

Value for Money study of the CASH project in Tanzania

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This report presents the findings from the empirical value for money (VFM) study of the Commercial Agriculture for Smallholder Farmers (CASH) project in Tanzania. The project aims to empower smallholder farmers, over three years, to participate in a higher return market and transform agriculture from subsistence activity to a profitable enterprise; so as to increase income and food security for poor and marginalised groups in Unguja Island, Zanzibar. NEF Consulting and VSO staff examined the '4 Es': effectiveness, equity, efficiency and economy of the project.



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1. Executive Summary

The Commercial Agriculture for Smallholder Farmers (CASH) project aims to empower smallholder farmers, over three years, to participate in a higher return market and transform agriculture from subsistence activity to a profitable enterprise; so as to increase income and food security for poor and marginalised groups in Unguja Island, Zanzibar. Over a 1-year period, an empirical value for money (VFM) study examining the '4 Es' of the project: effectiveness, equity, efficiency and economy, was conducted by NEF Consulting with the assistance of VSO staff in the UK and Tanzania.

Effectiveness

Effectiveness focuses on the relationship between impact (i.e. net change) and inputs.

Our analysis showed that farmers achieved the intended outcome/change i.e. increased profit level. In addition to this there are unexpected well-being outcomes deriving from group cohesion and peace of mind from being able to participate in microfinance schemes. An unanticipated outcome which applies exclusively to female farmers is financial autonomy which arises from having discretionary income. Additionally two unexpected stakeholders benefit from the CASH project - market traders through purchasing higher quality produce at lower cost, and the wider community who benefit economically when individuals not originally not part of the CASH project are inspired to take up commercial fruit and vegetable farming.

Social cost benefit analysis (SCBA) was used to assess effectiveness, which provides a standalone ratio that shows the value generated for every £1 spent. The CASH project resulted in an economic ratio of 4.5-4.7. In other words, the economic value generated by this project was 4.5 to 4.7 times greater than the value of the inputs required to implement it. This suggests that the project has been successful in empowering smallholder farmers to shift from subsistence activities to a profitable enterprise as was its aim (see [Chapter 3](#)). In addition to economic return on investment, changes to social wellbeing were also measured. The wider social benefits generated by the project are reflected in a SCBA ratio of 11.6-11.8. It is clear that by including wellbeing outcomes, the perceived value of the project more than doubles. However, even if the wellbeing outcomes are excluded, the economic return is nearly five times the investment put into the project; and shows the CASH project to be a viable model for both communities and funders. These are high ratios based on a series of assumptions including the profits generated, and caution needs to be exercised in interpreting them.

Co-Production

The concept of co-production¹ has alignment with the notion of participatory development that is often used in the international development context. As such, it was decided to adapt and pilot NEF's co-production tool during the in-country visit (see [Chapter 4](#)) As far as we

¹ This is a relationship where professionals and citizens share power to plan and deliver support together, recognising that both partners have vital contributions to make in order to improve quality of life for people and communities.

are aware, this is the first time a co-production frame has been applied to an international development intervention.

When the tool was trialled with various project stakeholders, the results were very positive, with high average scores for all co-production principles suggesting that partners and project beneficiaries are more likely to continue to engage with project activities in the post-project phase. This increases the sustainability of the expected project outcomes and has been acknowledged in the benefit period used for the farmers in the social cost benefit analysis (see **Appendix F**).

Equity

Equity is a cross-cutting element of VFM that can cover ethical procurement to programmatic decisions. The approach was to compare key characteristics of beneficiaries noted in the project proposal against national/regional benchmarks.

Overall equity was quite problematic. We found the selection of equity criterion to lack coherence, an absence of systems to collect baseline data on beneficiaries; and a lack of transparency in communicating the selection of the project location to the donor (see [Chapter 5](#)). We were given no evidence that the project is working with the targeted population i.e. those suffering from food poverty as the project team were unable to define this metric in a timely manner or undertake retrospective data collection. This inability to evidence key equity characteristics is problematic considering VSO's commitment to fighting poverty, as per its mission statement. More specific findings are as follows:

Project location: Poverty levels in the districts of Pemba (the northern island of Zanzibar) are clearly more significant than in Unguja (the southern island of Zanzibar where the project is based). It would appear that working in Pemba rather than Unguja would allow VSO to work with more vulnerable people. However, the decision to work in Unguja was based on the fact VSO had existing relationships with partners. The high co-production scores in **Chapter 4** underscore the strength of these relationships. The same project would have been very difficult to deliver in Pemba where no existing relationships existed.

Retrospective data collection was undertaken for gender, age, HIV status and disability status of all project beneficiaries. Key findings are as follows:

Gender: At the population level, 70% of subsistence farmers are female. We found 68% of the project beneficiaries to be female, and therefore found no positive bias in favour of women.

Age: The project literature indicated that the beneficiaries would come from all age groups and our analysis confirms this. However, there was an unexplained age distribution bias towards individuals over 30 and 50.

HIV status: We know that 1.0% of the Zanzibar population was HIV positive in 2012. However, no data was collected at project level as the information was considered too sensitive. Moreover, given the relatively low infection rate in Zanzibar, it is unclear why this was an equity criterion in the first place.

Disability status: 5.9% of the population is disabled in Zanzibar. This compares to 14.6% of the project beneficiaries as would be expected with disability being a focus of the project. The project also included individuals who were caring for disabled family members. By including these individuals the relevant figure increases to 25%. The project has clearly been

pro-disability. However, our findings in **Chapter 3** do not highlight any additional benefits accruing to members of the partner organisation working with disabled people and their families. In fact, their profit levels are significantly lower than that of members of the partner organisation who works with able bodied farmers.

Efficiency

Efficiency examines the input to output relationship, and considers both financial and non-financial amounts.

The picture on efficiency is mixed (see [Chapter 6](#)). We found improvements and declines in efficiency in relation to different project activities, across the first 2 years of the project. The analysis shows that the training and revolving fund scheme (WEDTF) became less efficient over time while hotel contracts and VICOBA scheme became more efficient. The decline in efficiency for WEDTF and training is due to increased volunteer costs in Phase 2; and this in turn is linked to an increased number of volunteers working on the project in Phase 2.

Economy

Economy is about whether best value is obtained for project inputs, and is usually examined by considering an organisation's procurement practices. This type of analysis is conducted through internal and external audit processes so we decided not to duplicate this work. Instead we examined one part of economy which is one of the blind spots for auditors: frequently purchased but lower valued items.

Several items examined showed divergence in unit costs. In some cases this was expected, for example volunteer flights which depend on destination and uninsured medical costs which vary by illness. The surprising results were for transactions such as volunteer accommodation which suggested that volunteers were being placed in different grades of hotels; and significant high divergence for costs such as facilitator fees and transport allowances. Country office staff were surprised by the scale of divergence for some of these items.

For the project transactions that fall below the procurement threshold, it was concluded that value for money is not optimised from an economy perspective (see [Chapter 7](#)). Given the relatively high value of some items and the frequency of purchase of others, improving relevant financial controls over these frequently purchased but lower valued items can improve economy and therefore enhance VSO Tanzania's use of restricted and unrestricted funding.

Conclusions

The CASH project has been successful in empowering smallholder farmers to shift from subsistence activities to a profitable enterprise as was its aim. It generated economic value 4.5-4.7 times the value of the inputs with the wider social benefits generated by the project reflected in a SCBA ratio of 11.6-11.8. Equity and economy are the weakest areas of VFM for the project due to the absence of processes. Effectiveness is the strongest area. Our recommendations covering the 4Es and wider learning are presented in [Chapter 8](#).

2. Introduction

The Commercial Agriculture for Smallholder Farmers (CASH) project was selected by VSO International in February 2014 to be the focus of a comprehensive VFM study examining the economy, efficiency, effectiveness and equity (4Es) dimensions of the intervention. This chapter sets out the project background and research objectives.

2.1 Project background

Despite the significant growth in tourism over the last 20 years; Zanzibar is under-cultivated with 80% of the vegetables and fruits supplied to the hotel industry coming from outside the island. The project aims to empower smallholder farmers to participate in a higher return market and transform agriculture from subsistence activity to a profitable enterprise; so as to increase income and food security for poor and marginalised groups in Zanzibar.

The project is implemented in North A and Central districts of Unguja Island, Zanzibar. It commenced in February 2012 and it was expected that it would end in March 2015. New EC funding was received in late 2014 and the project is now expected to continue beyond March 2015.

There are three phases to the original project reflecting three consecutive years. Our study focuses on Phases 1 and 2 as outcomes were well-established for this period. The implications of a change in project design in Phase 3 are described in **Appendix D**.

Selection of original project sites was determined by the fact that 12.2% of North A and 8.4% Central citizens live below the food poverty line, compared with 7.4% in Dar es Salaam. The majority of these people are low income earners, vulnerable to poverty and their livelihoods depend on small scale subsistence agriculture. These districts are among the poorest areas in Zanzibar and women, youth, children and people with disabilities are amongst the most vulnerable. The project has a special focus on women, who are the majority stakeholders, as they form 70% of the agriculture labour force on Zanzibar.

The project operates in the framework of VSO Tanzania's Secure Livelihoods Programme. The programme aims to improve agriculture value chains by ensuring smallholder farmers have access to productive resources (e.g. land and microfinance), appropriate technology (e.g. irrigation and seeds), good agriculture practices and market linkages.

Project activities are expected to empower smallholder farmers to participate more in the market as well as to improve production and quality of produce. Activities fall into 3 work streams as follows:

Agriculture

- Training farmers on good agriculture practices, entrepreneurship/marketing and value addition (i.e. processing, grading, packaging and labelling).
- Establishing links with input, seed and fertilizer suppliers who are able to provide advisory services to farmers.

Market access

- Identifying and developing sustainable partnerships that focus on the local market
- Building institutional capacity of VCOBA scheme within farmer groups on aspects of financial management, accountability and credit management.

Financial

- Working with MFI on the facilitation of credit disbursement and providing financial advice to producer groups.
- Supporting the establishment of MOUs between small holder farmers and reliable MFI.

The diagram overleaf (Figure 1) illustrates the sequence of project activities and also notes various budgetary components. Details on the financial and non-financial cost elements can be found in **Section 3.5**.

There is a fourth work stream that focuses on food security and nutrition and security at the household-level. This emerged during project implementation and was not in the original project design shared with Cordaid. It was introduced at the request of Department for Food Security and Nutrition in Zanzibar and the activities are illustrated in Figure 2 overleaf. This fourth stream commenced in Phase 3 of the CASH project and due to timing considerations fell out of the scope of this VFM study. Nonetheless, implications for the CASH project's theory of change are explored in **Appendix D**.

The project is financially supported by Cordaid and VSO UK via PPA (DFID funding). The project's summary document notes Accenture² and CUSO as donors. The former is funding specific budget lines for the CASH project. The latter directly finances volunteer costs. The CASH project is implemented by VSO in collaboration with Uwamwima³ UWZ⁴, KATI⁵ and WEDTF⁶. There is additional support from the government i.e. Department for Food Security and Nutrition at the Ministry of Agriculture and Natural Resources. Other partners are hotels and community savings and loan schemes (VICOBA).

² Part of VSOs wider Making Markets Work for the Poor (MMW4P) project, which has been evaluated separately.

³ Association of Vegetable Growers

⁴ Association of People's Disability

⁵ Kizimbani Agriculture Training Institute

⁶ Women Entrepreneurship Development Trust Fund

Figure 1: Project activities and budget components – transitioning to commercial farming

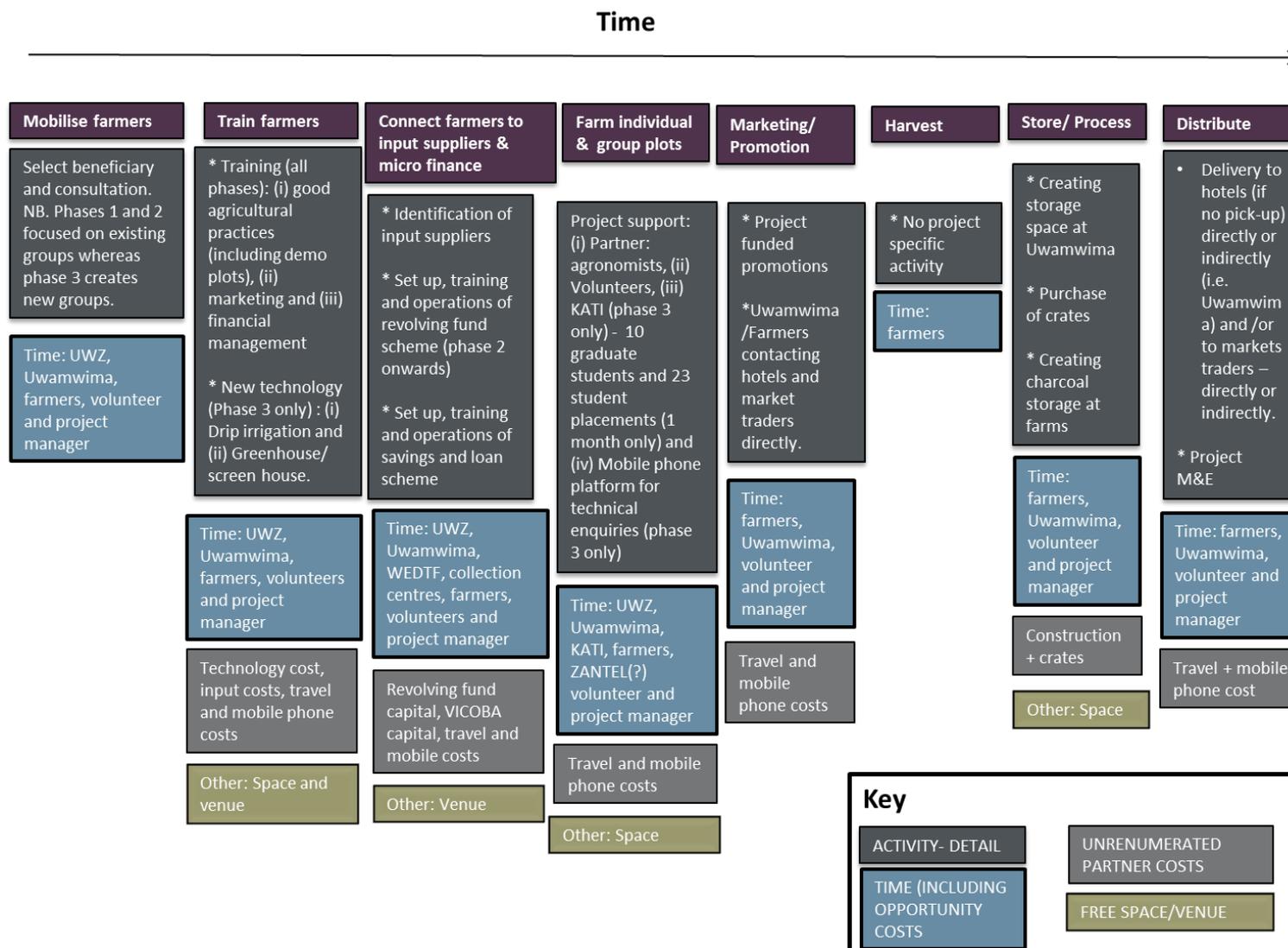
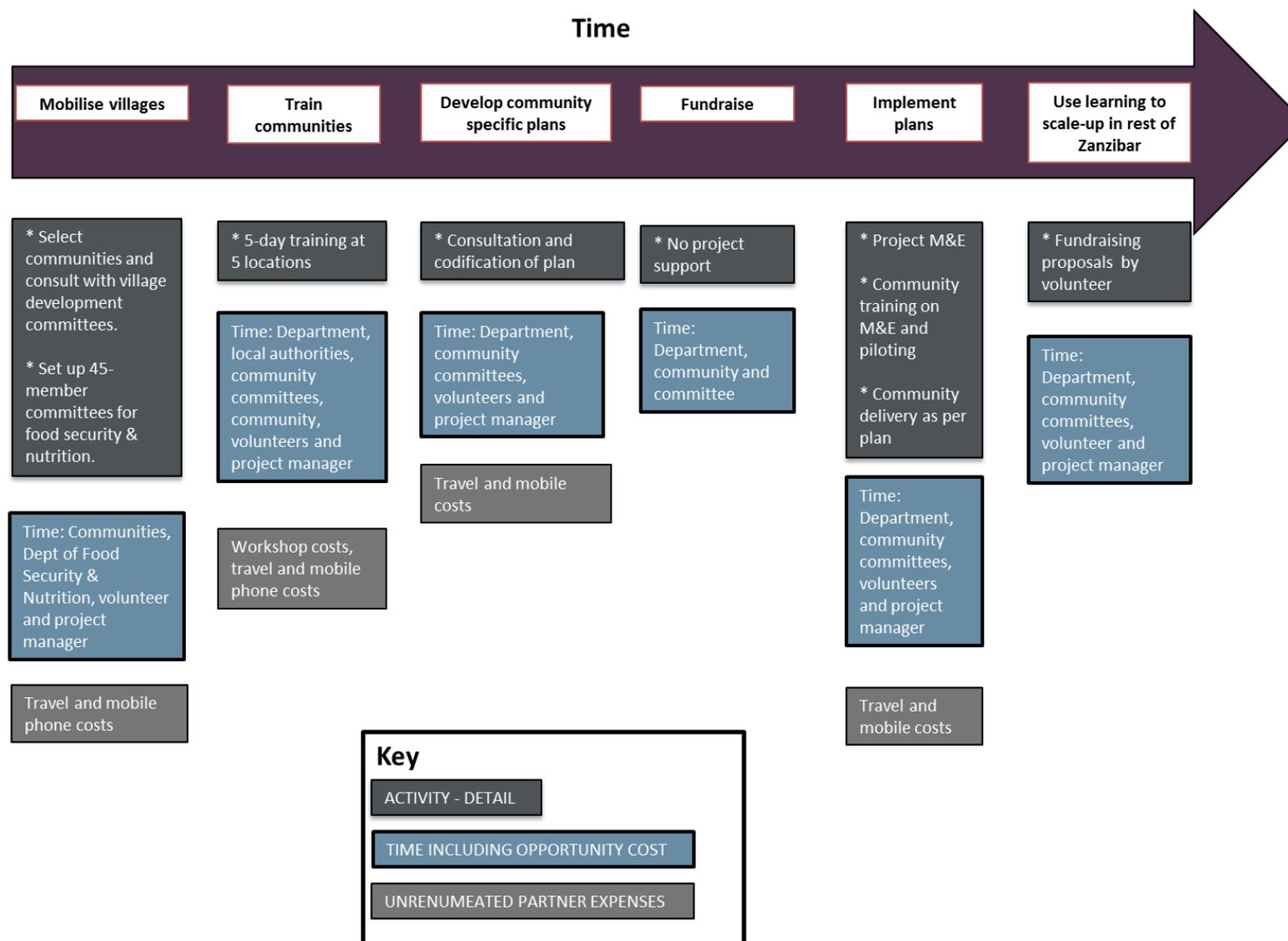


