority, and men's perceived superiority further play a role. Consequently, while women participate in decisions, men often have the final say in significant matters, like major asset purchases and household expenditure.

Additionally, some women refrain from expressing their views due to fear of harassment or disregard by husbands, village/AMCOS leaders, and community members. Limited engagement in village/AMCOS is influenced by women's busy schedules with domestic chores and other income-generating activities, coupled with fear of spousal abuse. The restricted involvement of women in leadership positions within groups (AMCOS/VICOBA) and the dominance of men in decision-making at various levels highlight the existence of imbalanced gender relationships.

3.8 Women's Income from green leaf Tea Sales

This section presents the status of women tea farmers reporting increased income from tea sales. The comparison of income from green leaf tea sales involves assessing the difference between the earnings from tea in the previous season (2022) and the current season (2023) and the obtained change is compared with the report change during baseline. It is important to note that, at the time of this study, the current season only spanned 10 green leaf tea production months. To facilitate a meaningful comparison between the two seasons, the green leaf tea production for the 2023 season was annualized from 10 months to calculate the sales volumes (kgs) and value (TZS) for full 12-month season commensurate to the 2022 production season which also had 12 months.

Additionally, as the indicative price of green leaf tea increased by TZS 52 per Kg (17%) from TZS 314 per Kg in the 2022 season to TZS 366 per kg in 2023, this study evaluated the changes in income from tea for both seasons with and without price changes. Initially, changes in production while maintaining the price at the previous level across the two production seasons was considered. Subsequently, changes in both green leaf tea production and price was considered acknowledging the significant role played by the project in influencing these aspects through various approaches, such as the establishment of the DTA. This price change signifies a substantial potential for improved income from green leaf tea sales compared to previous seasons.

Green leaf tea production status: The study findings show that 41% (41% females and 39% males) reported increase in green leaf production. Particularly, the proportion of women reporting this increase (41%) is

approximately 7% higher than the baseline increase reported (38%) (see the details Table 14). The change in tea production by women between the impact study and baseline is statistically significant at a 5% precision level (P-value = 0.000). Similarly, the difference in reported green leaf tea production (kgs) between females and males is statistically significant at a 5% precision level both for equal variance assumed (P-value = 0.000) and not equal variance not assumed (P-value = 0.001), respectively. Moreover, the differences in average production per region is statistically significant at a 5% precision level (P-value = 0.000) (refer to Table 26 for details).

Table 14: Tea Production Volumes (kgs) Comparison Between 2023 and 2021 by Sex and Region

Average Production Per Acre				**Average Total Production Per Farmer**		
Sex	**2023 (Impact Study)**	**2022**	**2021 (Baseline)**	**2023 (Impact Study)**	**2022**	**2021 (Baseline)**
Average green leaf tea production by sex						
Male	2,422	2412	2,223	5,329	5,307	3,382
Female	2,314	2306	2,181	2,545	2,537	3,116
Total	**2,281**	**2272**	**2,202**	**3,649**	**3,635**	**3,248**
% change in production vs 2022	*0.4%*			*0.4%*		
% change in production vs 2021	*3.6%*			*12%*		
% women farmers reporting increase green leaf tea production	*41%*					*38%*
Average green leaf tea production by region						
Region	**2023 (Impact Study)**	**2022**	**2021 (Baseline)**	**2023 (Impact Study)**	**2022**	**2021 (Baseline)**
Iringa	2,032	2,029	2,616	3,048	3,044	2,957
Mbeya	2,326	2,315	2,396	4,419	4,399	4,176
Njombe	2,542	2,535	2,326	2,796	2,788	2,658
Tanga	2,165	2,161	1,686	2,165	2,161	2,079
Average Production	**2,281**	**2,272**	**2,202**	**3,649**	**3,635**	**2,961**
% change vs 2022	*0.4%*			*0.4%*		
% change vs 2021	*3.6%*			*23%*		

Income from green leaf sales: Focusing on the change in income from green leaf tea sales with a focus on green leaf tea production at TZS 314 per kg is TZS 145,786 and TZS 1,141,390 for 2023 and 2022. At this price, the proportion of women who reported increase in income from green leaf tea is 41%, which is about 7% increment in comparison to the baseline reported increase. Besides, the overall difference in income considering the previous price is almost non-existent (0.4%). However, by considering the effect of changes in price from TZS 315 per kg to TZS 366 per kg, the average increase in income between the two recent seasons (2022) and 2023 increased from by 17% from TZS 1,141,500 in 2022 to TZS 1,335,534. The change in tea income among women between 2023 (annualized) and 2022 is statistically significant at 5% precision level (P-value =0.000). Likewise, the difference in reported income from green leaf tea income between females and males for both equal variance assumed and equal variance not assumed is statistically significant at a 5% precision level both for equal variance assumed (P-value = 0.000) (see the details in Table 26). Based on the new green leaf tea price change per kg, 100% of women and men respondents reported an increase in Green tea production. The details related average farmers income from green leaf tea sales is provided in Table 15.

Table 15: Income from Tea (TZS) Comparison Between 2023 and 2021 by Sex and Region

Description	2023 (Impact Study)		2022	2021 (Baseline)
	New Price (TZS 366)	Old Price (TZS 314)	Old Price (TZS 314)	Old Price (TZS 314)
Male	1,950,414	1,673,306	1,666,398	1,043,733
Female	931,470	799,130	796,618	978,424
Total	**1,335,534**	**1,145,786**	**1,141,390**	**1,019,872**
Proportion of women farmers reporting increase in income from green leaf tea income at older price (TZS 314)	*41%*			*38%*
Proportion of women farmers reporting increase in income from green leaf tea income at new price (TZS 314)	*100%*			*38%*
% change in income from tea in 2023@new price vs 2022	*17%*			
% change in income from tea in 2023@old price vs 2022		*0.4%*		
% change in income from tea in 2023@new price vs 2021	*31%*			

This findings suggest that in previously farmers experienced a very limited increase in income from green leaf tea sales despite the some improvement in production because the price per kg (TZS 314) which had not changes for about six years ago was relatively low to have impact in increased production. However, the changes in price to TZS 366 per kg have led to all farmers reporting overall increase in income earned from green leaf tea sales and overall change in income between 2022 and 2023 season by the proportion equivalent to the price change. The reported increase in green tea leaf production and overall income from tea production is probably attributed to project interventions, such as the implementation of GAP. Notably, the program conducted training sessions and established farmer field schools in the Tanga region, collaborating closely with key strategic partners, including TSHTDA, TRIT, and TBT. Additionally, the project created GAP manuals in Kiswahili, potentially aiding farmers in improving their understanding and management practices for tea farming.

The results further indicate the potential for improving income from green leaf tea due to the existence of various production and marketing opportunities. Specifically, smallholder tea farmers identified critical production opportunities, such as favorable rains (81%), available fertile land (54%), an abundance of labor (45%), and an understanding of good agronomic practices (28%). Connectedly, the identified marketing opportunities that could impact green leaf tea income include the presence of cooperative groups like AMCOS (80%) serving as outlets for collective marketing, proximity to tea factories (76%), and an increased price (80%), influencing production through effective tea farm management as farmers recognize the potential for earnings from tea. These production and marketing opportunities align with KIIs and FGDs, who indicated similar opportunities

Notwithstanding these marketing and production opportunities it is worth noting some persistent challenges which need to managed to ensure the increase in production volumes (kgs) and sales (TZS) continue to be in positive trend trajectory. For instance majority of the farmers mention a limited availability and accessibility of inputs such as fertilizer (83%), weather stress for instance some farmers in Tanga mentioned that in some

instance in some period of the year the temperature fluctuation either too cold or too high potentially affect optimal green lead tea production.

Despite these marketing and production opportunities, it is essential to acknowledge persistent challenges that require effective management to sustain the positive trend in production volumes (kgs) and sales (TZS). A significant number of farmers highlight limited availability and accessibility of inputs, such as fertilizer (83%). Additionally, weather stress poses a challenge, as farmers in Tanga mentioned fluctuations in temperature during certain periods of the year, with temperatures being either too cold or too high, potentially affecting optimal green tea leaf production.

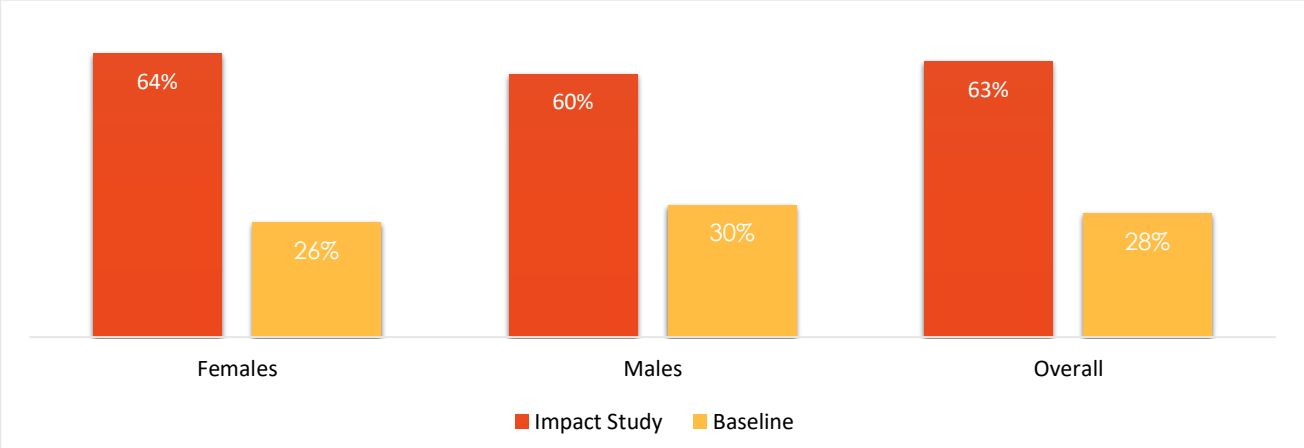
Moreover, evidence from KIIs for instance from the TBT representative in Tanga revealed that the inconsistent operations of tea factories pose a significant challenge to both production and marketing for smallholder farmers. Notably, the closure of Mponde Factory in Bumbuli from April 2023 to 30 October 2023, due to boiler malfunctioning, and the ongoing inoperability of Herikulu Factory in Bumbuli since June 2023 due to similar issues, highlight the disruptions faced by farmers. These interruptions can have adverse implications for the income and production of tea smallholder farmers who rely on the factories for processing their harvested tea leaves. This in turn may inhibit continued engagement of farmers in tea production or ineffective tea farm management due to unreliable market.

3.9 Women's Awareness on Land Ownership and Rights

This subsection presents the awareness status smallholder women tea farmers on land rights and ownership in the four project regions. It specifically examines women's participation in land ownership, their awareness of training opportunities related to land ownership, and the challenges and opportunities they face in this regard.

Respondent's awareness on land ownership and rights: The study findings indicate that 63% of smallholder tea farmers (64% females, 60% males) reported an enhanced understanding of land ownership and rights. In comparison to baseline data [28% (26% females, and 30% males], there is a more than twofold increase in the proportion of women reporting increased awareness of land ownership and rights, as illustrated in Figure 9.

Figure 9: Improved Awareness on Land Ownership and Rights (n=401)



The increase in the number of individuals reporting overall improvement on land ownership and rights is likely influenced by farmers' exposure to training or awareness campaigns on land ownership and rights. Specifically, the study results reveal that 63% of respondents (64% females, 60% males) participated in training or awareness campaigns related to land ownership and rights in the past 12 months (November 2022 – October 2023). When examining the sources of the trainings or awareness campaigns, the majority (77%) mentioned accessing it through CARE and other development programs, followed by those who obtained information from district officials (51%) and village/ward leaders (37%). This results suggest that the project contributed to the reported change. These findings align with evidence from the project reports, indicating the project's efforts to empower women and other community members on land rights and ownership. For instance, project reports highlight that between November 2022 and May 2023, the project sensitized 1,829 community members (43% females; 57% males) on land ownership and rights across the four project regions.

Those who did not access training or land ownership campaigns attributed this to various reasons. The majority (46%) cited the unavailability of these services, while others mentioned being engaged in other activities and lacking time to attend awareness campaigns or training sessions (25%). Some respondents noted that they were not selected or invited to attend (22%), and a few mentioned the relatively longer distance from where the training center or campaigns were conducted (7%) (see the details in Table 25).

Land ownership status: All the respondents in this study indicated to be owning land which is used for various agricultural activities, including tea cultivation. Nevertheless, 139 (35%) only respondents reported to have the land ownership documents, majority of which have CCROs (50%), while others have land sales agreement like those entered before the village governments (35%), and tittle deeds (granted right of occupancy) (15%). Those who did not have ownership documents attribute the same to different limitations, including lack of awareness about the importance of documentation (70%), financial constraints or inability to afford the documentation process (66%), lack of access to relevant government authorities (56%), and complex or time-consuming documentation process (27%).

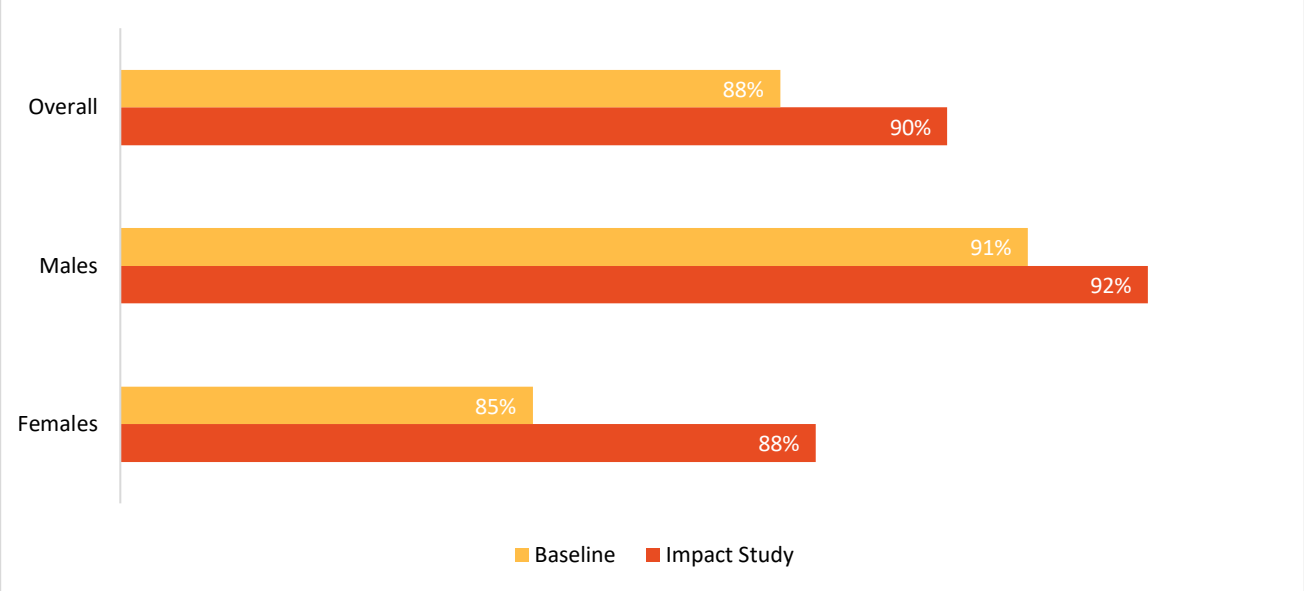
The results related to land size owned by smallholder tea farmers are provided in Table 16. The results show that on average smallholder farmers in the study region hold 3.5 acres (2.3 females, 4.9 males), out of which 47% is allocated in tea production (48% females, 45% males). These results suggest that more than half of the land owned by smallholder tea farmers is utilized for cultivating various crops, in line with baseline findings which also indicated that over 50% of land owned by smallholder tea farmers is used in cultivating other crops. In Tanga specifically, these other crops include maize, fruits, vegetables, cassava, sugar cane, and beans (see the details in Table 16). In Iringa, the land is used for crops like maize, potatoes, wheat, beans, peas, potatoes, and tree planting. In Mbeya, farmers cultivate maize, potatoes, banana, beans, avocado, and peas. Similarly, in Njombe, the land is utilized for growing maize, avocado, beans, planting trees, vegetables, and potatoes.

Table 16: Respondent's Land Ownership Size in Acres (n=401)

Description	Total land size (acres) reported to be owned by farmers (A)	n (B)	Total average land size (acres) owned in acres C=(A/B)	Average size of land planted with tea (D)	Proportion (%) of land planted with tea to total average land size E={D/C*100%}
Male	777	159	4.9	2.2	45%
Female	568	242	2.3	1.1	48%
Overall	1346	401	**3.4**	**1.6**	47%

Women control over land assets: The results indicate that a significant majority of the respondents, 363 individuals (91%), owning land expressed having control over their owned land (88% females, 94% males). These results show improved status regarding women control over land assets by 3% when compared to baseline 85% (see the details in Figure 10). For those who do not exercise control over the land they own, reasons cited include the land being owned by their spouses (husbands/wives) and a lack of capital to acquire land, as detailed in Table 25 included in this report.

Figure 10: Comparison of Women control Over Land Assets Between Impact Study and Baseline



Land ownership opportunities and challenges for women/girls: Most of the opportunities favoring women/girls to own land in the project areas include community awareness on equal land ownership (67%), the presence of village land by-laws (65%), availability of village land use plans (39%), limited land conflicts (23%), ensuring that land ownership for women/girls won't be a challenge, clear determination of the portion allocated to women/girls, and easy to secure ownership documents like title deeds and CCROs (21%). The respondents also highlighted challenges facing women/girls in land ownership, such as the lack of land ownership documents like CCRO (39%), difficulty in acquiring these documents, exclusion of women from decision-making on land use (35%), exclusion of women from land ownership (27%) due to socio-cultural challenges that do not favor women owning land, and land conflicts in some areas (15%) (refer to Table 25 appended to this report for details).

4: Analysis

Building on earlier sections, this segment analyses key program indicators to illuminate the impact of interventions. The discussion aims to provide CARE and its critical stakeholders with actionable insights and contribute to evidence-based decision-making. The analysis is aligned with the study objectives and project indicators as shown below.

