

Promoting Sustainable Practices to Eradicate Child Labour in Tobacco Project (PROSPER)

**Tabora Region, 2011-2018
Tanzania**

Table of contents

Acronyms	4
List of tables	5
List of figures	6
Acknowledgements	7
Statement by accredited SROI practitioner.....	7
Executive summary.....	8
1. Introduction and background	10
1.2 Project context	11
1.2.1 Project background	11
1.2.2 Project description.....	11
2. Methodology.....	15
2.1 SROI description	16
2.2 Steps of SROI.....	17
2.3 Scope of the study	17
2.3.1 Conditional Loans and VSLA programmes.....	17
2.3.2 Model Farm Schools	18
2.4 Materiality and relevance	18
2.5 Data collection methods.....	20
2.5.1 Qualitative phase.....	20
2.5.2 Quantitative phase.....	20
2.5.2.1 Dealing with literacy issues.....	20
2.5.2 Sample	20
3. PROSPER and PROSPER Plus Projects Interventions	22
3.1 Background.....	22
3.2 Conditional Loans/VSLA schemes	22
3.3 Model Farm Schools.....	24
3.4 Project investments	24
4. Theory of change	25
4.1 Conditional Loans/VSLA members' outcomes	25
4.1.1 Improved financial position.....	26
4.1.2 Increase in schooling of children and dependents	27
4.1.3 Improved health	28
4.1.4 Improved wellbeing.....	29



Table of contents

4.2 Model Farm Schools graduates' outcomes.....	31
4.2.1 Improved financial situation.....	32
4.2.2 Improved health	33
4.2.3 Improved wellbeing.....	33
4.2.4 Improved schooling of children and dependents of MFS graduates.....	35
4.2.5 Increased education of MFS graduates.....	36
5. Outcome measurement and valuation	36
5.1 Outcome calculations.....	36
5.2 Outcome valuations: CL/VSLA programmes	39
5.2.1 Estimate of impact of improved financial position	39
5.2.2 Estimate of impact of improved health.....	40
5.2.3 Estimate of impact of improved well-being	40
5.2.4 Estimate of impact of improved happiness	40
5.2.5 Estimate of impact of improved social well-being	40
5.2.6 Estimate of impact of improved optimism and aspirations	41
5.2.7 Estimate of impact of increase in schooling for children/ dependents of CL/VSLA participants.....	41
5.3 Outcome valuations: Model Farm Schools graduates.....	42
5.3.1 Estimate of impact of improved financial position	42
5.3.2 Estimate of impact of improved health.....	42
5.3.3 Estimate of impact of improved well-being.....	43
5.3.4 Estimate of impact of improved happiness	43
5.3.5 Estimate of impact of improved self-worth and confidence	43
5.3.6 Estimate of impact of improved optimism and aspirations	44
5.3.7 Estimate of impact of increase in schooling of MFS graduates leading to improved long-term financial situation.....	44
5.3.8 Estimate of impact of increase in schooling for children/ dependents of MFS graduates leading to improved long-term financial situation	44
6. SROI Ratio	45
7. Sensitivity analysis.....	46
8. Lessons learnt, conclusions and implications	47
Appendices.....	48



Acronyms

COMAGRI	Combatting Hazardous Child Labour in Commercial Agriculture
CAs	Community Activists
CL/VSLA	Conditional Loans/Village and Savings Loans Associations
ECLT	Eliminating Child Labour in Tobacco Growing Foundation
FGDs	Focus group discussions
ILO-IPEC	International Labour Organization - International Programme for Elimination of Child Labour
KIIs	Key informant interviews
MFS	Model Farm Schools
PROSPER	Promoting Sustainable Practices to Eliminate Child Labour in Tobacco
SROI	Social Return on Investment
TAWLAE	Tanzania Women Leaders in Agriculture and the Environment
TDFT	Tabora Development Foundation Trust
UTSP	Urambo Tobacco Sector Programme
VSLA	Village Savings and Loans Association



List of tables and figures

- Table 1** CL/VSLA programme: stakeholders and (sub-)outcomes
- Table 2** MFS programme: stakeholders and (sub-)outcomes
- Table 3** SROI ratio CL/VSLA graduates
- Table 4** SROI ratio MFS graduates
- Table 5** Materiality and relevance check
- Table 6** Stakeholder by gender
- Table 7** Number of stakeholders interviewed by district
- Table 8** Distribution of project investment over 8 years (2011-2018)
- Table 9** Changes in Conditional Loan/VSLA participants' ability to pay for school-related costs
- Table 10** Key outcomes measured for the CL/VSLA programme
- Table 11** Key outcomes measured for the MFS programme

List of tables and figures

- Figure 1** Conditional Loans/VSLA programme Logic and timeline of activities: PROSPER and PROSPER Plus Projects (2011-2018)
- Figure 2** Changes in ease of borrowing money
- Figure 3** Changes in respondents' saving
- Figure 4** Changes in variety of respondents' diet
- Figure 5** Changes in health
- Figure 6** Change in variety of diet
- Figure 7** Change in optimism and future aspirations
- Figure 8** Change in happiness
- Figure 9** Change in living standards
- Figure 10** Main uses of CL/VSLA proceeds
- Figure 11** MFS Programme logic model and timeline of activities: PROSPER and PROSPER Plus Projects (2011-2018)
- Figure 12** MFS graduates' attribution for income increase
- Figure 13** MFS graduates' self-reported change in financial independence
- Figure 14** MFS graduates' self-reported change in stability of income
- Figure 15** MFS graduates' self-reported change in health
- Figure 16** MFS graduates' self-reported change in variety of diet
- Figure 17** MFS graduates' self-reported change in social security
- Figure 18** MFS graduates' self-reported change in happiness
- Figure 19** MFS graduates self-reported changes in living standards
- Figure 20** MFS graduates' self-reported change in self-confidence
- Figure 21** MFS graduates' self-reported change in optimism
- Figure 22** Use of MFS graduates' income
- Table 23** SROI ratio CL/VSLA participants
- Table 24** SROI ratio MFS graduates
- Table 25** Model Farm Schools SROI
- Table 26** Conditional Loan and VSLA programme SROI

Acknowledgements

I wish to extend my sincere gratitude to my colleagues at ECLT Foundation and the Board for their guidance which contributed to the conceptualization, design and execution of the SROI study, leading to the production of this report. A special mention goes to the ECLT Communications Team - Laura, Cleo and the filming crew led by DJ Khaleed - for complementing this research with video footage and in-depth interviews with beneficiaries in the field.

Special thanks also go to the Winrock Tanzania PROSPER team: Christopher Luyenga, Jesca Kibiki, Yacinta Chulu and their colleagues for organizing the fieldwork so efficiently and accompanying me to different communities. The translators: Valentino Balinde, Zamarandi Kiyungi, Augustino James and Peter Chilambo also deserve special mention for their professionalism, diligence and dedication to duty.

My heartfelt appreciation goes to the many beneficiaries of the PROSPER and PROSPER Plus Projects for their openness and willingness to speak about their stories of change. Wherever we went, the beneficiaries turned up in their numbers and freely shared their lived experience. I sincerely hope that I have been able to accurately reflect their valuable perspectives in this report.

The Motomoto village community deserves immense recognition for donating numerous gifts to the SROI research team. They generously mobilized and gave us more than 50 kgs of rice, beans, groundnuts and honey. Their kind gesture is deeply appreciated and will remain forever cherished. On their behalf, we gave the gifts to charity. May what you they freely gave to us be returned to you tenfold!

Last but not least, Gabriella Monasso and Oliver Kempton of Envoy Partnership provided external guidance, technical input and critical feedback at all stages of the SROI analysis. The Envoy Partnership team's expertise and passion for outcome measurement continues to inspire and develop the capacity of ECLT staff, myself included.

Innocent Mugwagwa
Senior Programme Manager
ECLT Foundation



Statement by accredited SROI practitioner

ECLT's Social Return on Investment (SROI) report explores the social value of the Model Farm School (MFS) programme and the Conditional Loan (CL) / Village Savings and Loan Associations (VSLA) programmes in Tanzania. The report gives a strong assessment of the social value that these programmes create.

Envoy Partnership has supported ECLT with the development of its SROI approach, by contributing to the research design, assisting with desk research and stakeholder engagement, developing the SROI model, and contributing to the SROI report. This has enabled us to observe first-hand the commitment of ECLT to measuring its impact.

The SROIs were conducted in accordance with the principles and guidance developed by Social Value International,¹ and drew on best practice research and evaluation principles. Engaging with and understanding the experience of stakeholders was at the heart of these SROIs. The combination of primary and secondary research, and transparent evaluation decisions give a credible and realistic measure of the value created.

After conducting SROI evaluations of the VSLA programme and Skills Graduate programme in Uganda, ECLT has continued their social value journey by measuring the SROIs of their CL/VSLA and MFS programmes in Tanzania. ECLT's continued investment in measuring the impact of their programmes in different countries and localities is important, as it can show similarities and differences in impact depending on contexts. This can help ECLT to better understand why some programmes work better in one context compared to the other, thereby enabling them to refine programmes. Their commitment to understanding the wider impacts of their activities has also resulted in refined measurement tools for new programmes to better capture experiences of the stakeholders who are affected by the activities.

We hope that the SROIs have provided ECLT with new insights into the (social) value of their investment and how this value can differ in different national and local contexts. This will hopefully inform future investments to support ECLT's beneficiaries. The report should also help refine ECLT's monitoring and evaluation capabilities, and to understand how it impacts its stakeholders, and its increase its own accountability.

Oliver Kempton
Partner, Envoy Partnership
Social Value International Accredited Practitioner



2nd Floor, 1 Alfred Place,
London WC1E 7EB

Executive summary

This report is ECLT Foundation’s second project evaluation using the Social Return on Investment (SROI) methodology. The results of the SROI studies will inform decisions to streamline and scale up what works in ECLT programmes.

In this report, we use the principles of SROI to evaluate the impact of ECLT Foundation-funded Conditional Loans/Village Savings and Loans Association (VSLA) and Model Farm Schools (MFS) programmes implemented in Sikonge, Kailua and Urambo districts of Tanzania. The analysis focuses on the outcomes of these two programmes for the period 2011 to 2018.

Data was collected in two stages. The first stage was qualitative and involved focus group discussions and key informant interviews with implementing partners and project beneficiaries to understand the

main stakeholder groups and material outcomes that they experienced. As a result of the qualitative phase, Conditional Loan/VSLA (CL/VSLA) members and Model Farm School (MFS) beneficiaries were prioritized as the most important stakeholders in the project. The children and/or dependents of CL/VSLA and MFS beneficiaries were also identified as key stakeholders, insofar as they experienced impacts such as improved education as a result of the improved financial position of CL/VSLA and MFS graduates’ participation. Tables 1 and 2 below show the material outcomes that were experienced by the stakeholder groups.

Table 1: CL/VSLA programme: stakeholders and (sub-)outcomes

Stakeholder	Outcome	Sub-outcome
CL/VSLA participants	Improved financial position	Increased savings
		Increased income
CL/VSLA participants	Improved health - through diet and housing	Improved health
CL/VSLA participants	Improved well-being	Happiness
		Social well-being
		Optimism and aspirations
Children/dependents of CL/VSLA participants	Increase in schooling of children and dependents	Improved long-term financial situation

Table 2: MFS programme: stakeholders and (sub-)outcomes

Stakeholder	Outcome	Sub-outcome
MFS graduates	Improved financial position	Increased savings
		Increased income
MFS graduates	Improved health - through diet and housing	Improved health
MFS graduates	Improved well-being	Happiness
		Social well-being
		Optimism and aspirations
MFS graduates	Increase in schooling	Improved long-term financial situation
Children/dependents of MFS graduates	Increase in schooling of children and dependents	Improved long-term financial situation

The second stage of the study was quantitative in nature, involving in-depth interviews with 369 CL/VSLA members and 128 MFS graduates and using a structured questionnaire (see Appendices). The main objective of the quantitative phase was to evidence the outcomes by attaching (proxy) financial values based on the stakeholder’s perspective. In addition, the quantitative phase also sought to understand deadweight (what would have happened anyway without the project) and attribution (how much of the change is due to the project).

Social value created by CL/VSLA and MFS programmes

The overall results show a positive return on investment (Tables 3 and 4). The CL/VSLA programme created 3 Tanzania Shillings (Tsh) for every shilling invested, while the MFS created 2 Tsh for every shilling invested. In interpreting these results, it is important to highlight that the skills training programme has more direct impact on reducing child labour than VSLA, in that most of the impact goes to the children (who later become young adults) themselves. Hence, it is reasonable to conjecture that the skills training programme has higher likelihood to break intergenerational poverty and may prove to be less costly over generations.

Table 3: SROI ratio CL/VSLA participants

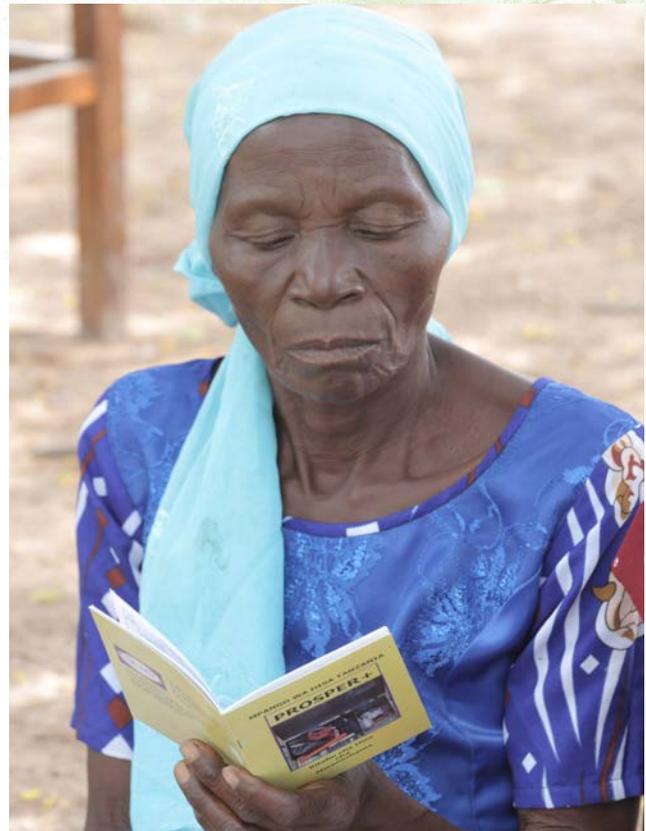
Total present attributable value	5,200,000,000
Investment	1,600,000,000
SROI ratio	3:1

Table 4: SROI ratio MFS graduates

Total present attributable value	TZS 5,700,000,000
Investment	TZS 2,900,000,000
SROI ratio	2:1

Compared to the REALISE Project in Uganda (which generated 12 Uganda Shillings (UGX) per every shilling invested), the CL/VSLA programme in Tanzania generates lower social value. Two main reasons explain this result. First, the investment in the Tanzania CL/VSLA compared to the Uganda SROI was about five times as large. Therefore, a lower ratio was realized. Second, the Tanzania CL/VSLA programme reached less beneficiaries than the Uganda VSLA programme.

The MFS programme (Tanzania) and Skills Training programme (Uganda) generated the same social value.



Conclusions and recommendations

Three main conclusions and recommendations can be derived from this study.

First, the SROI analysis shows that the ECLT-funded programmes are working. The CL/VSLA programme has a higher social value ratio compared to the MFS. This is consistent with findings in the Uganda REALISE project. Here, it is important to highlight that the MFS, and indeed all skills training programmes targeted at youths 15-17 years, has more direct impact on reducing child labour than CL/VSLA programmes. These the trade-offs between high social value and direct impact must be borne in mind when prioritizing interventions.

Second, the stakeholder outcomes identified in this study show that the current monitoring and evaluation (M&E) does not fully capture the changes that beneficiaries experience. Therefore, the outcomes identified in this study must be integrated in the Foundation’s M&E framework. Finally, the results show that the value of outcomes differ along gender lines, with females enjoying higher values in VSLA and lower in the MFS (Tanzania) and Skills Training (Uganda) programmes. Accordingly, gender dimensions must be considered in the design of programmes if child labour is to be sustainably eliminated.

1. Introduction and background

This report is ECLT Foundation’s second project evaluation using the Social Return on Investment (SROI) methodology. SROI is an evaluation tool that is used to estimate the value of investment by considering a range of outcomes for stakeholders affected by a programme intervention. It puts a monetary value on a range of social outcomes that are important to stakeholders, both intended and unintended. The methodology also takes into account who else may have contributed towards outcomes and what would have happened without the intervention.

The analysis presented in this report is made with consultancy advice from Envoy Partnership, an independent accredited SROI assurance firm.

The aim of this report is to use the principles of SROI to evaluate the impact of ECLT Foundation-funded Conditional Loans/Village Savings and Loans Association (VSLA) and Model Farm Schools (MFS) programmes implemented in Sikonge, Kailua and Urambo districts of Tanzania. The analysis focuses on the outcomes of these two programmes for the period 2011 to 2018. The results of the SROI study will inform decisions to streamline and scale up what works in ECLT programmes.

In simple terms, a VSLA is a group of people who save together and take loans from those savings. By pooling savings and borrowing from the fund, VSLA participants can build up capital reserves and improve their financial well-being, thus reducing household poverty, which is considered to be a key driver of child labour in smallholder agriculture. MFS, on the other hand, is an approach for teaching out-of-school children who are above the minimum working age (15-17 years) about safe, rewarding farming.

The Conditional Loans/VSLA and MFS programmes are important components of the Promoting Sustainable Practices to Eradicate Child Labour in Tobacco Project (PROSPER). PROSPER aims to prevent, withdraw, and protect children from child labour in Tabora region, central Tanzania, where most of the tobacco produced in the country is grown. Using an area-based approach², the project addresses the social and economic factors that drive smallholder tobacco farmers to employ children in hazardous work and drive children to seek such work.

PROSPER is implemented by a consortium comprising

Winrock International, Tabora Development Foundation Trust (TDFT) and Tanzania Women Leaders in Agriculture and the Environment (TAWLAE). Winrock International is the lead implementing partner and grantee, responsible for coordination and management, national level advocacy and policy, capacity building and referral systems. TDFT is the sub-grantee responsible for water and health interventions, occupational safety and health, while TAWLAE has responsibility for scholarships, MFS and after-school activities of children.



² Also called community-based approaches, area-based approaches seek to address factors driving all types of child labour in a given geographic area, rather than exclusive focus on a supply chain. This broader approach helps prevent children simply moving from one supply chain to another, or into a more hidden form of child labour. Area-based approaches are also consistent with government policies and commitments under ILO child labour Conventions, which are not limited to child labour within a specific sector. See also ILO report 'Ending Child Labour by 2025 - A review of policies and programmes', http://www.ilo.org/ipec/Informationresources/WCMS_IPEC_PUB_29875/lang-en/index.htm

1.2 Project context

The overall goals of the PROSPER project are two-fold: (a) to prevent child labour among children (5-14 years old) in areas where tobacco is grown; and (b) to protect legally working children (15-17 years old) from hazardous work in tobacco growing areas. To achieve these goals, PROSPER pursues six strategies:

- i. Implementation of district and community-level participatory processes for sustainable withdrawal of children from hazardous work in tobacco growing areas;
- ii. Promotion of access to quality education and basic social services at district and community level;
- iii. Counteracting or challenging the acceptance of child labour in tobacco growing areas at the community level;
- iv. Strengthening capacity, policies, structures and mechanisms at national, district and community levels;
- v. Strengthening livelihoods at community and household levels; and
- vi. Facilitation of transition from hazardous work to acceptable work for children of legal working age (15-17 years old).

1.2.1 Project background

ECLT Foundation has invested over US\$8 million in child labour elimination projects in Tanzania since 2004. The Foundation's first involvement in addressing child labour issues in Tanzania can be traced to the ILO-IPEC sub-regional programme to combat hazardous child labour in commercial agriculture (COMAGRI) that was implemented in four districts in Tanzania from 2001. Between 2004-2006, ECLT funded the ILO to implement the COMAGRI component that covered child labour in tobacco growing (the project was called 'Urambo Tobacco Sector Programme' - UTSP), focusing on Urambo district. A follow-up programme, called UTSP II was implemented between 2007 and 2011. Among other achievements, the UTSP projects withdrew more than 1800 children from child labour, built 15 schools and produced a book series³ on addressing child labour in tobacco growing. In addition, a good practices compendium based on UTSP experiences was produced.