Figure 2: Project activities and budget components – improving household food nutrition and security



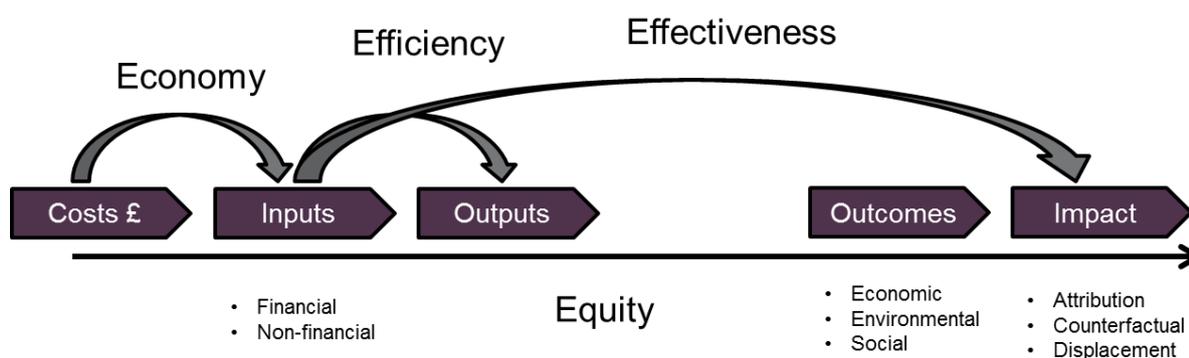
2.2 Research objectives

This evaluation serves two purposes:

- Help VSO Tanzania understand the results of their intervention has achieved given the investment made. This is to help manage their programmatic portfolio and communicate their approach to donors moving forward.
- Inform the work of VSO International’s working group and strengthen their understanding of VFM by applying the 4Es framework to the CASH project.

This is the first VFM analysis at project level for VSO International; and Figure 3 illustrates, overleaf, the multi-faceted dimensions of VFM examined in this study.

Figure 3: The 4Es



Effectiveness focuses on the relationship between impact and inputs. Impact goes beyond outcomes (i.e. social, economic and/or environmental changes that take place following a project activity). Impact seeks to establish whether the changes experienced would have taken place irrespective of the project (i.e. counterfactual), who else can claim credit for the change (i.e. attribution) and the possibility of perceived changes being the result of shifting from one place to another

We used social cost benefit analysis (SCBA) to assess the effectiveness of the CASH project.) (see **Chapter 3**). A theory of change has been used to identify the relevant outcomes and data collected from farmers, traders and hotels in Zanzibar covers distance travelled (i.e. the change experienced) and impact considerations. The assumptions underpinning the post-project benefit period have been strengthened by an assessment of the degree of co-production i.e. a participatory way of working (see **Chapter 4**).

Equity, a cross-cutting element, has focused on beneficiary selection i.e. assessing if the beneficiaries are in poverty or marginalised groups. Details are in **Chapter 5**.

Efficiency examines the relationships between inputs and outputs. Outputs show evidence that an activity has taken place (e.g. no. of participants at a training course). Calculations have been performed for four project outputs. Details are in **Chapter 6**.

The economy of a common basket of goods and services purchased for the CASH project was also reviewed. Details are in **Chapter 7**.

The methodology used for each E is noted at the beginning of the respective chapters. **Appendix A** notes the wider learning from conducting the study. Recommendations covering effectiveness, equity, efficiency and economy can be found in **Chapter 8**.

Capacity building of VSO International's VFM working group and country staff was a key element of this study. To facilitate the former, a member of VSO's VFM working group, Jenny Pryce accompanied NEF Consulting during the in-country visit to Tanzania. Jenny had significant exposure and participation for the economy, efficiency and equity analysis; and also shadowed stakeholder engagement for development of the project's theory of change. In addition, Jenny was involved in piloting the co-production audit tool.

The CASH project manager in Tanzania, Frank Girabi, played a major role in facilitating this study and played a key delivery role in the effectiveness and equity analysis. He was also involved in piloting the co-production audit tool.

A half-day training session on the 4Es was also held for VSO Tanzania programme staff in Dar-e-Salam at the beginning of the in-country visit. See **Appendix A** for key insights from country office staff after attending the training.

The preliminary findings from the in-country phase were also shared with country office staff during an exit meeting in May 2014; and this opportunity was used to test emerging findings and recommendations. It should be noted that as a separate engagement, highlights from this phase, were presented to VSO International staff attending an in-house fundraising conference in October 2014. Going forward, there are three key research outputs which VSO International can adapt and utilise for other projects:

- The socio-economic model created for the project and accompanying data collection guides (see **Excel spreadsheet** and **Appendix C** respectively);
- Co-production audit tool (see **Appendix G**); and
- A beneficiary database used for our equity analysis (see **Appendix H**).

3. Effectiveness

3.1 Methodology

Social cost benefit analysis is a mainstream approach to project appraisal and evaluation (Vardakoulias, 2013). It provides a standalone ratio that shows the value generated for every £1 spent.

As set out in the inception report, to assess the CASH project's effectiveness a SCBA was conducted. This requires an analysis of the full stream of costs and benefits (including externalities⁷ and opportunity cost⁸) over time. The benefits should cover, where relevant, economic, environmental and social outcomes. The costs should include financial and economic costs.

It is expressed as a present value (PV)⁹ ratio as follows:

$$\text{Social cost benefit} = \frac{\text{PV}(\text{full stream of benefits})}{\text{PV}(\text{full stream of costs})}$$

SCBA is suited to relatively straightforward interventions such as enterprise development (e.g. the CASH project) but should be avoided for complex interventions that have multiple causalities and outcomes. It is able to consider broader social and environmental outcomes relative to traditional cost benefit analysis. Whilst there are well established and accepted environment valuation methods, there is less consistency in the valuation of social outcomes as the underlying assumptions will vary by context and are subject to a greater degree of uncertainty. Where social outcomes dominate, this makes comparison between different SCBA challenging whether within the same organization or with different organizations¹⁰.

⁷ An externality is an effect of an action by one party on others who did not have a choice and whose interests were not taken into account. Externalities can be positive or negative. An example of a positive externality is when increasing women's income leads to better education and health outcomes for their children. A negative externality is when rural development leads to damage to ecosystems.

⁸ This is the cost of an alternative that must be forgone to pursue a certain action. For example, for VSO volunteers, the opportunity cost of their time spent in Tanzania is the salary they could have earned instead in a salaried role.

⁹ Present value is used when assessing costs and benefits for a period exceeding 1 year. Economic theory assumes that individuals have a time preference for the present and value it more (e.g. £10 now is worth more to us than £10 in a year's time). All future benefits and costs therefore need to be devalued using a discount rate. In the UK, the Treasury suggests a 3.5% discount rate and DfID a 10% rate. It should be noted that the higher the discount rate, the less a long-term project appears efficient and effective.

¹⁰ Bearing in the mind the caveat of the difficulty in undertaking comparisons, if VSO Tanzania wished to benchmark the CASH project, options include (i) conducting SCBA for similar projects in other VSO locations, (ii) requesting data from peer organisations (assuming they have conducted such studies and have a project similar to CASH) and (iii) undertaking a literature review to find similar assessments (e.g. academics and government departments).

The starting point for the CASH project was *identifying the full stream of benefits* through a theory of change. This was an iterative four step process. The first step was creating a straw man through a review of project documentation and Skype discussions with staff. This enabled the creation of discussion guides as step 2. The third step was using these guides in Zanzibar as part of stakeholder engagement i.e. hearing directly from project beneficiaries and partners what changed they had experienced (appendix B). The final step for the theory of change was amending this stakeholder led theory of change with results from the data collection. The final version is in **Section 3.2**.

Following the finalisation of the theory of change, data was collected in order to complete the analysis of the benefits realised. Guides were created which covered *distance travelled, attribution, counterfactual and valuation exercises* (see **Appendix C**); and shared with project staff¹¹. A Skype session was arranged so that Project Manager felt comfortable facilitating the valuation exercises for focus groups.

Data collection was led by the Project Manager with support from KATI graduates. **Section 3.3** summarizes findings relating to distance travelled, valuation, attribution and counterfactual exercises carried out with stakeholders.

A data entry sheet was provided and completed by the Project Manager, and a beneficiary database was designed (**Appendix H**) and completed as this data was not collected at the start of the project. At the same time the finance team collated data about project costs using the SUN accounting system and data collected during stakeholder engagement in Zanzibar. A model was built by NEF Consulting, and any queries over the data collected was clarified.. This Excel model has been provided separately.

The *assumptions* underpinning our model, which allow the present value to be calculated over a specified time period, are described in **Section 3.4** (also see **Appendix F**). The relevant *costs* provided by VSO and finalized in March 2015 are noted in **Section 3.5**. **Section 3.6** comments on the resulting ratio and **Section 3.7** concludes by highlighting implications from conducting the social cost benefit analysis.

Additionally, the co-production audit tool was trialed in-country (**Appendix G**); and the results used to determine the benefit period for outcomes experienced by farmers in the SCBA model (**Section 3.6; Appendix F**).

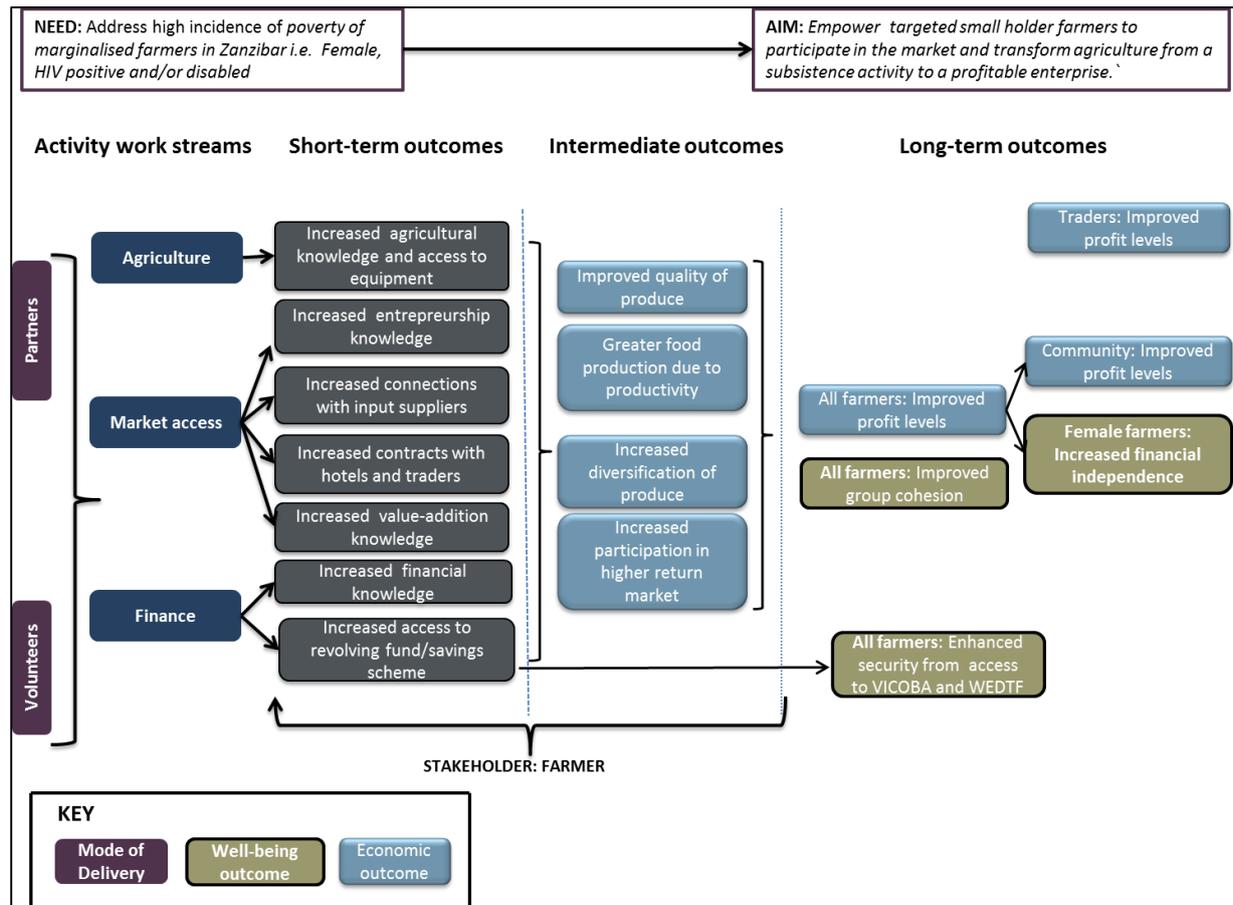
3.2 The theory of change

During our visit in May/June 2014, we conducted interviews and focus group discussions with farmer groups, partners, hotels and traders. We found outcomes on the whole to be consistent with our straw man theory of change which had included some inferring potential outcomes from our review of project literature. However, it also revealed new unexpected outcomes and helped us eliminate some outcomes previous thought to exist. These findings are summarized in **Appendix B**.

The diagram overleaf illustrates the final theory of change for Phases 1 and 2 of the project.

¹¹ Distance travelled allows the change to be measured. To assess impact, the distance travelled needs to be adjusted to reflect counterfactual (i.e. what would have happened in the absence of the intervention) and attribution (i.e. how much credit can the programme take for the change achieved).

Figure 4: Theory of change for Phases 1 and 2



The “need” refers to the rationale for the intervention i.e. addressing poverty for specific demographic groups in Zanzibar. The “aim” describes the long-term objective which effectively is the absence of the “need”. This project is unusual for VSO as it involves several volunteers and partners and goes beyond a placement assignment. It is an example of a project mode of delivery and the three activity work streams are co-delivered by partners and volunteers.

These activities result in a series of short-term and intermediate outcomes that accrue to the farmers in the UWZ and Uvamwima groups participating in the CASH project. The long-term outcomes bring about change for a wider group of stakeholders.

In the long-term, farmers achieve the intended outcome i.e. increased profit level.

Unexpected well-being outcomes for them derive from group cohesion and peace of mind from being able to participate in WEDTF and VICOBA schemes. An unexpected outcome which applies exclusively to female farmers is financial autonomy which arises from having discretionary income.

Two unexpected stakeholders who benefit from the CASH project are market traders and the wider community. The former gains from purchasing higher quality produce at lower cost. Higher quality produce can be sold at a higher price which in turn increases their profit margin. The economic benefit to the wider community arises when individuals not originally not part of the CASH project are inspired to take up commercial fruit and vegetable farming.

It should be noted that Phase 3 of the project involved a new project partner, the Department of Food Security and Nutrition. It had new activities i.e. village food nutrition plans. The implications of this, for the above theory of change, are discussed in **Appendix D**.

Barriers and enabling factors are examined as part of a theory change to understand the likelihood of expected project outcomes being realized. Ideally, a project is designed in a way that mitigates preventative factors (i.e. barriers) and integrates enabling factors so as to amplify the project's impact. Table 1 summarises the enablers and preventative factors identified as part of the straw man exercise.

Table 1: Enabling and preventative factors from straw man theory of change

Enabling factors	Preventative factors
Government input subsidy	Insufficient rainfall
Matching grant for village banking	Breach of contract by hotels due to power dynamics between smallholder farmers and hotels
	Unwillingness of financial institutions to lend to small holder farmers

We found that project design actively sought to mitigate the barriers to the project's success. Farmer groups were selected where they had access to other water sources and therefore were not dependent on rainwater. Uwamwima, the farmer co-operative membership organization, acted as a broker for the farmers and therefore equilibrated the dynamics between small groups and hotels.

Finally, two financial schemes were introduced into the project. The first was a village savings and loans scheme. This received no capital from the project but was based on savings villagers put in. It allowed members of the farming co-operative to meet unexpected household expenses. The second was a microfinance scheme managed by WEDTF that allowed farmers/groups to take out agricultural loans as well as interest on any savings. WEDTF received total capital funding of TSH 34,000,000 from CASH for Phases 1 and 2.

With respect to the enabling factors, discussions with partners highlighted that the government input subsidy did not apply to the project as the scheme was no longer functioning. With respect to match grant funding for village banking, the project was unable to tap into this funding as the scheme was targeting on cereal and root crops e.g. rice and cassava rather than fruits and vegetables grown by the project.

The stakeholder engagement in May/June 2014 identified additional barriers and enabling factors. These are captured in Table 2.