4.1 ROI of the Increased green leaf Tea Price in Tanzania

The positive ROI with an average of 83% across the four regions resulting from the increment of price of green leaf tea per kg for of TZS 52 per kilogram, equivalent to a 17% increase, introduces several implications to the farmers and other tea stakeholders. Firstly, this price increase offers the prospect of improved income for smallholder tea farmers. Specifically, the 17% rise in green leaf tea price directly contributes to an enhanced financial outlook for farmers, potentially translating into increased revenue from their tea sales. This financial boost can empower farmers, improve their standard of living, and contribute to the overall economic development of the tea-producing regions. Moreover, the increased green leaf tea price signifies a positive market trend that can incentivize tea farmers to invest more in their cultivation practices. The improved income potential may encourage farmers to adopt better agricultural techniques, invest in quality inputs, and engage in sustainable farming practices. This, in turn, could contribute to increased tea production, improved product quality, and long-term sustainability in the industry.

From an investment perspective, the shift in green leaf tea price creates opportunities for stakeholders to reconsider their investment portfolios. Investors in the tea sector may find the higher price conducive to enhanced returns, potentially attracting more capital to the industry. This influx of investment could support the development of infrastructure, technology, and capacity building within the tea value chain, further benefiting both farmers and the broader economy. However, some potential challenges and considerations associated with this price increase (17%) must be acknowledged. For instance, the increase in green leaf tea price may impact consumers and downstream industries for instance tea processors and blending companies that rely on tea as a key input. In this regard, monitoring the market dynamics, consumer behaviour, and potential impacts on the broader economy becomes crucial for policymakers and industry players.

4.2 ROI of Kazi Yetu Limited Interventions to Farmers Businesses and Income

The partnership between Kazi Yetu and stakeholders has significantly impacted the specialty tea sector, offering a holistic approach from farm to market access. Through collaborations and initiatives, Kazi Yetu has played a pivotal role in empowering women farmers by improving their access to vital resources and markets. The return on investment analysis underscores the project's effectiveness in enhancing income diversification for smallholder farmers. With a rapid projected recovery of the grant within 2.5 years and a doubled recovery within 4.5 years, the project demonstrates its economic viability and sustainability. Kazi Yetu's interventions,

including the establishment of the SSTC demonstration factory, have yielded tangible and lasting benefits for farmers. Beyond providing premium prices for green leaf tea and creating employment opportunities, the project has catalysed a positive transformation in the livelihoods of artisanal women tea farmers. Their increased income, resulting from value addition to tea and other products, is a testament to the project's impact on local economies.

Furthermore, the project has not only influenced local cooperatives but has also played a role in shaping the national tea strategy. By emphasizing specialty tea, the project aligns with broader economic development goals and empowers local farmers to contribute to the international tea market. This strategic shift has led to increased recognition of Tanzanian tea on a global scale, further promoting economic opportunities for farmers. The success of the SSTC has set a precedent, inspiring other cooperatives nationwide to invest in specialty tea processing. This ripple effect aligns with broader agricultural and economic development goals, fostering a sustainable and inclusive growth trajectory for the tea industry.

4.3 Effectiveness of VSLAs Collective Investment

VSLA Membership and Collective Investment Status: The study reveals a notable 30% increase in women's participation in Village Savings and Loan Associations (VSLAs), surpassing the baseline by 14%, showcasing the success of interventions targeting women's empowerment. With 2,063 groups formed, totalling 37,798 members (69% women), the project effectively fosters a conducive environment for collective financial efforts. The sustained engagement of 94% of smallholder tea farmers in VSLAs indicates the potential for ongoing benefits, contributing to economic resilience and social cohesion. The significant rise in collective investments by VSLAs, from 47% to 87%, reflects a positive shift facilitated by the project's capacity-building emphasis. Diverse initiatives, including micro-credit services and small business ventures, demonstrate VSLAs' adaptability to community needs. Regional variations, with Iringa leading at 96%, underscore localized impacts. The study underscores tangible improvements in farmers' activities and livelihoods resulting from collective investments, positively affecting access to credit, inputs, crop yield, and equipment.

While smallholder tea farmers recognize opportunities for expanding collective investments, challenges, such as limited commitment and low profitability, are acknowledged. Addressing these issues is crucial for sustained success, emphasizing the need for ongoing support. Overall, these findings underscore the transformative potential of VSLAs in enhancing community well-being and economic resilience, particularly for women farmers, due to the project's strategic interventions.

VSLAs Impact on Savings' ROI, Farmers' Livelihood and Resilience: The 95% rise in individual savings among VSLA participants over the past year, with regional variations, underscores the efficacy of VSLAs in promoting personal savings habits and enhancing financial stability within the community. Similarly, the reported positive transformations in participants' households, such as increased income, crop diversification, improved access to

credit, and resilience, emphasize the inclusive impact of VSLA initiatives on farmers' livelihoods. Additionally, approximately 70% of participants encountered financial emergencies associated with tea farming, showing regional variations. VSLAs played a pivotal role in assisting participants during these challenges, with 94% of respondents recognizing the support. Key factors include VSLAs acting as a financial buffer, offering accessible credit, fostering mutual support, and providing financial education. These findings underscore the indispensable role of VSLAs in bolstering farmers' financial resilience across diverse contexts.

4.4 Women Perceptions on GBV and SHEA

Gender Roles: The study indicates that 91% of respondents are involved in household chores, with a higher participation rate among women (96%) compared to men (84%). The variations, particularly prominent in Iringa (98%) and lowest in Tanga (83%), suggest influences from cultural norms, economic conditions, education levels, and regional characteristics. Cultural expectations, economic opportunities, education, and regional differences contribute to these variations, emphasizing the importance of ongoing gender equity advocacy. Regional differences underscore the need for community engagement and dialogue to promote equitable involvement.

In the realm of agricultural activities, 91% of respondents participated in various tasks in the past year, with women slightly less involved (90%) than men (92%). Njombe showed lower participation (86%) than Iringa, Mbeya, and Tanga. Economic activities engaged 62% of respondents, with women slightly less involved (61%) than men (63%). Regional differences indicate higher participation in Tanga (69%) compared to Iringa, Mbeya, and Njombe. Socio-cultural norms, traditional gender roles, and regional economic conditions influence these disparities, highlighting the need for targeted interventions to enhance women's participation and ensure equity in resource access across regions in agriculture and economic activities.

Women's Perceptions of GBV and SHEA: The study highlights that 90% of respondents, particularly farmers, are aware of Gender-Based Violence (GBV), with a slightly lower awareness among women (89%) compared to men (91%). Regional disparities in Tanga (84%) compared to Iringa (100%), Njombe (97%), and Mbeya (87%) indicate potential influences of local factors on awareness. These findings emphasize the importance of tailored, community-specific approaches to combat GBV, considering existing gender norms and localized factors.

Respondents Who Experienced GBV: Within the past 12 months, around 25% of respondents experienced GBV, with women reporting a slightly higher incidence (26%) compared to men (25%). Regional variations, such as an increase in reported incidents in Mbeya (44%) and Njombe (30%), require nuanced interventions. Project efforts, including training and dialogue on GBV and gender roles, may contribute to increased reporting awareness. The types of reported GBV incidents vary across regions, emphasizing the need for tailored approaches to address specific challenges contributing to GBV.

Forms and Reporting Rates of GBV: Denial of resources (94%), physical assault (89%), and psychological and emotional abuse (89%) were the most reported forms of GBV. Reporting rates varied due to factors like visibility, perceived severity, stigma, cultural norms, and access to support services. Family resolution (56%) and involving village committees (44%) were common actions taken on reported GBV cases, suggesting the effectiveness of community-based mechanisms facilitated by project interventions. However, ongoing efforts in awareness and education are crucial to enhance intervention effectiveness.

Community Attitudes Towards GBV Reporting: The study reveals high awareness among respondents regarding the responsibility to report GBV incidents. Community support for GBV reporters is strong (100%), with 81% expressing willingness to report if they witness or experience GBV. Familiarity with reporting mechanisms, including village leaders (92%) and police stations (72%), suggests successful project interventions aligning community values with reporting responsibilities. Continued emphasis on shared responsibility is recommended, particularly in conveying that reporting is not solely the survivor's duty.

4.5 Women's Control Over Productive Resources

The study indicates a notable improvement in respondents' confidence in accessing and controlling financial and productive resources, with an overall increase from the baseline level of 90% to 93%. While men exhibit a relatively higher proportion (96%), the disparity with women (90%) reflects persistent social-cultural factors limiting women's access and ownership, as highlighted in the baseline report (CARE, 2023). Examining the change among women, the findings reveal a significant 3% increment from the baseline figure of 87%.

These findings underscore the success of project interventions in advancing women's access to and control over essential economic resources. The 3% increment from the baseline demonstrates the project's efficacy in promoting economic empowerment among women beneficiaries, aligning with its objectives of fostering gender equality and autonomy in resource management. The increased confidence among women suggests a positive shift towards greater autonomy and empowerment in managing resources crucial for their economic activities.

4.6 Women's Participation Economic Decision-Making

A noteworthy 85% of respondents (82% females, 90% males) actively engage in economic decision-making, showcasing shared or sole responsibilities for acquiring assets, managing income, and influencing tea production investments. Participation varies across variables, with an overall 6% increase from the baseline, highlighting positive changes in the community's decision-making landscape. Project interventions, including capacity building and training on financial decision-making, contributed to the reported increase. The 6% overall rise and a substantial 12% increase in women's participation underscore the project's success in fostering gender-inclusive decision-making processes. Nuanced changes across variables indicate effective addressing of distinct dimensions, contributing to a more empowered and involved community.

Despite progress, gender disparities persist. Women's participation, though increased, remains lower than men's in all assessed decision-making aspects. Cultural norms and social dynamics contribute to this imbalance, necessitating targeted interventions to address imbalanced gender relationships and empower women in decision-making processes. Challenges such as fear of harassment and limited engagement highlight areas for improvement.

4.7 Women's Income from green leaf Tea Sales

The observed 41% increase in green leaf tea production and income, particularly the 7% increment reported by women compared to the baseline, signals a positive impact of project interventions. Similarly, the changes in green leaf tea price by about 17% from TZS 314 per Kg in 2022 to TZS 366 per Kg with the influence of this project provides a reasonable assurance of a continued improved income from green leaf tea sales and overall revitalisation of tea production in the project districts and across Tanzania. The reported rise in green leaf tea production and overall income aligns with project interventions, including training sessions and farmer field schools conducted in collaboration with key partners. These results suggest that the project interventions have positively influenced green leaf tea production and income. Moreover, the study identified critical production opportunities, like favourable rains, available fertile land, abundant labour, and good agronomic practices. Similarly, marketing opportunities, including cooperative groups, proximity to tea factories, and increased prices, which further contribute to the positive trend in tea income.

Despite these positive trends, challenges persist. Farmers highlight limited access to inputs like fertilizer, impacting production. Weather stress, particularly in Tanga, introduces fluctuations that may affect optimal green leaf tea production. The inconsistent operations of tea factories, exemplified by closures due to technical malfunctions, pose significant challenges to both production and marketing. Factory interruptions can have adverse implications, hindering farmers' income and production. These challenges underscore the need for sustained project efforts to address structural issues, ensuring reliable markets and effective tea farm management.

4.8 Women's Awareness on Land Ownership and Rights

The study reveals a significant increase in awareness of land ownership and rights, notably among women (63% overall, 64% females, 60% males). This surge is attributed to participation in training, primarily through CARE (HMHL project) and other development programs (63% in the past year). The findings underscore the effectiveness of targeted initiatives, particularly in narrowing gender-based knowledge gaps. While the results shows a positive trend, some farmers did not access these programs due to various reasons, such as unavailability of services or logistical constraints. Therefore, ongoing and regular programs are crucial for sustaining and building on achieved awareness levels, with implications for empowering smallholder tea farmers and influencing decision-making in land-related matters.

Regarding land ownership status, 35% possess ownership documents, predominantly CCROs. Barriers to documentation include lack of awareness, financial constraints, and bureaucratic complexities. The average land size owned by smallholder tea farmers is 3.5 acres, with 47% allocated to tea production. Women's control over land assets improved to 91%, up from the baseline figure of 85%. The results further indicate that, opportunities for women/girls in land ownership include community awareness and supportive by-laws. Besides, challenges persist, including spousal ownership and financial constraints, and difficulties to secure the ownership document and socio-cultural barriers. These findings emphasize the need for targeted interventions to address challenges and further empower women in land ownership within the project areas.

4.9 Summary of Status of Selected Project Performance Indicators

This part provides a summary that contrasts the project's performance indicators between the impact study and baseline, offering key insights into its evolution and effectiveness. Specific details of selected the performance of selected project indicators is provided in Table 17.

Table 17: Summary of Status of Selected Project Performance Indicators

N	Indicator	Unit of Measure	Disaggregation	Baseline Values/Status	Impact Study Status	% Change
1.	% of women who report increased participation in economic decision making.	Percentage (%)	None	73%	82%	13%
2.	% of farmers through VSLAs and AMCOS that engage collectively when transacting with markets	Percentage (%)	Male/Female	47% (47% males, 47% females)	(87%)87% (89% females, 84% males)	85%
3.	GBV incidences reported	Percentage (%)	None	25%	25%	0%
4.	Volume and value of transactions by women farmers in the tea sector	Number (#)	None	3,021 kg of tea sold Sales value of tea sold TZS 948,372	3,649 kg of tea sold Sales value of tea sold TZS 948,372	21% for sales volume; 41% sales value
5.	% of women tea farmers who report increased income from tea sales	Percentage (%)	None	38%	41%	7%
6.	% of women farmer participants who have reported to have increased awareness on land ownership and rights	Percentage (%)	None	26%	64%	143%
7.	% of Women Tea farmers who have control over land assets	Percentage (%)	None	85%	88%	3%

5: Lesson Learned

Key insights related to lesson learned derived from this study, encompass the following:

i. **Comprehensive Project Approach for Sustainable Impact:** The project's holistic strategy, integrating financial literacy, agricultural knowledge, and gender empowerment, has demonstrated efficacy in fostering positive transformations among smallholder tea farmers. By leveraging these successes and addressing persistent challenges, the project has the potential to enhance its impact on the sustainable development of smallholder tea farmers.

ii. **Effective Collaboration is critical to project success**: Involving key stakeholders is crucial for achieving project goals. This is evident in the engagement of government authorities like TBT, TRTSHTDA, Tea Board, and the private sector, particularly Kazi Yetu have contributed in effective achievement of the project objectives. For instance, the collaboration between CARE, Kazi Yetu and other stakeholders, particularly in the establishment of the SSTC demonstration factory, has led to tangible and lasting benefits for women farmers, and other community members.

iii. **Private Sector Engagement is Key for Internal Market Linkage**: Private sector engagement, exemplified by Kazi Yetu, significantly enhances smallholder tea farmers' access to premium green leaf tea and spice markets. Over 1,500 farmers in Sakare, Tanga, now secure a market for their semi-processed tea with Kazi Yetu. The green leaf tea sold to the factory is priced at TZS 450/kg for organic green leaf tea, in contrast to the conventional price of TZS 366 per kg. This engagement also establishes a new market niche, enabling farmers to sell semi-processed tea to Kazi Yetu at a premium price (TZS 10,000 per kg) and various organic spices to Kazi Yetu and other buyers. This signifies improved access to the domestic market, moving beyond reliance on local tea processors.

iv. **Leveraging Community-Based Trainers (CBTs) for Efficient Farmer Outreach:** The strategy of incorporating CBTs has proven instrumental in achieving widespread outreach to farmers efficiently. The success is attributed to the inherent awareness CBTs possess about the communities they serve, enabling them to swiftly and effectively connect with farmers. This approach not only accelerates the dissemination of information but also enhances the overall effectiveness of project initiatives.

v. **Price is a key driver to farmers' income from green leaf tea**: The study shows a positive return on investment resulting from a 17% increase in the price of green leaf tea, which benefits smallholder farmers and attracts more capital to the industry. In this regard, it is critical to periodically consider adjusting the price of green leaf tea in response to market dynamics.

6: Recommendations

i. **Periodic Market-Driven Price Adjustments:** The study shows a positive return on investment resulting from a 17% increase in the price of green leaf tea, which benefits smallholder farmers and attracts more capital to the industry. Therefore, the government alongside other actors should consider undertaking

periodic adjustment of the price of green leaf tea in response to market dynamics, unlike before the current price change which has taken about six before it happened. This highlights the importance of actively monitoring market conditions and making strategic adjustments to optimize farmers' income and sustain industry growth.

ii. **Sustainable Income Diversification**: Strengthen efforts to diversify income streams for smallholder tea farmers, particularly by supporting ventures like tea herbs production, the process of which was initiated by this project. This include provision of targeted support for organic certification to open up premium markets.

iii. **Empowerment Through Specialty Tea**: Continue promoting specialty tea processing and value addition initiatives. Support women farmers in actively participating in various stages of tea processing and trading, contributing to the empowerment of women in the tea industry.

iv. **Investment in Infrastructure**: Encourage stakeholders, including investors and government bodies, to invest in critical infrastructure, technology, for instance, those related with upscaling the production of speciality tea, and capacity building within the tea value chain specifically on GAP and value addition. This will contribute to the long-term sustainability of the industry.

v. **Address Regional Disparities**: Recognize and address regional disparities in women's participation in VSLAs and collective investments. Tailor interventions to specific regional needs and challenges.

vi. **Targeted Support for VSLAs**: To some identified challenges facing VSLAs, such as limited commitment of some members in select collective investment ventures and low profitability in some instances. This entails providing targeted ongoing support to committed groups by specifically undertaking capacity building initiatives, including financial literacy programs to further enhance the effectiveness and sustainability of VSLAs and their respective investments.

vii. **Continue Integrating GBV Awareness Campaigns in Future Programs**: As the results indicate a positive outcome in this regard, in future programs, CARE should continue integrating and upscaling broader awareness campaigns on GBV, specifically tailoring them to address regional variations. This can be achieved through close collaboration with other stakeholders, including local communities and leaders, to ensure the effectiveness of these campaign.

viii. **Enhanced Capacity Building on Land Rights and Ownership Programs**: Introduce targeted training programs for smallholder tea farmers to further improve their awareness of land ownership and rights. This should be an ongoing initiative by the partners, including by the LGAs to ensure sustained knowledge growth.