When UTSP projects ended mid-2011, ECLT Foundation commissioned a child labour survey in Sikonge and Urambo districts of Tabora region. The survey confirmed that the general incidence of child labour in the two districts was high (57.4 % in Sikonge and 56.4 % in Urambo). Child labour in tobacco growing was higher in Sikonge (24.2%) compared to Urambo (21.6%).

The child labour survey was a precursor to PROSPER Project (2011-2015) - implemented by Winrock International and its subgrantees - which was followed by PROSPER Plus (2016-2017) and currently PROSPER Umoja (2018-2020). The scope of the current SROI study includes beneficiaries reached by the PROSPER and PROSPER Plus from 2011 to 2017.

1.2.2 Project description

The PROSPER Project (2011-2015) was implemented in 10 villages in Sikonge district, and another 10 villages in Urambo district⁴. The villages were identified and prioritized during a rapid assessment that preceded the child labour survey. Targeted villages were chosen based on expert opinion on areas with high child labour prevalence, consultations with the two district councils, high levels of tobacco produced and poor access to quality education.



³Three titles were produced, namely: "The Concept of Child Labour," "National Policies, Legislation and Strategies on Child Labour" and "Child Labour, Commercial Agriculture and the Role of Tobacco Farmers".

⁴During the course of project implementation, Urambo district was sub-divided into Kailua district.

PROSPER Project 2011-15

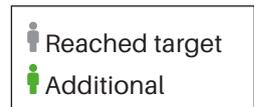
Impact at a Glance

- **52.5%** reduction in overall child labour in tobacco-growing areas as a result of the PROSPER project
- **84.3%** reduction in child labour in tobacco-related work in impact areas
- **21,777** total people reached with child labour awareness raising activities.

External evaluator:



Delivery against targets

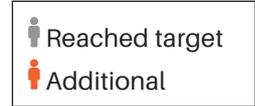


Target	Achieved
7800 children removed and prevented from child labour.	7931
4600 children attending after school programmes.	4640
1600 young people trained in Model Farm Schools.	1611
1530 households supported with income generating activities.	3083
1600 young people trained in occupational health and safety	1625

PROSPER Project 2016-2018

Target Groups

The PROSPER PLUS project targeted 850 direct beneficiaries and 7,000 indirect beneficiaries including community members. The project surpassed planned targets:



Target	Achieved
300 children, aged 5-14 engaged in or vulnerable to child labour withdrawn	301
200 youth aged 15-17 engaged in hazardous labour	312
300 marginalized parents/mothers engaging their children in child labour	876
50 adult tobacco farmers supported for safe conditions to train youth	50
7,000 Community members, farmers, and district-level officials reached with awareness campaigns on child labour	7321

External evaluator:



For the purpose of this SROI study, 3083 Conditional Loan/VSLA participants and 1611 MFS graduates comprise the study population.

With respect to Conditional Loan/VSLA participants, the PROSPER Project delivered the following products and services:

- Business management, entrepreneurship training and savings;
 - » Under the conditional loan scheme, the mothers used the loans to engage in small-scale businesses, such as retail trade and agriculture-related activities (e.g., horticultural production of food crops such as vegetables, sunflowers, and groundnuts; sale of maize, groundnuts, and tomatoes), and non-agriculture business ventures (e.g., restaurants, dry fish selling, selling pancakes and second-hand clothes).
 - » The conditional loan recipients were also required to make monthly savings contributions of 7% of profits (of which 2% was social fund contribution). If these conditions were met, the loans did not need to be paid back.
 - » When the Conditional Loans were converted to VSLA, participants were further trained in VSLA methodology, savings and financial literacy.
- Training on group dynamics, leadership and communication.
- Ongoing advisory services and monitoring from Community Activist.
- Basic adult literacy and numeracy.
- The MFS graduates were provided the following products and services by PROSPER:
 - Provision of facilitators for MFS classes during the 6 months duration of the course.
 - Certification upon completion.
 - Seeds, fertilizers and land for demonstration during the course.
 - Took-kit upon completion of the course.



2. Methodology

It is standard practice for donors and other funding agencies to consider outputs and unit costs as key considerations in approving projects and measuring their success. It would be pointless here to argue that these measures should be ignored. The vast majority of funders will always consider a project costing \$10,000 and producing 100 outputs to be better value than a project costing \$20,000 and producing 50 outputs. However, the idea behind SROI is that there are additional factors, such as the value of the output to the beneficiaries and the wider effect that the output has on social or environmental factors that need to be factored into the equation.

SROI is a method for measuring and accounting for the value or benefits which social programmes create. It goes beyond conventional accounting and cost benefit analysis (CBA) which focus on the needs of the donor because it captures the perspective of beneficiaries to understand what changes for them (positive or negative) and the value: i.e. how important the changes are for them over time.

Value is about how important things are for a person, and is therefore, inherently subjective. Value will also vary for different people in different cultures and different contexts. SROI resolves this challenge by measuring change brought about by interventions in ways that are relevant to the individuals that have experienced that intervention. Also, because some changes that beneficiaries experience as a result of programme interventions do not have a market price or objective cost (e.g. increased optimism), SROI puts financial 'proxy' values on these outcomes in order to estimate the social value created.

Applying SROI methodology requires asking the beneficiaries what changes they are experiencing as a result of project interventions (e.g. improved health and quality of life, increased hope for the future etc.), determining the monetary value they place on those outcomes and compares it to the cost or inputs. This enables a ratio of benefits to costs to be calculated. For example, a ratio of 5:1 indicates that an investment of \$1 delivers \$5 of social value.

However, the use of monetary values as a means of calculating social value is not without its critics. Some scholars and practitioners argue that putting a monetary value (proxies) on some of the soft outcomes (increased confidence and self-esteem etc.) involves an element of guesswork that could be open to manipulation. Proponents of SROI would argue that, just like in conventional financial accounting, adherence to the principles (see side bar for SROI principles) will address this criticism.





SROI principles

1. **Involve stakeholders:** Stakeholders who have experienced the outcomes must be involved to inform the process on what outcomes should be measured, and how this is measured and valued.
2. **Understand what changes:** Both positive and negative changes need to be identified and the way the change comes about articulated clearly.
3. **Value the things that matter:** Use financial proxies to recognize the value of the outcomes identified
4. **Only include what is material:** Determine what information and evidence must be included in the analysis to give a true and fair picture, such that stakeholders can draw reasonable conclusions about impact.
5. **Do not over claim:** Only claim what the organization is responsible for and err on the side of being conservative.
6. **Be transparent:** Demonstrate the basis on which the analysis maybe considered accurate and honest and show that it will be reported and discussed with stakeholders.
7. **Verify the result:** Ensure appropriate independent assurance.

Nicholls, Lawlor, Neitzert, & Goodspeed, 2012.

2.1 SROI description

As it is in the field of financial accounting, SROI is based on a set of principles and standards which guide the process and analysis. The principles were established by SROI Network⁵, an international membership group of individuals and organizations committed to better understanding the value of social investments.

In brief, applying SROI begins by developing an understanding of the programme, how it meets its objectives, and who the beneficiaries are. Critical to this process is the development of an impact map showing the programme theory of change i.e. the links between inputs (what is invested by the programme), activities (what is done), outputs (what is produced or delivered), outcomes (changes as a result of interventions) and impact (long-term changes to which the programme contributes). The process also involves identifying indicators for the outcomes, so that we can measure if the outcome has been achieved. The next step is to use financial proxies to value the outcome.

Determining the value of each outcome to a beneficiary involves them and programme managers estimating of how long each outcome lasts and applying filters to assess whether the outcomes result from the activities being analyzed. Four filters are applied to each outcome to establish the impact of the activities:

- Deadweight – what would have happened anyway?
- Displacement – were other outcomes displaced to create the outcome?
- Attribution – who else contributed to the outcome?
- Drop-off – how much does the outcome reduce, or drop-off each year?

⁵Now Social Value International (SVI) <https://socialvalueint.org/>

2.2 Steps of SROI

SROI analysis is a step-by-step process involving six stages⁶:

1. Establishing scope and identifying key stakeholders: Defining the boundaries about what the SROI analysis will cover, identifying project beneficiaries to be involved in the process and how.
2. Mapping outcomes: through stakeholder consultations, developing a programme theory of change, which shows the relationship between inputs, outputs and outcomes.
3. Evidencing outcomes and giving them a value: collecting individual data on positive and negative outcomes that stakeholders have experienced and then valuing those outcomes.
4. Establishing impact: through stakeholder interviews, identifying the changes or outcomes that would have happened anyway or are a result of other factors and eliminating them from consideration.
5. Calculating the SROI: involves summing up all the benefits, subtracting any negatives and comparing the result to the investment. Sensitivity analysis is also carried out at this stage.
6. Reporting, using and embedding: Developing a dissemination plan and integrating the results in the organization's programming.

In the present study, the first two steps were carried out through qualitative interviews in October 2018. Steps 3-6 were accomplished during the second quarter of 2019 through a quantitative survey.



2.3 Scope of the study

The SROI analysis in this study is evaluative because it is conducted retrospectively and is based on retrospectively collected outcomes data. The scope includes the activities undertaken by PROSPER and PROSPER Plus projects between July 2011 and June 2018.

Specifically, the study focuses on understanding and measuring the social value created by (i) conditional loans to mothers and community savings schemes; and (ii) training of youth (15-17 years) in good agricultural practices and commercial farming;

2.3.1 Conditional Loans and VSLA programmes

As described in Section 3 of this report, between 2011 and 2015 PROSPER implemented a Conditional Loans intervention. Under the conditional loan scheme, a small loan (US\$50-100 per year) was extended to a mother who has at least two children aged between 5 and 17 years. One child received scholarship support from the project. The mother benefitted from the loan if she sent the other child to school by using her own resources. In total, 1519 children received scholarship support between 2011 and 2015.

From 2016 onwards, however, the Conditional Loan intervention was converted to VSLA to enhance financial and institutional sustainability. This analysis covers the changes experienced by beneficiaries from 2011 to 2018 (i.e. we assess the combined changes due to Conditional Loans and VSLAs). In total, data was collected from 369 CL/VSLA members in May 2019, using a semi-structured questionnaire (see Appendix).

VSLAs are self-governed groups that combine regular savings deposits into a fund from which loans are issued to group members. It is hoped that with improved access to finance, the participants can increase incomes and consequently, reduce household poverty and enact better outcomes for children.

In the PROSPER Project, VSLA participants were organized into VSLA groups of 15-30 members according to their geographical location and their preferences.

⁶Nicholls, J., Lawlor, E., Neitzert, E. & Goodspeed, T. 2012. A guide to Social Return on Investment. SROI Network.

2.3.2 Model Farm Schools

Agriculture is often associated with toil, sweat, uncertainty, unsafe work and low returns. The PROSPER Project's MFS programme aims to reverse this trend by teaching youths about safe agricultural practices and providing them with decent work opportunities in farming.

MFS can be defined as an approach for teaching out-of-school children who are above the minimum working age (15-17 years) about safe, rewarding farming. The training takes six months, in the community and is a collaborative effort requiring the inputs of government agencies, agribusiness firms sourcing from the area, the local authority and PROSPER Project.

In total, 1,540 youths (487 girls and 1053 boys) enrolled and completed the MFS programme during the implementation of the PROSPER and PROSPER Plus projects. By the end of 2018, 1126 MFS graduates were self-employed (328 girls and 798 boys). For this study, 128 MFS graduates were interviewed using a semi-structured questionnaire (see Appendix).



Amani's story

After graduating from MFS, Amani joined a group of young farmers specializing in horticultural crops. After the first season, he received a dividend of \$16.50 which was reinvested. By the end of the second year, Amani's income had grown to \$650 and he was able to buy iron sheets for his house. Encouraged by his success, he expanded into honey production and bought 100 beehives. He now expects over \$2000 this year. Before MFS, Amani was living on less than \$1 per day.

<https://www.eclt.org/en/news-and-insights/model-farm-schools-decent-work-for-youth-in-tanzania>

2.4 Materiality and relevance

The present SROI study focuses on beneficiaries of the livelihoods programme of PROSPER Project, namely Conditional Loans/VSLA participants and graduates of MFS. In line with SROI best practice⁹, VSLA and MFS were chosen for SROI analysis after qualitative research that involved focus group discussions (FGDs) with project implementing partners and project beneficiaries, while also considering ECLT objectives.

During the qualitative phase of the SROI study, a broad range of PROSPER outcomes for different beneficiaries were identified and reviewed. VSLA and MFS outcomes were considered relevant¹⁰ for the quantitative study because:

- Livelihoods interventions are considered central to prevention of child labour. VSLA and MFS programmes can break the cycle of poverty and therefore they are relevant for realizing the expected results of PROSPER and the ECLT Foundation;
- Stakeholders considered the outcomes of MFS and VSLA intervention to be important for their livelihood and capacity to hire adult labour and reduce child labour;
- ECLT and other like-minded organizations have implemented livelihood interventions and demonstrated their value;
- Norms in addressing child labour require tackling its root causes, thus making livelihoods improvements a key strategy for child labour reduction; and
- VSLA and MFS have potential for high financial impacts that make them desirable and relevant for child labour elimination strategies.

Table 5 below summarizes materiality and relevance considerations that informed the choice of VSLA and MFS.

⁹One of the principles of SROI is to only include what is material. The principle states: "Determine what information and evidence must be included in the accounts to give a true and fair picture, such that stakeholders can draw reasonable conclusions about impact."

¹⁰According to the SROI Guide on Materiality (The SROI Network, 2011), if an outcome is relevant then the significance of the issue needs to be considered.

Table 5: Materiality and relevance check

PROSPER Stakeholder	Outcomes	Relevance
ECLT, Winrock, TAWLAE and TDFT staff	Job satisfaction New skills	No. While these stakeholders experience job satisfaction, gained new skills and have high influence on outcomes, they do not experience the outcomes of the VSLA and MFS interventions themselves
Children	Protection from child labour Improved enrolment, attendance and completion	Yes. Changes in outcomes that children experience (e.g. increased schooling) are considered in evaluation of VSLA and MFS beneficiaries. Therefore, children are excluded in order to avoid double-counting.
Model Farm School graduates	Increased skills in good agricultural practices Increased employment opportunities & wellbeing Improved incomes	Yes. Graduates are primary beneficiaries of training, and intervention directly contributes to child labour reduction/ transition to safe work
Government	Reduced number of people claiming social assistance Increased taxes	No. While the State ultimately benefits from improvements in household incomes due to VSLA and MFS, it does not experience the programme benefits directly or on sufficient scale to be included in the study.
Conditional loan beneficiaries and VSLA participants	Improved wellbeing Increased incomes and household wealth	Yes. VSLA participants were deemed relevant because they are one of the primary beneficiaries of livelihood interventions, and experience high benefits while exerting high influence on project results.
Child Labour Committees	New skills Community recognition Internal satisfaction	No. Child Labour Committees are an important mechanism for identifying working children, withdrawing them from child labour and linkages to referral services. However, they are not primary beneficiaries of the project interventions.
Skills training graduates	New skills Pride and satisfaction Better employment opportunities Increased incomes	No. Skills training component was introduced in 2016. The long-term impacts of the program are not yet evident

2.5 Data collection methods

This section outlines how data for this SROI study was collected. Following the SROI steps described in Section 2.2 above, data was collected out in two phases: the qualitative phase (Oct/Nov 2018) and the quantitative phase (April/May 2019).

2.5.1 Qualitative phase

The first phase was qualitative in nature. It focused on identifying stakeholders and mapping outcomes through focus group discussions (FGDs) and key informant interviews (KII), using a semi-structured questionnaire. The FGDs and KIIs were focused on understanding the changes (positive and negative) that different stakeholders experienced as a result of the PROSPER and PROSPER Plus projects. This was carried out in October and November 2018.

During the qualitative phase, we carried out six FGDs involving 30-50 CL/VSLA members, and five FGDs involving 5-15 MFS graduates in the three districts. Furthermore, we interviewed three CBT's and conducted four FGDs with ten children who were withdrawn from child labour and were benefitting from school feeding.

2.5.2 Quantitative phase

The objective of the quantitative survey was to collect individual data on positive and negative outcomes that stakeholders have experienced, and through stakeholder interviews, identify the changes or outcomes that would have happened anyway or are a result of other external factors.

Thus, the second phase was quantitative in nature and involved conducting individual data through face-to-face surveys, using a structured questionnaire (see Appendices). The questionnaires were translated from English to Kiswahili, and pretested. After the pretest, the final questionnaires were printed for individual administration to respondents.

The project staff helped mobilize beneficiaries for the quantitative interviews. In all cases, interviews were held at a school where the research team was allocated classrooms for an hour or so. Once in the classrooms, the enumerators and local project staff (called Community Activists - CAs) reiterated that we needed to interview PROSPER and PROSPER Plus Conditional Loans/VSLA and MFS beneficiaries who participated in the programme between 2011 and 2018. This was done to ensure that we interviewed the right categories of beneficiaries.

The beneficiaries were given pencils to complete the questionnaire individually, and it was emphasized that the enumerators were available to help them record their views.

2.5.2.1 Dealing with literacy issues

Cognizant of the low literacy among rural communities, pictorials were used extensively in the questionnaire, to the greatest extent possible. In addition, most of the questions required respondents to either circle or tick their response. At the same time, enumerators assisted respondents by reading out and explaining each question. It was emphasized that each respondent had to complete the questionnaire honestly and truthfully, reflecting on how the PROSPER and PROSPER Plus projects had impacted their personal lives (i.e. without copying others).

Where open-ended questions were used, respondents were encouraged to write their view/opinion in Kiswahili or ask for help from the enumerator or a fellow participant who could read and write. Enumerators translated the responses to English after the interviews.

2.5.2 Sample

The quantitative surveys were conducted in Sikonge (Ukondamoyo, Makazi and Mole communities); Kailua (Motomoto, Igwisi and Mtakuja communities) and Urambo (Kasisi, Songambebe and Kalemela B communities) in April /May 2019.

In total, data was collected from 369 CL/VSLA members and 128 MFS graduates. Tables 6 and 7 below show the distribution of respondents by gender and district.



Table 6: Stakeholder by gender

Stakeholder	Male	Female	Missing data	Total
Conditional loans/VSLA	2	367		369
MFS	94	32	2	128
Total	96	400	2	498

Table 7: Number of stakeholders interviewed by district

District	Conditional Loans/VSLA	MFS	Total
Sikonge	67	34	101
Urambo	190	30	220
Kailua	113	64	177
Total	370	128	498



3. PROSPER and PROSPER Plus Projects Interventions

This section outlines the way in which the key stakeholders were involved in the PROSPER and PROSPER Plus projects and the outcomes that they experienced as a result of participation.

3.1 Background

Rural households in Tanzania, as in other developing countries, face incomes that are not only low, but that are extremely volatile and unpredictable over the course of a year and from year to year. This is especially so since their principal income derives largely from agriculture, where 'shocks' such as poor rainfall, pests, etc. can affect crop output and thus income. Unemployment, death and/or illness of an adult member are also significant sources of economic shocks to households. This is exacerbated by the absence of insurance and credit markets. During difficult times families have little community assistance, and no government safety nets to fall back on. To survive they will often send a child into exploitative labour in exchange for an advance payment or low wages for the child's work. Moreover, parents will not send (all) their children to school if the household faces food shortages or running low on income.

To address these challenges, PROSPER Project implemented two programmes: conditional loans and MFS. The Conditional Loan programme was implemented between 2011 and 2015 (see also Section 2.3.1 of this report) and was linked with family scholarship support. It was envisaged that combining conditional credit to qualifying mothers/guardians (i.e. who met the project vulnerability criteria¹¹) with scholarships for the child be effective in keeping children in school and improving their academic performance. At the same time, conditional credit would improve the income of the household, thus tackling the root causes of child labour. The conditional loan programme also established a clear link between adult livelihood improvement to better outcomes for children at risk of entry into child labour, or those already involved in child labour. This, complemented by investments in community mobilization, awareness raising and family scholarship, would accelerate child labour reduction.