Table 2: Enabling and preventative factors from stakeholder engagement

Enabling factors	Preventative factors
Co-production approach	Access to water/irrigation
Strong leadership and partner commitment	Low capital for WEDTF revolving fund and process delays in farmers obtaining micro-finance

	loan
Beneficiary commitment	Credit terms of hotels and non-payment by traders
Local government commitment (Phase 3 only)	Leadership capacity/commitment of partner
	Low prices for produce in high season
	Farmer's lack of processing knowledge

The co-production approach is discussed in **Chapter 4**. The other enabling factors feed into the co-production approach. The above preventative factors have implications for future project design and this is discussed in **Chapter 8**.

3.3 Findings from data collection

This section focuses on empirical findings from distance travelled, valuation, counterfactual and attribution exercises. It outlines the data collection process and explains which outcomes were found to be material.

3.3.1 Distance travelled and valuation

Data was collected from four stakeholders groups: Farmers, Community, Hotels and Traders. Out of 50 groups participating in the CASH project in Phases 1 and 2, we obtained data from a total of 6 farming cooperatives. This sample was selected based on the following characteristics:

- Membership of Uwamwima or UWZ;
- Gender; and
- Participation in WEDTF

From the 6 groups, convenience sampling was used to collect detailed information from 63 individuals. For the community, focus group discussions in five Uwamwima project locations. These individuals were either newly joined members to an existing group or someone randomly selected. Finally, interviews were also held with two hotels and five traders.

Appendix C has the indicator questions enabling distance travelled to be measured for the outcomes together with the scripts for the valuation exercise.

The economic techniques used to determine the value of the change experienced were willingness to pay and willingness to accept compensation exercises. These methods are used when valuing social and environmental outcomes for which other techniques (e.g. time cost) are not suitable. The English version of the focus group transcripts are in **Appendix C**. They were discussed with Frank Girabi who translated this into Swahili and then undertook a pilot. He also coached the KATI graduate students who undertook the data collection.

Table 3 overleaf summarises key design considerations. It should be noted that distance travelled refers to the gross change and is before adjustments for counterfactual and attribution.

Table 3: Design considerations for measuring outcomes and valuation

Outcome	Distance travelled	Valuation
Farmer		
Profit levels	Pre-project profits in one season compared to current profits using primary records	Captured by distance traveled calculation
Improved group cohesion/dynamics	Likert –type scale ¹²	Willingness to pay exercise
Increased sense of security from access to village and savings scheme	Focus group	Willingness to pay exercise
Increased sense of security from access to WEDTF	Focus group	Willingness to pay exercise
Interest rate savings	Interest rate paid for WEDTF compared to informal/alternative lending schemes	Loan capital of WEDTF multiplied by average of distance travelled (calculation for the population and not just the sample)
Time savings from convenience of WEDTF	Focus group	Willingness to pay exercise
Increased financial autonomy of women	Focus group	Willingness to accept compensation exercise
Community		
Perception of fruit and vegetable farming	Likert-type scale	Conservative estimate of non-members choosing to become commercial fruit and vegetable farmers multiplied by average seasonal profit
Traders		
Profit	Interview	Captured as part of interview
Hotels		
Profit	Interview	Captured as part of interview

Tables 4-7 overleaf note high-level findings on distance travelled and valuation by stakeholder. Specific commentary is provided on anomalous results from the data collection. % changes have not been provided as it is hard to interpret for gross changes i.e. before impact considerations.

¹² A Likert Scale is a five (or seven) point scale used to allow an individual to express how much they agree or disagree with a particular statement.

Table 4: High-level findings for distance travelled and valuation - farmers

Outcome	High level findings
Increased profit levels	<p>This outcome was achieved for all but two of the individuals sampled. For one the negative outcome was because they were not participating in any agricultural activity¹³. The other individual whose financial position was worse following participation in CASH had increased production and increased costs but profitability went down. Both cases appear to be anomalous.</p> <p>With respect to all those who achieved increased profit levels, the range was TSH 15,500 – 4,233,000. There was much more clustering for UWZ farmers who achieved a range of TSH 182,000 – 388,000 with TSH 182,000 being the median amount¹⁴. There was significant variation for Uwamwima members with the average being TSH 569,373. The significant divergence in profit levels between Uwamwima and UMZ farmers has previously been noted by the project team. It is believed that these differences is because:</p> <ul style="list-style-type: none"> • Uwamwima as a farming oriented membership body can provide more relevant support to its members than UWZ; and • Uwamwima members are all able-bodied whereas the same cannot be said for UWZ members. <p>It should be noted that 55 out of 63 people, had to put in more time to achieve the additional profit level. Eight others had not required additional time to achieve an improved economic situation. Out of the 55 spending more time growing fruit and vegetables, only one had forgone revenue from other activities. Again this result appears to be outlier. In conclusion, it appears that there is no opportunity cost for CASH participants spending more time growing fruit and vegetables.</p>
Improved group cohesion/dynamics	<p>The focus group highlighted that improved group cohesion led to three benefits – group work i.e. land preparation, planting and weeding, access to VICOBA and finally social protection/emergency/ Insurance contributions from VICOBA.</p> <p>As the benefits of VICOBA are captured as separate outcomes below, to avoid double-counting, we have valued improved group cohesion exclusively on value gained from group work.</p> <p>We found the monthly value gained from group work to vary significantly across groups and within groups:</p> <ul style="list-style-type: none"> ▪ Bora Imani: The range was TSH 100,000 - 450,000. The average was TSH 372,500. ▪ Donge Mchangani: The range was TSH 0-36,000. The average was TSH 3,429. ▪ Mkatleni: The range was TSH 0-10,000. The average was TSH 7,000. ▪ Donge Chechele: The range was TSH 0-25,000. The average was TSH 1,786 ▪ Kivunge: The range was TSH 8,000-20,000. The average was TSH13, 833.

¹³ This individual is one of a few that has successfully gained access to WEDTF revolving fund facility. It may be because their motivation was to utilize this scheme rather than to actually cultivate fruit and vegetables that they have now stopped fruit and vegetable farming.

¹⁴ Five out of the six UWZ group members sampled reported identical profit figures. This result is because these five individuals cultivated the same plot of land and distributed profits equally.

<p>Increased sense of security from access to village loan and savings scheme (VICOBA)</p>	<p>All groups had access to the VICOBA scheme. However, 12 of the individuals within the sample did not any savings. Nonetheless, 8 of these individuals still felt the scheme gave a sense of security which they valued (monthly) in the range of TSH 8,000 – 80,000.</p> <p>In contrast, the 51 individuals who had savings in the range of TSH 1,000 – 203,000, felt that the value (monthly) they gained was in the range of TSH8,000 - 60,0000.</p> <p>It was noted that the highest value was felt by an individual not directly participating in the scheme.</p>
<p>Increased sense of security from access to WEDTF</p>	<p>Out of the 63 individual sampled, only 11 had WEDTF savings and therefore at some point had taken a loan. Their savings ranged from TSH 40,000 -180,000. The monthly value of accessing this facility ranged from TSH 0-20,000. The average was TSH 8,634.</p> <p>Of the remaining 52 individuals without savings (or loans), 43 people still felt the facility gave them some. This ranged from TSH 1,000 – 30,000.</p> <p>Although the WEDTF facility has been accessed less by CASH beneficiaries relative to VICOBA for most individuals, it generates some value. It was also noted that the highest value was felt by an individual not directly participating in the scheme.</p>
<p>Interest rate savings</p>	<p>The intention was to see if WEDTF loan interest of 10% for agricultural loans or 5% for personal loans from VICOBA was lower than that provided by the informal money lending sector.¹⁵ The responses indicate that none of the 11 individuals accessing loans through the project have a history of borrowing from the informal moneylending sector in rural Zanzibar.</p> <p>Consequently, this outcome has been removed from the SCBA analysis.</p>
<p>Time savings from convenience of WEDTF</p>	<p>Given the small number of people who have actually taken out loans (i.e. 11), it was surprising to find 54 individuals claiming to experience time savings due to the proximity of the scheme to their residence. The counterfactual responses for the majority then highlighted that most had not used the scheme.</p> <p>The contradictory responses suggest that the question has been misinterpreted. Consequently, we have excluded the findings from the SCBA analysis.</p>
<p>Increased financial autonomy of women</p>	<p>To understand if women had gained financial independence, women were asked to disclose their discretionary income. This value was then used an anchor for the willingness to accept compensation exercise.</p> <p>We found 10 women out of 41 women in the sample that had no discretionary. All but one indicated they had no financial autonomy. The one who gave a positive monthly value to financial autonomy of TSH 80,000 had a relatively high seasonal net profit of TSH 2,950,000. Whilst it is unclear why she has no discretionary income, the high net</p>

¹⁵ The December 2011 Tanzania country survey by MF Transparency notes the following comment from the Assistant Commissioner of the Policy Section in the Ministry of Finance and Economic Affairs “the majority of microfinance companies take advantage of the existing vacuum as there is no specific body to regulate their operations. Borrowers are undoubtedly lured by money lenders who talk sweetly to them, setting low interest rates of between two and five per cent. No one remembers that five per cent a month is equivalent to 60 per cent annually.”

profit suggests that it is credible to assume that she is experiencing financial autonomy.

Of the remaining 31 women, their discretionary income ranged from TSH 19,000 to TSH 800,000. All confirmed that they experienced financial autonomy. However, the proportional well-being value they gained ranged from 7% - 308% when benchmarked to their discretionary income.

Table 5: High-level findings for distance travelled and valuation - Community

Outcome	High level finding
Perception of fruit and vegetable farming	<p>The statement of “I am actively considering becoming a commercial fruit and vegetable farmer” strongly resonated with focus group members. Appendix X captures the different responses. It is clear that fruit and vegetable farming is attractive to younger people, women and disabled members of the community. Individuals appear to be abandoning other forms of revenue generation e.g. sweet potato cultivation and seaweed collection to become commercial fruit and vegetable farmers. Those who joined farming co-operatives because of the availability of a savings and loans scheme also appear to have become converts to fruit and vegetable cultivation.</p> <p>The value to these individuals from joining existing Uwamwima and UWZ group should be the same average level of profit experienced by existing members.</p>

Table 6: High-level findings for distance travelled and valuation - Traders

Outcome	High-level findings
Profit	<p>Monthly increased profit was said to be TSH200-300 for each trader of the five traders interviewed. These results are lower than expected.</p> <p>During the in-country stakeholder engagement, a trader indicated that by purchasing from CASH farmers, there was a material difference to his ability to support his family. There is a lack of congruency between this information and the results from the data collection interviews</p> <p>It may be that traders are unwilling to disclose their true profit and/or do not possess the records to calculate this. On reflection, a more accurate figure may have been derived by requesting information on cost savings from a basket of fruit and vegetables that traders purchase from CASH farmers.</p>

Table 7: High-level findings for distance travelled and valuation - Hotels

Outcome	High level finding
Profit	<p>Hotels were unwilling to disclose any increase or change in profits. They commented on receivable favorable customer reviews (from tourists) and the reliability and availability of good quality produce on small lead times. The availability during low season was a particular bonus. Other than commercial sensitivity, it also might be that any cost savings are marginal for them. We have excluded this outcome from the SCBA.</p>

To conclude, the distance travelled and valuation exercises reveal the following outcomes noted in Table 8 to be material by value and/or incidence of change experienced.

Table 8: Material outcomes

Farmers	Community
Profit level	Profit level
Increased group cohesion	
Increased security from VICOBA	
Increased security from WEDTF	
Financial autonomy for women	

While the data collected from the traders in October 2014, does not indicate that they have materially benefited from CASH, their responses are inconsistent with information provided during the June stakeholder engagement. Issues over trust and question design may explain why this inconsistency. This outcome has been retained in the model to enable sensitivity analysis to take place.

3.3.2 Counterfactual

Counterfactual, also known as deadweight, requires understanding what change would have happened in the absence of the project. It is one of the impact considerations. Table 9 below summarises the counterfactual findings for all the outcomes included in the SCBA model.

Table 9: Counterfactual by outcome

Outcome	High level findings
Farmers	
Increased profit levels	All groups concluded that it would not possible to transition to profit-making (i.e. commercial) farming without support from the project. Various reasons exist including plots are too small, volume of production too low, lack technical skills, women would not be involved and losses would be the outcome if they tried it solo.
Improved group cohesion	The five Uwamwima groups did not exist prior to the project. In the absence of the project, there was no reason for these individuals to work collectively. The UWZ group noted that in the absence of the project, their group would have dissolved. In conclusion, improved group cohesion would not have occurred for these individuals if the CASH project had not been launched.
Increased sense of security from access to village loan and savings scheme (VICOBA)	The five Uwamwima groups clearly indicate that the social security benefits that VICOBA provides would not have been possible in the absence of the CASH project. The UWZ group members all had VICOBA savings but the data collection highlighted that the schemes existed prior to CASH project. The individuals sampled believed that the scheme and benefits would have continued in the absence of the CASH project. This conclusion would be consistent with Anyango et al (2007) study that found in Zanzibar community saving schemes successfully continuing in the context of support from a third party (i.e. an apex organization) and in areas where members possess secondary school education. It is not clear if both features are present in UWZ areas. Consequently, it is assumed that 50% of the changes would have taken place irrespective of the CASH project.
Increased sense of security from access to WEDTF	None of the responses from stakeholders actually answered the counterfactual question i.e. whether individuals would have been able to access a similar revolving fund scheme without the CASH project

	<p>introducing WEDTF to them and also providing the seed funding.</p> <p>However, the 2011 Tanzania Country Survey by MF Transparency highlights that WEDTF is the only formal microfinance scheme in Zanzibar. Our discussions in May 2014, with WEDTF's chief executive highlighted that WEDTF would not have gained this new client base (i.e. farming cooperative members), had the CASH project not provided seed funding and introduced the farmers to them.</p> <p>We have therefore concluded that this outcome would not be possible without the CASH project.</p>
Increased financial autonomy of women	<p>All the Uwamwima responses indicate clearly that financial autonomy would not have been possible without the project. Some extracts from focus group discussion are below:</p> <p>“My husband is a fisherman. He is on and off. When he is away, I have to provide for the family needs from the sales of vegetables and fruits. I would be totally dependent on my husband if I had not been involved in the project.”</p> <p>“It would have been very difficult for me to gain financial independence if I had not been involved in this project. Participation in the CASH project has helped me provide support to all the family members including my husband and children. I am the bread winner of the home. I earn more from the sale of vegetables and fruits that what my husband brings in from fishing.”</p> <p>“If we had not been involved in the CASH project, as women we would still be at home doing nothing and largely financially dependent on our husbands since our incomes would remain low.”</p> <p>“We would be relying on our husbands for most of our needs as the alternative income from other activities like mat and coconut leaves knitting is not only inadequate but seasonal.”</p> <p>The UWZ group indicated they would have tried star fish selling. However, we have not been able to find any literature that suggests that star fish selling in Zanzibar generates sufficient and regular income for a woman to be financially autonomous.</p> <p>Consequently, all counterfactual responses, suggest that financial autonomy for beneficiaries would not be possible without intervention from the CASH project.</p>
Community	
Perception of fruit and vegetable farming as a profitable occupation	Focus group participants confirmed that this shift would not have been possible without witnessing the success of the project.
Traders	
Increased profit	Traders confirmed that their increased profit would not have been possible without the project.

3.3.3 Attribution

Attribution refers to the extent an organization or individual can take credit for the change experienced. It is also an impact consideration. Table 10 overleaf summarises the results derived from stakeholder engagement for all the outcomes included in the SCBA analysis.

Table 10: Attribution by outcome

Outcome	Attribution (%)				CASH Project TOTAL
	VSO	UWZ/ Uwamwima	Other Project Partner	Third parties	
Farmer					
Increased profit levels	43	20	23	14	86
Improved group cohesion	40	25	20	15	85
Increased sense of security from access to VICOBA	45	40	14	1	99
Increased sense of security from access to WEDTF	45	40	14	1	99
Increased financial autonomy of women	54	28	17	1	99
Community					
Improved perception of viability of fruit and vegetable farming	N/A	N/A	N/A	N/A	100
Traders					
Profit	N/A		N/A	N/A	100

It is clear that the CASH project can take significant credit for the above outcomes.

3.4 Assumptions for the model

The key assumptions underpinning the model relate to

- Benefit period
- Base year
- Exchange rate
- Annualising the results
- The basis to extrapolate results
- Discount rate

Further details are available in **Appendix F**.

Examining the annualised unit values of the different outcomes (base year 2014) can provide some insight into what drives value. This is summarised in Table 11 below (see model for calculations).

Table 11: Annualised unit value for outcomes (base year 2014)

Outcome	Annualised value (TSH)
Farmers	
Increased profit levels (Uwamwima)	1,708,118
Increased profit levels (UWZ)	651,000
Improved group cohesion	627,048
Increased security from access to VICOBA	257,905
Increased security from access to WEDTF	69,429
Increased financial autonomy (women only)	1,696,098

Community	
Enhanced perception of viability of fruit and vegetable farming (Uwamwima)	1,708,118
Enhanced perception of viability of fruit and vegetable farming (UWZ)	651,000
Traders	
Increased profit	3,600

Some interesting observations:

- Value from financial autonomy for women is almost on par with the average profit levels for Uwamwima members and exceeds that of UWZ members.
- Greater financial security is gained from the VICOPA scheme (which did not require any capital funding from the project) than the revolving fund scheme managed by WEDTF
- Group cohesion provides significant well-being value.

3.5 Cost

Table 12 below summarises economic costs of the project adjusted to a base year of 2014 and expressed in local currency.

Table 12: Project costs

Cost	Phase 1 -2012 (TSH)	Phase 2 - 2013 (TSH)
Cordaid funding	204,816,186	183,694,485
Accenture funding	0	8,761,407
CUSO funding	0	31,645,069
VSO funding from unrestricted funds	80,696,538	70,421,380
In-kind contributions	1,335,654	9,628,754
Unremunerated partner expenditure	7,321,466	8,183,620
VSO volunteers - opportunity cost	48,433,893	48,173,878
TOTAL	342,603,738	360,508,594

There are two types of costs – financial and economic. The financial costs are financed through restricted donor funds, unrestricted donor funds. and match funding from partners i.e. project operational costs e.g. travel and mobile phones which they do not reclaim from VSO. Economic costs are included to counter price distortions e.g. donated goods or rebates such as subsidies. In-kind contribution of partners is an example of an economic cost relevant to the CASH project. The CASH project has also benefited from the knowledge and experience of technical experts who receive an amount less than their salary in their home country. The volunteers' opportunity cost i.e. salary sacrifice amount has been the basis of estimating their economic cost.