7: Conclusion

In conclusion, the impact study on the tea sector reveals a landscape marked by both successes and challenges, shedding light on critical lessons for future interventions. The positive Return on Investment (ROI) resulting

from increased green leaf tea prices signifies opportunities for enhanced income and improved farming practices, albeit with considerations for consumers and downstream industries. The partnership between Kazi Yetu and stakeholders stands out as a beacon of success, showcasing rapid grant recovery, economic viability, and tangible benefits for farmers. Similarly, VSLAs emerge as powerful catalysts, driving a significant increase in women's participation and doubling engagement in collective investments. This not only enhances economic resilience and social cohesion but also underscores the pivotal role of collective efforts in transforming livelihoods.

Insights into gender roles highlight the need for targeted interventions to ensure gender-inclusive agricultural development. The study's findings on GBV awareness and reporting success underscore the importance of community-specific approaches in combatting GBV effectively. On the other hand, empowering women in resource management is evident from the notable increase in women's confidence in accessing and controlling financial and productive resources. Additionally, the positive impact on women's income from green leaf tea sales showcases the tangible benefits of project interventions. Relatedly, progress in awareness of land ownership and rights, particularly among women, reflects the success of targeted training and awareness campaigns. However, identified barriers to participation emphasize the importance of addressing diverse obstacles to ensure comprehensive community engagement. Generally, the study provides a comprehensive understanding of the dynamics within the tea sector, offering invaluable lessons for stakeholders. Moving forward, these insights will inform strategic planning, guide interventions, and contribute to the sustainable development of the tea industry, ensuring equitable benefits to farmers and other stakeholders.

Appendix 1 – Summary of Selected Data

Table 18: Summary of Stakeholders Met

Category	# of Districts	District Names	Sample #	Actual#	%
Tanga					
(i) Household survey (Interviews)	**3**	1: Korogwe; 2: Bumbule; 3: Muheza	62	63	102%
Sub-total Household	**3**		**62**	**63**	**102%**
(ii) KIIs	District Community Development Officers (DCDO) [Bumbuli 1, Korogwe 1]		2	2	100%
	DLF (Cooperative/Extension Officers) [Bumbuli 1, Korogwe 1]		2	1	50%
	Tea Coordinators/TSHTDA Coordinators [Bumbuli 1, Korogwe 1]		2	2	100%
	Tea Board Tanzania (TBT) Coordinators [Bumbuli 1, Korogwe 1]		1	1	100%
	Project Staff		1	1	100%
	Kazi Yetu Staff		1	1	100%
	Lead farmers/Agricultural Marketing Cooperative Societies (AMCOS) representatives for Return on Investment (ROI) computation based on increased green leaf tea prices		3	3	100%
Subtotal KIIs			**12**	**11**	**92%**
(iii) FGD	Three FGDs {(1 for males only FGDs, 1 females only FGDs, 1 mixed FGD}). The composition of FGD should include youth and persons with special needs such as PWDs.		3	3	100%
Iringa					
(i) Household survey (Interviews)	**1**	1: Mufindi	26	28	108%
Sub-total Household	**1**		**26**	**28**	**108%**
(ii) KIIs	*District Community Development Officers (DCDO) [Mufindi 1]*		1	1	100%
	DLF (Cooperative/Extension Officers) [Mufindi 1]		1	1	100%
	Tea Coordinators/TSHTDA Coordinators [Mufindi 1]		1	1	100%
	Project staff (Mufindi 1)		1	1	100%
	Lead farmers/Agricultural Marketing Cooperative Societies (AMCOS) representatives for Return on Investment (ROI) computation based on (Mufindi 3)		3	3	100%
Subtotal KIIs			**7**	**7**	**100%**
(iii) FGD	Three (3) FGDs {(1 for males only FGDs, 1 females only FGDs, 1 mixed FGD} (participants include youth and persons with special needs such as persons with disabilities) (number of participants (6 to 8 max) from Mufindi		3	3	100%
Njombe					
(i) Household survey (Interviews)	**1**	1: Njombe DC	78	79	101%
Sub-total Household	**1**		**78**	**79**	**101%**
(ii) KIIs	Project staff (Njombe 1)		1	1	100%
	Lead farmers/Agricultural Marketing Cooperative Societies (AMCOS) representatives for Return on Investment (ROI) computation based on (Njombe 3)		3	3	100%
Subtotal KIIs			**4**	**4**	**100%**
(iii) FGD	Three (3) FGDs {(1 for males only FGDs, 1 females only FGDs, 1 mixed FGD} (participants include youth and persons with special needs such as persons with disabilities) (number of participants (6 to 8 max) from Njombe		3	3	100%
Mbeya					

Category	# of Districts	District Names	Sample #	Actual#	%
(i) Household survey (Interviews)	**2**	1: Busokelo; 2: Rungwe	230	231	100%
Sub-total Household	**2**		**230**	**231**	**100%**
(ii) KIIs	District Community Development Officers (DCDO) [Rungwe 1, Busokelo 1]		2	2	0%
	DLF (Cooperative/Extension Officers) [Rungwe 1, Busokelo 1]		2	2	120%
	Tea Coordinators/TSHTDA Coordinators [Rungwe 1, Busokelo 1]		2	2	
	Project staff		1	1	100%
	Lead farmers/Agricultural Marketing Cooperative Societies (AMCOS) representatives for Return on Investment (ROI) computation based on increased green leaf tea prices		3	3	
Subtotal KIIs			**10**	**10**	**106%**
(iii) FGD	Three FGDs {(1 for males only FGDs, 1 females only FGDs, 1 mixed FGD}). The composition of FGD should include youth and persons with special needs such as PWDs.		3	3	100%
Summary of Respondents Reached					
Household survey			395	401	102%
KIIs			33	32	97%
FGDs			12	12	100%

Table 19: Respondent's Demographic Information

Characteristics	Male		Female		Total	
	n	%	n	%	n	%
Overall	159	40%	242	60%	401	100%
A01. What is the respondent's sex?						
Iringa	16	10%	12	5%	28	7%
Mbeya	89	56%	142	59%	231	58%
Njombe	27	17%	52	21%	79	20%
Tanga	27	17%	36	15%	63	16%
Characteristics	**Yes**		**No**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	256	64%	145	36%	401	100%
A02. Are you the household head?						
Male	152	59%	7	5%	159	
Female	104	41%	138	95%	242	
Characteristics	**Male**		**Female**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	7	5%	138	95%	145	100%
A03. If No in A02, what is the respondent's relationship with the household head?						
Spouse (wife/husband)	1	14%	111	80%	112	77%
Son/Daughter	4	57%	19	14%	23	16%
Brother	0	0%	0	0%	0	0%
Sister	0	0%	3	2%	3	2%
Parent	0	0%	5	4%	5	3%
Caretaker/Guardian	0	0%	0	0%	0	0%
Other relatives (uncle, aunt, nephew.)	2	29%	0	0%	2	1%
Characteristics	**Male**		**Female**		**Total**	

	n	%	n	%	n	%
Overall	159	40%	242	60%	401	100%
A04. How old are you?						
18-35	37	23%	78	32%	115	29%
36-45	32	20%	57	24%	89	22%
46-55	36	23%	66	27%	102	25%
56 and above	54	34%	41	17%	95	24%
Characteristics	**Male**		**Female**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	159	40%	242	60%	401	100%
A05. What is the highest grade of education that you have completed?						
Primary School	116	73%	170	70%	286	71%
Secondary School	33	21%	57	24%	90	22%
College/university	5	3%	5	2%	10	2%
None	5	3%	10	4%	15	4%
Characteristics	**Male**		**Female**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	159	40%	242	60%	401	100%
A06. What is your marital status?						
Single	17	11%	32	13%	49	12%
Married	136	86%	155	64%	291	73%
Divorced	2	1%	12	5%	14	3%
Widow	0	0%	43	18%	43	11%
Widower	4	3%	0	0%	4	1%
A07. How many people live in your household?				**Mean**	**Sd**	**N**
Male				5	2	159
Female				5	2	242
Total				**5**	**2**	**401**
Characteristics	**Yes**		**No**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	2	0.5%	399	100%	401	100%
A08. Is a respondent person with disability?						
Male	2	100%	157	39%	159	40%
Female	0	0%	242	61%	242	60%
Characteristics	**Male**		**Female**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	2	100%	0	0%	2	100%
A12. If the respondent is a person with disability in A08 (note the disability category)						
Physical disability	2	100%	0	0	2	100%
Vision impairment	0	0%	0	0	0	0%
Deaf	0	0%	0	0	0	0%

Table 20: ROI Analysis on Increased Farmgate Price per Kg from TZS 314 to TZS 366

Cost Category	N	Specific Cost Element/Acre	Estimation Method/Calculation	Estimates Cost TZS (2021)	Estimates Cost TZS (2023)
Iringa					
Material costs	1	Seedling cost (a)	Number of seedlings planted in an acre times the price per seedling	560,000	500,000
	2	Fertilizer cost	Number of bags used per acre times the price per bag	480,000	520,000
	3	Herbicide cost	Number of litres applied in an acres times the price per litre	21,000	30,000
Sub-total (material cost) (TZS) (A)				**1,061,000**	**1,050,000**
Labour costs	1	Planting (b)	The total number of days spent times the price per day for averagee rate of hiring labour per day	75,000	168,000
	2	Fertilizer application	The total number of bags applied in acre by hired labour times the average labour price for applying one bag of fertilizer.	80,000	80,000
	3	Herbicide application	The total number of days spent by hired labour per acre times the price per day for hiring labour	2,000	40,000
	4	Weeding	The total number of days spent by hired labour per acre times the price per day for hiring labour.	40,000	50,000
	5	Pruning	The total number of acres pruned by hired labour times the average labour price for pruning a bush.	200,000	250,000
	6	Plucking	The amount spent on hired labour for plucking, in the whole year (2021 and 2023) (*best estimates*)	252,000	252,000
Sub-total (labour cost) (TZS) (B)				**649,000**	**840,000**
Total cost of production/acre (TZS) C = {(A+B) - (Seedling cost (a)& Planting labour cost) (b)}				**1,075,000**	**702,000**
Average productivity/acre (Kgs) (D)				2619	2,619
Average selling price/Kg (TZS) (E)				314	366
Average production cost/Kg (F) = {C/D)				410	268
Income and profitability					
Gross income (G)	Production per acre (Kgs) times average price per kg (DxE)			**822,654**	958,554
Net income/Acre	Gross income minus total costs (expenses) (F-C)			(252,346)	256,554
Net income/Kg (F)	Average selling price/Kg (TZS) - Average production cost/Kg (E-F)			(96)	98
$$ROI = \frac{Net\ Profit}{Investment\ Cost} \text{ x } 100\%$$					
Net Profit (I)/Kg	Difference between Net Profit at TZS 366 and at TZS 314 (H2023-H2021)				194
Investment Cost (J)/Kg	Cost of production per Kg at TZS 366 (C/D)				268
ROI on price increase from TZS 314 to TZS 366/Kg (K)	**ROI=(Net Profit {Difference between Net Profit at TZS 366 and at TZS 314})/(Investment Cost (Cost of production at TZS 366)) (J/K*100%)**				**72%**
Mbeya					
Material costs	1	Seedling cost (a)	Number of seedlings planted in an acre times the price per seedling	150,000	627,000
	2	Fertilizer cost	Number of bags used per acre times the price per bag	480,000	397,600
	3	Herbicide cost	Number of litres applied in an acres times the price per litre	11,000	12,000
Sub-total (material cost) (TZS) (A)				**641,000**	**1,036,600**
Labour costs	1	Planting (b)	The total number of days spent times the price per day for averagee rate of hiring labour per day	20,000	20,000

Cost Category	N	Specific Cost Element/Acre	Estimation Method/Calculation	Estimates Cost TZS (2021)	Estimates Cost TZS (2023)
	2	Fertilizer application	The total number of bags applied in acre by hired labour times the average labour price for applying one bag of fertilizer.	20,000	20,000
	3	Herbicide application	The total number of days spent by hired labour per acre times the price per day for hiring labour	20,000	40,000
	4	Weeding	The total number of days spent by hired labour per acre times the price per day for hiring labour.	60,000	60,000
	5	Pruning	The total number of acres pruned by hired labour times the average labour price for pruning a bush.	80,000	80,000
	6	Plucking	The amount spent on hired labour for plucking, in the whole year (2021 and 2023) (*best estimates*)	230,000	244,230
Sub-total (labour cost) (TZS) (B)				**430,000**	**464,230**
Total cost of production/acre (TZS) C = {(A+B) - (Seedling cost (a)& Planting labour cost) (b)}				**901,000**	**456,230**
Average productivity/acre (Kgs) (D)				2,300	2,326
Average selling price/Kg (TZS) (E)				314	366
Average production cost/Kg (F) = {C/D)				392	196
Income and profitability					
Gross income (G)	Production per acre (Kgs) times average price per kg (DxE)			**722,200**	851,316
Net income/Acre	Gross income minus total costs (expenses) (F-C)			(178,800)	395,086
Net income/Kg (F)	Average selling price/Kg (TZS) - Average production cost/Kg (D-F)			(78)	170
$$ROI = \frac{Net\ Profit}{Investment\ Cost} \text{ x } 100\%$$					
Net Profit (I)/Kg	Difference between Net Profit at TZS 366 and at TZS 314 (H2023-H2021)				248
Investment Cost (J)/Kg	Cost of production per Kg at TZS 366 (C/D)				196
ROI on price increase from TZS 314 to TZS 366/Kg (K)	**ROI=(Net Profit {Difference between Net Profit at TZS 366 and at TZS 314})/(Investment Cost (Cost of production at TZS 366)) (J/K*100%)**				**126%**
Njombe					
Material costs	1	Seedling cost (a)	Number of seedlings planted in an acre times the price per seedling	400,000	600,000
	2	Fertilizer cost	Number of bags used per acre times the price per bag	520,000	520,000
	3	Herbicide cost	Number of litres applied in an acres times the price per litre	26,000	26,000
Sub-total (material cost) (TZS) (A)				**946,000**	**1,146,000**
Labour costs	1	Planting (b)	The total number of days spent times the price per day for averagee rate of hiring labour per day	120,000	150,000
	2	Fertilizer application	The total number of bags applied in acre by hired labour times the average labour price for applying one bag of fertilizer.	120,000	120,000
	3	Herbicide application	The total number of days spent by hired labour per acre times the price per day for hiring labour	100,000	100,000
	4	Weeding	The total number of days spent by hired labour per acre times the price per day for hiring labour.	120,000	120,000
	5	Pruning	The total number of acres pruned by hired labour times the average labour price for pruning a bush.	200,000	200,000

Cost Category	N	Specific Cost Element/Acre	Estimation Method/Calculation	Estimates Cost TZS (2021)	Estimates Cost TZS (2023)
	6	Plucking	The amount spent on hired labour for plucking, in the whole year (2021 and 2023) (*best estimates*)	156,000	254,200
Sub-total (labour cost) (TZS) (B)				**816,000**	**944,200**
Total cost of production/acre (TZS) C = {(A+B) - (Seedling cost (a)& Planting labour cost) (b)}				**1,242,000**	**820,200**
Average productivity/acre (Kgs) (D)				2,000	2,542
Average selling price/Kg (TZS) (E)				314	366
Average production cost/Kg (F) = {C/D)				621	323
Income and profitability					
Gross income (G)	Production per acre (Kgs) times average price per kg (DxE)			**628,360**	930,372
Net income (H)/Acre	Gross income minus total costs (expenses) (F-C)			(613,640)	110,172
Net income/Kg (F)	Average selling price/Kg (TZS) - Average production cost/Kg (D-F)			(307)	43
$ROI = \frac{Net\ Profit}{Investment\ Cost} \times 100\%$					
Net Profit (I)/Kg	Difference between Net Profit at TZS 366 and at TZS 314 (H2023-H2021)				350
Investment Cost (J)/Kg	Cost of production per Kg at TZS 366 (C/D)				323
ROI on price increase from TZS 314 to TZS 366/Kg (K)	**ROI=(Net Profit {Difference between Net Profit at TZS 366 and at TZS 314})/(Investment Cost (Cost of production at TZS 366)) (J/K*100%)**				**109%**
Tanga					
Material costs	1	Seedling cost (a)	Number of seedlings planted in an acre times the price per seedling	300,000	450,000
	2	Fertilizer cost	Number of bags used per acre times the price per bag	480,000	-
	3	Herbicide cost	Number of litres applied in an acres times the price per litre	24,000	34,000
Sub-total (material cost) (TZS) (A)				**804,000**	**484,000**
Labour costs	1	Planting (b)	The total number of days spent times the price per day for averagee rate of hiring labour per day	60,000	60,000
	2	Fertilizer application	The total number of bags applied in acre by hired labour times the average labour price for applying one bag of fertilizer.	40,000	40,000
	3	Herbicide application	The total number of days spent by hired labour per acre times the price per day for hiring labour	40,000	60,000
	4	Weeding	The total number of days spent by hired labour per acre times the price per day for hiring labour.	50,000	50,000
	5	Pruning	The total number of acres pruned by hired labour times the average labour price for pruning a bush.	60,000	60,000
	6	Plucking	The amount spent on hired labour for plucking, in the whole year (2021 and 2023) (*best estimates*)	204,000	270,625
Sub-total (labour cost) (TZS) (B)				**454,000**	**540,625**
Total cost of production/acre (TZS) C = {(A+B) - (Seedling cost (a)& Planting labour cost) (b)}				**418,000**	**514,625**
Average productivity/acre (Kgs) (D)				1,700	2,165
Average selling price/Kg (TZS) (E)				314	366
Average production cost/Kg (F) = {C/D)				246	238
Income and profitability					