The Conditional Loans scheme was enhanced to VSLA in 2016, following a mid-term assessment of the PROSPER Project (see Section 3.2 below for rationale).

The MFS programme, on the other hand, offers young people the potential to become successful farmers while simultaneously fighting child labour and promoting occupational safety and health. Under MFS, out-of-school children above the minimum working age are withdrawn from child labour and are taught safe practices and acceptable work for themselves, their siblings, and future young farmers. At the end of the six-month course, the graduates obtain a certificate of achievement and a start-up kit.

Below, a detailed description of these programmes is provided, including the theory of change.

3.2 Conditional Loans/VSLA schemes

Under the Conditional Loan Scheme, qualifying mothers were provided with conditional loans ranging from \$50-\$120 each. The one-off loan was extended to the mother whose child already receives scholarship support, on condition that the mother supports an additional child to access education and engages in a business to generate additional income.

The mothers were also trained in business management and entrepreneurship. They were required to use the loans to start small businesses, such as restaurant ventures, selling dried fish, buying and selling of maize tomatoes, vegetables, sunflowers, groundnuts, selling pancakes and second-hand clothes.

From the beginning, PROSPER Project realized that conditional loans to women would be sustainable only if the programme linked the women to savings and loans institutions. For that reason, a savings scheme was incorporated in the project design. Hence, the loan recipients were required make monthly savings contributions of 7% of their profits, of which 2% was towards a social fund contribution.

¹¹Criteria included having at least 2 children 5-17 years, having a business idea, single-headed household and inability to send children to school.

Nonetheless, an internal mid-term evaluation of the project in 2014 cast doubt on the long-term viability of this project model for child labour reduction:

“ The (low) level of profitability of the current enterprises; the seasonality and variability of earnings (most of the income generating activities are tied to local agricultural activity); and low literacy of the mothers means there is a limit to which the businesses can grow or accumulate savings to plough back into the business meaningfully. It can also be argued that by excluding other vulnerable households on the basis of their inability or reluctance to venture into business, the project may be leaving out many (equally) vulnerable households, and at the same time risk encouraging ‘freeriding’, where some mothers may simply feign interest in the scheme in order to access the loan, and then shirk thereafter, as is already happening in some groups. Lastly, ... (mid-term assessment) findings on the school attendance patterns of children of a small sample of loan recipients show provision of loans is itself not a sufficient condition for child labour reduction. For these reasons, the Assessment Team believes that the mothers’ conditional loan scheme must be graduated to a village savings and loan scheme which can be more inclusive and self-sustaining, as experience in other parts of Tanzania attests.”

During the mid-term assessment, the Assessment Team interviewed 12 Conditional Loan beneficiaries on the changes that they experienced as a result of their participation in the scheme. The following changes were mentioned:

- access to finance (all respondents did not have access to finance before loan)
- increased knowledge of business and savings
- better networking and learning opportunities
- increased ability to send children to school
- increased capacity to hire adult labour.

In 2016, under PROSPER Plus, the conditional loan scheme was converted to VSLA. The primary purpose of a VSLA is to provide simple savings and loan facilities amongst their members. The VSLA model also includes a social fund which provides small but important grants to members in distress.

In the PROSPER Plus Project, VSLAs were implemented in three phases: preparatory phase, intensive phase and a supervision phase. At the end of the cycle, VSLA groups became independent from the PROSPER Plus Project and managed their own savings, credit and insurance activities.

The preparatory phase took 4 to 6 weeks during which the CA conducted a community needs assessment, selected communities of intervention, provided general information to local leaders and prospective VSLA members, and formed the VSLA groups to be trained.

The Intensive Phase took 14 weeks during which the VSLA groups formed at the preparatory phase underwent training on six modules, elected their leaders, established their constitution, set out the rules and procedures that governed their activities and started saving and lending activities. The groups also learnt to manage their social fund purchase shares and manage savings and loan meetings. The CA attended all meetings during this phase and was actively involved in guiding the process. At the end of this phase, the CA conducted a short evaluation of the group to determine their readiness for the next phase.

Lastly, the supervision phase lasted up to 36 weeks and was sub-divided into a development stage and a maturity stage, each lasting about 18 weeks. During the development stage, the CA visited groups at least twice a month, giving members more space to manage their activities. At the end of the development stage, the CA conducted a short evaluation to assess the group’s readiness to move onto the maturity stage. During the maturity stage, the CA conducted at least two monitoring visits to check on group progress and set a date for the end of the cycle and the share-out of funds. The CA attended a third meeting at the end of the cycle to facilitate the share-out process and

celebrate the groups' accomplishment over the VSLA savings cycle. If the group chose to continue to operate for a second cycle, the CA would reflect on the level of organizational support needed.

With support from the CA, VSLA members also identified and invested in different income generating activities suited to their geographical area, such as selling second-hand clothes and beekeeping. Most of the VSLA members were farmers who were already growing cash crops. VSLAs often helped them to access finance for purchasing inputs, diversifying their income sources, bridging the funding gap between production and marketing of the produce, and to hire adult labour when needed.

3.3 Model Farm Schools

MFS is a vocational agriculture training programme that combines practical agriculture and life-skills instruction to build the skills of young people between the ages of 15 and 17. Through PROSPER and PROSPER Plus, at-risk and youth in hazardous work were enrolled in MFS to learn how to improve food crop productivity, diversify crops for increased food security, provide additional income in a safe way, become entrepreneurs, and learn about nutrition and life skills. Participants were out-of-school youth aged 15-17. It was envisaged that the MFS would occupy these youths during the day, when they were most susceptible to being engaged in hazardous work, while simultaneously training them to become the next generation of farmers and entrepreneurs.

MFS comprises theoretical classroom and practical training but is an intensive six-month programme during which older youth are taught by skilled practitioners drawn from the government extension services and

extension agents of buyers sourcing from that area. Youths can learn and perform safe agricultural and age-appropriate practices on a demonstration plot.

The MFS programme also provides a certificate of achievement and toolkit for each graduate. It also serves as a potential career path for out-of-school youth, while ensuring they remain withdrawn and protected from hazardous work. The youth are also taught entrepreneurship training and opportunities to learn farmer organization skills for joint acquisition of tools or access to loans from local finance institutions with parental or community support. CAs conduct follow up interviews with graduates.

3.4 Project investments

Investments in the PROSPER and PROSPER Plus projects include design and funding, monitoring, evaluation and technical support from ECLT Foundation. In total, the two projects received US\$5,8 million¹² which was invested in eight years, of \$2'5 million or 44% was spent on Conditional Loans/VSLA and MFS, combined. Table 4 below shows the detailed distribution of the project investments over the 8-year period (2011-2018).

ECLT Foundation technical and administration staff assisted implementing partner local staff during field visits and through desk-based support, including commissioning annual audits, an internal mid-term evaluation and an independent external evaluation of the PROSPER and PROSPER Plus project. In total, the cost of the technical assistance and design, audit, monitoring and evaluation support for the Conditional Loan/VSLA and MFS programmes by ECLT was US\$191'000 over eight years.

Table 8: Distribution of project investment over 8 years (2011-2018)

Cost item	Conditional Loans/ VSLA \$	MFS \$	Total Cost \$ 2011-2018
1. Direct programme costs	250'000	461'000	711'000
2. Direct HR cost, Indirect cost and Tabora office expenses	572'000	1'055'000	1'627'000
3. ECLT costs	67'000	124'000	191'000
Total 8 years' investment \$	889'000	1'640'000	2'529'000
Total 8 years' investment UGX	1'606'152'484	2'933'041'773	4'539'194'527

¹²ECLT investment in the programme was made in USD, but the exchange rates for USD to Tanzanian Shillings (TZS) varied considerably year on year. Using the average exchange rate over the period of the investment therefore did not reflect the value of the investment in TZS. To get a more precise estimate of ECLT's financial investment in Tanzanian Shillings, the average yearly exchange rate of USD to TZS for a particular year was multiplied by the sum that was paid in USD to the partner organisation in that year. This was done across all years (2011-2018). The same technique was used to calculate the indirect national and international costs in Tanzanian Shillings.

4. Theory of change

The Theory of Change describes the journey the stakeholders in this analysis take; it links the activities of the PROSPER and PROSPER Plus programmes and the short to long term outcomes they experience.

4.1 Conditional Loans/VSLA members' outcomes

Figure 1 illustrates that the final outcomes of Conditional Loans/VSLA are:

- Improved financial position
- Improved health
- Improved wellbeing
- Increase in schooling of children and dependents



Figure 1: Conditional Loans/VSLA programme Logic and timeline of activities: PROSPER and PROSPER Plus Projects (2011-2018)

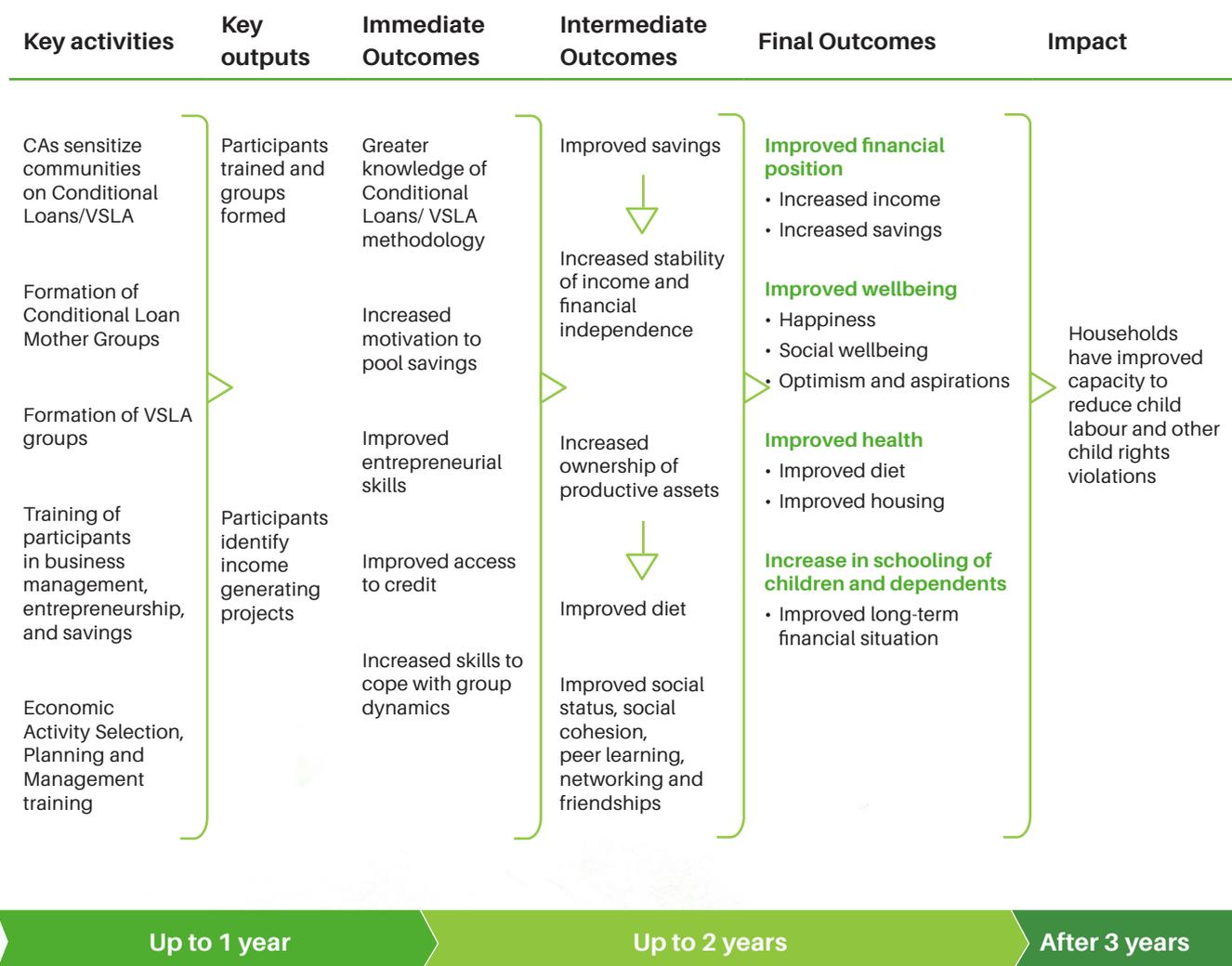


Figure 1 provides ECLT Foundation with a clearer understanding of how the PROSPER and PROSPER Plus projects changed the lives of the Conditional Loans/VSLA beneficiaries, who would ordinarily find it more challenging to save, start a business and increase household income. Below, we describe each of the final outcomes¹³ in detail, based on the responses of Conditional Loans/VSLA members during the qualitative and quantitative surveys.

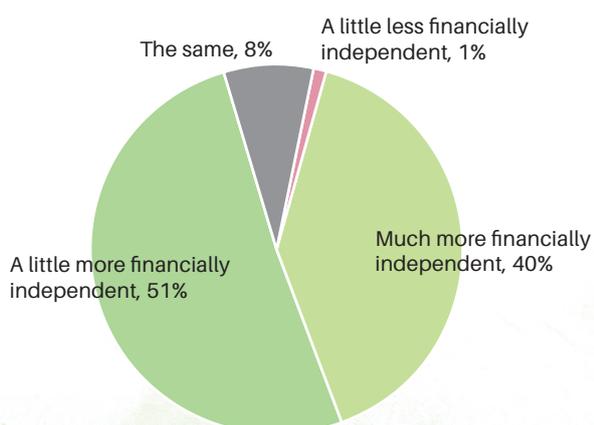
4.1.1 Improved financial position

Conditional Loan/VSLA members reported that they did not have access to credit before joining the schemes. As a result of Conditional Loan/VSLA participation under PROSPER and PROSPER Plus projects, they started saving, borrowing and investing in small business ventures. Typical small-scale business ventures include buying and selling of second-hand clothes, restaurant business, buying and selling of a variety of small animals (especially goats), crops such as maize, groundnuts and vegetables. On average, participants had two new sources of income. This gave the participants (the overwhelming majority of them who are women) some personal income for the first time, thus improving their financial position and financial independence.

All 369 respondents reported that they had experienced increased incomes as a result of PROSPER and PROSPER Plus Conditional Loans/VSLA programmes. The average monthly increase in monthly income was Tsh 38'000 (US\$16.50 at the time of the interviews).

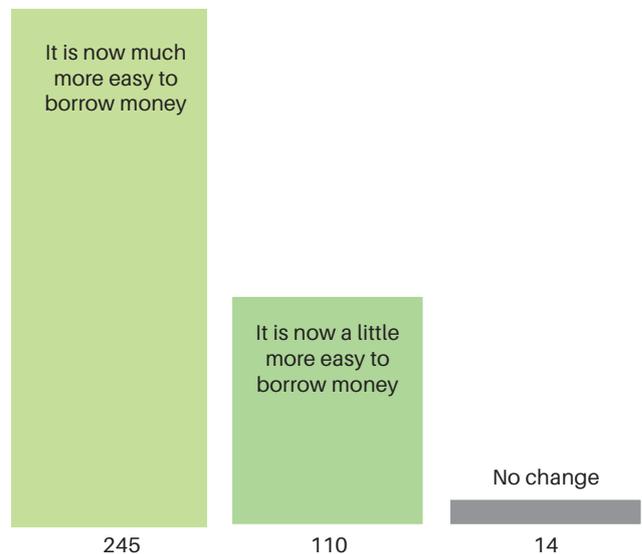
Figure 2 shows that the majority - over 90 percent - of respondents reported that they feel much more or a little more financially independent than before they the Conditional Loans/VSLA scheme. This result suggests that the interventions were successful in empowering participants.

Figure 2: Change in financial independence (N=369)



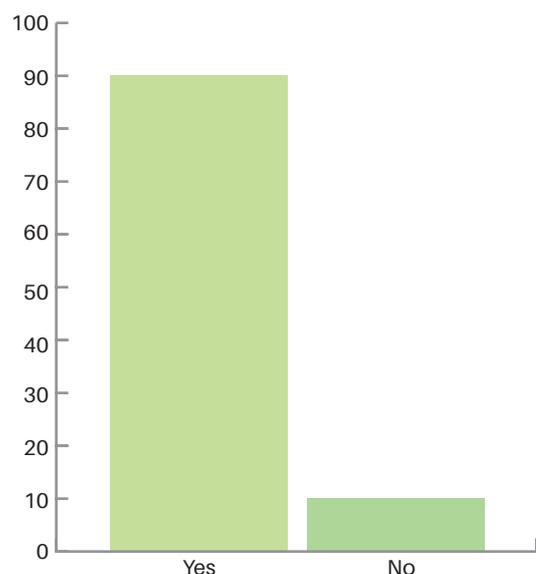
Another source of improved final position was better access to finance. Figure 3 shows that 66 percent of the respondents (N=245) felt that it is now much more easy for them to borrow money, while 30 percent felt it was a little easier (N=110) and 4 percent (N=14) said there was no change.

Figure 3: Changes in ease of borrowing money (N=369)



Ninety percent of respondents also said they now save more money compared to the past (Figure 4), compared with 10% who disagreed. The economics literature shows that saving is vital to increase the amount of fixed capital available to the household unit, which contributes to economic wealth and growth¹⁴.

Figure 4: Changes in respondents' saving (N=369)



¹³We focus on final outcomes in order to avoid double counting.

¹⁴See for example, Deaton, A. (2019). Saving and consumption smoothing. World Bank. elibrary.worldbank.org

It is noteworthy that the project also empowered participants to buy inputs on their own, instead of relying on cooperatives.

“My husband is a drunkard. When he gets money, he spends it for other things, not for his family. My VSLA participation means that the family does not starve, children are clothed and go to school.”

“My husband is not even able to support me with Tsh 200¹⁵. Now I have access to even Tsh 150'000, if I want”

“Everything has changed for me. I now have higher income and access to finance. I now clothe better. I can support myself without kneeling before my husband”

“Primary Societies were short-changing us. Now we have reduced reliance on primary societies and can obtain inputs on our own.”

4.1.2 Increase in schooling of children and dependents

Although Tanzania officially abolished school fees at the primary level in 2001, educational costs such as books, uniforms, school supplies, and transport deter the enrollment and retention of children in school, especially in remote rural areas.

Being able to send a child to school was evidently important for Conditional Loans/VSLA respondents, based on the number of times schooling was mentioned as one of the important outcomes of programme participation. The parents were optimistic that by investing in their children, they would improve their own long-term financial situation.

Conditional loans, combined with scholarship support, had the effect of increasing the capacity of parents to send children to school, thus preventing child labour. VSLAs build on this by facilitating access to credit. In both conditional loan and VSLA schemes, the participants were involved in other small-scale business ventures, which increased household income and enhanced parental capacity to send children to school.



¹⁵US 10 cents at the time of the interview

Table 9: Changes in Conditional Loan/VSLA participants' ability to pay for school-related costs

	Before Conditional Loan/VSLA	After Conditional Loan/VSLA	Change +/- (-)
a. Number of participants who were able to send children to school	219	338	119
b. Number of participants who were able to pay for school trips and events that need money	111	307	196
c. Number of participants who were able to buy at least one pair of clothing for each child	207	270	63

Table 9 summarizes the changes in Conditional Loan/VSLA participants' ability to pay for various school-related costs. The results indicate a positive effect of Conditional Loans/VSLA programmes on parental capacity to pay send children or dependents to school.

“Our children are going to school.”

“Now we have a group business which sells groceries. Every woman in our group can now access funds. Our income is now more regular unlike in the past when we used to rely on sales of agricultural produce after harvest. Best of all, we can now send our children to school?”

“I am now doing business. I even bought a TV. Now my children can watch TV in their own home, and they learn a lot about current affairs on TV.”

“There is visible change. We have started businesses. We are now able to support our children to go to school. We have constructed houses. We are living modern lives.”

“Without PROSPER, I would be in a very bad condition. My children had no shoes. No uniforms. Now they are well clothed.”

“I had a very bad life. I was not be able to send children to school. Now my two boys are in school. They will be educated enough

to look after me in my old age.”