The total costs for Phases 1 and 2 of the project is TSH 703,112,333 (base year 2014).

3.6 Social cost benefit analysis (SCBA) ratio

Our calculations (see model), found the resulting SCBA ratio to range from 11.6 to 11.8 depending on the discount rate used. By excluding the wellbeing benefits and focusing exclusively on the economic benefits, we found the cost benefit ratio to be in the range of 4.6-4.7 depending on the discount rate used.

It is clear that by including wellbeing outcomes, the perceived value of the project more than doubles. However, even if the wellbeing outcomes are excluded, the economic return is nearly five times the investment put into the project; and shows the CASH project to be a viable model for both communities¹⁶ and also funders.

However, caution needs to be exercised in accepting the ratio at face value. As noted in **Appendix A**, one of the key process learnings is ensuring record-keeping is undertaken at the baseline stage. At present, the accuracy of the figures put forward for baseline profit levels is unclear and this affects the robustness of the analysis.

In addition, the ratio in itself does not shed light on whether food poverty has been reduced for households involved in the project. At the very least, information on household composition, income/assets and data on food poverty pre-CASH is needed to understand the difference the increased profits has made.

3.7 Conclusions

The CASH project aims to empower smallholder farmers to participate in a higher return market and transform agriculture from subsistence activity to a profitable enterprise; so as to increase income and food security for poor and marginalised groups in Zanzibar. The resulting cost benefit ratio shows that the project has been very successful in transitioning farmers from subsistence activity to sustained profit generation¹⁷.

The analysis highlighted some surprising results with respect to how income was generated, additional stakeholders and unexpected sources of value. Firstly, it appeared that farmers were engaging more with local markets to generate income than with hotels¹⁸ Traders in local markets were an unexpected stakeholder and this has implications for future project design.

Secondly, the high degree of interest from community in fruit and vegetable farming highlights another unexpected stakeholder. This interest raises the question of when scaling up a project, should new locations be added or more groups be formed in the same location.

Thirdly, as shown by the high social cost benefit ratio, unintended well-being outcomes were derived from financial autonomy (women only) and group cohesion. The former was highly valued in particular.

¹⁶ As per Section 3.3.2 (counterfactual), it should be noted that the value generated would not have taken place without the CASH project.

¹⁷ No conclusions can be drawn about food security as relevant activities took place in Phase 3 and fall outside the scope of the SCBA analysis.

¹⁸ Credit terms of hotels were a reason identified when examining barriers as part of the theory of change.

Another surprising result was the low perceived value of the revolving fund scheme managed by WEDTF relative to the community savings and loan scheme. Unlike the former, the latter did not receive any financial assistance from the project. However, WEDTF's low capital and process delays in obtaining loans means few people have accessed the facility. In contrast, the community scheme is much more accessible and unsurprisingly offers better value to project beneficiaries.

The analysis also highlighted the absence of any environmental outcomes in Phases 1 and 2. However, design changes in Phase 3 (see **Appendix D**) indicate that environmental outcomes and additional economic outcomes are likely to be created by the project.

Finally, it should be noted that a key enabling factor was the co-production approach undertaken by the project (see **Chapter 4**). The competence and quality of engagement partners are important contextual factors which need to be considered if seeking to replicate the success of this project in other locations.

4. Co-production

4.1 Background

Co-production was not part of the original study design. It was introduced into the VFM study following a separate training to VSO staff¹⁹ in April 2014 on the value of volunteering.

Co-production refers to an approach to service delivery that radically reimagines the dynamic of traditional expert service deliverer, working on behalf of the passive end user. Design and delivery of services are undertaken by both professionals and services users/citizens. Figure 5 distinguishes co-production from other approaches

Figure 5: Models of service design and delivery

		Who designs services		
		Professionals	Professionals and citizens (Service-users)	Citizens (Service- users)
Who delivers services	Professionals	Traditional service model	Co-designed services	N/A
	Professionals and citizens (Service-user)	Co-delivered services	Co-production	N/A
	Citizens(Service users)	People trained to deliver services	N/A	Self-organised community provision

A co-production approach envisages a relationship of mutuality between agencies and service user, at all stages of a service's life; from design, to planning and delivery. It recognises that both parties have vital contributions to make to improve the quality of life for people and communities.

Co-production is a principles-based approach and services that are delivered in such a manner are expected to be more sustainable. To use the language of social cost benefit analysis, this means that the benefit period of a project can then be extended (see **Appendix F**).

The term resonated strongly with staff who attended the April 2014 training who felt it captured VSO's distinctive way of working. It was felt that if staff in Tanzania equally felt that this way of working applied to the CASH project, then NEF's self-assessment audit tool could be adapted and applied to the project to test the extent to which the project was conducted in a co-produced way.

¹⁹ The training was held at the Kingston office and was for UK-based staff and also for interested individuals in Kenya and Tanzania.

Co-production received an equally favourable response when explained to staff in Tanzania and it was noted as an enabling factor when developing the CASH project's theory of change. Consequently, it was decided to adapt and pilot the co-production tool during the in-country visit. The main result of introducing this new element into the study was that data collection guides were not piloted in-country in May/June and some momentum was lost in the data collection for the SCBA.

4.2 Definition

Co-production is a term which is typically used in the context of UK public service delivery. It refers to "a relationship where professionals and citizens share power to plan and deliver support together, recognising that both partners have vital contributions to make in order to improve quality of life for people and communities" (National Co-production Critical Friends definition, January 2013²⁰). The concept has alignment with the notion of participatory development that is often used in the international development context. As far as we are aware, this is the first time a co-production frame has been applied to an international development intervention.

The benefits of community participation are well-documented in the international development context. They include being better at addressing local needs, less expensive and more sustainable in the long run although start-up costs might be high (Jennings, 2000) and can also contribute towards more equitable outcomes provided elites do not capture participatory mechanisms (Osmani, 2008).

It is important to be aware of where co-production sits within participation discourse (Figure 6). Co-production is also a principles-based approach as illustrated in Figure 7.

Figure 6: The ladder of participation

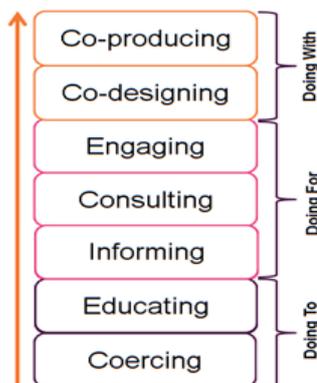
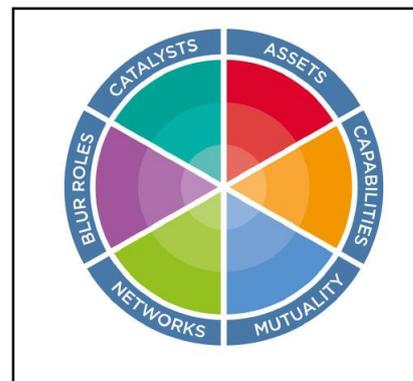


Figure 7: Co-production principles



The table overleaf has definitions of the principles adapted to the international development context and the CASH project.

²⁰ Source: <http://coproductionnetwork.com/page/national-coproduction-critical-friends-briefings> (accessed 18 February 2015)

Table 13: Definitions of co-production principles

Principle	Definition
Assets	Acknowledging that beneficiaries are not passive recipients of services and burdens on the system but individuals who can be equal partners in designing and delivering services. This effectively recognizes the agency of individuals.
Capabilities	Altering the delivery model of international development from a deficit approach to one that recognises and grow beneficiary's capabilities and actively supports them to use at an individual and community level.
Mutuality	Offering beneficiaries a range of incentives to engage which enables reciprocal relationships with VSO volunteers, partners and other community members, where there are mutual responsibilities and expectations.
Networks	Engaging peer and personal networks alongside experts as the best way of transferring knowledge inside and outside of project 'services'.
Shared roles	Removing tightly defined boundaries between experts and beneficiaries and between designers and users of services, by reconfiguring the way projects are designed and delivered.
Catalysts	INGOs acting as facilitators of change rather than central service providers.

4.3 The audit tool

The tool is a publicly available NEF resource that allows an organisation to self-assess its application of co-production principles so as to prove and improve co-production practices. For each principle, the tool has a series of mutually exclusive statements which illustrate different degrees to which the principle is being adhered and to which a score of 1-4 is assigned. A score of 4 indicates that the principle of co-production has been met. The selection of any statement (i.e. scores 1-4) has to be justified by a relevant example.

To improve the rigour of the existing audit tool two changes were made for the CASH project. Firstly, responses were sought from two additional stakeholders – partners and beneficiaries. This ability to triangulate results strengthens the robustness of the scores. Secondly, the tool was used as part of a facilitated discussion in the presence of an independent person who constructively challenged the examples provided so as to ensure that the scores did not suffer from an optimism bias.

The wording of the original NEF statements had to be adapted for use by the CASH project. This was a highly iterative process with different versions being tried with various stakeholders. The statements had to be translated into Swahili for some stakeholders. The refinements to the wording were based on feedback from partners, VSO volunteers and staff. The final English version of the audit tool arising from the pilot is in **Appendix G**.

The iterative nature of creating an audit tool meant that materials for the focus group discussions were initially created as the sessions were taking place. Consequently, a consistent set of statements could not be presented to the stakeholders.

4.4 Findings

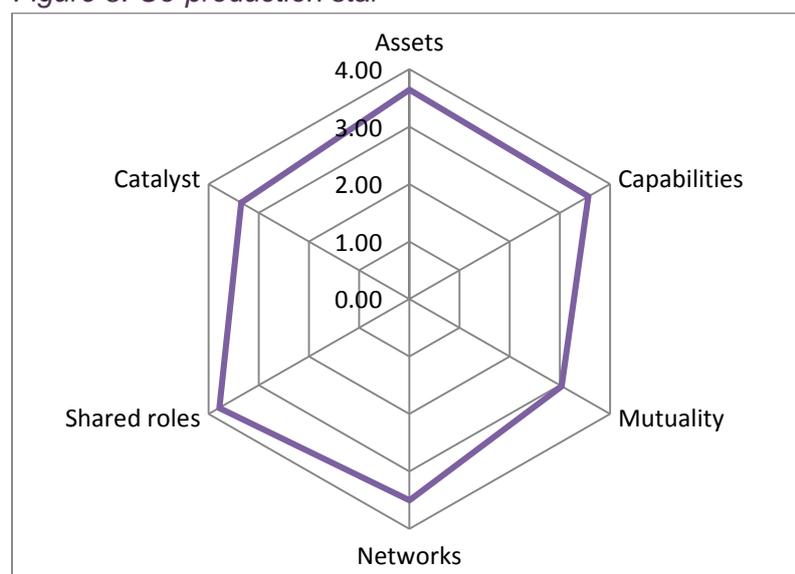
Table 14 below shows the scores from the pilot exercise. We were not always able to complete the exercise due to the availability of stakeholder time. Such cases are marked with “?”. It should be noted that the VSO scores are based on a session with the Project Manager and we only spoke with one farmer group.

Table 14: Co-production scores by partner

	Assets	Capacity	Mutuality	Networks	Shared roles	Catalyst
Farmers	4	3	3	4	4	?
KATI	3	3	3	2	4	3
WEDTF	4	4	2.75	4	4	4
UWZ	3.5	3	2	4	3	3
Food Security & Nutrition Department	4	4	4	3	4	4
Uwamwima	3.5	4	?	?	?	?
VSO	3.5	4	3.5	4	3.75	2.75
Average	3.64	3.57	3.04	3.50	3.79	3.35

A visual depiction of the average scores is in Figure 8 below.

Figure 8: Co-production star



It is clear that scores are high on average and this should be pleasing for VSO Tanzania. A common area of weakness for partners is *mutuality* and VSO has a relatively low score for *catalyst*. The latter is mainly due to the lack of acknowledgement of partner contribution

when undertaking donor reporting and the consequent impression that VSO is a delivery organisation rather than a facilitator.

4.5 Conclusions

Despite the pilot nature of the audit tool, the triangulated results clearly points towards a project which is on the top-end of the ladder of participation. There has been a consistently high degree of engagement and co-design with partners and beneficiaries. High scores for partners such as WEDTF and the Department for Food Security and Nutrition suggest that way of working together to serve beneficiaries is very close to co-production.

The high average scores for all co-production principles (i.e. 3+) suggests that partners and project beneficiaries are more likely to continue to engage with project activities in the post-project phase. This increases the sustainability of expected outcomes and has been acknowledged in the benefit period for the farmers in the social cost benefit analysis (see **Appendix F**).

The high score for *catalyst* indicates that VSO Tanzania is perceived as a facilitator for change rather than a service delivery organization. All the partners involved in the CASH project had a relationship with VSO from earlier placements. These placements focused on developing capacity of the respective organizations and required limited engagement with the partners' clients/service users. The CASH project brought together volunteers and local organizations to collectively serve the interests of female subsistence farmers; and this in turn increased VSO's level of contact with partners' service users. VSO Tanzania appears to have successfully transitioned existing clients from a placement mode into a project delivery mode.

5. Equity

5.1 Methodology

Equity is a cross-cutting element of VFM and can cover ethical procurement to programmatic decisions. Due to time constraints, our focus was restricted to assessing equity in the programmatic context.

To do this we sought to compare key characteristics of beneficiaries noted in the project against national/regional benchmarks. We identified the beneficiary selection criteria from a review of the project proposal. The characteristics were:

- Gender
- Age
- HIV status
- Disability status
- Food poverty

It was identified during the planning phase that no baseline data from beneficiaries had been collected and that no consensus existed on the best way to measure a key metric - food poverty. We also reflected on the project location and the extent to which it satisfied key equity characteristics.

During the in-country visit, a beneficiary database was designed so that this data could be collected (excluding food poverty) and analysed. We also obtained key national/regional benchmarks, where possible, from a review of secondary literature during this visit in May/June 2014. Additional literature review was done in January 2015 to fill gaps.

The data collection for the beneficiary database was undertaken by VSO volunteers and took place between August and September 2014. The data and was made available to us in September 2014. The decision on the metric for food poverty was made in September 2014 after the equity data collection had taken place but subsequently no data was collected.

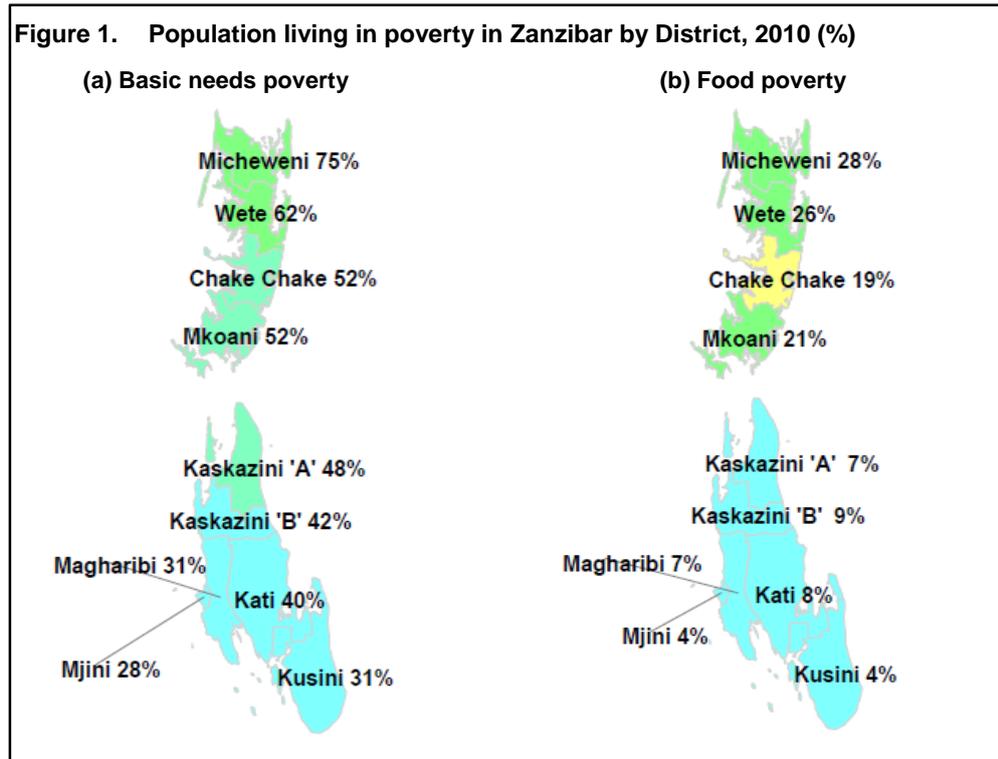
5.2. Findings

5.2.1 Place-based analysis

The map overleaf has been extracted from a **draft** August 2012 report entitled *Poverty, Vulnerability and Social Protection in Zanzibar: An Overview* by Stephen Devereux, Dolf te Lintelo and Mark Davies, Centre of Social Protection, IDS²¹.

²¹ The final report is noted on the IDS website to be published in December 2012 by UNICEF. However, this report cannot be located online. The report findings may have been included within a wider UNICEF publication and/or been taken off their website. Whilst the draft is marked “not for citation”, it the most relevant secondary literature available for the purposes of this VFM study and as such we have included data from this draft report in this chapter.

Figure 9: Poverty levels in the islands of Pemba and Unguja (IDS, 2012)



The poverty levels in the districts of Pemba (the northern island) and Unguja (the southern island) are illustrated using two different measures of poverty – basic needs poverty line²² and food poverty line²³. It is clear that poverty on both measures is more prevalent in Pemba. It would appear that working in Pemba rather than Unguja would allow VSO to work with more vulnerable people.