Cost Category	N	Specific Cost Element/Acre	Estimation Method/Calculation	Estimates Cost TZS (2021)	Estimates Cost TZS (2023)
Gross income (G)	Production per acre (Kgs) times average price per kg (DxE)			533,987	792,390
Net income (H)/Acre	Gross income minus total costs (expenses) (F-C)			115,987	277,765
Net income/Kg (H)	Average selling price/Kg (TZS) - Average production cost/Kg (E-F)			68	128
$ROI = \frac{Net\ Profit}{Investment\ Cost} \times 100\%$					
Net Profit (I)/Kg	Difference between Net Profit at TZS 366 and at TZS 314 (H2023-H2021)				60
Investment Cost (J)/Kg	Cost of production per Kg at TZS 366 (C/D)				238
ROI on price increase from TZS 314 to TZS 366/Kg (K)	**ROI=(Net Profit {Difference between Net Profit at TZS 366 and at TZS 314})/(Investment Cost (Cost of production at TZS 366)) (J/K*100%)**				**25%**

Table 21: Changes in Household Aspects Due to VSLA Membership Over the Past Year (November 2022 - October 2023)

Variable	Iringa (n=28)		Mbeya (n=231)		Njombe (n=78)		Tanga (n=63)		Overall (n=401)	
	n	%	n	%	n	%	n	%	n	%
B23. How do you agree or disagree with the following statements related to the changes in household aspects due to your VSLA membership in the past year (November 2022 - October 2023)?										
Increased household income	28	100%	227	98%	78	100%	59	94%	392	98%
Increased household assets ownership	27	96%	222	96%	79	101%	58	92%	386	96%
Increased crop diversification	28	100%	225	97%	78	100%	60	95%	391	98%
Increased access to affordable credit	28	100%	228	99%	76	97%	60	95%	392	98%
Improved children's access to education	26	93%	209	90%	77	99%	60	95%	372	93%
Improved financial security and resilience	26	93%	226	98%	78	100%	60	95%	390	97%
Improved access to health services	27	96%	208	90%	78	100%	57	90%	370	92%

Variable	Female (n=242)		Male (n=159)		Overall (n=401)	
	n	%	n	%	n	%
Increased household income	238	98%	154	97%	392	98%
Increased household assets ownership	232	96%	154	97%	386	96%
Increased crop diversification	236	98%	155	97%	391	98%
Increased access to affordable credit	238	98%	154	97%	392	98%
Improved children's access to education	230	95%	142	89%	372	93%
Improved financial security and resilience	236	98%	154	97%	390	97%
Improved access to health services	223	92%	147	92%	370	92%

Table 22: Women Farmers Perceptions Change on Gender Roles, GBV and SHEA

N	Description	Females (n=242)		Males (n=159)		Overall (N=401)	
		n	%	n	%	n	%
(a) Respondent's participation in household activities by sex							
1	Household chores, like cooking, cleaning, fetching water, washing, grocery shopping	237	98%	115	72%	352	88%
2	Caring for sick household member	225	93%	144	91%	369	92%
3	Childcare and parenting duties like caring for school going children	232	96%	129	81%	361	90%
4	Buying clothes	234	97%	146	92%	380	95%
Overall			**96%**		**84%**		**91%**

(b) Respondent's participation in household activities by region						
N	**Description**	**Iringa (n=28)**	**Mbeya (n=231)**	**Njombe (n=79)**	**Tanga (n=63)**	**Overall (n=401)**
1	Household chores, like cooking, cleaning, fetching water, washing, grocery shopping	100%	90%	94%	68%	88%
2	Caring for sick household member	100%	90%	90%	97%	92%
3	Childcare and parenting duties like caring for school going children	96%	93%	92%	73%	90%
4	Buying clothes	96%	96%	94%	92%	95%
Overall		**98%**	**92%**	**92%**	**83%**	**91%**

N	Description	Females (n=242)		Males (n=159)		Overall (N=401)	
		n	%	n	%	n	%
(a) Respondent's status of increase in participation in farm related activities by sex							
1	Land preparation (ploughing, harrowing)	237	98%	156	98%	393	98%
2	Crop planting/transplanting	236	98%	156	98%	392	98%
3	Crop maintenance (weeding and pruning)	236	98%	158	99%	394	98%
4	Crop protection (agrochemical application and treatment)	177	73%	133	84%	310	77%
5	Harvesting	232	96%	157	99%	389	97%
6	Post-harvesting (grading, marketing/selling e.g. green leaf tea)	220	91%	154	97%	374	93%
7	Livestock purchase or selling	212	88%	144	91%	356	89%
8	Managing family business	200	83%	117	74%	317	79%
Overall			**90%**		**92%**		**91%**

(b) Respondent's status of increase in participation in farm related activities by region						
N	**Description**	**Iringa (n=28)**	**Mbeya (n=231)**	**Njombe (n=79)**	**Tanga (n=63)**	**Overall (n=401)**
1	Land preparation (ploughing, harrowing)	100%	100%	92%	98%	98%
2	Crop planting/transplanting	100%	100%	90%	98%	98%
3	Crop maintenance (weeding and pruning)	100%	100%	92%	100%	98%
4	Crop protection (agrochemical application and treatment)	75%	80%	59%	92%	77%
5	Harvesting	100%	99%	92%	95%	97%
6	Post-harvesting (grading, marketing/selling e.g. green leaf tea)	93%	93%	92%	95%	93%
7	Livestock purchase or selling	93%	90%	87%	84%	89%
8	Managing family business	89%	74%	82%	87%	79%
Overall		**94%**	**92%**	**86%**	**94%**	**91%**

N	Description	Females (n=242)	Males (n=159)	Overall (N=401)

		n	%	n	%	n	%
(a) Respondent's status of increase in participation in economic activities by sex							
1	Crop cultivation	234	97%	157	99%	391	98%
2	Livestock farming (cows and goat)	118	49%	91	57%	209	52%
3	Poultry farming	224	93%	151	95%	375	94%
4	Beekeeping	21	9%	19	12%	40	10%
5	Horticulture	194	80%	138	87%	332	83%
6	Dairy farming	112	46%	91	57%	203	51%
7	Fisheries or aquaculture	17	7%	11	7%	28	7%
8	Agroforestry	116	48%	98	62%	214	53%
9	Handicrafts or artisanal work	148	61%	99	62%	247	62%
10	Food processing or preservation	156	64%	107	67%	263	66%
11	Marketing or selling agricultural products	223	92%	152	96%	375	94%
12	Farm labor (working for someone else)	165	68%	89	56%	254	63%
13	Off-farm employment	186	77%	101	64%	287	72%
Overall			**61%**		**63%**		**62%**

(b) Respondent's status of increase in participation in economic activities by region						
N	**Description**	**Iringa (n=28)**	**Mbeya (n=231)**	**Njombe (n=79)**	**Tanga (n=63)**	**Overall (n=401)**
1	Crop cultivation	100%	100%	90%	98%	98%
2	Livestock farming (cows and goat)	7%	61%	18%	83%	52%
3	Poultry farming	100%	95%	89%	90%	94%
4	Beekeeping	21%	4%	16%	19%	10%
5	Horticulture	79%	81%	90%	83%	83%
6	Dairy farming	4%	70%	8%	56%	51%
7	Fisheries or aquaculture	4%	4%	6%	19%	7%
8	Agroforestry	57%	39%	75%	79%	53%
9	Handicrafts or artisanal work	64%	63%	52%	67%	62%
10	Food processing or preservation	100%	52%	84%	79%	66%
11	Marketing or selling agricultural products	100%	93%	92%	94%	94%
12	Farm labor (working for someone else)	100%	52%	87%	59%	63%
13	Off-farm employment	75%	72%	73%	67%	72%
Overall		**62%**	**60%**	**60%**	**69%**	**62%**

Table 23: GBV Incidences Reporting and Response

C35. If you experience Gender-Based Violence or see it happening to someone else, how likely will you report the incident?										
Characteristics	**Iringa**		**Mbeya**		**Njombe**		**Tanga**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Very likely	22	79%	57	25%	64	81%	42	67%	185	46%
Likely	6	21%	99	43%	14	18%	20	32%	139	35%
Unlikely	0	0%	38	16%	1	1%	1	2%	40	10%
Very unlikely	0	0%	37	16%	0	0%	0	0%	37	9%
Total	**28**	100%	**231**	100%	**79**	100%	**63**	100 %	**401**	100%
Description					**Female**		**Male**		**Overall**	
					n	**%**	**n**	**%**	**n**	**%**
Very likely					105	43%	80	50%	185	46%
Likely					83	34%	56	35%	139	35%
Unlikely					31	13%	9	6%	40	10%
Very unlikely					23	10%	14	9%	37	9%
Overall					**242**	**100%**	**159**	**100 %**	**401**	**100%**
C36. Are you aware of any reporting mechanisms or support services available for victims of Gender-Based in your community										
Characteristics	**Iringa**		**Mbeya**		**Njombe**		**Tanga**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Aware	28	100%	212	92%	79	100%	54	86%	373	93%
Not aware	0	0%	19	8%	0	0%	9	14%	28	7%
Overall	28	100%	231	100%	79	100%	63	100 %	401	100%
Description					**Female**		**Male**		**Overall**	
					n	**%**	**n**	**%**	**n**	**%**
Aware					221	91%	152	96%	373	93%
Not aware					21	9%	7	4%	28	7%
Overall					**242**	100%	**159**	100 %	**401**	100%
C37. If yes, who would you reach out to if you or a friend has experienced any form of Gender-Based Violence? (All variables must be answered)										
Characteristics	**Iringa**		**Mbeya**		**Njombe**		**Tanga**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Police station	28	100%	136	59%	76	96%	50	79%	290	72%
Community Policing	23	82%	121	52%	76	96%	54	86%	274	68%
Village leaders/elders	28	100%	210	91%	78	99%	51	81%	367	92%
Non-governmental organization	21	75%	79	34%	71	90%	12	19%	183	46%
Lega support organisation	23	82%	90	39%	64	81%	21	33%	198	49%
Healthcare provider	25	89%	85	37%	76	96%	22	35%	208	52%
Women's Shelters and Support Centers	22	79%	89	39%	57	72%	22	35%	190	47%
Religious leaders/clergy	28	100%	167	72%	73	92%	15	24%	283	71%

Table 24: Respondent's Participation Economic Decision-Making by Sex (n=401)

Respondent's Participation Economic Decision-Making by Sex (N=401)Characteristics	Female		Male		Total	
	n	%	n	%	n	%
Overall	242	60%	159	40%	401	100%
D44. I have sole responsibility in making decision around when to purchase productive assets such as land in my household?						
Agree	194	80%	150	94%	344	86%
Disagree	48	20%	9	6%	57	14%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	48	84%	9	16%	57	100%
D45.If you disagree in 44, why?						
Decisions done by household head only (male/female)	22	46%	6	67%	28	49%
Not allowed by spouse (husband/wife)	11	23%	0	0%	11	19%
Not allowed by other family members	8	17%	1	11%	9	16%
Our culture does not permit so	6	13%	1	11%	7	12%
Not interested	1	2%	1	11%	2	4%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D46.I share responsibility for making decisions around on how to use the household income, eg from tea with another member of my household.						
Agree	229	95%	154	97%	383	96%
Disagree	13	5%	5	3%	18	4%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	13	72%	5	28%	18	100%
D47. If you disagree in 46, why?						
Decisions done by household head only (male/female)	13	100%	5	100%	18	100%
Not allowed by spouse (husband/wife)	0	0%	0	0%	0	0%
Not allowed by other family members	0	0%	0	0%	0	0%
Our culture does not permit so	0	0%	0	0%	0	0%
Not interested	0	0%	0	0%	0	0%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D48. I feel confident to share my views and interests when making decisions around how to use the household income, eg from tea in my household						
Agree	230	95%	158	99%	388	97%
Disagree	12	5%	1	1%	13	3%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	12	92%	1	8%	13	100%
D49. If you disagree in 48, why?						
Decisions done by household head only (male/female)	11	92%	1	100%	12	92%

Not allowed by spouse (husband/wife)	1	8%	0	0%	1	8%
Not allowed by other family members	0	0%	0	0%	0	0%
Our culture does not permit so	0	0%	0	0%	0	0%
Not interested	0	0%	0	0%	0	0%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D50. My views and interests are important to make decisions around investing in tea production.eg. increase farm size in my household						
Agree	235	97%	158	99%	393	98%
Disagree	7	3%	1	1%	8	2%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	7	88%	1	13%	8	100%
D51. If you disagree in 50, why?						
Decisions done by household head only (male/female)	7	100%	1	100%	8	100%
Not allowed by spouse (husband/wife)	0	0%	0	0%	0	0%
Not allowed by other family members	0	0%	0	0%	0	0%
Our culture does not permit so	0	0%	0	0%	0	0%
Not interested	0	0%	0	0%	0	0%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D52. I regularly speak up in village meetings in my community						
Agree	176	73%	146	92%	322	80%
Disagree	66	27%	13	8%	79	20%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	66	84%	13	16%	79	100%
D53. If you disagree in 52, why?						
Not allowed by village leaders	1	2%	0	0%	1	1%
Not allowed by other community members	2	3%	0	0%	2	3%
Not allowed by spouse (husband/wife)	0	0%	0	0%	0	0%
Not allowed by other family members	0	0%	0	0%	0	0%
Our culture does not permit so	2	3%	0	0%	2	3%
Not interested	54	82%	11	85%	65	82%
Other	7	11%	2	15%	9	11%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D54. I regularly lead farmers meeting in community						
Agree	108	45%	99	62%	207	52%
Disagree	134	55%	60	38%	194	48%

Characteristics	Female		Male		Total	
	n	%	n	%	n	%
Overall	134	69%	60	31%	194	100%
D55. If you disagree in 54, why?						
Not allowed by AMCOS leaders	13	10%	6	10%	19	10%
Not allowed by fellow members	2	1%	0	0%	2	1%
Not interested	81	60%	34	57%	115	59%
Other	38	28%	20	33%	58	30%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D56. I feel confident to share my views and interests when making decisions in my community						
Agree	189	78%	137	86%	326	81%
Disagree	53	22%	22	14%	75	19%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	53	71%	22	29%	75	100%
D57. If you disagree in 56, why?						
My views and interests are neglected	14	26%	6	27%	20	27%
My views and interests are criticized	21	40%	8	36%	29	39%
I feel excluded	6	11%	3	14%	9	12%
Low self-esteem	9	17%	5	23%	14	19%
Others	3	6%	0	0%	3	4%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D58. I understand how decisions around financial inclusion; collective investment; prioritization are made in my VSLA						
Agree	202	83%	137	86%	339	85%
Disagree	40	17%	22	14%	62	18%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	40	65%	22	35%	62	100%
D59. If you disagree in 58 why?						
Not allowed by AMCOS leaders	15	38%	13	59%	28	45%
Not allowed by fellow members	11	28%	8	36%	19	31%
Not interested	8	20%	0	0%	8	13%
Other	6	15%	1	5%	7	11%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D60. My views and interests are listened to when making decisions around financial inclusion; collective investment; prioritization in my VSLA						
Agree	211	87%	142	89%	353	88%

Disagree	31	13%	17	11%	48	12%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	31	65%	17	35%	48	100%
D61. If you disagree in 60 why?						
My views and interests are neglected	2	6%	8	47%	10	21%
My views and interests are criticized	9	29%	7	41%	16	33%
I feel excluded	12	39%	0	0%	12	25%
Low self-esteem	8	26%	2	12%	10	21%
Others	0	0%	0	0%	0	0%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	241	60%	159	40%	400	100%
D62. I feel confident that I can influence decisions around financial inclusion; collective investment; prioritization in my VSLA						
Agree	207	86%	147	92%	354	89%
Disagree	34	14%	12	8%	46	12%
Characteristics	**Female**		**Male**		**Total**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	34	74%	12	26%	46	100%
D63. If you disagree in 62, why?						
My views and interests are neglected	11	32%	6	50%	17	37%
My views and interests are criticized	16	47%	1	8%	17	37%
I feel excluded	5	15%	4	33%	9	20%
Low self-esteem	2	6%	1	8%	3	7%
Others	0	0%	0	0%	0	0%

Table 25: Women's Awareness on Land Ownership and Rights

Characteristics	**Females**		**Males**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	156	62%	95	9500%	251	100%
D71. Where did you get the knowledge on land ownership and rights?						
Village/ward leaders	57	37%	36	38%	93	37%
District officials	78	50%	51	54%	129	51%
Paralegals	0	0%	1	1%	1	0%
CARE and other CSOs/NGO/Development programmes	121	78%	72	76%	193	77%
Other	0	0%	0	0%	0	0%
Characteristics	**Females**		**Males**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D72. How has your knowledge on land ownership and rights changed as result of that training and/or awareness campaigns?						
Increased	156	64%	95	60%	251	63%
Remained the same	0	0%	0	0%	0	0%
Characteristics	**Females**		**Males**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	86	57%	64	43%	150	100%
D73. If No in 70 why?						
Services not available	40	47%	29	45%	69	46%

Busy with other activities	22	26%	15	23%	37	25%
Distance from the training centre	5	6%	6	9%	11	7%
Not selected to participate	19	22%	14	22%	33	22%
Not interested	0	0%	0	0%	0	0%
Characteristics	**Females**		**Males**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D74. What are existing land ownership opportunities for women/girls in your village?						
Community awareness on equal land ownership	154	64%	115	72%	269	67%
Presence of village land use plan	89	37%	66	42%	155	39%
Limited land conflicts	59	24%	33	21%	92	23%
Presence of village land by-laws	160	66%	102	64%	262	65%
Easy access to ownership documents eg Customary Right of Occupancy (CCRO)	47	19%	36	23%	83	21%
Other	6	2%	2	1%	8	2%
Characteristics	**Females**		**Males**		**Overall**	
	n	**%**	**n**	**%**	**n**	**%**
Overall	242	60%	159	40%	401	100%
D75. What are challenges experienced in land ownership in your village?						
Land-based conflicts eg. Between farmers & pastoralists	30	12%	31	19%	61	15%
Exclusion of women in ownership of land	91	38%	50	31%	141	35%
Exclusion of women on decision on land use	67	28%	43	27%	110	27%
Lack of land ownership documents eg. CCRO	86	36%	72	45%	158	39%
None	112	46%	70	44%	182	45%
Other	3	1%	3	2%	6	1%

Table 26: Statistical Test Results for Select Impact Study Variables

Comparison of Respondents Average Age and African Farmers Age (60 years)

One-Sample Test

Description	Test Value = 60					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Respondents Age	-19.885	400	0.000	-14.14	-15.54	-12.74

Comparison of Respondents Average Household Size and National Average (Tanzania Mainland) (4.6)

One-Sample Test

Description	Test Value = 4.6					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Respondents HH size	3.034	400	0.003	0.283	0.1	0.47

VSLA Collective Investment Participation Regional Variations

Chi-Square Tests

Description	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.454a	3	0.484
Likelihood Ratio	3.216	3	0.36
Linear-by-Linear Association	0.515	1	0.473
N of Valid Cases	401		
a 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.63.			