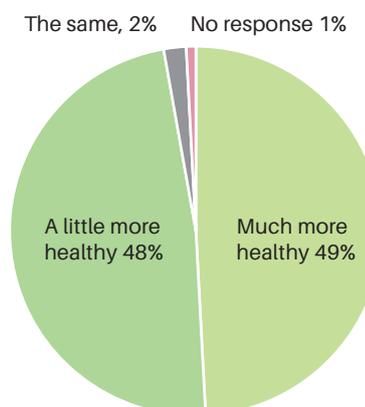
“Absenteeism would be high without this intervention. Our children would not attend school. Would be poor and desperate.”

“I would not be able to send my children to school - PROSPER was a change agent.”

4.1.3 Improved health

Stakeholders reported that they enjoyed better health due to participation in Conditional Loans/VSLA programmes. Figure 5 shows the participants' responses relating to their health. Forty-nine percent and 48 percent of respondents reported that their health had improved 'much more' and 'a little more' after programme participation, respectively.

Figure 5: Changes in health (N=369)



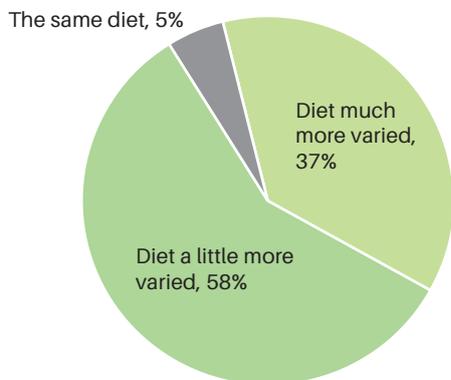
An important facility through which Conditional Loans/VSLA participants and their immediate families experienced improved health outcomes is the social fund. The social fund is an emergency insurance scheme which covers members and their immediate families in the event of illness or bereavement. It cushions households from income shocks caused by financing

a funeral or a medical crisis such hospitalization and medication costs. Thus, it helps members access medical services whenever needed, but also gives them peace of mind, which also contributes to good health.

Not surprisingly, compared to before they joined, fifty-five percent of Conditional Loans/VSLA beneficiaries reported that they have much more social security¹⁶, and 41 percent said 'a little more', thanks to the PROSPER and PROSPER Plus programme. Furthermore, the average amount respondents could mobilize in case of emergency (e.g. serious illness) was Tsh 22'000 before the programme but rose to Tsh 43'000 after programme exposure.

Lastly, we asked participants the number of meals they had before and after the programme. The data shows that, on average, respondents had 2 and 2.8 meals per day before and after the programme, respectively¹⁷. This is more or less consistent with changes in the variety of respondents' diet. As shown in Figure 6, 37 percent of respondents reported that their diet was much more varied, compared to 58 percent who indicated that it was a little more varied.

Figure 6: Changes in variety diet (N=369)



In summary, Conditional Loans/VSLA interventions in the PROSPER and PROSPER projects are associated with positive health outcomes for beneficiaries. The positive health outcomes arise from improved variety of diet, access to a social fund and increase in household income which leads to food security.

“ I now have social support and medical insurance in case I or a family member gets ill. We are now more food secure.”

¹⁶For purposes of this study, we narrowly define social security as a community-level safety net to protect Conditional Loan/VSLA members against poverty and loss or lack of income through illness or bereavement.

¹⁷A comparison of the two population means through a t-Test: Paired Two Sample for Means test suggests, on average, the difference in the number of meals is statistically significant at 0.05 / 0.01 level.

4.1.4 Improved wellbeing

Respondents said they experienced improved wellbeing through increased happiness, self-worth and confidence, and optimism and aspirations. Figure 7 shows that, compared to before participation, 63 percent and 36 percent of respondents felt much more and a little more optimistic about the future after Conditional Loans/VSLA programme interventions, respectively. This suggests that the programme made a positive contribution to participants' outlook.

Figure 7: Change in optimism and future aspirations (N=369)

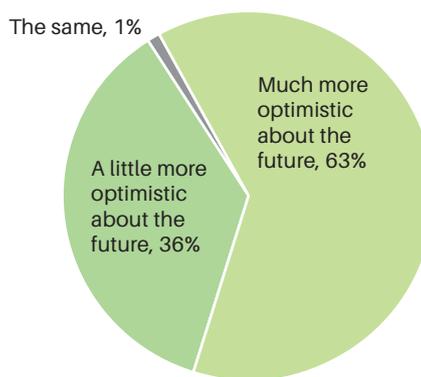
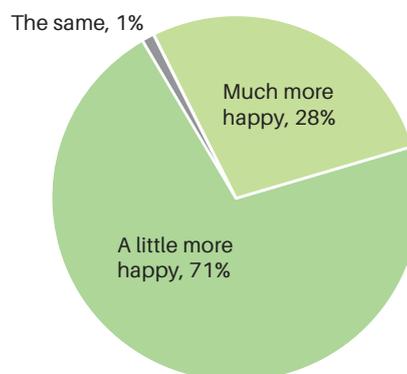


Figure 8 shows changes in happiness of Conditional Loan/VSLA participants. Seventy percent of the respondents said compared to before the intervention, they were now much happier, while 29 percent said they were a little happier. Taken together, these results also show that the programme contributed to respondents' happiness.

Figure 8: Change in happiness (N=369)



“ I managed to build a house. My living standards have improved significantly. As a result, I am held in high esteem in this village. I am now seen as a human being who is worth something.”

“ I buy inputs in bulk and resell to at a profit, which I save. I now have hope and can plan for the future with confidence. I am happier compared to the past when I had nothing.”

“ I have gained knowledge on VSLA. That is important. No one can take away that knowledge from my head.”

Figure 9: Change in living standards (N=369)

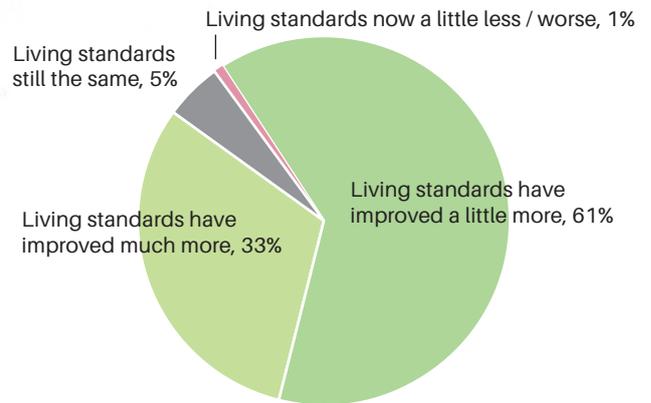
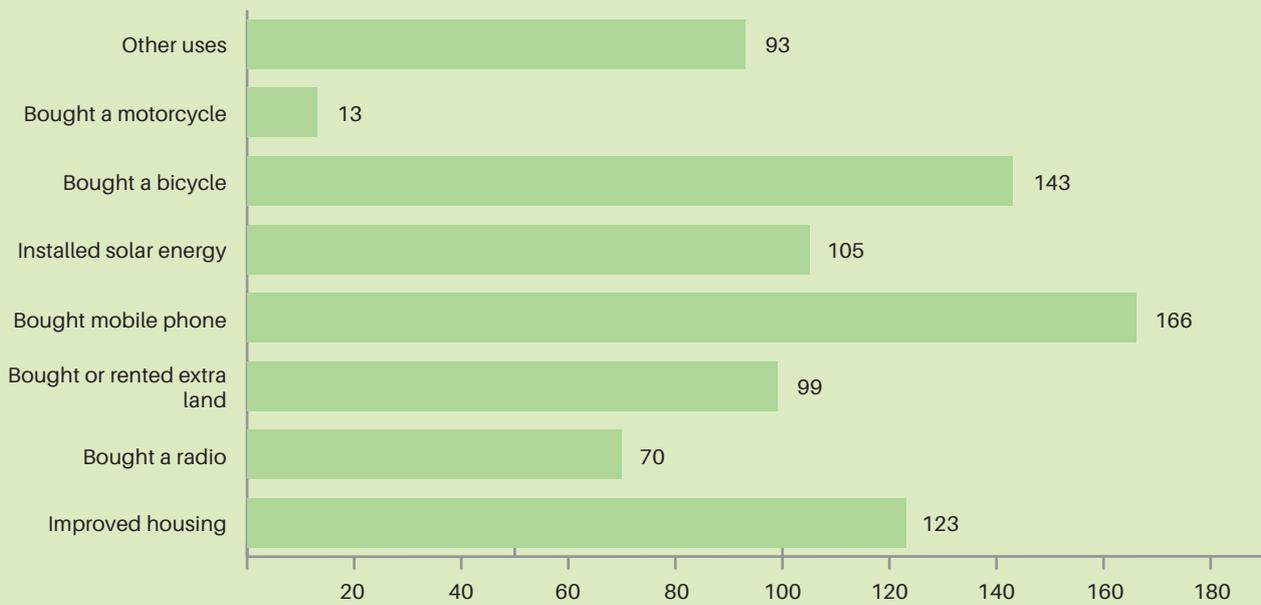


Figure 10: Main uses of CL/VSLA proceeds

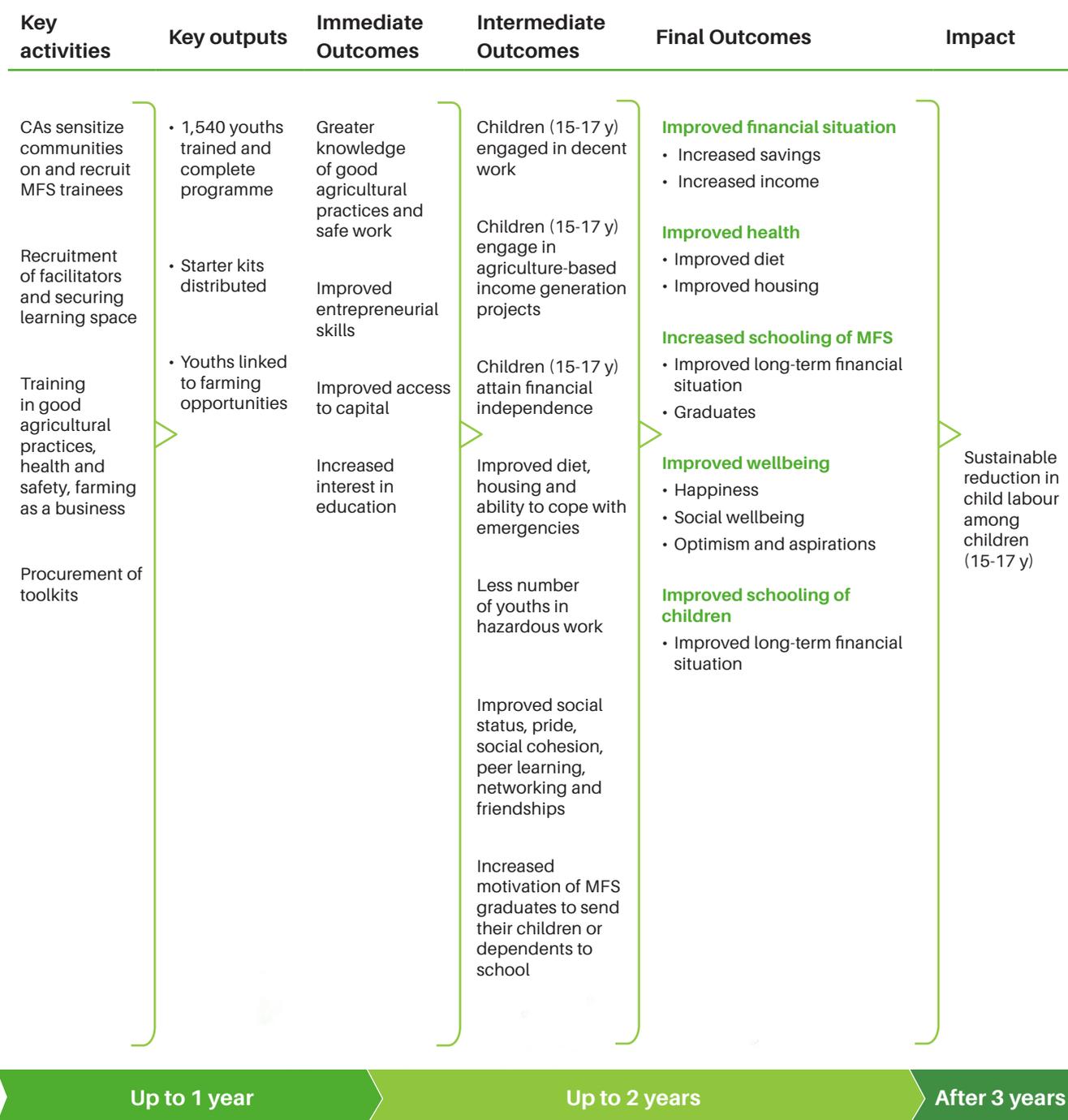


4.2 Model Farm Schools graduates' outcomes

Figure 11 illustrates that providing MFS training results in:

- Improved financial position
- Improved health
- Improved wellbeing
- Increase in schooling of MFS graduates
- Increase in schooling of children and dependents of MFS graduates

Figure 11. MFS programme Logic and timeline of activities: PROSPER and PROSPER Plus Projects (2011-2018)



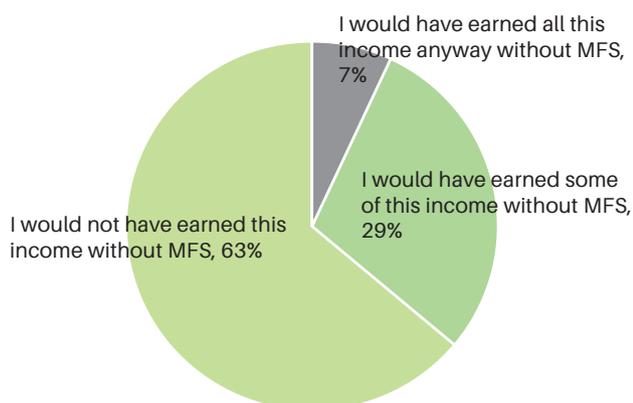
4.2.1 Improved financial situation

MFS graduates reported that the programme improved their financial position as a result of increased incomes from their income generating projects. This is hardly surprising, as out of 117 MFS graduates that were interviewed, 94 percent (N=110) reported that they had performed paid MFS-related work in the last 3 months. On average, respondents had more than two new sources of income.

The respondents reported that their average annual income increased from Tsh 102'000 (US\$44) before MFS to Tsh 630'000 (US\$270) after MFS. In a similar vein, MFS graduates reported that before MFS, they could save Tsh 1800 (US\$0.76) per week, compared to Tsh 10'000 (US\$4.25) per week after MFS.

Figure 12 shows that most respondents (63 percent) attributed the income increase to MFS, while 29 percent gave partial attribution and 7 percent indicated that they would have earned as much anyway.

Figure 12: MFS graduates' attribution for income increase (N=112)



“Now more confident I practice good agricultural practices, earn higher income and now financially independent.”

“I now get money. I have bought some land. I feel happy and proud that I have my own piece of land. I can now support my family' I now have hope. I plan to open my own shop.”

“I have now bought land, bricks and cattle. This makes me happy because I have my own things.”

With regards to financial independence, Figure 13 shows that most respondents (59 percent) felt they were a little more financially independent compared to before the MFS training. Twenty-two percent, meanwhile, reported that their financial independence had not changed.

Figure 13: MFS graduates' self-reported change in financial independence (N=117)

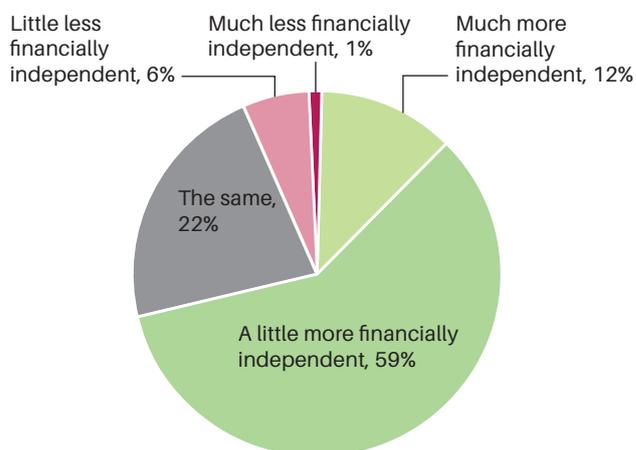
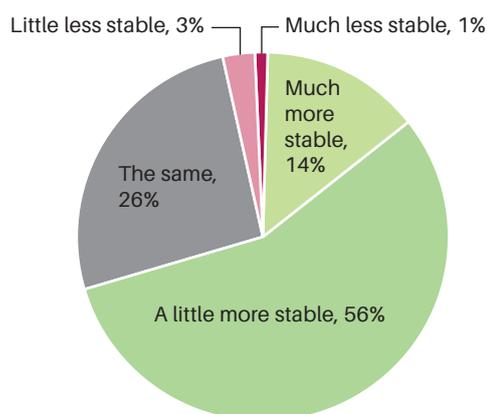


Figure 14 shows that 14 percent of MFS graduates also reported that their income was much more stable, while 56 percent indicated it was a little more stable. This is hardly surprising as the respondents derive their livelihood from agriculture. The literature shows that agricultural transactions are characterized by uncertainty emanating from the biological nature of production, disease, weather and price volatility¹⁸.

Figure 14: MFS graduates' self-reported change in stability of income (N=117)



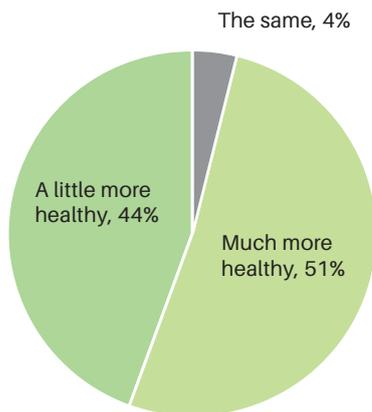
“Gained financial freedom. I feel happy that I can assist my family.”

¹⁸See for example, Masten, S.E., 2000. Transaction-cost economics and the organization of agricultural transactions. In Industrial organization (173-195). Emerald Group Publishing Limited. For a recent review, see Abebe, G.K., Bijman, J., Kemp, R., Omta, O. and Tsegaye, A., 2013. Contract farming configuration: Smallholders' preferences for contract design attributes. Food Policy, 40:14-24.

4.2.2 Improved health

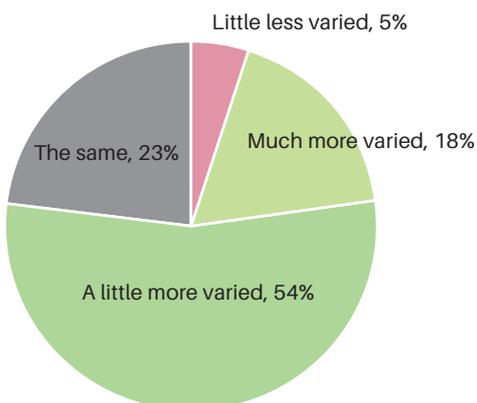
MFS graduates also said they experienced improved health due to MFS participation. As shown in Figure 15 below, fifty-one percent of the participants (N= 60) reported that their health has improved 'much more' after MFS, compared to forty-four percent who said it had improved 'a little more'.

Figure 15: MFS graduates' self-reported change in health (N=117)



The improvement of health outcomes for MFS graduates may be as a result of increased incomes, which lead to improved access to a more varied diet. Figure 16 shows that 54 percent of respondents reported that the variety of their diet had improved a little more, while 18 percent said it had improved 'much more'.