Discussions with project staff revealed that the decision to work in Unguja was based on the fact VSO had existing relationships with partners which enabled it to shift from placement mode of working into a project delivery mode. The high co-production scores in **Chapter 4** underscore the strength of these relationships. The same project would have been very difficult to deliver in Pemba where no existing relationships existed.

5.2.2 Gender

At the population level, 70% of subsistence farmers are female (IDS, 2012).

Information on gender has been collected for all project beneficiaries. We found 68% of the project beneficiaries to be female.

Contrary to expectations, the project had a marginal bias for men in its beneficiary selection.

²² Households that can meet their food needs but have inadequate consumption spending to purchase the broader basket of consumption goods. In 2009/10, the basic needs poverty line was set at TSh.1,465 per adult per day.

²³ Households with inadequate consumption spending to purchase their food needs. In 2009/10, the food poverty line was set at TSh.960 per adult equivalent per day.

5.2.3 Age

Figure 10 below shows Zanzibar's population structure from the 2012 census.

Figure 10: Population distribution in Zanzibar (2012)

Age Group	Both Sexes		Male		Female	
	Number	Percentage	Number	Percentage	Number	Percentage
Total	1,303,569	100.0	630,677	100.0	672,892	100.0
0 - 4	203,937	15.6	102,309	16.2	101,628	15.1
5 - 9	183,673	14.1	91,724	14.5	91,949	13.7
10 - 14	166,739	12.8	83,470	13.2	83,269	12.4
15 - 19	142,162	10.9	67,621	10.7	74,541	11.1
20 - 24	122,941	9.4	55,204	8.8	67,737	10.1
25 - 29	99,628	7.6	44,921	7.1	54,707	8.1
30 - 34	82,196	6.3	37,958	6.0	44,238	6.6
35 - 39	71,852	5.5	33,233	5.3	38,619	5.7
40 - 44	58,778	4.5	28,013	4.4	30,765	4.6
45 - 49	52,454	4.0	24,054	3.8	28,400	4.2
50 - 54	38,468	3.0	19,806	3.1	18,662	2.8
55 - 59	22,430	1.7	12,477	2.0	9,953	1.5
60 - 64	21,585	1.7	11,409	1.8	10,176	1.5
65 - 69	11,565	0.9	6,161	1.0	5,404	0.8
70 - 74	11,753	0.9	5,833	0.9	5,920	0.9
75 - 79	5,036	0.4	2,669	0.4	2,367	0.4
80+	8,372	0.6	3,815	0.6	4,557	0.7

Information on age from all 50 groups was collected for all project beneficiaries. A summary is in Table 15 overleaf together with comparative data from the 2012 census.

Table 15: Age distribution analysis

Beneficiary age group banding	Project figures		Census figures	
	Total	%	Total	%
15-25 ²⁴	156	16	265,103	35.4
26-29 ²⁵	57	6	99,628	13.3
30-49	453	46	265,280	35.4
50+	301	31	119,569	16.0
Data not collected	9	1	N/A	N/A
TOTAL	976	100	749,580	100

²⁴ The population figure is derived by aggregating totals for census age bands 15-19 and 20-24. This banding is not wholly consistent with the project banding but can be taken to be an approximation.

²⁵ The population figure is derived from census band 25-29. This banding is not wholly consistent with the project banding but can be taken to be an approximation.

It should be noted that data on age bracket for 9 project beneficiaries was not collected. In addition, as per footnotes 19 and 20, the census comparatives for bandings 15-25 and 26-29 are marginally inconsistent. However, this minor issue does not affect the overall conclusion that the project has chosen to work with an older demographic.

In terms of findings, the project literature indicated that the beneficiaries would come from all age groups and the above analysis confirms this. However, it is unclear why age distribution is significantly biased towards individuals 30+ and why this bias more prominent for the 50+ group.

Our understanding is that the partners selected beneficiaries. One possible explanation is that the membership organisations, Uwamwima and UWZ, do not have much engagement with the younger generation. Alternatively given that the median age of first birth for all women age 25-49 is 19.5 years in Tanzania (2010 Tanzania Demographic and Health Survey) and with a fertility rate in Zanzibar of 5.1 births per woman (2010 Tanzania Demographic and Health Survey), younger women may be too busy with child rearing activities to participate in projects like CASH.

5.2.4 HIV status

We know that 1.0% of the Zanzibar population was HIV positive in 2012 (*Tanzania in Figures 2012*)²⁶. However, no data was collected at project level as the information was considered too sensitive. Moreover, given the relatively low infection rate in Zanzibar, it is unclear why this was an equity criterion in the first place.

5.2.5 Disability status

5.9% of the population is disabled in Zanzibar (IDS, 2012). This compares to 14.6% for the project. The project also included individuals who were caring for disabled family members. By including these individuals the relevant figure increases to 25%.

The project has clearly been pro-disability. However, our findings in **Chapter 3** do not highlight any additional benefits accruing to UWZ groups. In fact, their profit levels are significantly lower than that of Uwamwima members.

5.2.6 Food poverty

The food poverty line is the basis of selecting the CASH project locations and 2009/2010 data is available for Zanzibar from the Office of Chief Government Statistician. However, this measure was regarded as inappropriate by the Programme Manager when applied to beneficiaries. Instead, a food consumption approach was thought to be a more robust measure of food poverty.

A decision was made in September 2014 to apply the food consumption approach to project beneficiaries but subsequently no indicator was developed and we have no project data to report on. It should also be noted that the national food consumption data that is available from the World Health Programme does not have equivalent data for Zanzibar, so even had data been collected, no robust comparative exists at the population level.

²⁶ Source: http://www.nbs.go.tz/takwimu/references/Tanzania_in_figures2012.pdf (Accessed 16 February 2015)

5.3 Conclusions

The analysis has highlighted that the project location (Unguja) has a significantly lower level of incidence of poverty than Pemba Island. However, within Unguja, the areas of greatest deprivation were targeted for project activities. This choice highlights the importance and influence that existing partner relationships have in determining project locations and the challenge of working in new areas where there is no history of placing volunteers.

Within the targeted areas of Unguja, we have been unable to draw any conclusions on whether the CASH project assisted those who actually experienced food poverty. This is because a *food consumption* indicator was only decided in September 2014 but no questions developed so that data collected. Insight into the issue would have been possible for this study had a *food poverty line* indicator been selected as the questions are well-established and the data straightforward to collect and interpret. It is arguable that collecting this data, albeit an imperfect measure of food security, would have better than the inability to comment on this important equity dimension.

With respect to the other equity criterion (i.e. gender, disability, age and HIV status), the slight bias in selecting more men is a non-issue given the marginal difference from the population equivalent. It is more interesting, to note that extent to which the project has been pro-disability. A key learning for the project team is to understand the nature of extra support disabled farmer groups may need to help them achieve a similar economic outcome to able-bodied farmers²⁷. This is about reflecting on project design.

The age analysis produced surprising results as a proportionately lower percentage of the project beneficiaries are younger women. Given that women typically have several children at quite a young age, food poverty is likely to exist for this demographic. If more of such households were to engage in a project like CASH, then arguably the extra food produced and additional income could minimise the incidence of child malnutrition and stunted growth across Zanzibar. Both issues are known problems in rural Zanzibar and a key reason for the project to introduce food nutrition plans in Phase 3. A question for the project team, going forward, is what additional elements are needed in project design to encourage the participation of younger women.

Finally, the HIV infection rate case highlighted two things. Firstly, the importance of selecting relevant equity criterion. Rather than HIV status, a more pertinent social issue in Zanzibar is the relatively high percentage of female headed households. We understand that this situation often arises when men remarry and abandon their first wives. Given that poverty and food poverty is likely to be higher for households with a sudden loss of the breadwinner, selecting this demographic, rather than HIV status, would make it more likely that VSO works with the most vulnerable households.

The second insight is appreciating that social taboos may prevent accurate reporting of data. This barrier may mean that the data collection method has to be very sensitive or it may not be meaningful to collect the data and other equity characteristics should be considered. This type of issue also needs be considered as part of project design.

²⁷ The difference between Uvamwima and UWZ may not be to do with the just the level of physical exertion required to farm. There may be issues about support from the membership organisation, group dynamics and access to water.

6. Efficiency

6.1 Methodology

Efficiency examines the input to output relationship. Inputs can be both financial and non-financial (e.g. in-kind contributions including time). Outputs are evidence that an activity has taken place; it is the direct result of an activity. So if farmers are being trained as part of the CASH project, then an output may be 50 farmers trained on marketing techniques.

Economy and efficiency are linked. However, good performance in economy does not necessarily translate into good performance for efficiency. A country office may be extremely good at purchasing all types of inputs at the best possible price and/or collaborating with partners to obtain significant in-kind contributions. However, it might be extremely poor when transforming these inputs into activities and outputs. Reasons for this could include:

- Poor project management
- Over-spending on organisational rather the project activities
- Poor project design

A standard method to assess efficiency is by comparing the average cost of an output in one year to another. The first task to determine the average cost efficiency figure was to identify material outputs for the CASH project. Through discussion with VSO staff, the following material outputs were identified:

- Number of people trained
- Number of hotel contracts/arrangements²⁸ in place
- Number of people accessing the revolving fund scheme
- Number of people accessing the village and loan scheme

Data on number of people trained by phase and accessing the revolving fund scheme was obtained from the beneficiary data base. The other information on the other outputs has been provided by the Project Manager.

The second task was to identify the inputs which helped deliver the above outputs. These inputs included:

- Financial;
- In-kind (e.g. time and space); and
- Opportunity cost (e.g. interest or income forgone).

The direct financial inputs were derived from project records and supplemented by estimates provided by partners of financial costs incurred that were not compensated by the project (e.g. travel costs). A proportion of the project's indirect costs also had to be allocated across the outputs (e.g. project manager's time). This proportion was based on the Project Manager's judgement.

²⁸ Contracts are often not utilised by hotels in Zanzibar for transactions with small-scale farmers.

Partners and beneficiaries were also asked if they had made any in-kind contribution and/or experienced an opportunity cost as a result of this project. As per the cost figures for the social cost benefit analysis (see Section 3.5), all figures were converted into the same base year (i.e. 2014) and where relevant, converted into the local currency. It should be noted that benchmarking is by project phase.

While some of the above data was collected during the visit in May/June 2014, additional information and clarifications extended this work stream to February 2015.

6.2 Findings

In this section a summary of financial and non-financial costs is provided for each phase together with the relevant output measure. The resulting average costs are then discussed.

6.2.1 Training

Table 16: Training efficiency calculations

	Phase 1 (TSH)	Phase 2 (TSH)
Financial costs	197,425,185	241,141,870
Non-financial costs	21,406,751	39,067,181
No. of trainees	511	332
Average cost	428,243	844,003

The financial costs relate to: volunteer costs (e.g. flights to post, accommodation, medical and allowances), purchase of equipment and seed, costs covered by VSO such as travel, and a proportion of organizational overheads.

The non-financial costs were for partner staff time, training venues provided by partners and the communities and the opportunity cost of VSO and local volunteer time.

Phase 2 appears to be significantly less efficient than Phase 1 due to a combination of higher costs and lower number of trainees. A closer look at the underlying cost data reveals that in Phase 1 there were only 2 volunteers involved and in Phase 2 this increased to 5. This explains the increased financial and non-financial costs and is linked to a shift in the training approach. In Phase 1, VSO volunteers directly trained farmers. In Phase 2, the volunteers took a “train the trainer” approach.

The Phase 2 approach appears to have a higher cost base and would be more efficient relative to Phase 1 only if more farmers had been trained. Phase 3 may show more favorable results from an efficiency perspective for the new “train the trainer” approach.

6.2.2 Hotel contracts/arrangements

Table 17: Hotel contracts/arrangements efficiency calculations

	Phase 1	Phase 2
Financial costs	32,197,927	46,576,111
Non-financial costs	35,829,109	20,392,753
No. of hotels	1	4
Average cost	68,027,036	16,742,216

The financial costs relate to volunteer costs (e.g. flights to post, accommodation, medical and allowances), marketing, and a proportion of organizational overheads.

The non-financial costs were for partner staff time and the opportunity cost of VSO volunteer time.

The change in financial and non-financial costs in Phases 1 and 2 is linked to volunteers. Despite higher costs being incurred in Phase 2, the ability to sign-up more hotels has made Phase 2 significantly more efficient.

6.2.3 Revolving fund scheme (WEDTF)

Table 18: WEDTF efficiency calculations

	Phase 1	Phase 2
Financial costs	39,310,723	2,847,740
Non-financial costs	454,630	9,482,619
No. of loans	5	8
Average cost	7,953,071	1,541,295

The financial costs related to volunteer costs (e.g. flights to post, accommodation, medical and allowances), capital, and a proportion of organizational overheads.

The non-financial costs were for partner staff time, and the opportunity cost of VSO volunteer time. This goes up in Phase 2 because unlike Phase 1, there is now a Volunteer assigned to this activity and the opportunity cost of his time needs to be considered.

At first glance, Phase 2 appears more efficient. However, the significantly higher financial cost in Phase 1 is because the figure includes the capital investment for WEDTF. The incidence of this payment distorts the perceived efficiency of delivering this activity. If the capital amount was split between the two periods, Phase 2 would be less efficient.

While interpreting the results, it was belatedly discovered that data provided for “No. of loans” was in fact the number of groups accessing loans. It was established that no data is readily available for the total number of loans made in either phase. However, even without precise numbers, we can see that costs decline by approximately 30% in Phase 2 whereas usage increases by approximately 60%. The trends for costs and usage indicates that the original analysis is still likely to hold.

6.2.4 Village savings and loan scheme (VICOBA)

Table 19: VICOBA efficiency calculations

	Phase 1	Phase 2
Financial costs	15,557,990	2,783,746
Non-financial costs	13,768,624	2,257,404
No. of users	31	26
Average cost	946,020	193,890

The financial costs related to volunteer costs (e.g. flights to post, accommodation, medical and allowances) and a proportion of organizational overheads. Different volunteers were involved in Phases 1 and 2. The volunteer in Phase 1 had higher costs than the one in Phase 2. The only non-financial cost is the opportunity cost of VSO volunteer time and as above it is higher in Phase 1 than in Phase 2.

Similar to the WEDTF case, it was belatedly discovered that data provided for “No. of users” was in fact the number of groups accessing VICOBA and not the actual number of individual users. Given that the costs in Phase 2 fall by 80% relative to Phase 1 and that number of groups fall by 16%, even without precise numbers, we can still conclude that efficiency improves in Phase 2. This improvement is very much linked to reduced volunteer costs (financial and non-financial).

6.3 Conclusions

As regards efficiency, our conclusions are mixed. The analysis shows that the training and revolving fund scheme (WEDTF) became less efficient over time while hotel contracts and VICOBA scheme became more efficient. The decline in efficiency for WEDTF and training is due to increased volunteer costs in Phase 2 and this in turn is linked to an increased number of volunteers working on the project in Phase 2.

The above raises the question as to whether it would have been possible to deliver the project in Phase 2 in the same way it was delivered in Phase 1 for WEDTF and the training. It may be that delivery in Phase 2 involved additional activities (therefore meriting additional volunteers). These kinds of questions can only be addressed through discussion with the CASH project team about the decisions they made on the mode of delivery.

Finally, with respect to microfinance, it should also be noted that VICOBA outperforms the WEDTF revolving fund scheme in Phases 1 and 2; and as noted in **Chapter 3**, VICOBA also provides more financial security to project beneficiaries than the WEDTF revolving fund scheme. This is an example of where efficiency and effectiveness findings are aligned.

7. Economy

7.1 Methodology

Economy is about whether best value is obtained for project inputs. Project inputs are primarily funded through financial resources but can also include in-kind contributions from partners (e.g. venues provided at no-cost or donated goods). Organisations typically have control over their financial resources and some influence over in-kind contributions. Due to time and budgetary limits; we limited our focus to the financial costs of the CASH project and have not examined the extent to which in-kind contributions are being maximised.

Examination of an organisation's procurement function is the standard way to assess whether best value is achieved for financial resources. If procurement policies are well-designed and evidence is found that procedures are consistently followed, it is then assumed that VFM is being achieved. This type of analysis will be conducted annually for VSO Tanzania by external auditors and also during periodic visits by internal auditors. We decided not to duplicate this work. Instead we started by reflecting on one of the blind spots for auditors i.e. transaction testing typically focuses on high-value purchases and therefore frequently purchased but lower valued items can be overlooked.

Our starting point was to understand what is being spent on the CASH project and why. Through discussion with project staff, we identified a basket of frequently purchased goods and services. The selected cost categories were:

- Expenses incurred by volunteers (international)
- workshops,
- equipment,
- seeds and
- fertiliser.

To understand the economy of the above cost categories, we chose to focus on a common metric i.e. unit cost per good or service purchased or commissioned. To assess value for money, we benchmarked stand-alone unit costs within the relevant cost (or sub-cost) categories. Limited dispersion of unit costs within a cost category (i.e. convergence) indicates value for money is being achieved. Wide dispersion of unit costs within a cost category (i.e. divergence) highlights the absence of value for money.

Volunteer costs were obtained by tracing people through individual codes on FROND and SUN systems. For the other costs, the starting point was locating project-specific payments vouchers. This required running a SUN report on the project code. A review of account codes helped us identify vouchers where we expected transactions related to our basket of goods to be located. Once the in-country team located the vouchers from their files, we reviewed them to find individual invoices. From this we noted the unit costs in an Excel spreadsheet. Benchmarking was therefore project-specific.

It should be noted that VSO's ability to acquire technical experts (i.e. international volunteers) at below market rates also represents a unit cost saving at the programme level. The salary sacrifice figure noted in Section 3.5 provides an estimate of this cost saving that can be applied to the CASH project.