Tea Production Volumes (kgs) Comparison Between 2023 and 2021 (Women) (n=242)

Paired Samples Test

Description	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1: Production 2023 (Annualised) - Production 2022	7.826	14.996	0.964	5.927	9.725	8.119	241	0.000

Tea Production Volumes (kgs) Comparison 2023 (Females Vs Males) (n=401)

Independent Samples Test

Production Per Acre 2022 (kgs)	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	29.572	0.000	-3.953	399	0.000	-975.10758	246.69643	-1460.09483	-490.12033

Equal variances not assumed			-3.255	166.229	0.001	-975.10758	299.58467	-1566.58891	-383.62625

Tea Production Volumes (kgs) Comparison 2023 (By Region) (n=401)

ANOVA

Production 2023 (Annualised)	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	343274573.2	3	114424857.7	17.658	0.000
Within Groups	2572648600	397	6480223.174		
Total	2915923173	400			

Income from Tea (TZS) Comparison Between 2023 and 2021 (Women) (n=242)

Paired Samples Test

Description	**Paired Differences**					**t**	**df**	**Sig. (2-tailed)**	
	Mean	**Std. Deviation**	**Std. Error Mean**	**95% Confidence Interval of the Difference**					
				Lower	**Upper**				
Pair 1: Sales 2023 TZS 366 - Sales 2022 TZS 314	134787.05	87714.541	5638.504	123680.007	145894.092	23.905	241	0.000	
Independent Samples Test									

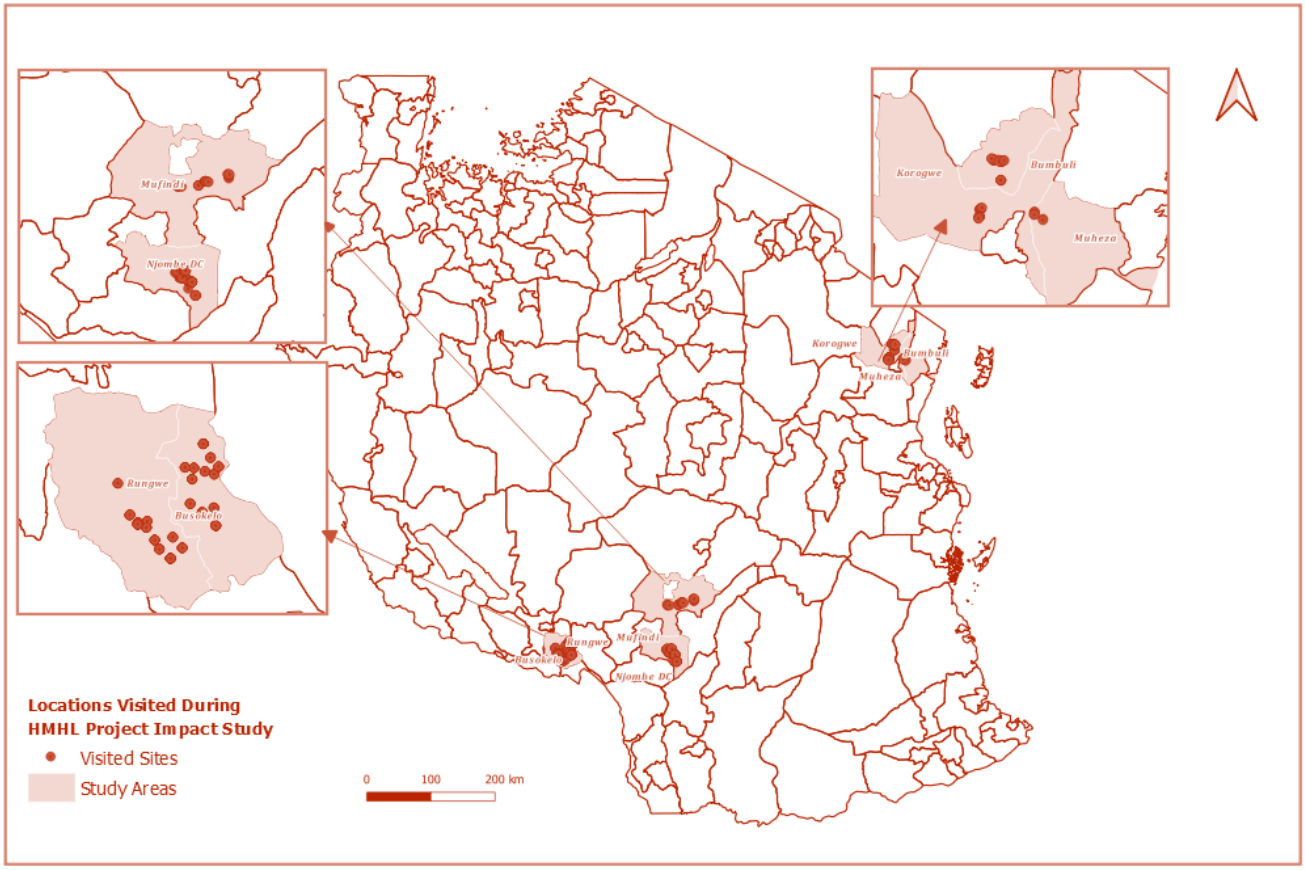
Income from Tea (TZS) Comparison 2023 (Females Vs Males) (n=401)

Independent Samples Test

Sales 2023 TZS 366	**Levene's Test for Equality of Variances**		**t-test for Equality of Means**						
	F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Difference**	**95% Confidence Interval of the Difference**	
								Lower	**Upper**
Equal variances assumed	159.103	0.000	-11.69	399	0.000	-1019076.238	87176.265	-1190458.436	-847694.039
Equal variances not assumed			-10.434	219.607	0.000	-1019076.238	97671.721	-1211570.117	-826582.359

Appendix 2 – Locations Visited During HMHL Project Impact Study

Figure 11: Mapping of Locations Visited During HMHL Impact Study



Appendix 3 – References

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Appendix 4 – Data Collection Tools

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

Household Questionnaire

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Date:	_____	Village:	_____
Region:	_____	Interviewer Name:	_____
District:	_____	Interviewee Name:	_____
Ward:	_____	Interviewee Phone Number:	_____

Instructions for enumerators: If we ask a question about "for the past year/season" the same means the year/season from: November 2022 to October 2023.

Module A: Household Information ***Instructions for enumerators****: The reference period of the data to be collected is November 2022 - October 2023*		
1.	What is the respondent's sex? (o*bserve and note the respondent's sex*)	1=Male 2=Female
2.	Are you the household head?	1=Yes (skip to 4) 2=No
3.	If No in 2, what is the respondent's relationship with the household head?	1=Spouse (wife/husband) 2=Son/Daughter 3=Brother 4=Sister 5=Parent 6=Caretaker/Guardian 7=Other relatives (*uncle, aunt, nephew)*
4.	How old are you? (*probe to get the age in years at last birthday*)	
5.	What is your education level?	1=Primary education 2=Secondary education 3=College/university 4=None
6.	What is your marital status?	1=Single 2=Married 3=Divorced 4=Widow 5=Widower
7.	How many people live in your household? (*probe to get the actual number of HH members*)	

8.	Is a respondent person with disability? (*please observe for physical disability and ask for non-physical*)	1=Yes 2=No (skip to module B)
9.	If the respondent is a person with disability in A08 (note the disability category) (Select all that apply)	1=Physical disability (including cerebral palsy, spinal cord injuries) 2=Vision impairment (partial/total blindness) 3=Deaf (hard of hearing, i.e. congenital, pre-lingual deafness and post-lingual deafness) 4=Deaf-Blind 5=Albinism 6=Autism 7=Intellectual/mental impairment 8=Epilepsy 9=Little Persons
Module B: Effectiveness of VSLAs Collective investment (Return on Investment of savings, farmer's livelihoods, and resilience) ***Instructions for enumerators**: The reference period of the data to be collected is November 2022 - October 2023*		
VSLA Membership and Collective Investment Status		
10.	How long have you been a member of the VSLA?	1=12 months 2=1-2 years 3=Over 2 years
11.	How regularly do you participate in VSLA meetings and activities?	1=Very regularly 2=Somewhat regularly 3=Rarely 4=Never attended
12.	In the past year, how much on average do you save or invest in your VSLA account monthly? (*write an estimated amount in TZS)*	
13.	Have you or your VSLA group made any collective investments using the funds accumulated?	1=Yes 2=No (Skip to 17)
14.	If Yes, what type of collective investments have been made? (Select all that apply)	1=Fertilizer bulk purchase 2=Agricultural tools (*e.g. production and plucking equipment*) 3=Small business ventures 4=Education support 5=Healthcare initiatives 6=Housing and infrastructure development 7=Community savings and loan services 8=Microcredit services 9=Skill development and training 10=Environmental initiatives eg tree planting 11=Market linkages 12=Emergency funds 13=Social welfare initiatives (Eg. elderly care services, serving persons with disability, vulnerable child welfare services)
15.	What is your level of satisfaction with the profit gained from investments made collectively in your VSLA?	1=Very satisfied 2=Satisfied 3=Somewhat satisfied 4=Dissatisfied 5=Very dissatisfied
16.	How has your investment or VSLA collective investments had a positive impact to your farming activities personally? (Select all that apply)	1=Increased crop yield 2=Access to farming inputs 3=Access to farming equipment 4=Access to transport equipment/resources 5=Access to production equipment 6=Access to harvesting equipment 7=Small business/shop 8=Diversified farming 9=Improved Irrigation 10=Agricultural Training 11=Reduced Post-Harvest Loss 12=Expansion of Land 13=Market Access 14=Improved Livestock

		15=Sustainable Farming Practices 16=Access to credit 17=Community collaborations 18=Other (specify)
17.	What are the challenges in collective investment? (Select all that apply)	1=Mistrust between parties 2=Limited commitment between parties 3=Low profitability between parties 4=Lack of transparency 5=Conflicts between parties 6=Difficult to manage/operate 7=Other (specify)
18.	What are the opportunities in collective investment? (Select all that apply)	1=Presence of established groups 2=Group cohesion 3=Farmer's readiness to engage in collective investment 4=Availability of support services 5=Investment in mechanization (production and harvesting equipment) 7=Other (specify)
19.	Would you recommend the VSLA to others in your community?	1=Yes (Skip to21) 2=No
20.	If No, why? (Select all that apply)	1=Lack of trust in the group or its members 2=Dissatisfaction with the VSLA's performance or outcomes 3=Unwillingness to commit to regular savings and meetings 4=Difficulty in accessing credit or savings benefits 5=Other (specify)
VSLAs Impact on Savings' Return on Investment (ROI)		
21.	How has your total savings in the VSLA changed over the last year?	1=Increased 2=Remained the same 3=Decreased
22.	Over the past twelve month, what percentage of your VSLA savings have you invested in income-generating activities (e.g., tea farming, other crops farming, and small business)	1=0% 2=1-25% 3=26-50% 4=51-75% 5=76-100%
VSLAs Impact on Farmers' Livelihood		
23.	How do you agree or disagree with the following statements related to the changes in household aspects due to your VSLA membership in the past year (November 2022 - October 2023)? (All variables must be answered)	1=Increased household income (1=Agree; 2=Disagree) 2=Increased household assets ownership (1=Agree; 2=Disagree) 3= Increased crop diversification (1=Agree; 2=Disagree) 4= Increased access to affordable credit (1=Agree; 2=Disagree) 5=Improved children's access to education (1=Agree; 2=Disagree) 6= Improved financial security and resilience (1=Agree; 2=Disagree) 7= Improved access to health services (1=Agree; 2=Disagree) 8=Improved decision making and control over family size and money (1=Agree; 2=Disagree)
VSLAs Impact on Farmers' Resilience		
24.	In the past year, did you face financial emergencies or unexpected expenses such as medical bills, crop damage, high input price or equipment repairs related to your tea farming?	1=Ye 2=No (Skip to 26)
25.	If Yes, did your participation in the VSLA help you cope with these financial emergencies?	1=Strongly Disagree 2=Disagree 3=Somewhat Agree 4=Agree 5=Strongly Agree
Module C: Women farmers' perceptions on gender, Gender-Based Violence (GBV) and Sexual Harassment, Exploitation and Abuse (SHEA) and Access to and/or control over the productive resources needed for economic activities ***Instructions for enumerators****: The reference period of the data to be collected is November 2022 - October 2023*		
1: Women farmers' perceptions on gender, Gender-Based Violence (GBV) and Sexual Harassment, Exploitation and Abuse (SHEA)		
Women farmers perceptions change on gender roles		
26.	Do you agree or disagree that you were involved more in the following household activities in the past 12 months?	1=Household chores, like cooking, cleaning, fetching water, washing, grocery shopping (1=Agree; 2=Disagree) 2=Caring for sick household member (1=Agree; 2=Disagree)

		3= Childcare and parenting duties like caring for school going children (1=Agree; 2=Disagree) 4=Buying clothes (1=Agree; 2=Disagree)
27.	In the past 12 months, do you agree or disagree that your participation in the following farming activities increased? (All variables must be answered)	1=Land preparation (ploughing, harrowing) (1=Agree; 2=Disagree) 2=Crop planting/transplanting (1=Agree; 2=Disagree) 3=Crop maintenance (weeding and pruning) (1=Agree; 2=Disagree) 4=Crop protection (agrochemical application and treatment) (1=Agree; 2=Disagree) 5=Harvesting (1=Agree; 2=Disagree) 6=Post-harvesting (grading, marketing/selling e.g. green leaf tea) (1=Agree; 2=Disagree) 7=Livestock purchase or selling (1=Agree; 2=Disagree) 8=Managing family business (1=Agree; 2=Disagree)
28.	In the past 12 months, do you agree or disagree that your participation in the following economic activities increased? (All variables must be answered)	1=Crop cultivation (1=Agree; 2=Disagree) 2=Livestock farming (cows and goat) (1=Agree; 2=Disagree) 3=Poultry farming (1=Agree; 2=Disagree) 4=Beekeeping (1=Agree; 2=Disagree) 5=Horticulture (1=Agree; 2=Disagree) 6=Dairy farming (1=Agree; 2=Disagree) 7=Fisheries or aquaculture (1=Agree; 2=Disagree) 8=Agroforestry (1=Agree; 2=Disagree) 9=Handicrafts or artisanal work (1=Agree; 2=Disagree) 10=Food processing or preservation (1=Agree; 2=Disagree) 11=Marketing or selling agricultural products (1=Agree; 2=Disagree) 12=Farm labor (working for someone else) (1=Agree; 2=Disagree) 13=Off-farm employment (e.g., working in a factory, teaching, healthcare, and, small business/retail, etc) (1=Agree; 2=Disagree)
***Women farmers perceptions change on Gender-Based Violence (GBV),* Sexual Harassment, Exploitation and Abuse (SHEA)**		
29.	How do you rank your awareness on Gender-Based Violence and its different forms, including physical, sexual, emotional, and economic violence?	1=Very unaware (none) 2=Somewhat unaware (low) 3=Somewhat aware (average) 4=Very aware (high)
30.	In the past year, have you or someone you know experienced or witnessed any form of Gender-Based Violence within your community?	1=Yes 2=No (Skip to 34)
31.	If Yes, what type of violence? (Select all that apply)	1= Forced sexual without willingness 2 = Sexual Assault 3 = Physical Assault 4 = Forced Marriage 5= Denial of Resource 6=Psychological and Emotional Abuse 7=Beating/ fighting 8=Movement restrictions
32.	If Yes, did you report? (All variables should be answered)	1 = Forced sexual without willingness (1=Yes; 2=No) 2 = Sexual Assault (1=Yes; 2=No) 3 = Physical Assault (1=Yes; 2=No) 4 = Forced Marriage (1=Yes; 2=No) 5= Denial of Resource (1=Yes; 2=No) 6=Psychological and Emotional Abuse (1=Yes; 2=No) 7=Beating/ fighting (1=Yes; 2=No) 8=Movement restrictions (1=Yes; 2=No)
33.	What measures were taken? (Select all that apply)	1=Perpetrator taken to police 2 = Cases usually not reported 3= Discuss as a family 4= Taken to a religious leader 5= Taken to village office-National Plan of Action (NPA) to End Violence Against Women and Children (VAWC) Committee 6=Taken to the court