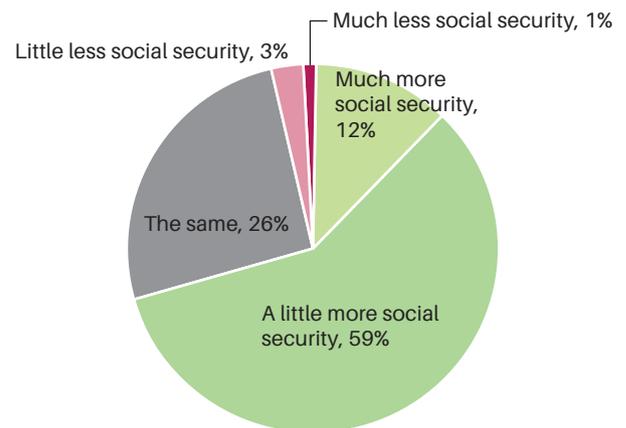
Figure 16: MFS graduates' self-reported change in variety of diet (N= 117)



It is also noteworthy that the MFS graduates often participate in VSLA as well. As a result, they are also covered by the savings scheme's social fund. Hence, they have some medical cover in case of health emergencies such as illness or bereavement. Figure 17 shows that fifty-nine percent of the MFS graduates reported that they have more social security compared to before MFS, and twelve percent indicated that

they have much more. It seems reasonable to that the social fund may have positive implications for MFS participants' physical (as they can now access health services when necessary) and mental wellbeing (as they have sense of security/ peace of mind), thus contributing to improved health outcomes.

Figure 17: MFS graduates' self-reported change in social security (N=117)



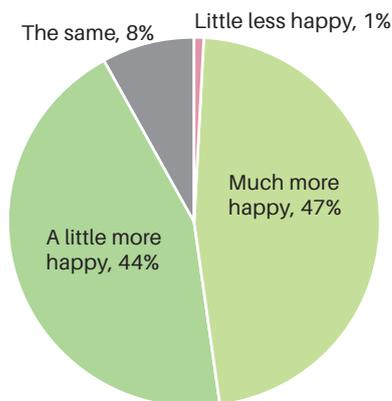


4.2.3 Improved wellbeing

MFS graduates reported that they experienced improved wellbeing, operationalized in this study as increase in happiness, self-worth and confidence, and optimism and aspirations. This improvement in wellbeing was linked to increase in income, income generating opportunities and the training itself.

With regards to happiness, forty-seven percent of MFS graduates reported that they are much happier compared to before MFS, while forty-four indicated that they are now a little happier (Figure 18).

Figure 18: MFS graduates' self-reported change in happiness (N=117)



“ I have now managed to buy my own sewing machine and can now make beautiful clothes.”

“ I used to live in hardship before I complete the MFS programme. I was engaged in hazardous work. I was child labourer. Without MFS, I would even be married and have lots of children by now.”

Fifty-one percent of MFS graduates also reported that they had much higher living standards compared to before MFS, while 44% indicated that their living standards had improved a little more (Figure 19). The increase in living standards contributed to MFS graduates' improved wellbeing.

Figure 19: MFS graduates self-reported changes in living standards (N=117)

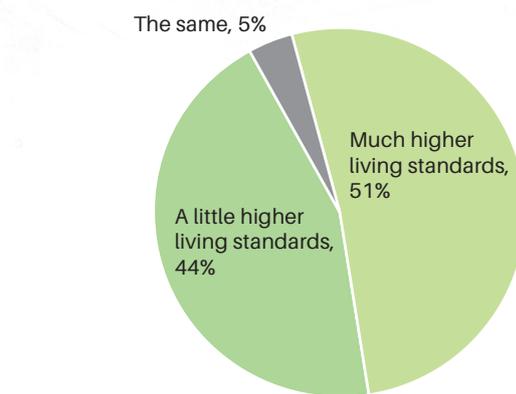
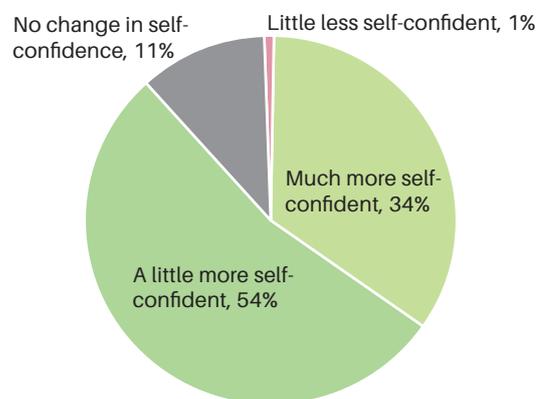


Figure 20 displays MFS graduates' self-reported changes in self-confidence. Overall, the results show that participants experienced increased self-confidence. MFS may increase participant self-confidence by imparting new skills, practice, fostering autonomy, encouragement and self-belief. Indeed, 34% of the graduates said they were now much more self-confident after MFS, and 54% said a little more. Eleven percent reported that there was no change in their self-confidence.

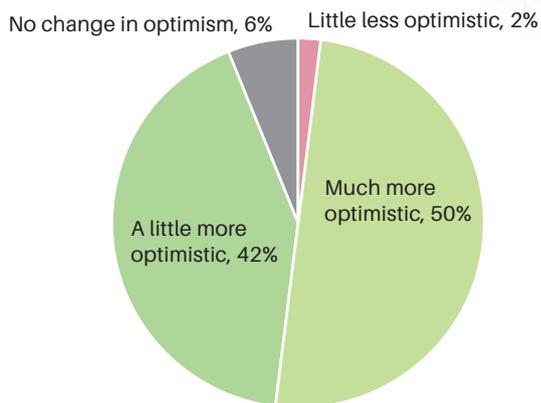
Figure 20: MFS graduates' self-reported change in self-confidence (N=117)



Finally, graduates reported that due to increase in income, they had a much more positive outlook on life (optimism). MFS training may instill hope and optimism in two main ways. Firstly, by equipping participants with new technical and entrepreneurship skills, they may begin to see new opportunities or possibilities to improve their lives. Secondly, MFS can instill optimism by increasing incomes. Higher incomes enable participants to think long-term as their immediate needs are reasonably satisfied. As shown in Figure 21, fifty percent of the MFS graduates reported that they are much more optimistic after MFS, while 42% indicated that they were a little more optimistic.

¹⁹ Motorcycle taxis commonly found in East Africa.

Figure 21: MFS graduates' self-reported change in optimism



“ I am selling surplus produce to support family, acquire assets and diversify income, such as boda-boda¹⁹, selling meat, airtime, beekeeping, goat rearing. I am much more confident and focused than I was before.”

“ Without this training, I would be the hopeless and delinquent drunkard as I was before.”

“ I now have hope. I am happy and proud that I have a certificate, but a little disappointed that we have not fully taken advantage of the acquired skills as a group.”

4.2.4 Improved schooling of children and dependents of MFS graduates

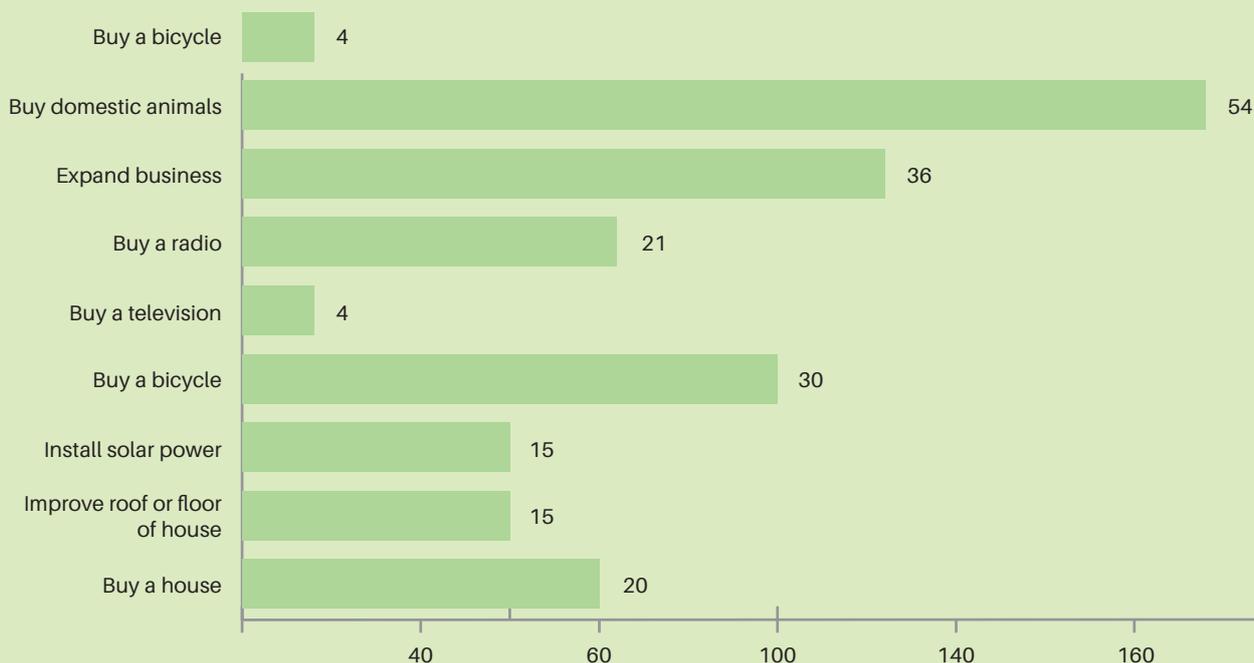
MFS graduates who have children/ dependents reported that the programme has increased their capacity to send them to school, which potentially improving the household's long-term financial situation.

“ I can now send my child to school. I do not want my child to experience the hard upbringing I had.”

“ I use the money I earn to look after my child and save for his education. I will give him every chance to be the best that he can be because I have more money than my parents could get.”

“ I have started cultivating different agricultural commodities. I have also started different small businesses and bought land and other assets. Feel happy and proud.”

Figure 22: Use of MFS graduates income





4.2.5 Increased education of MFS graduates

The MFS graduates also gained an education during the six months of their training. This training improved their employability, thus potentially leading to improved long-term financial situation and improved wellbeing.

“With this training, I have so many options for making money. I can seek employment, but I would rather be my own boss. I will make more money that way.”

“I have a qualification in my name. Before this, the only certificate most of us had was a birth certificate.”

“The most important thing is we have been empowered. The future is ours. We will certainly do better than our parents: we will send our children to school because we now know the importance of education; we will own more land and assets; we will be bigger and better.”

“I can now eat what I want; buy things that I want. I have the tools right here. All I need to do is to work hard and soon I will be supplying markets in Dar es Salaam.”

5. Outcome measurement and valuation

As shown in the previous section of the report, the present SROI study identified four primary outcomes to value as material outcomes for the Conditional Loan/VSLA members and their children and/ or dependents, and five outcomes for the MFS graduates and their children/ and or dependents. In this section, we describe the indicators for each of these key outcomes measured, show which of the stakeholders experienced them and to what extent. The value of each outcome is then calculated using appropriate financial proxies.

5.1 Outcome calculations

The Conditional Loans/VSLA and MFS programmes impacted members and their children and/ or dependents in a variety of ways. However, not all measured outcomes have been valued in the final SROI ratio. Tables 10 and 11 present the outcomes of the Conditional Loans/VSLA and MFS programmes that were monetized.



Table 10: Key outcomes measured for the CL/VSLA programme

Stakeholder	Outcome	Indicator name	Indicator description	
Conditional Loans/ VSLA members	Improved financial situation	Increase in income	Survey question on if they experienced an income increase thanks to MFS (Yes/No)	
		Increased capacity to save	Survey question on savings in Tsh before VSLA and after VSLA, calculation on difference	
		Improved access to finance	Survey question on change in access to finance (ease of borrowing money) on 5-point scale	
		Diversified income sources	Tick box question on new sources of income thanks to VSLA programme (minimum 1 new source)	
		Increased (financial) independence	Survey question on change in financial independence on 5-point scale	
		Improved ability to cope with emergencies	Survey question on change in ability to cope with financial emergency on 5-point scale	
	Improved health	Improved health	Survey question on change in health on 5-point scale	
		Improved housing	VSLA money used to improve roof, floor or buy solar panels or other house improvements	
		Improved nutrition (quantity)	Survey questions on average number of meals before vs after programme	
		Improved variety of diet	Survey question on change in variety of diet on 5-point scale	
	Improved living standards	Improved living standards	Survey question on change in living standards on 5-point scale	
		Improved housing	VSLA money used to improve roof, floor or buy solar panels or other house improvements	
		Improved nutrition (quantity)	Survey questions on average number of meals before vs after programme	
		Improved variety of diet	Survey question on change in variety of diet on 5-point scale	
		Improved material possessions	Survey questions about what they used VSLA money for (filtered by material possessions)	
	Improved wellbeing	Improved happiness	Survey question on change of happiness on 5-point scale	
		Improved social wellbeing	Survey question on change of support of social connections on 5-point scale Survey question on change in optimism about the future on 5-point scale	
		Improved optimism and aspirations		
	Children & Dependents of MFS graduates	Increase in schooling of children and dependents	Increased capacity to send children & dependents to school	Survey question on if they use VSLA money to send children to school and pay for school uniforms and affording to pay for school trips and events
			Improved long-term financial situation	Gain for YP depending on years of primary/ secondary school remaining

Table 11: Key outcomes measured for MFS programme

Stakeholder	Outcome	Indicator name	Indicator description
MFS graduates		Increase in income	Survey question on if they experienced an income increase thanks to MFS (Yes/No)
		Increased capacity to save	Survey question on change in regularity/ stability of income on 5-point scale
		Improved access to finance	Survey question on how much they saved before compared to now, if higher counted
		Diversified income sources	Other income sources in the past 3 months v attribution to programme
		Increased (financial) independence	Survey question on change in independence on 5-point scale
		Improved ability to cope with emergencies	Survey question on change in ability to cope with financial emergency on 5-point scale
	Improved living standards	Improved living standards	Survey question on change in living standards on 5-point scale
		Improved variety of diet	Survey question on change in variety of diet on 5-point scale
	Improved health	Improved health	Survey question on change in health on 5-point scale
		Improved variety of diet	Survey question on change in variety of diet on 5-point scale
	Improved well-being	Improved happiness	Survey question on change of happiness on 5-point scale
		Improved optimism and aspirations	VSLA money used to improve roof, floor or buy solar panels or other house improvements
		Improved self-worth and confidence	Survey question on change in optimism about the future on 5-point scale
	Increased education leading to improved long-term financial situation and well-being	Improved long-term financial situation	
	Improved schooling children & dependents	Improved capacity to send children & dependents to school	Used newly earned money to send children to school
Children & Dependents of MFS graduates	Increased education leading to improved long-term financial situation and well-being	Improved long-term financial situation	Gain for YP depending on years of primary school remaining

5.2 Outcome valuations: CL/VSLA programmes

5.2.1 Estimate of impact of improved financial position

Two sub-outcomes, increased savings and increased income, are used to estimate the improved financial position of the CL/VSLA participants²⁰.

5.2.1.1 Estimate of impact of increased savings

Change in savings were estimated by asking survey respondents if their savings had increased compared to before joining the programmes ('yes' or 'no'). This showed a change of 0.897.

Participants were also asked how much they were saving per week (if they answered 'yes' to the previous question) before joining the programmes, and how much they were saving now per week. The median savings were 0 before the programme, and TZS 260,714 after the programme. The financial proxy for increased savings was therefore TZS 260,714.

The annual value per person for increased savings was therefore: $0.897 \times \text{TZS } 260,714 = \text{TZS } 233,861$

Deadweight²¹ was calculated by annualising the difference between the percentage of the rural population (age 15+) in Tanzania who saved any money in the past year in 2014 and 2017, reported in the Global Findex Database²².

5.2.1.2 Estimate of impact of increased income

Participants were asked if they experienced an income increase due to the programmes, to which everyone said 'yes' they did (change is 1). They were then asked how much their monthly income increased due to the programme, which showed a median annual income increase of TZS 300,000. To calculate the financial proxy, median annual savings (TZS 260,714) were deducted of the income to avoid double-counting.

The annual value per person for increased income was therefore: $1 \times \text{TZS } 39,286 = \text{TZS } 39,286$

Deadweight was estimated by comparing the change in average annual consumption (real) from the poorest 20% in Rural Mainland Tanzania from 2010/11 to 2014/15²³, and calculating the annualised percentage change.



²⁰ An annual discount rate of 10 percent was used in both SROIs to calculate the present value of the benefits created. There is a lot of debate on how high discount rates should be. We have tested different rates, including the 3.5% discount rate that is advised in the UK by the HM Treasury and referenced in "The guide to Social Return on Investment" (this would have resulted in ratios of 2.5:1 for the MFS programme 5:1 for the and CL/VSLA programme). In the end we decided on a higher, thereby more conservative, discount rate, which is more common in SROIs in developing countries, and also matches our chosen discount rate for the SROIs that we conducted in Uganda. We also tested for an even more conservative rate of 20%: this still resulted in positive ratios of 1.5:1 for the MFS programme and a 2:1 ratio for the CL/VSLA. For the HM Treasury discount rate see: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/685903/The_Green_Book.pdf

A duration period of ten years was used for the outcomes for CL/VSLA members. A longer duration period of twenty years was used for the outcomes for their children and/or dependents to acknowledge that the impact on these stakeholders only comes into effect later on, when they finish their primary and/or secondary education.

²¹ Deadweight was established using secondary resources. Attribution, attribution drop-off and outcome drop-off estimates were established using a mixed methods approach, including discussions with stakeholders, staff members of the partner organisation, ECLT and Envoy staff members. Secondary resources were also used.

²² https://globalfindex.worldbank.org/#data_sec_focus

5.2.2 Estimate of impact of improved health

Respondents were asked to indicate on a five-point scale ('much better' to 'much worse') how (if at all) their health changed since participating in the CL/VSLA programme. After conversion to numeric values (1 to -1) it highlighted a change of 0.734.

The impact of changes in physical health were calculated using QALYs²⁴ in the SROI. The QALY value is based on twice Gross National Income (GNI) per capita, in the local currency (TZS)²⁵. Multiplying the 2018 GNI value by two gave TZS 4,655,412²⁶ for one QALY. To acknowledge that physical health is only part of one QALY, the change from 'severe' to 'slight' in the 'Pain/Discomfort' domain²⁷ from the EQ5D scale²⁸ (equal to 0.213 QALYs²⁹) was used to estimate the physical health element.

The annual value per person for improved health was therefore: $0.213 \times \text{TZS } 4,655,412 \times 0.734 = \text{TZS } 727,836$

Deadweight was estimated by calculating the annualised value of the difference in Healthy life expectancy (HALE) at birth (in years) for women between 2010 and 2016³⁰.

5.2.3 Estimate of impact of improved well-being

The impact of improved well-being for CL/VSLA members was estimated by three sub-categories, namely i) happiness, ii) social well-being, iii) optimism and aspirations. Each of the three subsets of well-being were weighted at 1/3 of the overall value of improved well-being.

Impact of changes in mental well-being are expressed in QALYs in the SROI model. The QALY value is calculated in the same way as for improved health (twice GNI of Tanzania i.e. TZS 4,655,412) and multiplied by 0.207³¹ which is the change in mental health from 'severe' to 'slight' in 'Anxiety / depression' domain³² from the EQ5D scale³³.



The value for mental well-being was therefore $0.207 \times \text{TZS } 4,655,412 = \text{TZS } 963,670$

Tanzania's overall scores on the Happiness Index of 2013³⁴ and 2018³⁵ were used to estimate the annualised deadweight for all three sub-outcomes of well-being.

5.2.4 Estimate of impact of improved happiness

CL/VSLA members were asked to indicate change in happiness since participating in the programme from on a five-point scale from 'Much better' to 'Much worse'. These answers were converted into scores (1 to -1) to calculate the change in happiness (0.841).

The annual value per person for improved happiness was therefore: $0.841 \times \text{TZS } 963,670 = \text{TZS } 810,446$.

5.2.5 Estimate of impact of improved social well-being

Improved social well-being was measured by asking participants on the same scale (from 'Much better' to 'Much worse') about change in social well-being since participating in the programme. The converted scores (1 to -1) showed a change of 0.885.