The analysis below was completed in-country in June 2014.

7.2 Findings

Below we provide the unit cost range of various cost and sub-cost categories. We also comment on the extent to which there is divergence or convergence. It should be noted that the findings are a reflection of the country office's financial management practices over which the the CASH project manager has limited influence.

7.2.1 Expenses relating to volunteers

Table 20 below shows that there is considerable divergence in costs incurred by volunteers.

Table 20: Costs incurred by volunteers

Cost category	Unit cost range (£)
Flights	124 – 406
Accommodation	20 – 109
Prescription medicine	23 – 94
Uninsured medical costs	7 – 265

The divergence on flights, prescription medicine and uninsured medical costs is not surprising. Volunteers come from different countries and there is no expectation that flight prices should be similar. Illnesses differ and are likely to require different forms of treatment so there is no obvious reason why there should be convergence here.

The surprising results were for accommodation as it would be expected volunteers would be staying in similar accommodation.

7.2.2 Project transactions

There is a mixed picture on direct project costs i.e. workshops, equipment, seeds and fertiliser. Table 21 provides examples of where costs converge and Table 22 of where they diverge.

Table 21: Convergence of project costs

Item	Unit cost range (TSH)
Boxes of marker pens	10,000
Notebooks	1,000-1,500
Petrol	2,070- 2,256
Rakes	8,000- 9,000
Fertiliser	65,000-75,000

The convergence suggests that either there is some form of cost control or that market prices are fairly stable for these items.

Table 22: Divergence of project costs

Item	Unit cost range (TSH)	Ratio of max: min
Flip chart	7,000 - 13,000	1.9
Facilitator fees	10,000 – 200,000	20
Payment to volunteers	10,000- 25,000	2.5
Participant's transport allowance	10,000- 100,000	10
Wheel barrows	55,000 – 95,000	1.7
Garden tools	5,000 – 12,000	2.4
Pipes	16,500 –130,000	7.9
Seeds	89 –700	7.9

Country office staff were surprised by the scale of divergence for some items. It should be remembered that the above figures are unit costs. Payment of fees and transport allowances is where there is the greatest level of variation. Some variation is expected for fees (e.g. due to expertise) and for transport (e.g. distance travelled). However, not all of the above variance can be explained by these factors.

Significant divergence also exists for garden tools, pipes and seeds. The term 'garden tools' is so generic that it might reflect the costs of a wide range of tools (i.e. a situation of comparing apples and pears). The same issue applies to pipes and seeds.

There is also some variation for flip charts, wheel barrows and payment to volunteers. For flip charts and wheel barrows, some of it may be due to quality but possibly not all. For volunteers, a possible explanation is that different rates reflect different situations (e.g. working unsociable hours) but this kind of information cannot be gleaned from any of the supporting documents.

7.3 Conclusion

Value for money is not being optimised from an economy perspective for project-related transactions. The above analysis shows both convergence and divergence in unit costs for a range of cost categories. The dual existence suggests that stability of market prices is more likely to be the reason for convergence than active financial management practices.

It should be noted that most items for which there is divergence in unit costs fall below the threshold for procurement. Given the relatively high value of some and the frequency of purchase of others, the absence of such controls inhibits VSO Tanzania from maximising in-country restricted and unrestricted funding.

It should also be noted that where there is a wide dispersion in unit costs, VSO Tanzania's ability to minimise the dispersion varies. For example, volunteer flights and prescription medicine are examples of where variation may just have to be accepted. The other examples of divergence are areas where there is an opportunity for the Finance team to strengthen financial control and management practices.

8. Recommendations

In this final chapter, we provide recommendations in relation to effectiveness, co-production equity, efficiency, economy and wider learning. Quick wins exist with respect to some of the effectiveness, efficiency and economy recommendations. Longer-term investments are needed to operationalise the co-production and equity recommendations. Equity may be a priority area for VSO given the trend amongst donors and supporters for higher levels of transparency and accountability in the INGO sector.

8.1 Effectiveness

Improvements in effectiveness can come from increasing the duration and/or value of intended outcomes as well as finding ways to generate additional outcomes.

The VFM analysis suggested that for any future **smallholder farming** projects, the duration and/or value of intended outcomes can be improved, as part of project design, through the following:

- Give due consideration for improving access to water e.g. irrigation facilities which in turn will mean higher project costs. Addressing this issue could extend the benefit period for post-project outcomes as water was frequently mentioned as a barrier to increasing cultivation. This issue arose despite the project seeking to work in locations where water was not perceived to be a problem.
- Equip farmers with processing knowledge so as to balance out the low price for produce in high season.
- Train farmers in negotiating skills to improve their bargaining power with hotels and/or traders and ability to receive timely and fair payment for produce sold.
- Link farmers to local markets and restaurants, which are more prevalent and accessible to small scale farmers, than hotels.

The VFM analysis suggested that **community-based** projects in Tanzania can generate additional outcomes and/or increase the value of intended outcomes through the following:

- Design projects with economic, environmental and social impact in mind and try to include activities to link change in one area (e.g. commercial mindset in fruit and vegetable farming) to another (e.g. cereal farming). This “multiplier effect” could potentially be more cost effective than running two separate projects.
- Reflect on the effort and costs needed to set up formal revolving fund schemes (e.g. WEDTF) relative to the community-based and run savings and loans scheme. Develop an understanding of under what circumstances the former is the preferred option from an effectiveness and efficiency perspective.

8.2 Co-production

We recommend VSO Tanzania and the UK reflects on how partners and communities are portrayed in communications with donors including the possibility of consistently communicating the active role they play in achieving project outcomes.

We recommend trying out the audit tool in other projects in Tanzania and/or in other locations. This will allow VSO to better assess partner selection and also sustainability of its interventions. It may be desirable for the audit tool to be included as part of PMLT.

8.3 Equity

The following recommendations are intended to increase the likelihood that VSO projects and programmes bring about desired equity changes. They have implications for in-country M&E resources (i.e. number of people) and budgets; as well as for the UK. We recommend the following:

- At the project design phase, confirm that all project equity criteria are relevant (e.g. referenced to secondary literature and also material/significant)
- Have codified beneficiary selection procedures that align with equity characteristics
- At the inception phase, collect baseline data on all equity characteristics and compare to secondary literature to ensure that the appropriate individuals are participating

With respect to the on-going CASH project (i.e. the new EC funding), we would suggest reflecting on project design so as to enable increased participation of younger women and also improve the economic outcomes for disabled farming groups.

8.4 Efficiency

We recommend the CASH project team explores the cost structure of delivering training and schemes like WEDTF to see how efficiency can be improved over time. We also recommend that data on key project outputs is routinely collected and monitored by VSO.

8.5 Economy

The economy of VSO Tanzania projects can be improved through:

- More detailed project budgets which use average retail prices;
- In-country financial policies that specify payment ranges for facilitators, transport for beneficiaries and additional payments to volunteers; and
- A periodic unit cost assessment of a common basket of goods and services across a range of projects could be undertaken as part of internal audit and/or by the Finance Manager.

8.6 Other

Actions that will help VSO conduct any **future value-for-money analysis** more effectively in Tanzania and/or other locations include:

- Establishing systems to record:
 - Non-financial contributions of community, local volunteers and partners
 - Financial contributions of partners to the project not covered by VSO
 - Opportunity cost of VSO volunteer time (e.g. salary in home country)
 - Baseline data collected on expected outcomes
- Ensuring there is dedicated support in-country to undertake data collection and the individuals responsible receive direct training so there is an appreciation for the information being sought and concepts involved; and

- Ensuring there is time and resources available for independent in-country review of data entry on a sample basis.

Finally, to improve **brand visibility** in-country, projects need to have a communications budget that either is requested from the donor or is part of an unrestricted allocation.

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²⁹ Source: <http://www.mftransparency.org/wp-content/uploads/2012/05/MFT-RPT-106-EN-Country-Survey-Tanzania.pdf> (accessed 17 February 2015)

Appendix A: Wider learning

Wider learning relates to VSO's in-house capacity for VFM analysis, reflections from country office staff following VFM training and in-country brand visibility.

VSO's in-house capacity for VFM analysis

A core element of this study is building the capacity of VSO to undertake its own VFM analysis. The study has required significant co-creation for the development of the beneficiary database and piloting of the co-production tool.

Jennifer Pryce has an excellent understanding of the economy and efficiency calculations as well as the beneficiary database. This in-house knowledge will be invaluable for VSO to take the economy, efficiency and equity agenda forward in other offices. One learning is the importance of UK and country office staff working as a team, to undertake this kind of analysis.

The CASH project manager has the knowledge and skills to be the in-country VFM champion in Tanzania. The tools for VSO Tanzania to undertake its own equity, economy and efficiency analysis are contained within this report. From a technical perspective, there is nothing preventing this country office from performing similar analysis for other projects going forward. There are unresolved questions about in who's interest is this knowledge creation and how might it be resourced going forward.

The CASH project manager also has a good understanding of the development and execution of a social cost benefit analysis. It is possible for him to undertake a similar analysis on a different project with remote mentoring support.

The process of delivering this study highlighted that the key barriers to VSO UK and Tanzania undertaking in-house effectiveness analysis are staff availability and existing data collection systems. Social cost benefit analysis is highly empirical and time-consuming particularly where baseline data has not been collected to support a stakeholder led theory of change.

Our experience of working with Frank Girabi and Jennifer Pryce does not suggest that VSO should have any concerns about the technical capacity of their staff to undertake this kind of work. The combination of programmes and finance staff was in fact incredibly valuable and should be considered for any future VFM analysis. A key learning is ensuring that adequate in-country resources are available to facilitate piloting of questionnaires and data collection and/or investing in project M&E within country offices.

More specific process learnings are summarised in the table below

Table 23: Process learning

Area	Learning
Effectiveness	<p>Challenges in calculating the costs:</p> <ul style="list-style-type: none"> • Uncovering all of the non-financial inputs that fed into the project as there was no ongoing record of these. • Retrospectively collecting data related to time and costs incurred by partners in each phase. It would have been a lot easier if this was being recorded as part of ongoing project

	<p>monitoring.</p> <ul style="list-style-type: none"> • Finding suitable estimates for the value of non-financial inputs such as opportunity cost of volunteer's time. Data about volunteer's home salary was not available after the volunteers had left their placements.
	<p>Insights from data collection:</p> <ul style="list-style-type: none"> • It is important to ensure that those conducting focus groups receive the training to understand the outcomes being assessed and the significance of impact considerations such as attribution and counterfactual so that sensible follow-up questions can be made and/or impact questions are asked where material change has been identified. • Additional targeted time spent on stakeholder engagement would have reduced overall time spent on collecting data on what transpired to be immaterial outcomes (e.g. TASAF and time convenience of WEDTF).
	<p>For data analysis, additional time needs to be allocated to sample check the accuracy of data entry.</p>
Co-production	<p>The audit tool appeared to be energizing for the participants as it was an opportunity to showcase good practices and share experiences.</p>
	<p>A missed opportunity was the failure to record the sessions as some of the examples would have made excellent case studies for donor reports or fundraising purposes. This suggests that the design of future sessions requires a facilitator and someone to take detailed notes and/or record the session.</p>
	<p>The audit tool detects partner issues missed by VSO's partner monitoring tool – PMLT. It can assess the relational aspects of how partners engage with beneficiaries and helps draw attention to issues such as leadership capacity, organisational values as well as areas where additional capacity building support is needed.</p>
Equity	<p>The importance of collecting baseline data on key equity characteristics was a major learning for VSO Tanzania during the in-country visit. There is recognition that it is important to evidence that beneficiary selection has been as per information communicated to donors; and to ensure that VSO is working with the most vulnerable communities as communicated to supporters.³⁰ The country office stepped up to this challenge and the analysis in this report on age, gender and disability is only possible because of the significant effort put in to gather the information retrospectively.</p>
	<p>The Excel form of the beneficiary database is relatively simple to complete and is best done at the baseline stage. It has been designed such that individual sheets can be modified to be a template for workshop attendance records and beneficiaries can be tracked through a unique reference (e.g. mobile phone or national ID number). There is a real potential for VSO to use adapt and modify</p>

³⁰ As noted in Section 9.1, unless the donor requires it, this type of information is not collected.

	<p>this simple tool to record the breadth and depth and engagement with project beneficiaries.</p> <hr/> <p>In the absence of equity-focused beneficiary selection procedures, the selected project beneficiaries may not be individuals who are the most vulnerable or the ones being targeted by an intervention.</p>
Efficiency	<p>One challenge was apportioning inputs to multiple outputs when VSO has no standard agreed way of doing so e.g. Project Manager's time.</p> <hr/> <p>There is significant non-financial contribution from partners. This contribution is not consistently acknowledged in donor reports or when preparing proposal budgets.</p>
Economy	<p>Challenges when conducting the exercise included:</p> <ul style="list-style-type: none"> • Not all items have unit costs e.g. taxis. • Not all items consistently record the units e.g. petrol. <hr/> <p>Challenges when interpreting the variances included:</p> <ul style="list-style-type: none"> • Items with same description are often not the same (e.g. box of pens, seeds and pipes). • Accompanying budgets not containing the level of detail to make sense of the variances.

VFM training: VSO Tanzania staff

Tables 24-28 summarises reflections from VSO Tanzania staff following a training session on the 4Es in May 2014. These observations precede the 4E findings noted in Chapters 3-7.

Overall, there is a strong interest and appetite within the country office to engage with the VFM discourse. There is undoubtedly a need for additional support from the in-country Finance team to provide data to enable economy and efficiency calculations and to ensure budgets are designed to recover M&E costs from donors. A leadership position is also sought from the UK on the budgeting of equity and effectiveness analysis at the proposal stage and on the recording of in-country community volunteering.

There were also wider more existential questions about the identity of the organisation i.e. whether VSO is a placement or project delivery organisation. The issue of organisational value-for-money was also raised i.e. whether the UK provides value-for-money to country offices.

Table 24: Equity learning from in-country training session

Equity learning
1. Equity dimensions often missed due to the absence of stakeholder analysis at proposal stage. This is often because no funding available for this kind of work. It was felt that there needs to be a budget allocation and accounting code for this. In addition, in some instances could be built into stakeholder engagement with beneficiaries on existing projects.
2. The importance of recording baseline information on beneficiaries is now recognised.
3. There is scope to obtain comparative data via an INGO M&E network that the M&E manager chairs.

Table 25: Economy learning from in-country training session

Economy learning
1. Programme staff need support from Finance.
2. VSO needs to engage with partners in receipt of programme grants of the importance of economy. It was felt that while it was small sums of money, it is important they are using their resources well.
3. International Citizen Service (ICS) has a particular challenge in that supervisors may not think naturally about the quality /cost trade-off. To bring about this mind-set shift, they may need guidance from Procurement, Project Managers and Finance.

Table 26: Efficiency learning from in-country training session

Efficiency learning
1. There is confidence about identifying project outputs. These are noted in log frame and reports provided by VSO volunteers.
2. Direct financial inputs are easy to identify from budgets. However, support is needed from Finance to assess indirect costs for each output.
3. In-kind contributions (e.g. donated footballs) are relatively straightforward to value through simple market research.
4. More thought is needed on quantifying and valuing the community-level volunteering that projects benefit from.

Table 27: Effectiveness learning from in-country training session

Effectiveness learning
1. The UK's thinking on the effectiveness agenda was described as unclear and relevant support not always provided. It was felt that the UK can still be in the volunteer placement mode whereas the country office has moved on.
2. It was felt that funding needs to be made available at a proposal stage to do forecasts on

project effectiveness.
2. Household, income and other surveys are undertaken on donor funded projects (90% of project portfolio). However, they are time-consuming and project proposals need to accurately budget to ensure recovery from the donor.
3. The lack of a requirement for M&E data on VSO funded projects and consequently absence of a budget appears to be an oversight for VSO.

Table 28: Other reflections from in-country training session

Other reflections
1. VSO Tanzania feels confident to formulate an internal policy position on VFM once equity and effectiveness are better understood. However, they need to understand its fit with the UK position paper on VFM which was expected to be released in 2014.
2. Programme managers are keen to share their newly acquired knowledge on VFM with project staff who did not attend the training with a view to application. However, refresher courses needed to keep VFM in the forefront of people's minds.
3. VSO Tanzania would like to trial a forecastive social-benefit analysis and then track through the project life-cycle.
4. There is question as to whether VSO UK provides value-for-money to country offices especially in regard to internal services (e.g. communications). It was unclear what internal accountability mechanisms existed.

VSO's brand visibility

It was noted during the in-country visit that VSO volunteers and staff were well-known by partners and beneficiaries but brand visibility was low. We noted a project site where another organisation, TAHA, provided a few days of training to a CASH project farming co-operative and then left behind their branded signage.

The community stated that the contents of the training had already been covered by the CASH project and the limited engagement with TAHA had not added much if at all anything to their livelihoods. In contrast, we did not notice any publicly visible VSO branded signage at any of the project sites we visited. We concluded that VSO's brand visibility is very low in Zanzibar.

Appendix B: Outcomes identified from stakeholder engagement

The main expected outcome for the project was increased income for the primary beneficiary group i.e. farming co-operative members. This was confirmed through stakeholder engagement during a visit in May/June 2104..

The outcomes in Table 29 were inferred from review of project literature and noted in our straw man theory of change. These were confirmed through stakeholder engagement.

Table 29: Confirmed straw man outcomes

Farming groups	Third parties
Strengthened relations within farming groups	Hotels benefiting (profit ³¹)
Financial autonomy for women	Traders benefiting (profit ³²)

The outcomes in Table 30 below were inferred from our project literature for the straw man outcomes but were eliminated following stakeholder engagement due to immateriality or lack of evidence.