34.	How do you agree or disagree with the following statements regarding the responsibility to report about Gender Based Violence incidences? (All variables must be answered)	1=Solely the survivor's responsibility to report GBV (1=Agree; 2=Disagree) 2=Everyone who witnesses GBV is responsible to report (1=Agree; 2=Disagree) 3=Both survivors and witnesses share the responsibility to report GBV (1=Agree; 2=Disagree) 4=Reporting GBV is a collective community responsibility (1=Agree; 2=Disagree) 5=Reporting GBV incidents enhances community safety (1=Agree; 2=Disagree) 6=Reporting GBV is an ethical duty (1=Agree; 2=Disagree) 7=The community should support and protect GBV reporters (1=Agree; 2=Disagree)
35.	If you experience Gender-Based Violence or see it happening to someone else, how likely will you report the incident?	1=Very likely 2=Likely 3=Unlikely 4=Very unlikely
36.	Are you aware of any reporting mechanisms or support services available for victims of Gender-Based in your community	1=Aware 2=Not aware (Skip 38)
37.	What measures were taken? (Select all that apply)	1=Perpetrator taken to police 2 = Cases usually not reported 3= Discuss as a family 4= Taken to a religious leader 5= Taken to village office-National Plan of Action (NPA) to End Violence Against Women and Children (VAWC) Committee 6=Taken to the court
38.	Are you willing to testify as a witness in a GBV-related case if called upon?	1=Willing (Skip to 40) 2-Unwilling
39.	If you are not willing to testify as a witness in a GBV-related case, Why? (All variables must be answered)	1=Fear of retaliation (1=Yes; No) 2=Stigma and shame (1=Yes; No) 3=Lack of trust in the legal system (1=Yes; No) 4=Personal safety concerns (1=Yes; No) 5=Privacy and confidentiality concerns (1=Yes; No) 6=Cultural or social Barriers (1=Yes; No) 7=Lack of awareness (1=Yes; No)
2: Access to and/or control over the productive resources needed for economic activities ***(%) of women tea farmers who have control over capital and land assets*** *{How far are you confident or not confident with the following statements?}*		
40.	For the past 12 months to what extent do you feel confident that you have the access to or control over productive assets, such as CAPITAL you need to profitably engage in income generating activities?	1=Confident 2=Not confident
41.	For the past 12 months to what extent do you feel confident you have the access to or control over property such as LAND, HOUSE, you need in order to ensure your financial security?	1=Confident 2=Not confident
42.	For the past 12 months to what extent do you feel confident you the have ownership or control over land you need to profitably engage in TEA agricultural production	1=Confident 2=Not confident
43.	For the past 12 months to what extent do you feel confident you the have ownership or control over land you need to profitably engage in other crops for agricultural production	1=Confident 2=Not confident
Module D: Status of Impact Indicators ***Instructions for enumerators: The reference period of the data to be collected is November 2022 – October 2023*** **1: # and % of women who have actively participated in economic decision-making in (a) the household (b) their community (RELATIONS) (c) saving group**		
Household level: ***In this part establish whether the respondents agree or disagree with each statement*** *{How far do you agree or disagree with the following statements?}*		

44.	I have sole responsibility in making decision around when to purchase productive assets such as land in my household?	1=Agree (Skip to 46) 2=Disagree
45.	If you disagree in 44, why? (Select all that apply)	1=Decisions done by household head only (male/female) 2=Not allowed by spouse (husband/wife) 3=Not allowed by other family members 4=Our culture does not permit so 5=Not interested
46.	I share responsibility for making decisions around on how to use the household income, eg from tea with another member of my household.	1=Agree (Skip to 48) 2=Disagree
47.	If you disagree in 46, why? (Select all that apply)	1=Decisions done by household head only (male/female) 2=Not allowed by spouse (husband/wife) 3=Not allowed by other family members 4=Our culture does not permit so 5=Not interested
48.	I feel confident to share my views and interests when making decisions around how to use the household income, eg from tea in my household	1=Agree (Skip to 50) 2=Disagree
49.	If you disagree in 48, why? (Select all that apply)	1=Decisions done by household head only (male/female) 2=Not allowed by spouse (husband/wife) 3=Not allowed by other family members 4=Our culture does not permit so 5=Not interested
50.	My views and interests are important to make decisions around investing in tea production.eg. increase farm size in my household	1=Agree (Skip to 52) 2=Disagree
51.	If you disagree in 50, why? (Select all that apply)	1=Decisions done by household head only (male/female) 2=Not allowed by spouse (husband/wife) 3=Not allowed by other family members 4=Our culture does not permit so 5=Not interested
Community at large: ***In this part establish whether the respondents agree or disagree with each statement*** *{How far do you agree or disagree with the following statements?}*		
52.	I regularly speak up in village meetings in my community	1=Agree (Skip to 54) 2=Disagree
53.	If you disagree in 52, why? (Select all that apply)	1=Not allowed by village leaders 2=Not allowed by other community members 3=Not allowed by spouse (husband/wife) 4=Not allowed by other family members 5=Our culture does not permit so 6=Not interested 7=Other (specify)
54.	I regularly lead farmers meeting in community	1=Agree (Skip to 56) 2=Disagree
55.	If you disagree in 54, why? (Select all that apply)	1=Not allowed by AMCOS leaders 2=Not allowed by fellow members 3=Not interested 4=Other (specify)
56.	I feel confident to share my views and interests when making decisions in my community	1=Agree (Skip to 58) 2=Disagree
57.	If you disagree in 56, why? (Select all that apply)	1=My views and interests are neglected 2=My views and interests are criticized 3=I feel excluded 4=Low self-esteem 5=Others (Specify)
Saving groups: ***In this part establish whether the respondents agree or disagree with each statement*** *{How far do you agree or disagree with the following statements?}*		
58.	I understand how decisions around financial inclusion; collective investment; prioritization are made in my VSLA	1=Agree (Skip to 60) 2=Disagree

59.	If you disagree in 58, why? (Select all that apply)	1=Don't understand how decisions are done 2=Not involved in decision making 3=Not important to me 4=Other (Specify)	
60.	My views and interests are listened to when making decisions around financial inclusion; collective investment; prioritization in my VSLA	1=Agree (Skip to 62) 2=Disagree	
61.	If you disagree in 60 why? (Select all that apply)	1=My views and interests are neglected 2=My views and interests are criticized 3=I feel excluded 4=Low self-esteem 5=Others (Specify)	
62.	I feel confident that I can influence decisions around financial inclusion; collective investment; prioritization in my VSLA	1=Agree (Skip to 64) 2=Disagree	
63.	If you disagree in 62, why? (Select all that apply)	1=My views and interests are neglected 2=My views and interests are criticized 3=I feel excluded 4=Low self-esteem 5=Others (Specify)	
2: % of women tea farmers who report increased income from tea sales			
Probe to get appropriate and relevant data for the current and last production season (January 2022– October 2022) (November 2022– October 2023)			
In 65 and 66 probe to get appropriate and relevant data for the last two seasons: Jan – _Dec 22& Jan – _Oct 23		**January – December 2022 (Old price TZS 314)**	**January - October 2023 (New price TZS 366)**
64.	How much Kilograms (Kgs) of green leaf tea did you produce last two production seasons?		
65.	How much Kgs of green leaf tea did you sell last two production seasons?		
66.	What are the tea production opportunities in this season (November 2022 – October 2023)? (Select all that apply)	1=Good rains 2=Availability of fertile land 3=Availability of tools (farm implements) 4=Availability of Labour 5=Availability of fertilizers 6=Availability of pesticides 7=Availability of improved seeds 8=Use of improved practices 9=Availability of irrigation equipment 10= Availability technical support from the government 11= Decreasing of pests/diseases 12= Other (Specify)	
67.	What are the tea production challenges in this season (November 2022 – October 2023)? (Select all that apply)	1=Poor seeds 2=Poor soil fertility 3=Increased pests/diseases 4=No inputs/tools 5=Climate/weather stress 6=No/bad rains 7=Less support from the government 8=Less labour 9=Other (specify)	
68.	What are the available tea marketing opportunities in the tea value chain? (Select all that apply)	1=Availability of AMCOS 2=Presence of tea processing factories 3=Increased number of buyers 4=Increased price 5=Other (Specify)	
69.	What are the prevailing marketing challenges in the tea value chain? (Select all that apply)	1=Late payment by suppliers 4=Several government levies 5=Higher transport cost 6=Poor collection/bulking centres 7=Other (Specify)	
3: % of women farmer participants who have reported to have increased awareness on land ownership and rights			

70.	In the period of (November 2022 - October 2023) did you get training and/or awareness campaigns on land ownerships and rights?	1=Yes 2=No (skip to 73)
71.	Where did you get the knowledge on land ownership and rights? (Select all that apply)	1=Village/ward leaders 2=District officials 3=Paralegals 4= CARE and other CSOs/NGO/Development programmes 5=Other (Specify)
72.	How has your knowledge on land ownership and rights changed as result of that training and/or awareness campaigns?	1=Increased 2=Remained the same
73.	If No in 70 why? (Select all that apply)	1=Services not available 2=Busy with other activities 3=Distance from the training centre 4=Not selected to participate 5=Not interested
74.	What are existing land ownership opportunities for women/girls in your village? (Select all that apply)	1= Community awareness on equal land ownership 2=Presence of village land use plan 3=Limited land conflicts 4=Presence of village land by-laws 5=Easy access to ownership documents eg Customary Right of Occupancy (CCRO) 6=Other (Specify)
75.	What are challenges experienced in land ownership in your village? (Select all that apply)	1=Land-based conflicts eg. Between farmers & pastoralists 2=Exclusion of women in ownership of land 3=Exclusion of women on decision on land use 4=Lack of land ownership documents eg. CCRO 5=None 6=Other (Specify)
76.	Did you own land till October 2023?	1=Yes 2=No (Skip to 84)
77.	How many acres did you own by October 2023?	
78.	Out of land you own how many acres are planted with tea till October 2023	
79.	Did your land had the ownership documentation?	1=Yes 2=No (Skip to 81)
80.	What kind of land ownership documentation?	1= Tittle Deed (Granted Right of Occupancy) 2=Certificate of Customary Right of Occupancy (CCRO) 3=Land Sale Agreement
81.	If No in 79, why? (Select all that apply)	1=Lack of awareness about the importance of documentation 2=Financial constraints or inability to afford the documentation process 3=Complex or time-consuming documentation process 4=Legal or inheritance disputes 5=Land tenure insecurity or fear of eviction 6=Lack of access to relevant government authorities 7=Gender-related issues (not allowed to own land) 8= Family disagreements
82.	Did you have control over the land you own till October 2023?	1=Yes (Skip to End) 2=No
83.	If No in 82 , who had control over the land in your household till October 2023? (Select all that apply)	1=Husband 2=Wife 3=Husband and wife 4=Child/children 5=All members of the household jointly 6=Other female household member 7=Other male household member
84.	If No in 76, why? (Select all that apply)	1=Not allowed by spouse (husband/wife) 2=Our culture does not permit so 3=Not allowed by other family members 4=Limited availability of land

		5=Owned by spouse (husband/wife) 6=Owned by other male household member 7=Owned by other female household member

=THANK YOU=

GPS Coordinates of the interview location: _____

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

FGD Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The discussion will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials				
N	**Name**	**Sex**	**Category**	**Contacts**
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

1. How has your participation in Village Saving and Lending Associations (VSLA) affected your savings over the past year?
2. What changes have you noticed in your VSLA's in investments together during the past year (November 2022 - October 2023), and what types of investments have been made with VSLA savings?
3. Have you experienced an increase in your income or profits at VSLA level due to VSLA collective investments? What factors have contributed to this success?
4. What other benefits have resulted from investments done together in your VSLA?
5. Have you seen personal income or profits increase as a result of VSLA participation? If so, how?
6. What are the opportunities that influence farmers to engage in investing together through in VSLAs?
7. What challenges do farmers encounter when investing together in VSLAs, and how could these challenges be addressed?
8. In the last production season (November 2022 - October 2023) for green leaf tea farming, can you provide the following information for a smallholder tea farmer in your locality:
    a. Average number of seedlings planted per acre and the price per seedling.
    b. The average quantity of fertilizer bags used per acre and the price per bag.
    c. The average amount of herbicide applied per acre and the price per liter.
    d. The average number of days spent on tea seedling planting and the average labor cost per day.
    e. The average number of bags used for fertilizer application by hired labor and the average labor cost for applying one bag.
    f. The average number of bags used for herbicide application by hired labor and the average labor cost per day.
    g. The average number of days hired labor typically spent on green leaf tea weeding and the price per day.
    h. The average number of acres pruned by hired labor and the average labor price for pruning a bush
9. How have women tea farmers' incomes from tea sales changed in the past year?
10. How do you think the project's interventions have influenced these changes in income from tea sales among women?
11. How have the project's interventions affected women's income from tea sales in the past year?
12. What are the other factors that could have contributed to the changes in women tea farmers' incomes from tea sales changed in the past year?
13. What challenges hinder women tea farmers in boosting their tea sales income?
14. Can you share lessons or best practices that have emerged in increasing the income of women tea farmers from tea sales?
15. In what ways has the project empowered women farmers to have greater control over farming resources such as land and capital?
16. What have you learned about land ownership through the project, and how has this knowledge benefited you?
17. How has the project influenced women's leadership and decision-making in your household, your saving groups, and your community, for instance, how do you decide what to spend money on or how to use your income? (*Probe for each of the three variables)*
    a. Your household
        - What to spend income on
        - How to spend man’s/ woman’s income
        - Major household purchases (land, real estate, car, TV)
        - Major purchase of productive asset (fertilizer, tools, machinery, land)
    b. Your savings groups, and
        - Participation in village meetings
        - Participation in AMCOS meeting
    c. Your community.
        - Group savings

- Group investments

18. Are there things that make it hard for you to make decisions? Like who gets to control the money for your business, land, or other productive assets?
19. How has the women perception changed on Gender-Based Violence (GBV), and Sexual Harassment, Exploitation, and Abuse (SHEA)?as a result of project interventions?
20. What have you learned that worked really well during the project?
21. Looking back, what could we have done better or differently in implementing the project?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

District Community Development Officers (DCDOs) Interview Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials	
Organisation	
Name of the Respondent:	
Sex	
Designation:	
Contacts:	
District:	
Region:	
Date of Interview:	
Name of Interviewer:	

1. What key project activities or interventions have you been involved in, and how have they contributed to the overall project objectives?
2. How has the project contributed to changes in the collective investment in your district through VSLAs and other platforms? Can you provide specific examples on these changes?
3. How has the project impacted farmers' income and business skills, particularly in the context of Village Savings and Loan Associations (VSLAs)?
4. What are key collective investment and opportunities related associated farmers engaged in VSLAs
5. How has the project facilitated increased green leaf tea market access and sales opportunities for farmers?
6. In the past 12 months has there been notable changes in women's leadership and economic decision-making in tea farming at the household level and community at large resulted from project interventions? How has the project influenced this change?
7. How has the project enhanced on the awareness about women farmers' access and control over production resources, such as land and capital?
8. What positive outcomes have been observed in women farmers' access and control over production resources, such as land and capital?
9. What strategies/interventions have proven most effective in addressing gender-related challenges, including issues related to gender, Gender-Based Violence (GBV), and Sexual Harassment, Exploitation, and Abuse (SHEA)?
10. How has the women perception changed on GBV and SHEA as a result of project interventions?
11. Are there any suggestions in terms of design and implementation approach informing future programming?
12. What are the key lessons/best practices that have evolved during implementation of this programme?
13. How do you envision the project's future, and what recommendations do you have for further enhancing its impact and sustainability?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

Cooperative Officers Interview Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials	
Organisation	
Name of the Respondent:	
Sex	
Designation:	
Contacts:	
District:	
Region:	
Date of Interview:	
Name of Interviewer:	

1. What key project activities or interventions have you been involved in, and how have they contributed to the overall project objectives?
2. What key income changes have you observed among women tea farmers from their tea sales in the past year/season (November 2022 – October 2023)?
3. How has the project interventions influenced this change in women income from tea sales?
4. Could you provide specific data or examples that demonstrate the increase or decrease in women tea farmers' income from tea sales?
5. What other contextual factors have influenced changes in women tea farmers' income from tea sales?
6. In what ways do the increased income from tea sales can positively impact the livelihoods of women tea farmers and their communities?
7. How has the project facilitated increased green leaf tea market access and sales opportunities for farmers?
8. What challenges, if any, have women tea farmers faced in achieving a stable or improved income from their tea sales?
9. Can you share any lessons or best practices that have emerged in enhancing the income of women tea farmers from tea sales?
10. What could toe done to further improve the income of women tea farmers from their tea sales?
11. In the past 12 months has there been notable changes in women's leadership and economic decision-making in tea farming resulted from project interventions? How has the project influenced this change?
12. How has the project enhanced women farmers' access and control over production resources, such as land and capital?
13. What positive outcomes have been observed in women farmers' access and control over production resources, such as land and capital?
14. What strategies/interventions have proven most effective in addressing gender-related challenges, including issues related to gender, Gender-Based Violence (GBV), and Sexual Harassment, Exploitation, and Abuse (SHEA)?
15. How has the women perception changed on GBV and SHEA as a result of project interventions?
16. Are there any suggestions in terms of design and implementation approach informing future programming?
17. What are the key lessons/best practices that have evolved during implementation of this programme?
18. How do you envision the project's future, and what recommendations do you have for further enhancing its impact and sustainability?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

Tea Coordinators; TSHTDA Coordinators; and TBT Coordinators Interview Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview ? Yes/No

Respondents Credentials	
Organisation	
Name of the Respondent:	
Sex	
Designation:	
Contacts:	
Village:	
Ward:	
District:	
Region:	
Date of Interview:	
Name of Interviewer:	

1. What key project activities or interventions have you been involved in?
2. How have women tea farmers' incomes from tea sales changed in the past year?
3. What role has the project played in influencing these income changes?
4. Can you provide examples showing income changes for women tea farmers from tea sales?
5. Aside from the project, what other factors have influenced these income changes?
6. How does increased income from tea sales benefit women tea farmers and their communities?
7. How has the project improved market access for green leaf tea sales among farmers?
8. What challenges have women tea farmers faced in increasing their tea sales income?
9. Can you share any valuable lessons or best practices for enhancing women tea farmers' income from tea sales?
10. How has the program contributed to the changes related with women improvement in their perceptions of access and control over production resources?
11. In the last production season (November 2022 - October 2023) for green leaf tea farming, can you provide the following information for a typical smallholder tea farmer:
    a. Average number of seedlings planted per acre and the price per seedling.
    b. The average quantity of fertilizer bags used per acre and the price per bag.
    c. The average amount of herbicide applied per acre and the price per liter.
    d. The average number of days spent on tea seedling planting and the average labor cost per day.
    e. The average number of bags used for fertilizer application by hired labor and the average labor cost for applying one bag.
    f. The average number of bags used for herbicide application by hired labor and the average labor cost per day.
    g. The average number of days hired labor typically spent on green leaf tea weeding and the price per day.
    h. The average number of acres pruned by hired labor and the average labor price for pruning a bush.
12. How has the program contributed to the changes related with women in taking on leadership and decision-making roles at the household, savings group, and community levels? (probe for each level)
    a. Household
    b. Savings group
    c. Community levels
13. In what ways have you seen the project enhance women's confidence, ability to take action, and participation in community development? (*probe to get insights for all key elements*)
    a. Women's confidence
    b. A ability to take action (agency), and
    c. Participation in community development
14. What has been the project interventions in addressing women farmers' perceptions regarding gender, Gender-Based Violence (GBV), and Sexual Harassment, Exploitation, and Abuse (SHEA) in your area? Are there any changes in this regard?
15. What strategies have been most effective in your experience for addressing these gender-related challenges?
16. Are there any suggestions to improve the project for instance in terms of design and implementation approach?
17. What are the key lessons/best practices that have evolved during implementation of this programme?
18. What could have been done better/differently?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