The annual value per person for improved social well-being was therefore: $0.885 \times \text{TZS } 963,670 = \text{TZS } 852,848$

²³National Bureau of Statistics - Ministry of Finance and Planning (2017) Tanzania - National Panel Survey 2014-2015, Wave 4. https://www.nbs.go.tz/nbs/takwimu/nps/NPS_Wave_4_2017.pdf

²⁴C. Philips (2009) What is a QALY? <http://www.bandolier.org.uk/painres/download/whatis/QALY.pdf>

²⁵SD Shillcutt et al. (2009) Cost effectiveness in low- and middle-income countries: a review of the debates surrounding decision rules. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2810517/>

²⁶GNI per capita in Tanzania Current Local Currency Unit <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?end=2018&locations=TZ&start=2011>

²⁷This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

²⁸EQ-5D is "a standardised measure of health status developed by the EuroQol Group in order to provide a simple, generic measure of health for clinical and economic appraisal" https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf

²⁹N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

³⁰http://www.who.int/profiles_information/images/c/c8/Tanzania-Statistical-Factsheet.pdf

³¹N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

³²This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

³³https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf

³⁴J.F. Helliwell et al. World Happiness Report (2013) http://unsdsn.org/wp-content/uploads/2014/02/WorldHappinessReport2013_online.pdf

5.2.6 Estimate of impact of improved optimism and aspirations

This was measured by asking participants about change in optimism about and aspirations for the future (on a scale from 'Much better' to 'Much worse') since participating in the CL/VSLA programme. The scores were converted (1 to -1), and this returned a value of 0.809.

The annual value per person for improved optimism and aspirations was therefore: $0.809 \times \text{TZS } 963,670 = \text{TZS } 779,609$.

5.2.7 Estimate of impact of increase in schooling for children/ dependants of CL/VSLA participants

CL/VSLA participants were asked if they had money to send their children/dependants to school and buy uniforms before they participated in the programme ('yes' or 'no'). They were also asked if they had money to pay for their child/dependent's participation in school trips or school events that cost money. They were only counted if they said 'yes' to both statements (0.271) as full participation in all school-related activities is important for educational attainment. Participants were then asked if they could pay for these things now, i.e. since participating in the programme. This showed an increase to 0.794 - almost 80% of parents were able to pay for both now. In other words, a change of 0.523 ($0.794 - 0.271$).

Data from our partner organisation showed that 77% of parents used the Conditional Loan / VSLA money to send their children to primary schooling, whilst about 23%³⁶ used the money to send their children to secondary education³⁷. For the former group, the annual median difference for both sexes between never attending school versus attending secondary school (TZS 1,680,000) was used to estimate the financial proxy, whilst for the latter group the annual median difference in income between both sexes between finishing (lower) secondary education versus only primary (TZS 864,000)³⁸.

For those going to primary education, the annual value per person for increase in schooling (of the children/dependants of VSLA/CL participants) leading to improved long-term financial situation was therefore: $0.523 \times \text{TZS } 1,680,000 = \text{TZS } 878,640$

For those going to secondary education, the annual value per person for increase in schooling (of the children/dependants of VSLA/CL participants) leading

to improved long-term financial situation was therefore: $0.523 \times \text{TZS } 864,000 = \text{TZS } 451,872$

Deadweight³⁹ was estimated by looking at the (annualised) change in completion rate for lower secondary education in rural areas in Tanzania, for both sexes combined⁴⁰.



³⁶J.F. Helliwell et al. World happiness Report (2018) https://s3.amazonaws.com/happiness-report/2018/WHR_web.pdf

³⁸In a minority of cases the CL/VSLA participants used the money to send their children to further education. We have grouped them as part of the group of children receiving secondary education as the group size was very small.

³⁷We have assumed in the model that this split between sending children to primary versus secondary education is the same for parents who received a District Council Loan compared to those who did not.

³⁸National Bureau of Statistics (NBS) [Tanzania] 2014. Tanzania Integrated Labour Force Survey 2014, Dar es Salaam, Tanzania : NBS.

³⁹For the MFS graduates, a duration of ten years was used for all outcomes, except for their improved long-term financial position which had twenty years of duration. The impact of improved education leading to improved financial situation for their children and/or dependants was calculated by assuming they would start employment only when they were 18 and was therefore further in the future. Deadweight was established using secondary resources. Attribution, attribution drop-off and outcome drop-off estimates were established using a mixed methods approach, including discussions with stakeholders, staff members of the partner organisation, ECLT and Envoy staff members. Secondary resources were also used.

⁴⁰<http://data.uis.unesco.org/>

5.3 Outcome valuations: Model Farm Schools graduates

5.3.1 Estimate of impact of improved financial position

The improved financial position of the MFS graduates is estimated by two sub-outcomes : increased savings and increased income.

5.3.1.1 Estimate of impact of increased savings

MFS graduates were asked if they were saving money before joining the MFS programme ('Yes' or 'No'). This showed a change of 0.851 in favour of saving.

Those who answered 'Yes' were also asked how much they saved per week before joining the MFS programme, and how much they saved per week now. The median weekly savings were used to reduce the impact of outliers. The annualised post value was used as the financial proxy (TZS 260,714) as the pre-median savings were 0⁴¹.

The annual value per person for increased savings was therefore : $0.851 \times \text{TZS } 260,714 = \text{TZS } 221,868$ ⁴².

Deadweight was calculated by annualising the difference between the percentage of young adults (15-24) in Tanzania who saved any money in the past year in 2014 and 2017, reported in the Global Findex Database⁴³.

5.3.1.2 Estimate of impact of increased income

To estimate the change in income, MFS graduates were asked if they had any income sources in the past three months, with answer categories 'a lot', 'some' or 'none', which were converted to 1, 0.5 and 0 respectively, giving a change of 0.482. They were also asked if their income increased thanks to MFS to which most people (0.973) said 'yes'. Multiplying these gives a change of 0.469.

To calculate the Financial proxy, MFS graduates were asked how much they earned per month before joining MFS and how much they earned the per month now. The difference between the annualised median values was TZS 360,000⁴⁴. The increase in median annual

savings (TZS 260,714) was deducted from this giving a financial proxy value of TZS 99,286.

The annual value per person for increased income was therefore : $0.469 \times \text{TZS } 99,286 = \text{TZS } 46,565$

Deadweight was calculated by comparing the average annual consumption (real) from the poorest 20% in Rural Mainland Tanzania from the 2010/11 and 2014/15 Tanzanian National Panel Survey (NPS) , and calculating the annualised percentage change.

5.3.2 Estimate of impact of improved health

MFS graduates were asked if their health had changed (on a scale from 'Much better' to 'Much worse')⁴⁶ since participating in the programme. Their answers were converted to scores (from 1 to -1) to estimate the change in health (0.735).

QALYs were used to estimate the impact of changes in physical health the SROI model⁴⁷. The QALY value is based on twice Gross National Income (GNI) per capita⁴⁸. The World Bank's⁴⁹ GNI per capita in the current local currency unit (TZS) for the year 2018 was used, and multiplied by two giving TZS 4,655,412 for one QALY. Physical health is only part of one QALY. The change from 'severe' to 'slight' in the 'Pain/Discomfort' domain⁵⁰ from the EQ5D scale⁵¹ (equal to 0.213 QALYs⁵²) is therefore used to estimate the physical health element of one QALY.

The annual value per person for improved health was therefore : $0.213 \times \text{TZS } 4,655,412 \times 0.735 = \text{TZS } 728,828$

The annualised change in Tanzania's Health and Well-being domain scores of the 2013⁵³ and 2016⁵⁴ Global Youth Development Index by The Commonwealth were used to estimate deadweight.

⁴¹The difference between the average pre and post savings was considerably higher with TZS 443,542 due to outliers. The conservative value of TZS 260,714 was therefore used.

⁴²An annual discount rate of 10 percent was used in both SROIs to calculate the present value of the benefits created. There is a lot of debate on how high discount rates should be. We have tested different rates, including the 3.5% discount rate that is advised in the UK by the HM Treasury and referenced in "The guide to Social Return on Investment" (this would have resulted in ratios of 2.5:1 for the MFS programme 5 :1 for the and CL/VSLA programme). In the end we decided on a higher, thereby more conservative, discount rate, which is more common in SROIs in developing countries, and also matches our chosen discount rate for the SROIs that we conducted in Uganda. We also tested for an even more conservative rate of 20%: this still resulted in positive ratios of 1.5:1 for the MFS programme and a 2:1 ratio for the CL/VSLA. For the HM Treasury discount rate see : https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/685903/The_Green_Book.pdf

⁴³https://globalfindex.worldbank.org/#data_sec_focus

⁴⁴The average change in income was TZS 637,602 and thus influenced by outliers. The more conservative median change in income was therefore used.

5.3.3 Estimate of impact of improved well-being

The impact of improved well-being was estimated by use of three sub-outcomes, namely i) happiness, ii) self-worth and confidence, iii) optimism and aspirations. All three sub-outcomes were given equal weight for estimating change in overall well-being (1/3 each). Each sub-outcome had a different question in the survey to estimate change, but the deadweight source and financial proxy is equal across all well-being indicators.

QALYs are also used to value the impact of changes in mental well-being i.e. multiplying the 2018 Tanzanian GNI per capita by two (TZS 4,655,412). The change in mental health from 'severe' to 'slight' in 'Anxiety / depression' domain⁵⁵ from the EQ5D scale⁵⁶ (0.207⁵⁷) is used to estimate the part of a QALY that is due to mental well-being.

The value for mental well-being was therefore : $0.207 \times \text{TZS } 4,655,412 = \text{TZS } 963,670$.

Deadweight for well-being was estimated in the same way as for the health outcome ; the annualised difference between Tanzania's Health and Well-being domain scores of the 2013⁵⁸ and 2016⁵⁹ Global Youth Development Index by The Commonwealth.



5.3.4 Estimate of impact of improved happiness

MFS graduates stated their change in happiness since participating in the programme (on a scale from 'Much better' to 'Much worse'). These answers were converted into scores (1 to -1) to calculate the change in happiness (0.688).

The annual value per person for improved happiness was therefore : $0.688 \times \text{TZS } 963,670 = \text{TZS } 663,005$

5.3.5 Estimate of impact of improved self-worth and confidence

Changes in self-worth and confidence were also measured using a question on a five point scale (from 'Much better' to 'Much worse'). MFS graduates were asked if/how much their self-worth and confidence had changed since participating in the programme. The converted scores (1 to -1) showed a change of 0.603.

The annual value per person for improved self-worth and confidence was therefore: $0.603 \times \text{TZS } 963,670 = \text{TZS } 581,093$.

⁴⁵National Bureau of Statistics - Ministry of Finance and Planning (2017) Tanzania - National Panel Survey 2014-2015, Wave 4. https://www.nbs.go.tz/nbs/takwimu/nps/NPS_Wave_4_2017.pdf

⁴⁶The full scale was: Much better, A bit better, The same as before, A bit worse, Much worse. Similar answer categories were used for several questions in the survey.

⁴⁷C. Philips (2009) What is a QALY? <http://www.bandolier.org.uk/painres/download/whatis/QALY.pdf>

⁴⁸SD Shillcutt et al. (2009) Cost effectiveness in low- and middle-income countries: a review of the debates surrounding decision rules. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2810517/>

⁴⁹GNI per capita in Tanzania Current Local Currency Unit <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?end=2018&locations=TZ&start=2011>

⁵⁰This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

⁵¹EQ-5D is "a standardised measure of health status developed by the EuroQol Group in order to provide a simple, generic measure of health for clinical and economic appraisal" https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf

⁵²N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

⁵³<http://cmydiproductsouth.cloudapp.azure.com/sites/default/files/2016-10/2013%20Commonwealth%20YDI.pdf>

⁵⁴<http://cmydiproductsouth.cloudapp.azure.com/sites/default/files/2016-10/2016%20Global%20Youth%20Development%20Index%20and%20Report.pdf>

⁵⁵This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

⁵⁶https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf

⁵⁷N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

⁵⁸<http://cmydiproductsouth.cloudapp.azure.com/sites/default/files/2016-10/2013%20Commonwealth%20YDI.pdf>

⁵⁹<http://cmydiproductsouth.cloudapp.azure.com/sites/default/files/2016-10/2016%20Global%20Youth%20Development%20Index%20and%20Report.pdf>

5.3.6 Estimate of impact of improved optimism and aspirations

The survey also included a question about change in optimism about and aspirations for the future (on a scale from 'Much better' to 'Much worse'). The scores were converted (1 to -1), showing a change of 0.705 in optimism and aspirations.

The annual value per person for improved optimism and aspirations was therefore : $0.705 \times \text{TZS } 963,670 = \text{TZS } 679,387$.

5.3.7 Estimate of impact of increase in schooling of MFS graduates leading to improved long-term financial situation

The long-term change in financial situation was calculated using the same method as improved (short-term) financial position, giving a change of 0.469⁶⁰.

All MFS graduates finished primary school as this was an entry requirement for the programme. They however did not finish secondary schooling. The annual median difference in salary between having finished primary and having finished vocational education was therefore used to estimate the financial proxies. The values have been split up by gender as the increase in salary from finishing vocational education differed for men (TZS 2,616,000) and women, with a higher impact on women (TZS 3,549,096)⁶¹.

The annual value per person for increase in schooling of MFS graduates leading to improved long-term financial situation for men was therefore : $0.469 \times \text{TZS } 2,616,000 = \text{TZS } 1,226,904$

And the annual value for women was : $0.469 \times \text{TZS } 3,549,096 = \text{TZS } 1,664,526$

Deadweight was also calculated separately for women and men, by looking at the (annualised) change in completion rate for lower secondary education in rural areas in Tanzania, as data on vocational education is limited⁶².

⁶⁰Any income sources in the past three months versus if their income increased thanks to MFS.

⁶¹National Bureau of Statistics (NBS) [Tanzania] 2014. Tanzania Integrated Labour Force Survey 2014, Dar es Salaam, Tanzania : NBS.

⁶²<http://data.uis.unesco.org/>

⁶³<https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=TZ>

⁶⁴<http://data.uis.unesco.org/>

⁶⁵This incorporates an annual discount rate of 10%

⁶⁶National Bureau of Statistics (NBS) [Tanzania] 2014. Tanzania Integrated Labour Force Survey 2014, Dar es Salaam, Tanzania : NBS.

5.3.8 Estimate of impact of increase in schooling for children/ dependents of MFS graduates leading to improved long-term financial situation

The MFS graduates were asked how many children and/or dependants they had (if any), which showed that on average they had two children. As some had only recently started the programme - and were thus comparatively young - we have assumed that graduates will on average get 3 children, which is a conservative estimate compared to the national average of just under five children per woman.⁶³

The MFS graduates all finished primary school and we therefore assumed that they will also send their children to primary school, which starts at age 7 and is ought to be completed at age 13 in Tanzania. Children start lower secondary at age 14 and this is ought to be completed at age 17. The difference between the percentage of children that transition to secondary schooling in rural Tanzania (both sexes), and the completion rate for lower secondary education in rural areas in Tanzania, for both sexes combined⁶⁴ was used to estimate what percentage of children would have gone to secondary schooling anyway. Subtracting this from the estimated percentage of the children/dependants of MFS graduates that would go to secondary school gave an overall average of 34% change per child that they would complete secondary school thanks to the MFS programme. Not all children will be born in the same year, and the assumption has therefore been made that the first child will be born in the year after the graduate finishes the programme, the second and third child will be born two and four years after that. Combining the average change for all three children gave an average chance of finishing secondary school, leading to an improved long-term financial position, of 0.422⁶⁵.

The value used to calculate the impact of improved education leading to improved long-term financial situation is based on the median difference for both sexes between finishing (lower) secondary schooling versus only primary (TZS 864,000)⁶⁶.

The annual value per person for increase in schooling of the children/dependants of MFS graduates leading to improved long-term financial situation was therefore: $0.422 \times \text{TZS } 864,000 = \text{TZS } 364,608$

6. SROI Ratio

The SROI ratio measures the value of the programme benefits relative to the costs of achieving those benefits using a common, and therefore comparable, unit of measurement, in this case the Tanzania Shilling (Tsh). It is a ratio of the net present value of benefits to the net present value of the investment. For example, a ratio of 3:1 indicates that an investment of 1 delivers 3 in social value.

Using the above formula, the SROI ratio for the CL/VSLA programme was found to be 3 :1; that is, every TZS invested in the VSLA programme yielded TZS 3 in value for stakeholders. A main reason for this relatively low ratio was the small number of stakeholders that were impacted - 1,162 members and 6,294 children/dependents (versus 21'400 VSLA members and 71'738 children and dependents in the REALISE Project, Uganda). The calculation is shown in Table 23.

Table 23: SROI ratio CL/VSLA participants

Total present attributable value	5,200,000,000
Investment	1,600,000,000
SROI ratio	3:1

The SROI analysis of the MFS programme also shows a positive return on investment, with a ratio of 2:1. This means that for every TZS invested in MFS training, TZS 2 benefits are created. The calculation is shown in Table 24. The MFS programme reached 1,611 youths 15-17 years (compared to 240 youths under the Uganda Skills Training programme). However, the investment was higher in the PROSPER Project, leading to comparable social value.

Table 24: SROI ratio MFS graduates

Total present attributable value	5,700,000,000
Investment	2,900,000,000
SROI ratio	2:1

The MFS programme has much lower ratio than CL/VSLA programme, but a more direct impact with regards to avoiding child labour as the youths themselves are not engaging in child labour anymore. Moreover, as they are all still of a young age, their future is much brighter now, whilst VSLA members were on average considerably older. Also, it is potentially easier to change the norms/ views on child labour of these younger people, than of older VSLA members. The VSLA programme has a lot of positive impact on members (who were almost always women and parents), and generally of an older age, but they could in theory choose not to use their money to send children to school. As such, it has a more indirect impact on reducing child labour compared to the MFS programme. This trade-off must be borne in mind when prioritizing or streamlining investments in future programmes.



7. Sensitivity analysis

A sensitivity analysis was conducted to identify which data and assumptions had the biggest impact on the results. The tables below show the data and assumptions that have the biggest impact on the ratios: they include data and assumptions that, when halved, affect the ratio by 20% or more.

Some of the data and assumptions that have large changes on the ratio are as expected: the financial investment in a project, the exchange rate used to calculate investments and outcome values, and the numbers of stakeholders (or groups of stakeholders such as VSLA groups) are always likely to have a significant impact on the ratio. Furthermore, in SROIs with significant long-term outcomes, the discount rate is likely to have a significant impact.

Table 25: Model Farm Schools SROI

Data	Value	Impact on ratio if value is halved ⁶⁷
Total investment in the programme	2,933,041,773	100% ⁶⁸
Number of MFS graduates	1,540	50% ⁶⁹
Annual attribution drop off for improved education for MFS graduates (leading to long-term financial situation)	25%	41%
QALY value (2x GNI per capita, 2018 value)	4,655,413	27%
The discount rate	10%	20%
Total investment in the programme	1,606,152,484	100%
Average number of VSLA members per group	24	50%
Number of VSLA groups that did not receive a loan	39	43%

Table 26: Conditional Loan and VSLA programme SROI

The discount rate	10%	38%
Proportion of CL/VSLA participants who now send their children to school, buy uniforms and pay for school trips/events	79%	33%
Number of VSLA members	1,162	29%
Gross National Income 2018 (used to calculate QALY values)	2,327,706	24%
Outcome drop-off : Long term financial position children/dependents	0% ⁷⁰	21%

The sensitivity analysis is useful because it helps identifies assumptions and data where ECLT may want to conduct extra research in the future. It helps target additional research at the areas that make the most difference to the results. In this SROIs a few pieces of data are particularly important, including:

- Attribution drop off for improved education for MFS graduates
- The proportion of CL/VLSA participants who can now send their children to school, buy uniforms and pay for school trips/events ; and
- The assumption that The improved financial position of children/dependents of CL/VSLA participants will continue throughout their adult lives.

8. Lessons learnt, conclusions and implications

The CL/VSLA and MFS programmes of the PROSPER and PROSPER PLUS projects delivered positive social returns on investment of 3:1 and 2:1, respectively. The SROI analysis indicates that for every TZS invested in the CL/VSLA programme, three times worth of social and economic value was created for CL/VSLA members. For MFS graduates, two times of social and economic value was created for every TZS invested. The positive value created was in the spheres of improved financial position, social and economic wellbeing, health and increased capacity to send children to school. It is worth noting that outcomes such as these may generate other positive changes in the PROSPER communities now and in the future, but these are beyond the scope of this analysis.

The present SROI study has four main conclusions and implications.