Table 30 Eliminated straw man outcomes

Farming groups	Partner organisations
Tension between wives and husbands (due to the former's financial autonomy)	Innovation for KATI
Financial autonomy for women	WEDTF's increase in customers
TASSAF savings as this social security benefit was not utilised by the communities in Zanzibar. ³³	Well-being for KATI staff

Table 31 notes new outcomes, which although immaterial for the social cost benefit analysis, were identified by partner organisations.

³¹ This was inferred to arise due to improved quality (better reputation for hotels), reliability and lower cost.

³² It was established that the quality of produce was higher, enabling higher prices to be charged and that the farmers were charging lower prices than of fruit and vegetables imported from mainland Tanzania.

³³ This fact was established by the CASH project manager after the June 2014 visit.

Table 31: Unexpected non-material outcomes

Partners	Third parties
Uwamwima pride in becoming a larger organisation	KATI students receiving project support during month long placements
KATI working in locations which were previously perceived to be too remote.	KATI graduates gaining working experience

Table 32 noted unexpected outcomes identified through stakeholder engagement that were expected to be material.

Table 32: Unexpected and potentially material outcomes

Farmer	Community	Partner
Increased sense of security from VICOBA savings and loan scheme	Change in mind set i.e. see smallholder agriculture perceived as a viable business	UWZ increased advocacy profile potentially leading to increased education for disabled children
Increased sense of security from WEDTF revolving fund scheme		
Time savings to farmer from WEDTF loan		
Interest rate saving from relatively low microfinance rates		

As discussed in **Section 3.4**, the data collection confirmed that increased sense of security from WEDTF and VICOBA, and change in community mind set were material outcomes. Time cost savings and the interest rate savings are not material and are excluded from the SCBA calculations.

The CASH project manager spoke to UWZ groups in January 2015. He established that although UWZ felt that their advocacy reach had extended, there was no additional material outcome for the community e.g. increased education for disabled children. Consequently, this outcome has been eliminated from the final theory of change and SCBA calculation.

Appendix C: Data collection guides

Guides were created to elicit information from project farmers, community, disabled children government, micro-finance providers, hotels and market traders and determine if expected outcomes were material.

1. Farmers

Outcome 1: Increased income for farmers

The indicator is **increased profit** from group AND individual plot.

Increased profit = Additional revenue – Additional costs

Before the meeting with stakeholders, set up paper-based templates and cards for the attribution exercise. Use profiling database to note the farmer name and group. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Valuation

a. Establish the **additional revenue** from production of fruits and vegetable in one season relative to pre-CASH:

i. Visit the village and use farmers' records to note revenue from production of fruits and vegetable in one season following participation in the CASH project. If records are unavailable/incomplete do this is as one to one interviews for the focus group participants.

Plot owner	Revenue (TSH)
Group plot	
Individual plot (Farmer A)	
Individual plot (Farmer B)	
Etc.	

ii. Ask focus group members to share what their revenue was from production of fruits and vegetable in one season before the CASH project?

Prompt: Record name of the farmers and group (use profiling database)

Plot owner	Revenue (TSH)
Group plot	
Individual plot (Farmer A)	
Individual plot (Farmer B)	
Etc.	

b. Establish the **additional costs** incurred (inputs + harvesting and distribution) in the same season relative to pre-CASH.

i. Visit the village and use farmers' records to establish expenditure on inputs (e.g. seeds, irrigation, fertiliser), harvesting, marketing and distribution for production of fruits and vegetable in one season following participation in the CASH project. If records are unavailable/incomplete do this is as one to one interviews for the focus group participants.

Plot owner	Costs				
	Seeds	Irrigation	Fertiliser	Harvesting	Marketing/ Distribution
Group plot					
Individual plot (Farmer A)					
Individual plot (Farmer B)					
Etc.					

ii. Ask focus group members to share expenditure on inputs (e.g. seeds, irrigation, fertiliser), harvesting, marketing and distribution for production of fruits and vegetable in one season before the CASH project?

Plot owner	Costs				
	Seeds	Irrigation	Fertiliser	Harvesting	Marketing/ Distribution
Group plot					
Individual plot (Farmer A)					
Individual plot (Farmer B)					
Etc.					

iii. Ask focus group members: “Are you spending more time in fruit and vegetable farming following the CASH project?” (Y/N)

- If yes, ask “Has this led to a decrease in any other revenue-generating activity (e.g. selling seaweed or petty trade)?” (Y/N)
- If yes to above, ask “How much revenue have you forgone in one season to spend more time in farming? (NB not all farmers may be experiencing a loss of other revenue).

Record information in a table such as below

Plot owner	More time (Y/N)	↓ revenue (Y/N)	Loss incurred (TSH)
Individual plot (Farmer A)			
Individual plot (Farmer B)			
Etc.			

Record name of all farmers and note even where a negative response (i.e. no loss) is provided.

B. Attribution

Ask focus group members:

(i) “Who else is supporting the group, other than VSO?”:

- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you generate increased profit. What would your allocation be?

Stakeholder	No. of beans
Other farmer group	
VSO volunteer (insert name)	

Uwamwima/UWZ
KATI:
Other (enter as appropriate):
Other (enter as appropriate):

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us what your economic situation would be like.”

Facilitator scribes all the responses

Outcome 2: Improved relations within farming co-operative groups

Before the meeting with stakeholders, prepare flip chart paper and note the farmer group name. Prepare the cards for the valuation exercise in advance and cards for the attribution exercise. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

Ask focus group members the following questions:

A. Change experienced

(i) Do you agree with the following statement “Relations within my farmers group have become stronger as a result of the CASH project.”

1. A lot
2. Some
3. A little
4. Not at all

(ii) If they select (1), (2) or (3) then set the scene for the valuation exercise by asking:

“What are the benefits of these stronger relations to you as an individual and the group as a whole? What difference does it make?”

(NB. This is an open question but if necessary prompt e.g. “Are people looking after each other’s plot when a group member is ill? Has there been an increased sharing of assets?”).

Facilitator scribes responses on flip chart paper. It is important that the community can see these notes when the valuation exercise is conducted so place it somewhere where there is good visibility for the focus group participants.

B. Valuation exercise

Text for facilitator:

“We want explore the value you place on the benefits of stronger relations. We are going to undertake an exercise called ‘Willingness to pay’. It is basically finding out how much you are hypothetically willing to pay for the benefits of stronger relations within the group.

Okay, now imagine that the CASH project moves from working in groups to working with individuals. Consequently there is no strengthening of group relations and the benefits we’ve noted are no longer available. How much would you be willing to pay a month to obtain each of the benefits we’ve noted.”

[Start with a card with TSH 100 and work up. Provide cards/post-its for them to record their own values. Record each person’s acceptance level for EACH benefit. Then locate the median figure.]

Capture information in a table such as below:

Farmer	Value (£)		
	Benefit A	Benefit B	etc
A (Insert name)			
B (Insert name)			
Etc.			

C. Attribution

Ask focus group members:

(i) “Tell us which organisations, individuals, groups have helped strengthen group relations?”:

- Existing members (Y/N)
- VSO volunteer (Y/N)
- KATI staff (Y/N)
- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you strengthen group relations. What would your allocation be?

Stakeholder	No. of beans
Other farmer group	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
Other (enter as appropriate):	
Other (enter as appropriate):	

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us what your group relations would be like.”

Facilitator scribes all the responses

Outcome 3: Increased sense of security for farmers due to savings and loans scheme and compulsory savings for revolving fund scheme

Before the meeting with stakeholders, prepare flip chart paper and cards for the attribution exercise. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Valuation exercise

Facilitator text for focus group discussion:

“We understand that the CASH project has encouraged farmer groups to start and/or improve savings. This has been done through (a) VICOBA scheme and (b) compulsory savings when taking out a WEDTF loan. We have been told that the savings provide a greater sense of security to households.

We want to understand if there is any value to this feeling of increased security. To do this we are going to undertake an exercise called ‘Willingness to pay’. It is basically finding how much you are willing to pay you for this feeling of security. Please shout out the amount of monthly savings due to?

(a) VICOBA

(b) WEDTF revolving fund loan”.³⁴

[Facilitator sets up separate flip chart paper where all can see and scribes]

“Okay, now imagine that you can no longer be a member of the VICOBA scheme as the government decides they are unnecessary and shuts down all existing ones. In addition, WEDTF thinks the administration of the compulsory savings scheme is too time-consuming and also chooses to end this scheme. VICOBA/ WEDTF [select as appropriate] will pay out the savings you’ve made to date so you experience no financial loss. However, going forward, you do not have any access to a savings facility. How much are you willing to pay per month to:

(a) bring back the VICOBA scheme: and

(b) the compulsory savings element of the WEDTF loan?”

[Start the bidding low for each (reference point will be their existing savings) and go up, recording each person’s acceptance level. Then locate the median figure.] Capture information in a table such as below:

Farmer	Savings amount		Willingness to pay	
	VICOBA (TSH)	WEDTF (TSH)	VICOBA (TSH)	WEDTF (TSH)
A (Insert name)				
B (Insert name)				
Etc.				

³⁴ This could be very sensitive. So this exercise may need to be done 1:1. Alternatively a range could be placed which makes it less personal.

B. Attribution

Ask focus group members:

(i) “Tell us which organisations, individuals, groups have helped increase your sense of financial security?”

- Other groups (Y/N)
- VSO volunteer (Y/N)
- VICOBA/WEDTF (Y/N)
- Uvamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you strengthen group relations. What would your allocation be?

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uvamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us what your financial security would be like.”

Facilitator scribes all the responses

Outcome 4: Reduced interest cost to farmer relative to alternative micro-finance providers

Before the meeting with stakeholders, prepare flip chart paper and cards for the attribution exercise. Note the farmer group name. Use profiling database to note the farmer names. Put "N/A" if during fieldwork, the individual is not participating in the focus group.

Objective: Determine the cost savings to the farmer arising from the lower interest charged by WEDTF.

Ask focus group members, if they have taken out a WEDTF loan. Note which ones have and which have not. Also record their satisfaction with the service for the clients. For, the ones who have not used WEDTF service find out why.

Farmer	WEDTF client (Y/N)	Degree of satisfaction/Reason for lack of use (free text)
A (Insert name)		
B (Insert name)		
Etc.		

A. Change experienced

(a) What is the average interest rate charged by alternative service providers that a farmer would use?

- i. Ask focus group members who have used the WEDTF scheme.

"How much have you borrowed as single loan from WEDTF?" (N.B. A person may have borrowed more than once).

Capture information in a table such as below:

WEDTF client	Loan Value (TSH)		
	Loan 1	Loan 2	etc
A (Insert name)			
B (Insert name)			
Etc.			

Establish the median loan value (TSH X).

Ask focus group members who their alternative finance providers are. Note all their names and whether they are part of the formal or informal economy (N.B. Categories are mutually exclusive – tick one box)

Name of provider	Formal economy	Informal economy
Provider A (Insert name)		
Provider B (Insert name)		
Etc.		

Ask focus group members what they have paid in the past for borrowing amounts TSH X from other micro-finance organisations (formal economy) and/or family/friends/unregulated money lenders (informal economy)

Farmer	Interest rate paid for a loan of TSH X		
	Provider A	Provider B	etc
A (Insert name)			
B (Insert name)			
Etc.			

Ask focus group members % of borrowing for the median amount (TSH X) from the formal economy or informal economy? The “no supplier” applies if they have never taken out a loan.

Farmer	Provider usage		
	Formal economy	Informal economy	No supplier
A (Insert name)			
B (Insert name)			
Etc.			

B. Attribution

Ask focus group members:

(i) “Tell us which organisations, individuals, groups have helped you benefit from the lower interest rate?”:

- Other farmer groups (Y/N)
- VSO volunteer (Y/N)
- WEDTF (Y/N)
- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you benefit from the lower interest rate. What would your allocation be?

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us about your ability to obtain an interest rate similar to WEDTF’s.”

Facilitator scribes all the responses

Outcome 5: Improved financial access to farmers arising from location of community based revolving fund scheme

Before the meeting with stakeholders, prepare flip chart paper and cards for the attribution exercise. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Valuation exercise

Facilitator text for **focus group discussion**:

“We have been told that the revolving scheme is located close to your village and you can easily access it to apply for loans and repay. This is a contrast to other microfinance schemes for which you have to travel to town and where you are often only attended to by the staff if all your co-operative (farmer group) members are present. In the event that a co-operative member is absent you are unable to apply for the loan and have to return another day. Consequently, the WEDTF scheme saves you time.”

“We want to see if it is possible to put a value to this time saved. We are going to undertake an exercise called ‘Willingness to pay’. It is basically finding from you how much you are willing to pay for the time saved.”

“Please shout out the amount of **additional** time per month/season (pick appropriately) you would spend travelling into town to apply and repay loans if the WEDTF scheme did not exist”.

[Facilitator places flip chart where it is visible to all participants. S(he) scribes.

“Now shout out any **additional** amount of time per month/season (pick appropriately) you could spend waiting to be served at this out-of-town office”.

“Are there any **other expenses** you might incur going into town?”

[Facilitator scribes]

“Okay, now imagine WEDTF chooses to relocate to a more central location (mention the closest town) and also change its service provision to be more in line with the micro-finance organisations (i.e. makes you wait till all members show-up). How much would your **group**³⁵ be willing to pay a month to WEDTF to ensure it does not change its location and service provision? Would it be TSH X per month (refer to amount already shared by focus group members)? More or less?”

[If doing on an individual basis, record each person’s acceptance level. Then find a median figure.]

³⁵ My understanding is that it is the group that takes the loan. However, if WEDTF loans go to individuals, set up a template to capture individual data. Model on outcome 2 table.

Farmer	Threshold (TSH)
A (Insert name)	
B (Insert name)	
Etc.	

B. Attribution

Ask focus group members:

(i) "Tell us which organisations, individuals, groups have helped you benefit from the improved financial access?":

- Other farmer groups (Y/N)
- VSO volunteer (Y/N)
- WEDTF (Y/N)
- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you benefit from the lower interest rate. What would your allocation be?

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us about your ability to access a locally based financing scheme.”

Facilitator scribes all the responses

Outcome 6: Improved well-being of female farmers due to financial autonomy

Before the meeting with stakeholders, prepare flip chart paper and cards for the attribution exercise. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

Focus group discussion where participation is sought exclusively from **female farmers**.

A. Valuation exercise

Facilitator text for willingness to accept compensation exercise:

“From speaking to other groups, we understand that this project has helped participants gain disposable income which women choose to spend on their children’s education, health and home improvements. We also understand that women value the fact that they are the ones earning this money and are not reliant on their husbands. We refer to this feeling as “financial independence”.

“We want to see if it is possible to put a value to financial independence. We are going to undertake an exercise called ‘Willingness to accept compensation’. It is basically asking you you how much I need to pay you for taking something away from you. In this case financial independence. “

“I would like you to share with me how much money from **CASH project income** you are spending per month on children’s education, health and home improvement Please shout out the amount”.

[Facilitator places flip chart where it is visible to all participants. S(he) scribes for 1. Education, 2. Health and 3. Home improvements.

Focus group member	Expenditure (TSH)		
	Children’s education	Health	Home improvements
A (Insert name)			
B (Insert name)			
Etc.			

“Okay, now imagine that I am proposing to take away the feeling you get from being able to provide for you family in such a way. For example, the government decides it is inappropriate for women to earn money and instead the CASH project should focus on men“

“You now have to give up your farming activity and the project trains your husband or a male relative. It is expected that your household income will not fall as your husband/male relative will bring in the same amount of revenue that you were bringing in. The only thing that you won’t experience is the feeling you get from being able to directly provide for your family i.e. financial independence. “

The government is willing to offer you some compensation for this loss of financial independence. They suggest it should be TSH 100 per month. Do you think it should be more or less?

[Start the bidding low and go up, recording each person’s acceptance level. Then find a median figure.]

Focus group member	Compensation required (TSH)
A (Insert name)	
B (Insert name)	
Etc.	

B. Attribution

Ask focus group members:

(i) “Tell us which organisations, individuals, groups have helped you benefit from financial independence?”

- Other farmer groups (Y/N)
- VSO volunteer (Y/N)
- WEDTF (Y/N)
- VICOBA (Y/N)
- KATI (Y/N)
- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you benefit from financial independence. What would your allocation be?

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

C. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us about your ability to gain financial independence.”

Facilitator scribes all the responses

Outcome 7: Fruit and vegetable farming perceived as a viable and profitable business by the wider community

Before the meeting with stakeholders, prepare flip chart paper. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Information

Ask focus group members if they believe that other women and disabled people now perceive commercial fruit and vegetable to be a viable and profitable business.

If yes, request details of individuals who could be contacted for a focus group. Find out the best way to set up this meeting with this additional stakeholder group.

If no, enquire as to why this has not happened.

See “Community” document for questions to be applied to community members.

Outcome 8: Increased income for hotels due to improved quality of produce and/or regular supply

Before the meeting with stakeholders, prepare flip chart paper. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Information

Ask focus group members

- i. If they as individuals members and/or group supply directly to hotels (Y/N).
- ii. If yes, then ask them if:
 - Their general frequency of hotels being supplied (e.g. weekly, monthly)
 - If the hotels are regular customers or they change them frequently (e.g. due to non-payment or late payment)
 - Names of regular customers (i.e. hotels) and frequency of supply.

Facilitator to scribe all responses. If desired by VSO, this could also be an opportunity explore enablers/barriers to working with hotels.

Outcome 9: Increased income for market traders due to improved quality of produce and lower transaction costs

Establish if increased income is a material outcome for market traders and how much profit is earned by traders working with farmers from phases 1 and 2 of the CASH project.

Before the meeting with stakeholders, prepare flip chart paper. Note the farmer group name. Use profiling database to note the farmer names. Put “N/A” if during fieldwork, the individual is not participating in the focus group.

A. Information

Ask focus group members:

- i. If they supply directly to market traders as individuals and/or as a group (Y/N).
- ii. If yes, then ask them if:
 - Their general frequency of supplying market traders (e.g. weekly, monthly)

- If the traders are regular customers or they change them frequently (e.g. due to non-payment)
- Names of regular customers (i.e. market traders) and frequency of supply.