CARE (HMHL Project Staff) Interview Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials	
Organisation	
Name of the Respondent:	
Sex	
Designation:	
Contacts:	
District:	
Region:	
Date of Interview:	
Name of Interviewer:	

1. What were the key factors contributing to the increase in green leaf price from 314 to 366 in Tanzania during the project?
2. In your view, how effective have Village Savings and Loan Associations (VSLAs) been in supporting farmers with collective savings and financial well-being improvement?
3. Could you share instances where VSLAs have notably impacted the return on investment (ROI) of savings, enhanced farmer livelihoods, or increased resilience?
4. How has the project contributed to the improvement of farmers' business skills and income?
5. In what ways has the project facilitated increased market access and sales opportunities for farmers?
6. How have collective investment initiatives improved production and processing?
7. How has VSLA collective investment influenced changes in:
    a) Return on investment of savings
    b) Farmer livelihood
    c) Resilience?
8. How has the project influenced changes in women income from green leaf tea sales? What can be done to further improve sales from the green leaf tea income?
9. How has the project influenced changes in women farmers' perceptions regarding access and control over production resources such as land and capital?
10. How has the project influenced changes in women's leadership and decision-making at the household, savings group, and community levels?
11. How has the project influenced changes in women's confidence, ability to take action (agency), and participation in community development?
12. How has the project examined and addressed women farmers' perceptions regarding gender, Gender-Based Violence (GBV), and Sexual Harassment, Exploitation, and Abuse (SHEA)?
13. How has the women perception changed on GBV and SHEA as a result of project interventions?
14. What key achievements were identified during the project's implementation?
15. What key gaps were identified during the project's implementation?
16. What lessons have been learned from the project's implementation?
17. What mitigation measures were implemented to address challenges encountered during the project's implementation?
18. What are the next steps of your work in helping tea, herbs and spices women farmers in Tanzania?
19. Could you provide recommendations based on the project's experience?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

Kazi Yetu Representative Interview Guide

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council, Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask some personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials	
Organisation	
Name of the Respondent:	
Sex	
Designation:	
Contacts:	
District:	
Region:	
Date of Interview:	
Name of Interviewer:	

1. What was Kazi Yetu's role in this project?
2. What specific interventions or activities implemented by Kazi Yetu Limited (CARE Local Partner and Co-implementer) have had the most significant impact on farmers' businesses and income? Can you share some examples?
3. How did the Kazi Yetu interventions specifically target the improvement of farmers' income?
4. How do you assess the return on investment (ROI) of these interventions in terms of enhancing the financial well-being of farmers? What methods or tools were used to measure the ROI?
5. What is resultant value of the ROI? Can you share the computational results?
6. What are the determinants of this ROI? (*ROI may be positive or negative, thus probe to know the factors influencing it*)
7. What are the 3 or 5-year projections of ROI considering your interventions in the project?
8. How does the project align with your organization's goals and objectives?
9. Can you highlight the ways in which collaboration between different stakeholders has contributed to the project's success?
10. What impact has the project had on the tea value chain, from cultivation to processing and marketing?
11. In what ways have you seen women farmers' contributions positively influence the tea sub-sector's growth and marketability?
12. What key achievement were identified during the project's implementation?
13. What key gaps were identified during the project's implementation?
14. What lessons have been learned from the project's implementation?
15. What mitigation measures were put in place to address challenges encountered during the project's implementation?
16. What are the next steps of your work in helping tea, herbs and spices women farmers in Tanzania?
17. Could you provide recommendations based on the project's experience?

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Impact Study

Observation Guide

This data collection tool will be used along with other data collection methods to gather relevant information to inform the evaluation findings.

Specific Observation Focus {clear photos should be taken (at least five in each district)}

1. Respondents gender.
2. Disability status of a respondents (for the case of physical disability).
3. Various activities across the tea value chain continuum:
    a. Production (*tea farms, agricultural practices undertaken by the tea farmers, protective equipment, etc*)
    b. Plucking (*equipment used and the process itself*)
    c. Storage (*collection centres*)
    d. Processing activities/facilities.
    e. Marketing activities like of tea herbs
4. Collective investments like mechanization equipment and means of transportation (cars, motor cycles, bicycles, and sears).
5. Businesses undertaking by farmers especially women in the tea sector.
6. Any other relevant observable aspects.

=THANK YOU=

CARE International in Tanzania

Her Money, Her Life (HMHL) Project Project Impact Study

Guideline to Measure Return on Investment (ROI) of Increased Green leaf Tea Price in Tanzania from TZS 314 to TZS 366/Kg

Introduction and Consent

Greetings! My name is _____I am from Solveris Consulting Limited which is currently undertaking the Impact Case Study for the Her Money, Her Life (HMHL) Project which is implemented by CARE International in Tanzania.

We are currently visiting the tea production areas in Korogwe, Bumbuli, Lushoto, Muheza, Mufindi, Njombe District Council (DC), Rungwe and Busokelo districts to gain a better understanding of the impact of the project and documentation of the tea, herbs and spices farmer's situation and experiences in the end stage of implementation.

The answers to these questions will be confidential and be used to inform the phase II of project implementation. Although we will ask personal information in our documentation, we will not report sensitive information to anyone.

The survey will take about 60 minutes, and your participation in this study is voluntary. Are you willing to continue with the interview? Yes/No

Respondents Credentials				
N	**Name**	**Sex**	**Category**	**Contacts**
1.				
2.				
3.				
4.				

Key Questions to Aid Data Collection to Populate the Table Below

1. How many seedlings were typically planted in an acre of green leaf tea, and what was the price per seedling in the last production season (November 2022 - October 2023)?
2. What was the number of fertilizer bags used per acre of green leaf tea, and what was the price per bag in the last production season (November 2022 - October 2023)?
3. How many liters of herbicide were applied in an acre of green leaf tea, and what was the price per liter in the last production season (November 2022 - October 2023)?
4. What was the total number of days spent on tea seedling planting, and what was the price per day for the average rate of hiring labor per day in the last production season (November 2022 - October 2023)?
5. What was the total number of bags applied in an acre of green leaf tea for fertilizer application by hired labor, and what was the average labor price for applying one bag of fertilizer in the last production season (November 2022 - October 2023)?
6. How many bags were applied in an acre of green leaf tea for herbicide application by hired labor, and what was the average labor price per day for hiring labor in the last production season (November 2022 - October 2023)?
7. How many days were typically spent by hired labor in green leaf tea weeding, and what was the price per day for hiring labor in the last production season (November 2022 - October 2023)?
8. What was the total number of acres pruned by hired labor, and what was the average labor price for pruning a bush in the last production season (November 2022 - October 2023)?

A: Matrix for Return on Investment (RoI) Computation Because of Green leaf Tea Price Changes from TZS 314 to TZS 366/Kg[1]				
Cost Category	**N**	**Specific Cost Element/Acre**	**Estimation Method/Calculation Approach**	**Estimated Cost TZS (2022-2023)**
Material costs	1	Seedling cost (a)	Number of seedlings planted in an acre times the price per seedling*	
	2	Fertilizer cost	Number of bags used per acre times the price per bag	
	3	Herbicide cost	Number of litres applied in an acres times the price per litre	
Sub-total (material cost) (TZS) (A)				**0**
Labor costs	1	Planting (b)	The total number of days spent times the price per day for average rate of hiring labor per day	
	2	Fertilizer application	The total number of bags applied in acre by hired labour times the average labour price for applying one bag of fertilizer.	
	3	Herbicide application	The total number of days spent by hired labour per acre times the price per day for hiring labour	
	4	Weeding	The total number of days spent by hired labour per acre times the price per day for hiring labour.	
	5	Pruning	The total number of acres pruned by hired labor times the average labor price for pruning a bush.	
	6	Plucking	The amount spent on hired labour for plucking, in the whole year (November 2022-October 2023) (*best estimates*)	
Sub-total (labor cost) (TZS) (B)				**0**
Total cost of production/acre (TZS) C = {(A+B) - (Seedling cost (a)& Planting labour cost) (b)}[2]*				**0**
Average productivity/acre (Kgs) (D)				
Average selling price/Kg (TZS) (E)				
Average production cost/Kg (F) = {C/D)				
Income and profitability				
Gross income (G)	Production per acre (Kgs) times average price per kg (DxE)			**0**
Net income (H)/Acre	Gross income minus total costs (expenses) (F-C)			
Net income/Kg (F)	Average selling price/Kg (TZS) - Average production cost/Kg (D-F)			
ROI[3] on price increase from TZS 314 to TZS 366/Kg	$ROI = \frac{Net\ Profit\ \{Difference\ between\ Net\ Profit\ at\ TZS\ 366\ and\ at\ TZS\ 314\}}{Investment\ Cost\ (Cost\ of\ production\ at\ TZS\ 366)}$ x 100%			

1 This matrix for computing ROI is informed

[2]Planting does not occur every year, and tea farms mainly produce for decades; as such, amortization of planting and seedling costs will not be done. In this regard, these two cost elements {seedling and planting labour cost} are excluded in the computation of the total production cost and overall profitability of the green leaf at the farm get price. Likewise, the cost of equipment such as threshers, collection baskets and other relatively high-value Plant and Equipment (PPE) such as tractors are not considered in profitability computation because they are overheads.

[3] Projected ROI for the next two to three years will be estimated based on the forecasted inflation rates the BoT/IMF

CARE International in Tanzania

Her Money, Her Life (HMHL) Video Documentary Production

Short Video Clips Story Board (Script)

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
1	Project brief, status, and perception	Overview of the HMHL project's goals and objectives.	Project Manager-Barnabas	• Dar es salaam	• What is Her Money Her Life project? • What is the project's goal and specific objectives? • What is project's role in partnership to achieve the results?
			Project Coordinator 1-Neema	• Bumbuli	• What are the project interventions?
			Project Coordinator 2-Elibariki	• Korogwe	• What is the essence of SSTC demo facility?
			Community based Trainers 1 & 2	• Bumbuli and Busokelo	• What is your role in implementing this project? • What are the key achievements in your role
		Progress made in achieving project outcomes and outputs (*income, collective investment, women's economic empowerment…*)	Project MEAL-Joel	• Dar es salaam	• What are the project's significant accomplishments in terms of outcomes and outputs?
			Project coordinator 3&4 (Mary and Mwanane)	• Mufindi & Busokelo	• What is the achievement in collective investment and AgriFund in VSLAs?
			Kazi Yetu KY 2 (Head of Programs-Emmy)/Company owner Tahira Nizari	• Dar es Salaam	• What is your role in this project? • What are the key achievements made in this project
		Testimonials from beneficiaries showcasing the project's impact on their lives (*income, collective investment, women's economic empowerment…*)	Farmers[4] (3 female and 2male)	• Muheza-M • Bumbuli-F • Busokelo-F • Mufindi-F • Korogwe-M	• How has the helped you in increasing your income? • How did you benefit from collective investment?
2	VSLAs approach and gender	CARE gender framework and HMHL gender work	Project Coordinator 5 - Daniel (Country Gender Lead)	• Njombe	• What is a CARE's gender framework and how the project aligns with that framework • What is a gender work in the project?
		Visual representation of	Farmers in their group discussing	• Korogwe	• Discussion on how to saving and lending is done in their VSLA.

[4] Farmers entails smallholder tea farmers engaged in VSLAs

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
		Village Savings and Loan Associations (VSLAs) in action	on saving and lending		
		Testimonies from women beneficiaries about the role of VSLAs in enhancing financial inclusion and empowerment	Farmers (2 female)	• Bumbuli • Mufindi-Mkonge	• How have VSLAs empowered you financially? • Can you share a specific success story with your VSLA group? • In what ways has your financial independence improved through VSLAs? • Have you noticed easier access to financial services since joining a VSLA?
		Testimonies highlighting the importance of gender equity and women's leadership within VSLAs and beyond	Farmers (2 female, 2 Male)	• Muheza-M • Mufindi-F • Bumbuli-F • Busokelo-M	• Are you personally involved in leadership within your VSLA group? • Could you share a personal experience when your leadership or that of other women in your VSLA made a difference? • In your opinion, why do you believe gender equity and women's leadership are vital in VSLAs and the community? • Can you provide a personal example of a successful project that you've led or been part of in your VSLA?
		Testimonies from women portraying the increased leadership roles and decision-making power of women in tea farming	Farmer (1 female)	• Busokelo	• How have you personally seen an increase in your leadership roles within tea farming? • Could you share a specific example of a decision you made that positively impacted tea farming? • In what ways do you feel the project has contributed to enhancing your leadership in tea farming? • Have you personally observed changes in your confidence and agency within the tea farming community?
		Testimonies from women showing women's increased confidence, agency, and participation in community development	Farmer (1 female)	• Bumbuli	• How has project helped to improve your confidence and participation in community development. • Can you share a specific instance where you felt more empowered to engage in community development activities?

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
					• How has your increased confidence and ability to take action positively impacted your contributions to community development?
		Visualizing how economic empowerment is contributing to enhanced well-being and quality of life	A female farmer who has benefited from the participation in VSLAs by using loan and savings to expand her tea production, build house or establishing other business	• Njombe	• NA
3	Tea sub-sector status, international marketability, and government perception on the project	Visualizing of this activity	Farmers activities from the farm, collection center, selling	•	• NA
		Tea sub-sector status in Tanzania (National level)	TBT-DG Mary or Kemmy TSHTDA-DG Mr. Ndunguru Ministry-Agr Officer Mr. Kahango-Dom	• Dar • Dom	• What is the tea sub-sector status in Tanzania? • What are the next steps for the tea sub-sector in Tanzania?
		Tea value chain status (from cultivation to processing)-local level	TBT Coordinator-Rose from Korogwe TSHTDA Coorinator-Jilala from Korogwe TSHTDA Coordinator-Elizabeth from Lupembe Njombe	• Korogwe • Njombe	• How is the value chain of tea production in your area?
		International marketability of Tanzania's tea	TBT	• Dar es salaam	• What is the status of Tanzania tea in local market? • What is the status of Tanzania tea in international market. • How has the HMHL project influenced the perception of Tanzanian tea in both local and international markets?
			TASHTDA	• Dar es salaam	• What are you doing to make Tanzania tea farmers benefit from the tea production?
		Project's contributions to the tea sub-sector's growth	TBT-Mr. Nkonaya TSHTDA-Mr. Ndunguru TRIT-Mufindi-Sao Hill Chairman Cooperative Apex-Mr Santino	• Dar es Salaam • Mufindi	• How the project has contributed to the growth of tea sub-sector in Tanzania? • What potential does the project hold for further enhancing the international marketability of Tanzanian tea and spices?

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
			from Mkonge in Mufindi		• How can industry collaboration continue to support farmers' economic independence and growth?
		Overall Government perception from LGAs	DED	• Bumbuli	• How can you tell about the contribution of the project in your area of Authority?
			DAS	• Korogwe	• How can you tell about the contribution of the project in your Area of Authority?
			VEO	• Busokelo	• How can you tell about the contribution of the project in your Area of Authority?
4	Collective investment and diversification	Visualizing of this activity	Videos of Collective investments activity done by famers (shops, farms , butchery, farming equipment, processing area).	• Muheza • Bumbuli • Busokelo • Njombe • Mufindi	• NA
		Collective investment initiative contributing to improved production and processing	DCDOs (2)	• Bumbuli • Busokelo	• What is Collective? • What is importance of investing collectively?
			Community Based Trainer	• Bumbuli	• How collective investment contributed to improved production and processing
		Stories of women farmers pooling resources for shared goals and investments	Farmers (2 female)	• Rungwe • Busokelo • Njombe	• What collective investment activity are you doing? • Before involved in collective investment, what was your major activities. • How has the project helped you to engage in collective investment. • What are critical changes you have got as result of your involvement in collective investment?
		Stories of women highlighting diversification efforts and their impact on increasing incomes	Farmers (2 female)	• Korogwe-Kazimoto (1 female) • Bumbuli-Juhudi (1 female) • Mufindi-Tuinuane vijana (1 female)	• How collective investment has helped to increase your income. • What are the challenges are you facing in collective investment.

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
5	Private sector engagement cum market and sales/value addition	Private Sector Engagement from CARE's perspective	Haika Mtui (Program Director)	• Dar	• What role has CARE have in private sector engagement • Can you provide few of different engagements that CARE has done related to private sector e.g., banks, value addition etc? • What is the role of private sector engagement from CARE in relation to the increasing market and sales for project participants?
		Private sector partnerships and their role in supporting women Farmers	Kazi Yetu	• Dar es Salaam	• What is your role in supporting women farmers focusing on access to market and sales opportunities?
		Increased market access and sales opportunities resulting from project interventions	Kazi Yetu	• Dar es Salaam	• What are market opportunities in tea production • How has the project influenced increased market access and sales opportunities.
		The role of Sakare Specialty Tea Company (SSTC) in value addition	Kazi Yetu-Hekima	• Bungu-Korogwe	• What is the role of SSTC in value addition? • How do you ensure quality in terms of green leaf and processed tea? • What is the role of SSTC as the demo facility and learning hub in Tanzania?
			SSTC Chair	• Bungu-Korogwe	• What is the role of SSTC in increased farmer's income and bringing together farmers as a platform?
			TSHTDA DG Mr. Ndunguru	• Dar	• Why SSTC and the role you played as one of the sub-sector overseers in the existence of SSTC? • Why is SSTC so important in Tanzania and what is the gvt plan for the replication in other places?
		Testimonies and stories of farmers who are working in value addition	Tea processors at SSTC (1 female)	• Bungu-Korogwe	• As a woman, how do you feel being a factory processor? • What is the overall process for tea processing from farm? • How do you inspire other women in terms of career selection?
			Tea, herbs and spices farmer (1 female)	• Lutindi-Korogwe	• How has working with Kazi Yetu in value addition helped you in increasing production?