First, the SROI analysis shows that ECLT-funded programmes are working. The CL/VSLA programme has a higher social value ratio compared to the MFS programme. However, it is important to highlight that the MFS programme has more direct impact on reducing child labour than CL/VSLA, in that most of the impact goes to the children (who later become young adults) themselves. Hence, it is reasonable to conjecture that the MFS programme has higher likelihood to break intergenerational poverty and may prove to be less costly over generations. Moreover, CL/VSLA programmes reach more beneficiaries and cost less per participant than MFS. Consequently, trade-offs between direct versus indirect impact, width versus depth and cost versus benefit must be kept in mind in efforts to streamline or prioritize livelihoods programmes.

Second, based on the results of the current SROI, it is clear that the monitoring and evaluation framework of the PROSPER and PROSPER PLUS projects do not measure the changes that the beneficiaries are

experiencing. This implies that the project design needs to recognize the sequence of changes leading to project impact. For example, project outcomes such as improved personal wellbeing and health are experienced, and indeed, necessary before the final impact of child labour reduction can be realized. Accordingly, it is recommended that future project designs must incorporate the outcomes outlined in this report in the baseline and follow-up indicators. Relatedly, more focus should be directed towards wider outcomes than purely economic outcomes as a failure to do so may underestimate the benefits of programmes and lead to under-provision.

Third, the MFS programme has heterogeneous effects on participants based on gender. This study found that female youths did not experience positive outcomes to the same extent as male participants. For example, on the average monthly income realized by female participants (490,000) was significantly less than male participants (705,000). This implies that future project efforts must be directed towards understanding why female participants realize lower gains and put in place strategies to enhance not only female participation but access to remunerative activities as well.



⁶⁷This figure shows the change in either direction. So, 50% could represent an increase in 50%, or a decrease of 50%. The magnitude of change is important in this instance, rather than the direction of change.

⁶⁸Halving the total investment in the programme will always double the SROI ratio, if nothing else changes.

⁶⁹This assumes that the impact on each individual graduate remains the same. It is therefore unsurprising that halving the number of people benefiting halves the value created, and therefore halves the ratio.

⁷⁰This means that the children/dependents of CL/VSLA participants are expected to have an improved financial position in the future, and that this will continue throughout their lives – it will not suddenly stop or start to decrease after a few years. However, the attribution of the outcome to the CL/VSLA programme reduces over time.

Appendices

Table A1: Total change and attributable change: CL/VSLA participants without a District Council Loan

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to CL/VSLA programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to CL/VSLA programme	Total change after deadweight and attribution
Increased savings	0.897	-0.034	0.931	0.800	0.745
Increased income	1.000	0.019	0.981	0.800	0.785
Improved health	0.734	0.013	0.721	0.600	0.433
Happiness	0.841	-0.093	0.934	0.700	0.654
Social well-being	0.885	-0.093	0.978	0.700	0.685
Optimism and aspirations	0.809	-0.093	0.902	0.700	0.631
Improved long-term financial situation children/dependents of CL/VSLA participants without a DCL					
Gain for YP with 4Y SS and 7Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 6Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 5Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 4Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 3Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 2Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS and 1Y PS remaining	0.523	0.018	0.505	0.246	0.124
Gain for YP with 4Y SS remaining	0.523	0.018	0.505	0.342	0.173
Gain for YP with 3Y SS remaining	0.523	0.018	0.505	0.289	0.146
Gain for YP with 2Y SS remaining	0.523	0.018	0.505	0.219	0.111
Gain for YP with 1Y SS remaining	0.523	0.018	0.505	0.125	0.063

*YP = Young Person, SS = Secondary School, PS = Primary School

Table A2: Total change and attributable change: CL/VSLA participants with a District Council Loan

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to CL/VSLA programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to CL/VSLA programme	Total change after deadweight and attribution
Increased savings	0.897	-0.034	0.931	0.450	0.419
Increased income	1.000	0.019	0.981	0.450	0.441
Improved health	0.734	0.013	0.721	0.400	0.288
Happiness	0.841	-0.093	0.934	0.500	0.467
Social well-being	0.885	-0.093	0.978	0.500	0.489
Optimism and aspirations	0.809	-0.093	0.902	0.500	0.451
Improved long-term financial situation children/dependents of CL/VSLA participants with a DCL					
Gain for YP with 4Y SS and 7Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 6Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 5Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 4Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 3Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 2Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS and 1Y PS remaining	0.523	0.018	0.505	0.164	0.083
Gain for YP with 4Y SS remaining	0.523	0.018	0.505	0.228	0.115
Gain for YP with 3Y SS remaining	0.523	0.018	0.505	0.193	0.097
Gain for YP with 2Y SS remaining	0.523	0.018	0.505	0.146	0.074
Gain for YP with 1Y SS remaining	0.523	0.018	0.505	0.083	0.042

*YP = Young Person, SS = Secondary School, PS = Primary School

Table A3: Financial proxies and value created: CL/VSLA participants without a District Council Loan

Valued sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
	Change in outcome minus deadweight	Calculated in Error! Reference source not found.	Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
Increased savings	0.931	0.745	TZS 260,714	TZS 242,725	TZS 194,232
Increased income	0.981	0.785	TZS 39,286	TZS 38,540	TZS 30,840
Improved health	0.721	0.433	TZS 991,603	TZS 714,946	TZS 429,364
Happiness	0.934	0.654	TZS 963,670	TZS 900,068	TZS 630,240
Social well-being	0.978	0.685	TZS 963,670	TZS 942,469	TZS 660,114
Optimism and aspirations	0.902	0.631	TZS 963,670	TZS 869,230	TZS 608,076
Improved long-term financial situation children/dependents of CL/VSLA participants without a DCL					
Gain for YP with 4Y SS and 7Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 6Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 5Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 4Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 3Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 2Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS and 1Y PS remaining	0.505	0.124	TZS 1,680,000	TZS 848,400	TZS 208,320
Gain for YP with 4Y SS remaining	0.505	0.173	TZS 864,000	TZS 436,320	TZS 149,472
Gain for YP with 3Y SS remaining	0.505	0.146	TZS 864,000	TZS 436,320	TZS 126,144
Gain for YP with 2Y SS remaining	0.505	0.111	TZS 864,000	TZS 436,320	TZS 95,904
Gain for YP with 1Y SS remaining	0.505	0.063	TZS 864,000	TZS 436,320	TZS 54,432

*YP = Young Person, SS = Secondary School, PS = Primary School

Table A4: Financial proxies and value created: CL/VSLA participants with a District Council Loan

Valued sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
	Change in outcome minus deadweight	Calculated in Error! Reference source not found.	Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
Increased savings	0.931	0.419	TZS 260,714	TZS 242,725	TZS 109,239
Increased income	0.981	0.441	TZS 39,286	TZS 38,540	TZS 17,325
Improved health	0.721	0.288	TZS 991,603	TZS 714,946	TZS 285,582
Happiness	0.934	0.467	TZS 963,670	TZS 900,068	TZS 450,034
Social well-being	0.978	0.489	TZS 963,670	TZS 942,469	TZS 471,235
Optimism and aspirations	0.902	0.451	TZS 963,670	TZS 869,230	TZS 434,615
Improved long-term financial situation children/dependents of CL/VSLA participants with a DCL					
Gain for YP with 4Y SS and 7Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 6Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 5Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 4Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 3Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 2Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS and 1Y PS remaining	0.505	0.083	TZS 1,680,000	TZS 848,400	TZS 139,440
Gain for YP with 4Y SS remaining	0.505	0.115	TZS 864,000	TZS 436,320	TZS 99,360
Gain for YP with 3Y SS remaining	0.505	0.097	TZS 864,000	TZS 436,320	TZS 83,808
Gain for YP with 2Y SS remaining	0.505	0.074	TZS 864,000	TZS 436,320	TZS 63,936
Gain for YP with 1Y SS remaining	0.505	0.042	TZS 864,000	TZS 436,320	TZS 36,288

*YP = Young Person, SS = Secondary School, PS = Primary School

Attribution: CL/VSLA programme

Table A5: Attribution drop off rates per year: CL/VSLA participants without a District Council Loan (excluding children/dependents)

Valued sub-outcome	Total change per person after deadweight	Attribution (credit due to CL/VSLA programme)	Attributable change per person	Attribution drop off
	Change in outcome minus deadweight	Proportion credit due to CL/VSLA programme	Calculated in Error! Reference source not found.	Attribution drop off per year of previous year's amount
Increased savings	0.931	0.800	0.745	0.250
Increased income	0.981	0.800	0.785	0.250
Improved health	0.721	0.600	0.433	0.250
Happiness	0.934	0.700	0.654	0.250
Social well-being	0.978	0.700	0.685	0.250
Optimism and aspirations	0.902	0.700	0.631	0.250

Table A6: Attribution drop off rates per year: CL/VSLA participants with a District Council Loan (excluding children/dependents)

Valued sub-outcome	Total change per person after deadweight	Attribution (credit due to CL/VSLA programme)	Attributable change per person	Attribution drop off
	Change in outcome minus deadweight	Proportion credit due to CL/VSLA programme	Calculated in Error! Reference source not found.	Attribution drop off per year of previous year's amount
Increased savings	0.931	0.450	0.419	0.250
Increased income	0.981	0.450	0.441	0.250
Improved health	0.721	0.400	0.288	0.250
Happiness	0.934	0.500	0.467	0.250
Social well-being	0.978	0.500	0.489	0.250
Optimism and aspirations	0.902	0.500	0.451	0.250

Table A7: Attribution drop off rates per year: children/dependants of all CL/VSLA participants⁷¹

Valued sub-outcome	Attribution drop off % (Percentage of attribution remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 4Y SS and 7Y PS remaining	0	0	0	0	0	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33
Gain for YP with 4Y SS and 6Y PS remaining	0	0	0	0	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31
Gain for YP with 4Y SS and 5Y PS remaining	0	0	0	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29
Gain for YP with 4Y SS and 4Y PS remaining	0	0	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27
Gain for YP with 4Y SS and 3Y PS remaining	0	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25
Gain for YP with 4Y SS and 2Y PS remaining	0	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24
Gain for YP with 4Y SS and 1Y PS remaining	0	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22
Gain for YP with 4Y SS remaining	0	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21
Gain for YP with 3Y SS remaining	0	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20
Gain for YP with 2Y SS remaining	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19
Gain for YP with 1Y SS remaining	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19	18

*YP = Young Person, SS = Secondary School, PS = Primary School

⁷¹ These attribution drop off rates are calculated using the formula $4/(4+Y)$, where Y is years in employment. Attribution starts in the year that children/dependants are old enough to enter employment. The attribution rates therefore reflect that secondary education takes a greater share of the credit (or attribution) earlier on in a person's career, whilst later in a person's career the person's years of experience of work take an increasing share of the credit. For the years in which the children/dependants are still in school, attribution is 0% as they have not started earning money yet.

Drop-off: CL/VSLA programme

Table A8: Outcome drop off rates per year: CL/VSLA programme without a District Council Loan (excluding children/dependents)

Valued sub-outcome	Outcome drop off (Percentage of outcome remaining for each year)										
	Year 1	Year 2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11-20
Increased savings	70	80	90	100	100	100	100	100	100	100	-
Increased income	70	80	90	100	100	100	100	100	100	100	-
Improved health	50	60	70	80	90	100	100	100	100	100	-
Happiness	80	85	90	95	100	100	100	100	100	100	-
Social well-being	80	85	90	95	100	100	100	100	100	100	-
Optimism and aspirations	80	85	90	95	100	100	100	100	100	100	-

Table 2: Outcome drop off rates per year: CL/VSLA programme with a District Council Loan (excluding children/dependents)

Valued sub-outcome	Outcome drop off (Percentage of outcome remaining for each year)										
	Year 1	Year 2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11-20
Increased savings	70	80	90	100	100	100	100	100	100	100	-
Increased income	70	80	90	100	100	100	100	100	100	100	-
Improved health	50	60	70	80	90	100	100	100	100	100	-
Happiness	80	85	90	95	100	100	100	100	100	100	-
Social well-being	80	85	90	95	100	100	100	100	100	100	-
Optimism and aspirations	80	85	90	95	100	100	100	100	100	100	-

Table 30: Drop off rates per year: children/dependants of all CL/VSLA participants⁷²

Valued sub-outcome	Outcome drop off % (Percentage of outcome remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 4Y SS and 7Y PS remaining	0	0	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 6Y PS remaining	0	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 5Y PS remaining	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 4Y PS remaining	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 3Y PS remaining	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 2Y PS remaining	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS and 1Y PS remaining	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y SS remaining	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 3Y SS remaining	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 2Y SS remaining	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 1Y SS remaining	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

*YP = Young Person, SS = Secondary School, PS = Primary School

⁷² The outcome drop-off for the children/dependants of the CL/VSLA participants are 0% when the children/dependants are still in school, and 100% when they have finished secondary school, as the financial proxy gives the increased earnings per year after finishing secondary school.

Table 4: Present values: CL/VSLA participants without a District Council Loan

Valued sub-outcome	Stakeholders	Present value per stakeholder ⁷³	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Increased savings	944	TZS 1,367,300	TZS 457,657	TZS 1,290,902,447	TZS 432,085,211
Increased income	944	TZS 216,980	TZS 72,627	TZS 204,856,068	TZS 68,568,526
Improved health	944	TZS 3,531,250	TZS 810,765	TZS 3,333,941,341	TZS 765,463,144
Happiness	944	TZS 1,565,861	TZS 471,317	TZS 1,478,368,586	TZS 444,982,350
Social well-being	944	TZS 1,645,664	TZS 495,337	TZS 1,553,712,316	TZS 467,660,477
Optimism and aspirations	944	TZS 1,506,009	TZS 453,302	TZS 1,421,860,788	TZS 427,973,755
Improved long-term financial situation children/dependents of CL/VSLA participants without a DCL⁷⁴					
Gain for YP with 4Y SS and 7Y PS remaining	562	TZS 1,714,109	TZS 259,223	TZS 962,962,089	TZS 145,627,840
Gain for YP with 4Y SS and 6Y PS remaining	562	TZS 2,011,748	TZS 294,704	TZS 1,130,171,345	TZS 165,560,242
Gain for YP with 4Y SS and 5Y PS remaining	562	TZS 2,339,151	TZS 333,049	TZS 1,314,101,527	TZS 187,102,339
Gain for YP with 4Y SS and 4Y PS remaining	562	TZS 2,699,294	TZS 374,638	TZS 1,516,424,727	TZS 210,466,242
Gain for YP with 4Y SS and 3Y PS remaining	562	TZS 3,095,451	TZS 419,868	TZS 1,738,980,247	TZS 235,875,681
Gain for YP with 4Y SS and 2Y PS remaining	562	TZS 3,531,224	TZS 469,164	TZS 1,983,791,319	TZS 263,569,427
Gain for YP with 4Y SS and 1Y PS remaining	562	TZS 4,010,575	TZS 522,983	TZS 2,253,083,499	TZS 293,804,427
Gain for YP with 4Y SS remaining	295	TZS 2,333,757	TZS 415,587	TZS 689,260,410	TZS 122,740,889
Gain for YP with 3Y SS remaining	295	TZS 2,632,049	TZS 390,367	TZS 777,359,347	TZS 115,292,529
Gain for YP with 2Y SS remaining	295	TZS 2,960,172	TZS 327,659	TZS 874,268,177	TZS 96,772,111
Gain for YP with 1Y SS remaining	295	TZS 3,321,106	TZS 207,433	TZS 980,867,890	TZS 61,263,931
Total value for CL/VSLA participants without a District Council Loan					TZS 4,504,809,119

*YP = Young Person, SS = Secondary School, PS = Primary School

⁷³ The applied (annual) discount rate is 10%

⁷⁴ The CL/VSLA participants who did not have a District Council Loan had 5,144 children/dependents in total.

Table 5: Present values: CL/VSLA participants with a District Council Loan (DCL)

Valued sub-outcome	Stakeholders	Present value per stakeholder ⁷⁵	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Increased savings	218	TZS 1,367,300	TZS 257,432	TZS 297,900,565	TZS 56,087,984
Increased income	218	TZS 216,980	TZS 40,852	TZS 47,274,477	TZS 8,900,722
Improved health	218	TZS 3,531,250	TZS 540,510	TZS 769,371,079	TZS 117,763,561
Happiness	218	TZS 1,565,861	TZS 336,655	TZS 341,161,981	TZS 73,348,739
Social well-being	218	TZS 1,645,664	TZS 353,812	TZS 358,548,996	TZS 77,086,892
Optimism and aspirations	218	TZS 1,506,009	TZS 323,787	TZS 328,121,720	TZS 70,545,124
Improved long-term financial situation children/dependents of CL/VSLA participants with a DCL⁷⁶					
Gain for YP with 4Y SS and 7Y PS remaining	130	TZS 1,468,127	TZS 140,530	TZS 190,332,143	TZS 18,218,737
Gain for YP with 4Y SS and 6Y PS remaining	130	TZS 2,011,748	TZS 196,469	TZS 260,808,772	TZS 25,470,806
Gain for YP with 4Y SS and 5Y PS remaining	130	TZS 2,339,151	TZS 222,033	TZS 303,254,199	TZS 28,784,975
Gain for YP with 4Y SS and 4Y PS remaining	130	TZS 2,699,294	TZS 249,759	TZS 349,944,168	TZS 32,379,422
Gain for YP with 4Y SS and 3Y PS remaining	130	TZS 3,095,451	TZS 279,912	TZS 401,303,134	TZS 36,288,566
Gain for YP with 4Y SS and 2Y PS remaining	130	TZS 3,531,224	TZS 312,776	TZS 457,797,997	TZS 40,549,143
Gain for YP with 4Y SS and 1Y PS remaining	130	TZS 4,010,575	TZS 348,655	TZS 519,942,346	TZS 45,200,681
Gain for YP with 4Y SS remaining	68	TZS 2,333,757	TZS 277,058	TZS 159,060,095	TZS 18,883,214
Gain for YP with 3Y SS remaining	68	TZS 2,632,049	TZS 260,245	TZS 179,390,619	TZS 17,737,312
Gain for YP with 2Y SS remaining	68	TZS 2,960,172	TZS 218,439	TZS 201,754,195	TZS 14,888,017
Gain for YP with 1Y SS remaining	68	TZS 3,321,106	TZS 138,288	TZS 226,354,128	TZS 9,425,220
Total value for CL/VSLA participants without a District Council Loan					TZS 691,559,115

⁷⁵ The applied (annual) discount rate is 10%.

⁷⁶ The CL/VSLA participants with a District Council Loan had 1,180 children/dependents in total.

Tables: MFS programme

Table A13: Total change and attributable change: MFS programme (excluding children/dependents)

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to MFS)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to MFS	Total change after deadweight and attribution
Increased income	0.469	0.019	0.450	0.900	0.405
Increased savings	0.851	-0.026	0.877	0.900	0.789
Improved health	0.735	0.040	0.695	0.700	0.487
Happiness	0.688	0.040	0.648	0.600	0.389
Self-worth and confidence	0.705	0.040	0.665	0.600	0.399
Optimism and aspirations	0.603	0.040	0.563	0.600	0.338
Improved long-term financial situation female MFS graduates	0.469	0.017	0.452	0.900	0.407
Improved long-term financial situation male MFS graduates	0.469	0.019	0.450	0.900	0.405

Table A14: Financial proxies and value created: MFS programme (excluding children/dependents)

Valued sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
	Change in outcome minus deadweight	Calculated in Table	Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
Increased income	0.450	0.405	TZS 99,286	TZS 44,679	TZS 18,095
Increased savings	0.877	0.789	TZS 260,714	TZS 228,646	TZS 180,402
Improved health	0.695	0.487	TZS 991,603	TZS 689,164	TZS 335,623
Happiness	0.648	0.389	TZS 963,670	TZS 624,458	TZS 242,914
Self-worth and confidence	0.665	0.399	TZS 963,670	TZS 640,841	TZS 255,695
Optimism and aspirations	0.563	0.338	TZS 963,670	TZS 542,546	TZS 183,381
Improved long-term financial situation female MFS graduates	0.452	0.407	TZS 3,549,096	TZS 1,604,191	TZS 652,906
Improved long-term financial situation male MFS graduates	0.450	0.405	TZS 2,616,000	TZS 1,177,200	TZS 476,766

Table A15: Total and attributable change and social value created: children/dependants of MFS graduates⁷⁷

Sub-outcome	Amount of change per person	Attribution (credit due to MFS)	Attributable change per person	Financial proxy	Attributable value created per person
	Change shown by quantitative research	Proportion credit due to MFS	Total change after attribution	Value of outcome expressed in monetary terms	Financial proxy * Attributable change per person
Improved long-term financial situation children/dependants of MFS graduates	0.422	0.220	0.093	TZS 864,000	TZS 80,352

Table A16: Attribution drop off rates per year: MFS programme (excluding children/dependants)

Valued sub-outcome	Total change per person after deadweight	Attribution (credit due to MFS)	Attributable change per person	Attribution drop off
	Change in outcome minus deadweight	Proportion credit due to MFS	Calculated in Table	Attribution drop off per year of previous year's amount
Increased income	0.450	0.900	0.405	0.250
Increased savings	0.877	0.900	0.789	0.250
Improved health	0.695	0.700	0.487	0.250
Happiness	0.648	0.600	0.389	0.250
Self-worth and confidence	0.665	0.600	0.399	0.250
Optimism and aspirations	0.563	0.600	0.338	0.250
Improved long-term financial situation female MFS graduates	0.452	0.900	0.407	0.250
Improved long-term financial situation male MFS graduates	0.450	0.900	0.405	0.250

⁷⁷ Deadweight has already been taken into account in this change estimate.

Drop-off: MFS programme

Table 17: Outcome drop off rates per year: MFS programme (excluding children/dependents)

Valued sub-outcome	Outcome drop off (Percentage of outcome remaining for each year)										
	Year 1	Year 2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11-20
Increased income	80	90	100	0	0	0	0	0	0	0	-
Increased savings	80	90	100	0	0	0	0	0	0	0	-
Improved health	70	75	80	90	100	100	100	100	100	100	-
Happiness	80	90	100	100	100	100	100	100	100	100	-
Self-worth and confidence	80	90	100	100	100	100	100	100	100	100	-
Optimism and aspirations	80	90	100	100	100	100	100	100	100	100	-
Improved long-term financial situation female MFS graduates	0	0	0	100	100	100	100	100	100	100	100
Improved long-term financial situation male MFS graduates	0	0	0	100	100	100	100	100	100	100	100

Table 18: Present values: MFS graduates

Valued sub-outcome	Stakeholders	Present value per stakeholder ⁷⁸	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Increased income	1,540	TZS 99,293	TZS 68,669	TZS 48,355,512	TZS 33,441,809
Increased savings	1,540	TZS 508,291	TZS 351,525	TZS 247,537,758	TZS 171,192,695
Improved health	1,540	TZS 3,753,876	TZS 1,087,472	TZS 1,828,137,496	TZS 529,598,816
Happiness	1,540	TZS 1,224,025	TZS 318,654	TZS 596,100,110	TZS 155,184,546
Self-worth and confidence	1,540	TZS 1,256,313	TZS 327,060	TZS 611,824,196	TZS 159,278,045
Optimism and aspirations	1,540	TZS 1,062,587	TZS 276,626	TZS 517,479,678	TZS 134,717,051
Improved long-term financial situation female MFS graduates	487	TZS 9,681,438	TZS 1,307,354	TZS 4,714,860,488	TZS 636,681,557
Improved long-term financial situation male MFS graduates	1,053	TZS 7,102,028	TZS 959,038	TZS 7,478,435,974	TZS 1,009,867,051
Improved long-term financial situation children/dependents of MFS graduates ⁷⁹					
Improved long-term financial situation – children of female MFS graduates	1,461	TZS 331,808	TZS 72,998	TZS 484,771,875	TZS 106,649,813
Improved long-term financial situation – children of male MFS graduates	3,159	TZS 331,808	TZS 72,998	TZS 1,048,182,309	TZS 230,600,108
Total value					TZS 5,726,007,897

⁷⁸ The applied (annual) discount rate is 10%

⁷⁹ During the quantitative research, the MFS graduates had an average of 2 children. We have made the conservative estimate that the MFS graduates will get 3 children on average in total, leading to a total of 4,620 children/dependents of MFS graduates (compared to the current fertility rate of just under 5 children per women). See World Bank: <https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=TZ>

Tables children / dependents MFS graduates

Table A19: Estimated change of avoiding child labour by age

Child's age	In school ⁸⁰	Would have been in school	Difference - i.e. avoided child labour
0	0%	0%	0%
1	0%	0%	0%
2	0%	0%	0%
3	0%	0%	0%
4	0%	0%	0%
5	0%	0%	0%
6	0%	0%	0%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	100%	0%
11	100%	100%	0%
12	100%	100%	0%
13	100%	100%	0%
14	85%	71% ⁸¹	14%
15	80%	53%	27%
16	75%	35%	40%
17	70%	17% ⁸²	53%
Average overall change per child that a child avoids child labour due to the MFS programme			34%

⁸⁰ Primary school starts at Age 7 until Age 13 in Tanzania. Children enter lower secondary at age 14 and finish at age 17.

⁸¹ Based on the effective transition rate from primary to secondary for both sexes, in Tanzania. See: <http://data.uis.unesco.org/>

⁸² Based on the completion rate of lower secondary education, for both sexes in rural Tanzania. See: <http://data.uis.unesco.org/>

Table A20: Age versus avoiding child labour⁸³

Year (in model)	Child 1 age	Child 2 age	Child 3 age	Child 1 avoided child labour	Child 2 avoided child labour	Child 3 avoided child labour	Total avoided child labour
Year 15	14	12	10	14%	0%	0%	0.14
Year 16	15	13	11	27%	0%	0%	0.27
Year 17	16	14	12	40%	14%	0%	0.54
Year 18	17	15	13	53%	27%	0%	0.80
Year 19	18	16	14	-	40%	14%	0.54
Year 20	19	17	15	-	53%	27%	0.80
Year 21	20	18	16	-	-	40%	0.40
Year 22	21	19	17	-	-	53%	0.53

⁸³ It is assumed that the MFS graduates get their first child/dependent in year 2 of the model (i.e. 6 months after finishing the programme), the second two years later (year 4 of the model), and the third another 2 years later (year 6 of the model). It is also assumed that all young people would have finished primary school anyway so therefore the avoided child labour only starts in year 15 of the model when the first children turn 14.

Table A21: Average change per year that the children/dependents avoid child labour

Year in model	Child 1	Child 2	Child 3	Average per year
Year 19	34% ⁸⁴	0	0	11%
Year 20	34%	0	0	11%
Year 21	34%	34%	0	22%
Year 22	34%	34%	0	22%
Year 23	34%	34%	34%	34%
Year 24	34%	34%	34%	34%
Year 25	34%	34%	34%	34%
Year 26	34%	34%	34%	34%
Year 27	34%	34%	34%	34%
Year 28	34%	34%	34%	34%
Year 29	34%	34%	34%	34%
Year 30	34%	34%	34%	34%
Year 31	34%	34%	34%	34%
Year 32	34%	34%	34%	34%
Year 33	34%	34%	34%	34%
Year 34	0	34%	34%	22%
Year 35	0	34%	34%	22%
Year 36	0	0	34%	11%
Year 37	0	0	34%	11%
Discounted cumulative change overall that the children of MFS graduates avoid child labour				42.2% ⁸⁵

⁸⁴ This is the average of the different changes per age year to avoid child labour, as calculated in the previous table.

⁸⁵ This has a discount rate of 10%.

Table A22: Attribution of improved financial position due to education per year of employment per child/dependant

Year(s) of employment	Attribution ⁸⁶
1	50%
2	40%
3	33%
4	29%
5	25%
6	22%
7	20%
8	18%
9	17%
10	15%
11	14%
12	13%
13	13%
14	12%
15	11%
Average attribution	22.2%

⁸⁶ The attribution rate for the improved financial position of children/dependents of the MFS graduates due to increased education are calculated using the formula $(4/(4+Y)) * 50\%$, where Y is years in employment. The yearly attribution rates reflect that secondary education takes a greater share of the credit (or attribution) when someone has recently left (secondary) school, whilst later on someone's years of work experience take an increasing share of the credit. The average attribution (22.2%) has been used as the attribution rate in the model.

Have you experienced an income increase thanks to VSLA?

Ndio. Kama NDIO, je ni kiasi gani kwa Mwezi? _____

If YES, please state the average increase in income per month?

Hapana (No)

8. Je, Una vyanzo gani vya mapato vilivotokana na Vikoba? (Weka alama shughuli zote unazofanya)

(New income sources thanks to joining VSLA programme (Mark all activities your doing)

	<i>Kuuza Nyanya/Vitunguu/matunda/mbogamboga (Selling vegetables)</i>
	<i>Kuuza Maziwa (Selling Milk)</i>
	<i>Kuuza mandazi/Vitumbua (Selling Buns)</i>
	<i>Kuuza nguo za mtumba (Selling second-hand cloth)</i>
	<i>Kuuza Mkaa (Selling charcoal)</i>
	<i>Kuuza Kuku/Mayai (Selling chicken/Eggs)</i>
	<i>Kuuza Vitenge (Selling women cloth)</i>
	<i>Kuuza karanga (Selling groundnuts)</i>
	<i>Kuuza Mbuzi (Selling goats)</i>
	<i>Kuuza karanga za kusagwa (Selling peanut butter)</i>
	<i>Kuuza samaki na dagaa (Selling fish and sardines)</i>
	<i>Kuuza Mahindi (Selling maize)</i>
	<i>Kuuza /Kukausha mboga (Selling packaged dried vegetable)</i>
	<i>Nyinginezo(Others)_____</i>

9. Je, unajiweza kiuchumi peke yako? *Financial independence*



++	+	=	-	--
----	---	---	---	----



10. Je, mahusiano yako na watu wengine yapoje? *Social connections*



++	+	=	-	--
----	---	---	---	----



11. Je, uwezo wako wa kukuabiliana na matatizo ya kijamii upoje kwa sasa? *(Social security)*



++	+	=	-	--
----	---	---	---	----



Je, ikiwa na uharuru, unaweza kua na kiasi gani cha fedha una kutegemea kiasi chochote kutoka Vikoba ili kutatua tatizo lako? _____

In case of an emergency, what is the maximum amount you could come up with without VSLA? _____

13. Je, Ukiwa na dharura, unaweza kua na kiasi cha fedha kutokana na kuwepo kwenye Vikoba ili kutatua tatizo lako? _____

In case of emergency, what is the maximum amount you can come up with, thanks to VSLA? _____

14. Hali yako ya Maisha ipoje kwa sasa? *Living standards*



++	+	=	-	--
----	---	---	---	----



15. Tokea umejiunga vikoba, je umeweza kununua vitu gani?

Since taking part, have you used VSLA money to buy any of the following:

<input type="checkbox"/>	Redio (<i>Radio</i>)
<input type="checkbox"/>	Kuboresha nyumba (<i>Improved floor or roof of house</i>)
<input type="checkbox"/>	Kununua ardhi au kukodisha (<i>Bought or rented land</i>)
<input type="checkbox"/>	Kumiliki simu ya mkononi (<i>Own/personal mobile phone</i>)
<input type="checkbox"/>	Mfumo wa sola (<i>solar system</i>)
<input type="checkbox"/>	Baiskeli (<i>Bicycle</i>)
<input type="checkbox"/>	Pikipiki (<i>Motorcycle</i>)
<input type="checkbox"/>	Vinginevyo (other, please specify) _____

16. Hali yako ya afya ipoje? (*Health*)



++	+	=	-	--
----	---	---	---	----



Lishe (*DIET*)

19. Wastani wa milo ya chakula kwa siku (*Average number of meals a day*)

KABLA (*Before*)

<input type="checkbox"/>	3 au Zaidi (<i>3 or more</i>)
<input type="checkbox"/>	2
<input type="checkbox"/>	1
<input type="checkbox"/>	Chini ya mlo moja (<i>Less than 1</i>)

SASA (*Now*)

<input type="checkbox"/>	3 na Zaidi (<i>3 or more</i>)
<input type="checkbox"/>	2
<input type="checkbox"/>	1
<input type="checkbox"/>	Chini ya moja (<i>Less than 1</i>)

17. Je unapata aina tofauti tofauti za vyakula (*Variety of diet/food*)



++	+	=	-	--
----	---	---	---	----



18. Je Unaweza kumudu kugharamia vifuatavyo kwa Watoto wako?

Can you afford to pay for/buy the following for your children?

Date: April 2019

Survey number: _____

Village _____

District _____

Enumerator _____

1. **Jinsia** (Are you..?)



Me (male)



Ke (Female)

2. **Umri wako (Miaka)** (How old are you?)

18	19	20	21	22	23	24	25
----	----	----	----	----	----	----	----

3. **Je, una watoto/ wategemezi wangapi?** How many children/dependents do you have?

0	1	2	3	4	5	6	7	8
---	---	---	---	---	---	---	---	---

4. **Je, umemaliza lini mafunzo ya shamba darasa?** In which year did you complete the MFS training?

2012	2013	2014	2015	2016	2017
------	------	------	------	------	------

5. **Je, umefanya shughuli yoyote inayohusiana na mafunzo uliyopata kwa miezi 3 iliyopita? (inayokupa kipato).** Have you done work related to your training in the past three months (that gave you income)?

<input type="checkbox"/>	Ndio (Yes)
<input type="checkbox"/>	Hapana (No)

6. **Je. Ni kiasi gani cha kipato ulikua nacho kwa mwaka kabla ya mafunzo ya shamba darasa?** How much income did you earn per year before joining the MFS programme? Tsh _____

7. **Je, ulipata kiasi gani msimu uliopita?** How much did you earn this last season? Tsh _____

8. **Je, unaona mabadiliko ya ongezeko la kipato chako kutokana na shamba darasa?**

Have you experienced an INCOME increase thanks to MFS?

Ndio (Yes). Kama NDIO, je ni kiasi gani kwa Mwezi? _____

If YES, please state the increase per month? _____

Hapana (No)

9. Je, ulikuwa na chanzo kingne cha mapato ndani ya miezi mitatu iliyopita?

(Have you had any other sources of income in the past three months?)

<input type="checkbox"/>	Vyanzo vingi <i>(A lot of other income sources)</i>
<input type="checkbox"/>	Vyanzo vichache <i>(Some other income sources)</i>
<input type="checkbox"/>	Hakuna <i>(None)</i>

10. Je, Una vyanzo gani vya mapato vilivotokana na Shamba darasa? (Weka alama shughuli zote unazofanya)

(New income sources thanks to joining MFS programme (Mark all activities you're doing))

<input type="checkbox"/>	<i>Kuuza Nyanya/Vitunguu/matunda/mbogamboga (Selling vegetables)</i>
<input type="checkbox"/>	<i>Kuuza Maziwa (Selling Milk)</i>
<input type="checkbox"/>	<i>Kuuza mandazi/Vitumbua (Selling Buns)</i>
<input type="checkbox"/>	<i>Kuuza nguo za mtumba (Selling second-hand cloth)</i>
<input type="checkbox"/>	<i>Kuuza Mkaa (Selling charcoal)</i>
<input type="checkbox"/>	<i>Kuuza Kuku/Mayai (Selling chicken/Eggs)</i>
<input type="checkbox"/>	<i>Kuuza tiki (Selling watermelon)</i>
<input type="checkbox"/>	<i>Kuuza karanga (Selling groundnut)</i>
<input type="checkbox"/>	<i>Kuuza Mbuzi (Selling goats)</i>
<input type="checkbox"/>	<i>Kuchonga vitu vya mbao (Carpentry)</i>
<input type="checkbox"/>	<i>Kuuza samaki na dagaa (Selling fish and sardines)</i>
<input type="checkbox"/>	<i>Kuuza Mahindi (Selling maize)</i>
<input type="checkbox"/>	<i>Kushona nguo (Tailoring)</i>
<input type="checkbox"/>	<i>Kuingiza nyimbo kwenye sim una CD (Installation of songs)</i>
<input type="checkbox"/>	<i>Vibanda vya kuchajisha (Charging stations)</i>
<input type="checkbox"/>	<i>Kuuza Asali (Selling honey)</i>
<input type="checkbox"/>	<i>Nyinginezo (Others) _____</i>

11. Je, ungeweza kupata vyanzo hivyo bila kushiriki hayo mafunzo?

Would you have been able to get these income sources without having participated in the training programme?

<input type="checkbox"/>	Ndio, Vyote <i>(Yes, all of them)</i>
<input type="checkbox"/>	Vichache <i>(Only some of them)</i>
<input type="checkbox"/>	Hakuna <i>(None of them)</i>

12. Je, umetumiaje rasilimali ulizozipata kutokana na shughuli zilizotokana na shamba darasa? *What have you used the resources that you earn from MFS-related work for?*

<input type="checkbox"/>	Kupeleka watoto shuleni <i>(Send children to school)</i>
<input type="checkbox"/>	Chakula <i>(Food)</i>
<input type="checkbox"/>	Kujenga nyumba <i>(To build house)</i>
<input type="checkbox"/>	Kuboresha nyumba <i>(To roof or improve floor of house)</i>
<input type="checkbox"/>	Kuweka sola <i>(To install solar power)</i>
<input type="checkbox"/>	Kununua pikipiki <i>(motorcycle)</i>
<input type="checkbox"/>	Kununua baiskeli <i>(Bicycle)</i>
<input type="checkbox"/>	Televisheni/Runinga <i>(television)</i>
<input type="checkbox"/>	Redio <i>(Radio)</i>
<input type="checkbox"/>	Kukuza biashara <i>(expand business)</i>
<input type="checkbox"/>	Kununua mifugo <i>(buy domestic animals)</i>
<input type="checkbox"/>	Vinginevyo (others)_____

13. Uthabiti wa kipato *(Stability of income)*



++	+	=	-	--
----	---	---	---	----



14. Je, Ulikua unajiwekea akiba kabla ya kujiunga shamba darasa?

Were you saving before joining MFS?

Ndio (Yes). Kama 'NDIO, Je unaweka kiasi gani kwa wiki? _____

If YES, how much were you saving per week? _____

Hapana

15. Je, Unaweka akiba kiasi gani kwa wiki sasa katika kikundi cha Shamba darasa? _____

How much do you now save per week now? _____

16. Je, unajiweza kiuchumi peke yako? *Financial independence*



++	+	=	-	--
----	---	---	---	----



17. Unajiamini kiasi gani? *Self-confidence*



++	+	=	-	--
----	---	---	---	----



18. Je, uwezo wako wa kukuabiliana na matatizo ya kijamii upoje kwa sasa? *Social security*



++	+	=	-	--
----	---	---	---	----



19. Je, Ukiwa na dharura, unaweza kua na kiasi gani cha fedha bila kutegemea kiasi chochote kutoka kwenye mapato yatokanayo na shamba darasa? _____

In case of an emergency, what is the maximum amount you could come up with before you joined MFS? _____

20. Je, Ukiwa na dharura, unaweza kua na kiasi gani cha fedha hasa ukitegemea na yatokanayo na shamba darasa kwa ujumla? _____

In case of emergency, what is the maximum amount you can come up with, thanks to MFS?

21. Hali yako ya Maisha ipoje kwa sasa? *Living standards*



++	+	=	-	--
----	---	---	---	----



22. Hali yako ya afya ipoje? *Health*



++	+	=	-	--
----	---	---	---	----



23. Je unapata aina tofauti tofauti za vyakula. Variety of diet/food



++	+	=	-	--
----	---	---	---	----



24. Je unaonaje matarajio yako ya baadae kimaisha? Future



++	+	=	-	--
----	---	---	---	----



25. Je unafurahia Maisha yako kwa ujumla? Happy



++	+	=	-	--
----	---	---	---	----





The ECLT Foundation

The ECLT Foundation is committed to collaborative solutions for children and their families that combat the root causes of child labour in tobacco-growing communities.

We advocate for strong policies, share best practices to multiply our impact, and engage rural families so they can benefit from farming while ensuring that their children are healthy, educated, safe from exploitation, and encouraged to reach their full potential.

ECLT Foundation

7, rue François Versonnex
1207 Geneva
Switzerland

eclt@eclt.org
+41 (0) 22 306 1444

www.eclt.org

 [ecltfoundation](#)
 [ecltfoundation](#)
 [ecltfoundation](#)
 [ECLT Foundation](#)