SN	Production Theme	Specific Aspect/Focus/Cutaways	Character/Source	Location	Guiding Questions
					• How has working with Kazi Yetu influenced market of your produce? • What are the benefits and challenges of working with industry and processing companies?

Appendix 5 – Terms of Reference (ToR)

TERMS OF REFERENCE (TOR) TO CONDUCT IMPACT CASE STUDY FOR HER MONEY, HER LIFE PROJECT.

Project Title: Her Money, Her Life: Investing in women economic independence across East and Central Africa.
Assignment: Project Impact Case Study and Documentation of the tea, herbs and spices Farmer's Situation and Experiences in the end-Stage of project implementation.
Place of Assignment: Bumbuli, Muheza, Korogwe (Tanga), Mufindi DC (Iringa), Njombe DC, Njombe TC (Njombe) and Rungwe DC, Busokelo DC (Mbeya).
Reporting: Senior Project Manager – HMHL.
Duration: 6 weeks.
Start Date: Early October 2023.

Background of the Organization:
CARE international began its work in Tanzania in April 1994 as a response to the crisis in Rwanda and the influx of refugees into North-western Tanzania. Over the years, CARE's work in Tanzania has moved away from a humanitarian focus to that of innovative development programming in natural resource management, climate change adaption, and women's empowerment across most of the regions in the country, and particularly the Southern Agricultural Growth Corridor of Tanzania (SAGCOT). CARE has also broadened the nature of its engagement from working primarily as a direct implementer at community levels to greater partnership roles with civil society organizations (CSOs), the Government of Tanzania (GoT), the private sector, research institutions, social movements, and the media to influence national policy.

At its core, CARE international in Tanzania aims to reach women in rural areas, food insecure households whose livelihoods depend on agriculture and natural resources. It envisages vibrant, equitable and resilient rural communities where women are empowered to realize their social, political, and economic rights and natural resources are sustainably managed in the context of climate change. CARE's work in Tanzania promotes innovative approaches, research and evidence-based advocacy, and capacity building of local civil society in the fight for poverty reduction.

Background of the Project:
CARE TZ with Bloomberg Philanthropies support is implementing a two-year scaling initiative from 2021-2023 that aims to increase independence and economic opportunities for women farmers to boost quality, quantity, and diversification in Tanzania's tea sub-sector. CARE Tanzania in collaboration with Kazi Yetu Limited and key strategic partners in the tea industry including the Tea Board of Tanzania (TBT) and Tanzania Smallholders Tea Development Agency (TSHTDA) and other partners including Tanzania Local Government Authorities (LGA's) , AMCOS and processing companies in tea production regions (DL Group, East Usambara Tea Co., and Bombay Burmah Tea Corp.) have been working together to support 30,000 small-scale tea farmers (at least 80% women) direct participants and 150,000 indirect participants, as part of saving groups and cooperatives, to invest collectively in production, processing, and growth.

Her Money, Her Life Project in Tanzania is designed to build on CARE's existing work on collective investment. Therefore, with Bloomberg support the project activities focused on collective investment, information through technology, investments opportunities for farmers and cooperatives, marketing and sales, women's leadership, and access to resources.

The project has four (4) outcome areas:

- Increased capital owned and managed by women tea farmers.
- Increased business growth by women tea farmers in tea sub-sector.
- Increased farmers' income in tea, herbs and spices.
- Increased international marketability for Tanzania tea.

Impact Case Study Rationale:

CARE Tanzania though HMHL project conducted the baseline survey of the project around December 2022. Considering the time from baseline survey to the end of phase I (around November 2023), the project team has decided not to conduct end of project survey (endline survey) because the project will connect to the phase II of implementation starting early 2024. To ensure that the project has some good lessons to inform on phase I key achievements and phase II strategy, CARE Tanzania will only conduct an Impact Case Study to gather only the necessary information in transit to phase II of the HMHL. The impact case study is expected to comprise the following:

- To analyze Return on Investment (ROI) of the increased green leaf price in Tanzania from 314 to 366.
- To assess the Impact and Return on Investment (ROI) of Kazi Yetu Limited (CARE Local Partner and Co-implementer of the project) interventions to farmers businesses and income.
- To evaluate effectiveness of VSLAs Collective investment, their influence on Return on Investment (ROI) of savings, farmer's livelihoods, and resilience.
- To examine the women farmers' perceptions on gender, Gender-Based Violence (GBV) and Sexual Harassment, Exploitation and Abuse (SHEA) on various gender niches i.e., access and control over production resources, women leadership and decision making at household level, at saving groups and in community at large.
- To examine few thoughtful selected outcome/impact indicators from baseline (1-3 indicators).
- To produce a short documentary film and a series of professional captioned photos that will document the current economic status of the tea, herbs and spices farmers and diversifications as well as experiences in the Tea Value Chain basing on five themes.
  - Project brief and status.
  - VSLAs approach and gender.
  - Tea sub-sector status, international marketability, and government perception on the project.
  - Collective investment and diversification.
  - Private sector engagement cum market and sales/value addition.
- To document gaps, lessons learnt, recommendations and mitigation measures to improve future programming.

Scope and Methodology of the Impact Case Study:

a) Scope

The impact case study will be conducted in the four project implementation regions namely Tanga (Korogwe, Bumbuli and Muheza); Iringa (Mufindi); Njombe (Njombe DC and Njombe TC); Mbeya (Rungwe and Busokelo). The study survey is expected to be conducted from early September to early October 2023.

b) Study methodology

The methodology for conducting the impact case study will be instrumental in delivering a comprehensive and rigorous assessment of the project's outcomes. It is imperative that the selected methodology is designed to effectively capture the project's impact on various key dimensions.

The methodology should encompass a combination of quantitative and qualitative research methods to ensure a holistic understanding of the project's effects. To gather both quantitative data and qualitative insights, data collections tools (KoBo, ODK etc), sampling strategy from project participants and stakeholders, the chosen methodology should be designed to:

1. Measure Return on Investment (ROI) of the increased green leaf price in Tanzania from 314 to 366.
2. Assess the Impact and Return on Investment (ROI) of Kazi Yetu interventions to farmers business skills and income.
3. Evaluate effectiveness of VSLAs Collective investment, their influence on Return on Investment of savings, farmer's livelihoods, and resilience.
4. Examine the extent to which women farmers perceptions have improved on access and control over production resources, women leadership and decision making at household level, at saving groups and in community at large.
5. Document gaps, lessons learnt, recommendations and mitigation measures to improve future programming.

The consultant is encouraged to work closely with project stakeholders and beneficiaries to ensure that the methodology is well-informed, culturally sensitive, and aligned with the unique context of the project implementation regions. Additionally, the methodology should be adaptable to accommodate any unforeseen challenges, lessons or changes in project dynamics during the study period.

When applying for this assignment, the consultant should present a well-defined and succinct methodology that outlines how they intend to measure the specific objectives, handle sampling, conduct data collection, manage reporting and analysis for outcome/impact of the few selected indicators, income assessment, and gender integration. The data collection tools should be unambiguous and focused, with relevant questions designed to yield the desired results. Moreover, **the consultant should also showcase further innovative ideas to be considered as part of this assignment.**

Consultancy deliverables:

The contract will follow a deliverables-based structure, commencing with an initial payment upon approval of the inception report. This report should encompass clear definitions of outcome/impact of the few selected indicators, a comprehensive methodology for data collection, calculations, and analysis, along with the design of data collection instruments. These data collection tools should be structured for reliability, ensuring their consistent use in upcoming evaluations. The final payment will be contingent upon the timely receipt of all agreed-upon deliverables, meeting acceptable quality standards.

1. **Inception report.**

Initially, the consultant will share an inception report outlining the impact study methodology and timeline. This report will also include draft evaluation methodologies for the respective selected indicators, data collection instruments and tools (surveys, interviews, focus group discussions, questionnaire etc) all subject to feedback and approval. Additionally, a first draft of the analytical impact case study report will be provided for review by the CARE - HMHL team. It is crucial that significant feedback and comments are adequately incorporated into the impact case study approach, instruments, and report to deem the deliverables as final and eligible for payment. In essence, both the survey methodology and tools, as well as the analytical impact case study report and documentary, must be submitted on given time, reviewed, updated as necessary, and validated and approved by the CARE HMHL team.

2. **Impact case study report:**

This is a comprehensive report that encompasses the definition, measurement, and methodology for outcome/impact of the few selected indicators, data collection, and analysis. This report should provide a clear depiction of the study's results and findings in relation to the specified few selected indicators, project outcomes, lessons learned, recommendations, and overall conclusions. The final impact case study report will adhere to the following structure:

- **Title**: The report will begin with a title that communicates the project's name, location, implementation period, and highlights the primary impact or key finding of the study.
- **Executive Summary**: This section will offer a concise summary of the methods used and key survey findings.
- **Introduction Section**: An introductory section will provide context and set the stage for the study.
- **Methodology**: The methodology section will offer a detailed explanation of the key concerns addressed by the impact case study, the methodologies chosen to address those concerns, and the rationale and robustness of the sampling frame(s). It will also outline key ethical considerations and describe how participant protection and the handling of personally identifiable information were ensured.
- **Findings**: The findings section will present the results organized by survey questions, following the relevant survey sections. Quantitative and qualitative evaluation results may be presented graphically using tables, graphs, and other visuals. To gain insights into potential gender, power, or other differences, evidence should be disaggregated by sex, age bracket, and potentially other variables as outlined in the MEL plan or as deemed relevant.
- **Analysis**: In this section, the report will delve into an analysis of the situation regarding the relevant few selected indicators. The results will be thoroughly analyzed and discussed, drawing from both qualitative and quantitative investigations. The aim is to go beyond presenting the data to interpret their significance. Given the project's specific focus on reaching at least 80% women, gender and age bracket analysis will be pivotal in understanding how the project influences gender dynamics and women's equality in the selected tea production regions.
- **Lessons Learned**: Building on the analysis, this section will draw conclusions and offer recommendations pertinent to the study's learning questions. It will provide insights into what has worked and what hasn't, presenting short, actionable takeaways that are crucial for improving the planned project.

- **Recommendations**: Based on the preceding sections, the report will outline recommendations for approaches to participant targeting, potential additional or adjusted activities, and related project design or implementation considerations. These recommendations will align with the project's objectives and context, providing concrete, realistic steps for future programming or learning.
- **Conclusions**: The report will conclude with high-level insights into the project and the various contextual, cultural, and individual/small-scale farmer factors that influence the current situation. All conclusions will be firmly grounded in the presented findings, and any information from external sources that contributes to these conclusions will be properly referenced, both in-text and in an annexed bibliography.
- **Annexes**: Annexes will include detailed tables, questionnaires, data collection tools, lists of sampled small-scale farmers with relevant details including GPS coordinates and phone numbers, field photos, video clips, and any additional supporting materials.

This structured report format will provide a comprehensive overview of the impact case study's findings and insights, ensuring that all key aspects of the evaluation are thoroughly documented and presented for further analysis and decision-making.

3. **Project Documentary.**

The documentation will capture the following themes separately. The documentation will be in the form of the video clips (with branding and sub-titles). The professional field photos (30 photos) will be captured with the caption of the specific activity done in field. Both video clips and photos should be submitted to CARE Tanzania. CARE will provide specific consent forms to be used during the documentary work and photo taking.

- Project brief, status and perceptions (maximum of 15 minutes)
- VSLAs approach and gender (maximum of 5 minutes).
- Tea sub-sector status, international marketability, and government perception on the project (maximum of 5 minutes).
- Collective investment and diversification (maximum of 5 minutes).
- Private sector engagement cum market and sales/value addition (maximum of 5 minutes).

4. **Shareable Evidence.**

The survey team will provide the evidence gathered as part of the conclusions and recommendations, which will be submitted alongside with the final report. This evidence encompasses all datasets, qualitative interviews, photographs, and the foundational data and will be retained as the property of CARE Tanzania within the scope of the "Her Money, Her Life in Tanzania" project. These pieces of evidence will be included as integral components of the final deliverables.

To safeguard the privacy of Impact Case Study participants, raw data, cleaned data, and confidential information will be furnished separately. Furthermore, the origins of all evidence will be explicitly identified, and the recommendations and conclusions presented in the report will be solely based on the evidence contained within the report.

Timeline – Impact Case Study	Responsible	Timeline
1. Application process (internal process because of the urgency)	CARE/Consultants	By 29th Sept
2. Shortlist process of the selected consultants and notification	CARE	By 02nd Oct
3. Selection process and first presentation of the proposal for the shortlist	CARE/Consultants	By 06th Oct
4. Inception report presentation and field plan – selected consultant	CARE/Consultant	By 11th Oct
5. Refinement of the tools, Kobo feed, training enumerators, prepare intro letters, travels, and kick-off	Consultant/CARE	By 18th Oct
6. Field work (survey)	Consultant	By 28th Oct
7. First draft report presentation with documentaries	Consultant	By 03rd Nov
8. Second and final draft presentation with documentaries	Consultant	By 07th Nov
9. Submission and sign-off	Consultant/CARE	By 10th Nov

Note: The timelines are so strict considering the project close-out.

Deliverables – Impact Case Study
1. Inception report and a PowerPoint presentation – no longer than 15 pages (excluding appendices)
2. Data sets and data collection tools: • Survey dataset (MS Excel) (raw data and the processed data, summarized ppt, list of surveyed and phone numbers, field pictures and GPS location) • FGDs and KIIs- reported findings in Swahili and that transcribed in English. • Data collection tools: All final data collections tools in both language English and Swahili should be submitted. • Short videos (1-10 minutes)-should be in Swahili with English subtitles.
3. Power Point presentation on initial results
4. Report table of contents (including appendices)
5. Draft # 1 report – Not exceeding 60 pages (excluding appendices) - refer to CARE International guidelines
6. Final report– Not exceeding 60 pages (plus appendices)
7. Power Point presentation on the final report
8. Executive summary – Not exceeding 4 pages
Deliverables – Documentary (combined as part of the Impact Case Study)
9. An Inception report with a clear methodology, work plan/timetable, final checklist and the content of themes and topics to be documented as per above stipulated project outcome areas
10. Present a script to project team for review and approval for use
11. A well-designed posters/A 4-page booklet highlighting the key issues/challenges/gaps captured while filming the documentary

12. 5 short clips of each highlighting specific cases/themes and key issues/lesson in relation to the Tea Value Chain.
13. All videos and short clips should be shot in Kiswahili/English language with English/Swahili subtitles. 5 short clips should be shared in separate DVD copies in MP4/MP3/PDF/docs/xls /jpeg/jpg formats.
14. 30 captioned photographs with quotations from the targeted interviewees and photo credited. Photographs should be shared through a Drop-Box folder, google format and/or CD. The photographs should capture the key aspects of the project including farms, factory, women and community members participating in project activities, tea and spices farms etc. To the extent possible, specify the community, activity and names of pictured individuals (left to right) in the photo titles.
15. All the raw video footage, photographs, and interview transcripts to be provided either online or on a hard drive.
16. Signed consent forms or evidence of verbal consent from all the people depicted in the imagery and interviews and any other discussion included in the documentary.

5. **Qualifications:**
   - MSc in Agricultural Sciences, Agricultural economics, Social Sciences, Economics, Statistics, or relevant field **(Experience in tea farming or familiarity with the Tanzania agricultural system will be an added advantage)**.
   - Extensive knowledge and at least five years of relevant experience in field research, monitoring, and evaluation (experience with project management, Programme design or implementation a plus).
   - Consultant must possess at least 3-5 year prior working experience in undertaking production of documentary videos, and/or similar tasks.
   - Consultant must be able to use Adobe Photoshop and in Design as well have knowledge of video editing software and motion graphics.
   - Demonstrable ability and expertise in household surveys, including data collection using mobile approaches, data management, quality and validation, advanced analysis using statistical packages and reporting.
   - Strong analytical skills, including experience in mixed-methods analysis - bringing together both quantitative and qualitative data, including gender and power analysis.
   - Good facilitation, interviewing and communication skills.
   - Proficiency in both English and Kiswahili.
   - Demonstrable knowledge of and experience with agricultural value chains in Tanzania, and familiarity with Tanzanian environment and culture; and
   - Excellent writing and communication skills, including graphic and visual representation of data.

6. How to Apply:

A technical and cost proposal based on this Terms of Reference (ToR) is requested from the consultant or consulting firm. The proposal shall be submitted by email to CARE procurement Department through TZA.Procurement@care.org within 5 days from the date the first appearance of this advertisement and not later than 17:00 hours, upon thoroughly review of submitted proposal only shortlisted candidates will be contacted.

7. The proposal should contain:

1. Detailed plan of action for field work indicating staff-days required.
2. Specific roles and responsibilities of the team leader, supervisory chain, and other core members of the survey team.
3. Schedule of key activities and implementation timeframe.
4. Detailed budget with brief justification. The proposal should include a reasonably detailed budget to cover all costs associated with the baseline survey. This should be submitted by major activities and line items for CARE TZ team review and decision.
5. Updated CV of the consultant or consulting firm showing experiences on similar activities done before with other INGOs. Updated CV for Team Leader and other core members of the survey Team; and
6. A profile of the consulting firm (including a sample report, if possible).

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Important Notice

"This report has been prepared by Solveris Consulting Limited of P.O.Box 35720, Dar es Salaam for CARE International in Tanzania for the Provision of Consultancy Services for Undertaking an Impact Case Study and Documentation of the Tea, Herbs and Spices Farmer's Situation and Experiences in the Phase I of Her Money, Her Life Project Implementation in accordance in accordance with the contract between CARE International in Tanzania and Solveris Consulting Limited dated 19 October 2023.

We do not accept or assume liability or duty of care for any other purpose or to any other person to whom this document or into whose hands it may come save where expressly agreed by our prior consent in writing."

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