NB. We are aware that they sell to traders in different market locations.³⁶ So be sure to ask them about the locations of their regular customers.

Facilitator to scribe all responses. If desired by VSO, this could also be an opportunity explore enablers/barriers to working with market traders.

Outcome 10: Income protection cost saving to government due to increased prosperity of rural population

See “government section” for preliminary questions

C. Attribution

Ask focus group members:

“We understand that less members of this group are using TASAF.”

(i) “Tell us which organisations, individuals, groups have helped you reduce your need for TASAF?”

- Other farmer groups (Y/N)
- VSO volunteer (Y/N)
- WEDTF (Y/N)
- VICOBA (Y/N)
- KATI (Y/N)
- Uwamwima/UWZ (delete as appropriate): (Y/N)
- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help you reduce your reliance on TASAF. What would your allocation be?

³⁶ From our fieldwork phase, we understand that there are at least 2 market locations where CASH project farmers are selling their produce to market traders. In each market, the farmers are supplying several traders.

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

D. Counterfactual

Ask focus group members:

“If you had not been involved with this project, tell us about your ability to reduce your reliance on TASAF.”

Facilitator scribes all the responses

2. Formal economy financial providers

Outcome 4: Reduced interest cost to farmer relative to alternative micro-finance providers

A. Formal economy financial providers

After all 5 groups have been visited, contact formal economy providers mentioned by farmers (if a material source of financing) and find out the rates they charge for loans of this size. This can be done by telephone/email.

Name of provider	Interest rate for loan of TSH X
Provider A (Insert name)	
Provider B (Insert name)	
Etc.	

(NB. This is to cross-check that the rates provided by the farmer are reasonable)

B. WEDTF

Two specific questions for WEDTF revolving fund scheme. Can be done by email/telephone.

Interest

(a) Ask WEDTF of interest on loan excluding the compulsory savings element for an amount of TSH X (median value)

(i) phase 1: X% (N/A if facility did not exist in Phase 1)

(ii) phase 2: Y%

Value of loans

(i) phase 1: TSH____ (N/A if facility did not exist in Phase 1)

(ii) phase 2: TSH____

3. Community

Outcome 7: Fruit and vegetable farming perceived as a viable and profitable business by the wider community

Before the meeting with stakeholders, prepare flip chart paper and cards for the attribution exercise. Note the farmer group name they are associated with. Use information provided by farmer group to cross check participant names upon arrival and confirm they live in the same village.

A. Change experienced

As part of a focus group ask them to what extent the following statement applies to them:

“I am actively considering becoming a commercial fruit and vegetable farmer”.

1. A lot
2. Some
3. A little

4. Not at all

Record the results for **each individual** and share the overall picture for the focus group.

Name	Response

Also ask:

“How representative are your views relative to others in your community?”

1. A lot
2. Some
3. A little
4. Not at all

B. Valuation exercise

Ask them to explain their response e.g. barriers if choosing 3, 4 or and/or enabling factors if they select 1 or 2.

Their articulation of barriers and enabling factors will help us determine the probability of those choosing to become commercial fruit and vegetable farmers. This will be multiplied by the profitability of the target population to establish the multiplier effect.

C. Attribution

Ask focus group members:

(i) “Tell us which organisations, individuals, groups have helped you perceive commercial fruit and vegetable farming as a profitable business?”

- Other farmer groups (Y/N)
- VSO volunteer (Y/N)
- WEDTF (Y/N)
- VICOBA (Y/N)
- KATI (Y/N)
- Uvamwima/UWZ (delete as appropriate): (Y/N)

- Other e.g. local government, mosque, other NGOs (Please state): _____

(ii) Imagine you had 100 beans to distribute between the following parties to reflect their contribution to help perceive commercial fruit and vegetable farming as a profitable business. What would your allocation be?

Stakeholder	No. of beans
Other farmer groups	
VSO volunteer (insert name)	
Uwamwima/UWZ	
KATI:	
VICOBA/WEDTF (enter as appropriate):	
Other (enter as appropriate):	

D. Counterfactual

Ask focus group members:

“If you had not been aware of this project, tell us what your perception of commercial fruit and vegetable farming be like.”

Facilitator scribes all the responses

4. Hotels

Outcome 8: Increased income for hotels due to improved quality of produce and/or regular supply

Establish if increased income is a material outcome for hotels and if so, establish the value of the increased income.

A. Information

Determine hotels being supplied in phases 1 and 2 by:

- Uwamwima and
- Farmers

Obtain names and contact details of the hotels by asking Uwamwima (tel/email) and focus group with farmers (see Farmers document). Before the meeting ensure that the individual being interviewed will be able to answer the questions in B,C,D. If not, may need to go back for a second interview with a more appropriate individual.

B. Valuation exercise

Approach hotels supplied through Uwamwima and hotels supplied by farmers – email/tel and then may be face-to-face³⁷. Explain that VSO needs information to help determine the extent to which the project is successful i.e. part of the evaluation and you need an honest response. Acknowledge that whilst some of the information requested may be commercially sensitive, VSO will keep it confidential³⁸. Remind them that they get higher quality produce, less spoilage (less distance to transport) and reliable supply in low season. Check that all of this leads to a higher profit margin.

Ask hotel employee(s):

- i. What date (month and year) did you start to receive supplies from CASH project farmers?
- ii. Do you receive produce from farmers every month? (This is to confirm frequency, adjust following question if supply is less regular).
- iii. How much of your **monthly** profit (in TSH) has increased due to being supplied by CASH project farmers? (NB. Attribution is built into this question)

C. Counterfactual

Ask hotel employee:

“If you had not been involved with this project, tell us about your organisation’s ability to obtain a higher profit margin.”

5. Traders

Outcome 9: Increased income for market traders due to improved quality of produce and lower transaction costs

Establish if increased income is a material outcome for market traders and how much profit is earned by traders working with farmers from phases 1 and 2 of the CASH project.

³⁷ Once the list of hotels is available, contact NEF Consulting and we will advise on the sample size.

³⁸ May need to think carefully as to who is best placed to ask these questions – VSO staff, VSO volunteers or partner staff. They also may need some time to revert with the response. Could request that they email/text you the response to the final question after a few days.

A. Information

Determine how many market traders are being supplied in phases 1 and 2 by CASH farmers.

Obtain names and contact details of the market traders by asking Uwamwima (tel/email) and focus group with farmers (see Farmers document). We are aware that they sell to traders in different market locations.³⁹ Once this list is available, NEF Consulting can advise on the number of people to be interviewed.

B. Valuation exercise

Approach traders supplied by the CASH project farmers – face-to-face Explain that VSO needs information to help determine the extent to which the project is successful i.e. part of the evaluation and you need an honest response. Acknowledge that whilst some of the information requested may be commercially sensitive, VSO will keep it confidential⁴⁰. Remind them that the project supplies high quality produce and they get it cheaper as avoiding paying middlemen. *Check that all of this leads to a higher profit margin.*

Ask:

- i. *What date (month and year) did you start to receive supplies from CASH project farmers?*
- ii. *Do you receive produce from farmers every month? (This is to confirm frequency, adjust following question if supply is less regular).*
- iii. *How much of your **monthly profit** (TSH) has increased due to being supplied by CASH project farmers? (NB. Attribution is built into this question)*

C. Counterfactual

Ask trader:

“If you had not been involved with this project, tell us about your organisation’s ability to obtain a higher profit margin.”

³⁹ We understand that there are at least 2 market locations where CASH project farmers are selling their produce to market traders. In each market, the farmers are supplying several traders.

⁴⁰ May need to think carefully as to who is best placed to ask these questions – VSO staff, VSO volunteers or partner staff. They also may need some time to revert with the response. May wish to give them a few days to revert by phone/text a response to the final question.

6. Government

Outcome 10: Income protection cost saving to government due to increased prosperity of rural population

Determine the cost saving to the government arising from farmers no longer being supported by the basic income protection scheme (TASAF).

A. Information

(a) Determine if a basic income protection scheme operates in Zanzibar through TASAF. Make enquiries with:

- Programme colleagues
- Donors
- INGOs
- Government
- Partners

N.B. Establish how long the support is given (e.g. 4 months in a year) and the amount (e.g. fixed payment per household or varies by the amount of people in a household). Also determine what level of record keeping is available.

(b) If a basic income protection scheme is operating in Zanzibar, examine centrally held records to complete Section B. If central records are not available, consult with NEF Consulting on the way forward.

B. Change experienced

(i) How many members of the farming group were receiving TASAF support before the project and what was the amount they received?

- *No. of members receiving support* _____:
- *Value of support:* _____

Note the name of the individuals, the value of support (in one year) and also the % they form of the group. E.g.

<i>Group name:</i>		
<i>Individual name</i>	<i>Value of support (TSH)</i>	<i>Period of support</i>
X		
Y		

(ii) How many members of the farming group continue to receive TASAF support in:

- Phase 1 _____ and
- Phase 2 _____

And what was the Value of the support in:

- Phase 1 _____ and
- Phase 2 _____

Note the name of the individuals, the value of support and also the % they form of the group.

<i>Group name:</i>		
<i>Individual name</i>	<i>Value of support (TSH)</i>	<i>Period of support</i>
X		
Y		

See if there is an increase, decrease or no change

7. Disabled children

Outcome 11: Additional years in school for disabled children due to UMZ's advocacy efforts in CASH areas

Establish if UMZ's increased advocacy efforts has led to an increase in disabled children being enrolled in school in CASH project locations.

A. Information and counterfactual

(a) Ask UMZ if they have increased advocacy efforts for enrolment of school children in CASH project locations (new and existing)?

- i. If yes, is advocacy targeted at
 - i. Members i.e. families caring for disabled people?

- ii. Communities
- iii. Politicians
- iv. Schools
- v. All the above
- vi. Some of the above

(b) If increased advocacy for school enrolment of disabled children is taking place at CASH communities, ask if they have evidence of increasing enrolment and/or believe information exists at community level (e.g. Teaching centres/schools) to answer the following:

- No. of disabled children at primary and secondary school pre-CASH
- No. of disabled children at primary and secondary school post-CASH
- Disabled child's date of birth.
- Date the disabled child registered at the school

(c) If they indicate that enrolment has increased, enquire if they know if this is material. If the change is small, do not take this outcome further. However, if material, ask them what changes they would expect in these locations without the CASH project.

(d) If UMZ's advocacy is not on school enrolment, enquire what other rights-based efforts they are focusing which affects the CASH project communities. Try and capture the change they expect to see at community-level as a result of their advocacy efforts. As per (c) above check on materiality and counterfactual. If possible, we'll try to quantify this. It is equally possible that UMZ's advocacy is not in the CASH areas and is more general (e.g. national level). In this instance, we won't try to quantify it as it will be hard to attribute to the CASH project.

B. Measuring material change: UMZ/Teaching Centres/School records

- i. Obtain information in UMZ locations on the following:
 - No. of disabled children at primary and secondary school pre-CASH
 - No. of disabled children at primary and secondary school post-CASH
 - Disabled child's date of birth.
 - Date the disabled child registered at the school

C. Valuation

In the event, enquiries and data collection shows that the extra number of school years for disabled children is significant, we'll use secondary research to value the extra school years.

Appendix D: Phase 3 theory of change

The CASH project in Phases 1 and 2 focused on the tourism sector and sought to empower targeted small holder farmers to participate in commercial agriculture and transform agriculture from a subsistence activity to a profitable enterprise. In Phase 3, a new food security and nutrition was added at the request of a local ministry.

Consequently, the focus expanded from activities that supported farming co-operatives to activities that supported food security and nutrition of households and communities. The new focus then became one of food stability, food accessibility, food utilisation and food availability.

The new dimensions relative to Phases 1 and 2 are therefore the ones relating to food stability and utilisation; and the unit of analysis moves from individual farmers to households and communities. The objectives of the food security and nutrition work stream are summarised in Table 33 below.

Table 33: Additional Phase 3 objectives

Objectives
Improve the livelihoods and increase crop and livestock production within the community.
To protect the environment such that we can create employment and increase income for food security and nutrition production
Help health services and improve maternal health and child mortality rates within the community.

The nature of Phase 3 activities suggested this was in fact a separate project undertaken in a similar location to the original CASH project but with its own needs and aims. As such it seemed to merit its' own theory of change.

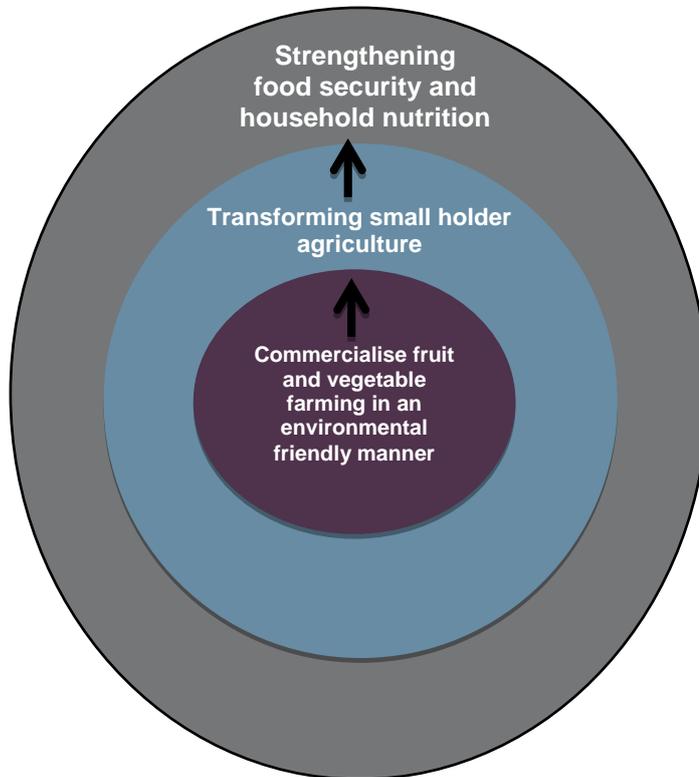
However, discussions with the CASH project manager highlighted that the commercial mind-set that project beneficiaries acquired from fruit and vegetable farming was already being transferred by some beneficiaries to their crop and/or livestock production. The table below summarises an alternative framing of the CASH project in Phase 3.

Table 34: Suggested CASH project objectives in Phase 3

Objectives
Increase fruit and vegetable, crop and livestock production so as to improve livelihoods, create more employment and increase income for food security and nutrition.
Protect the environment.
Help health services and improve maternal health and child mortality rates within the community.

Figure 34 below illustrates how commercialising fruit and vegetable farming could ripple out in Phase 3 to strengthen food security and nutrition. This framing potentially changes the narrative from an enterprise development project that empowers women and disabled farmers to one where commercial agriculture leads to food security and enhanced household nutrition.

Figure 34: *Commercial agriculture enabling household food security and nutrition*



The above framing suggests that with thoughtful design of activities that picks up on linkages between the different objectives, the CASH project will be able to create more impact in Phase 3 than seen in Phases 1 and 2. It should be noted there is a real potential to widen outcomes in Phase 3 to include environmental ones. In addition, children form a new stakeholder group to whom outcomes will accrue to; and health benefits are a new category of outcomes. The inclusion of livestock and crops will widen the source of economic benefits and the income diversification is also likely to create well-being benefits arising from improved economic resilience of households.

Appendix E: Community perception of the viability of fruit and vegetable farming

The table below provides extracts from community consultation in areas where the CASH project was delivered.

Table 35: Community perception of the viability of fruit and vegetable farming

Group/Location	Perception of the viability of fruit and vegetable farming
TUWE WASTAHAMILIVU (DONGE MCHANGANI)	It is reported that many women and disabled persons in the community perceive fruit and vegetable production as a viable and profitable business. Presently, a large section of the community is involved in vegetable and fruit growing. Farmers have substituted sweet potatoes with Vegetables and fruits. Production of sweet potatoes is sadly diminishing and disappearing!. Members believe, Donge Mchangani community contributes a large share (more than a half) of fruits (watermelon) and vegetables supplied in Mwanakwere and Darajani Market. A good number of the group members are gradually adopting vegetable and fruit growing though they had initially joined the group to access saving and credit scheme.
MKATALENI(MKATALENI)	Vegetable and fruit production ranks in the first position in terms of returns to investment. Besides, most of the vegetables and fruits being promoted take a very short period of time to mature and harvesting. These two sub-sectors have attracted a lot of community involvement and participation of the unemployed youth. A good number of women and youth farmers attended the trainings have now gained expertise, skills and have indeed benefited immensely.
MKOROFI SI MWENZETU(DONGE CHECHELE)	Many women and disabled persons in the community perceive fruit and vegetable production as a viable and profitable business. A growing number of community members is gradually getting into vegetable and fruit production. This explains the new members we have in our group
BORA IMANI (KIVUNGE)	Vegetable and fruit production is perceived as a viable and profitable business within Kivunge Community. Many youth and women have taken it up. The biggest challenge to entry of community members is availability of water for irrigation to produce throughout the year.
TUJIPANGE (UNGUJA UKUU TINDINI)	Most of us would have left seaweed farming and searching for seafood. We have been able to access household needs with increased incomes from the sale of vegetables and fruits. Before the project, we were purchasing most of the food at home, but these days, we grow our own food and we get our money timely after the sale of vegetables and fruits. Generally, women perceive commercial and vegetable fruit production as a viable and profitable business. The only challenge we have is only inadequate access to water sources for irrigation and better irrigation facilities like drip irrigation kits.

Appendix F: Assumptions underpinning model

Benefit period

Benefits have been assumed to accrue to farmers one year after joining the project. This is consistent with time required for skills to be gained to undertake cultivation, relationships to be forged and also utilization of micro-finance schemes. In addition, a conservative estimate has been made that project benefits will extend for a further 2 years post-project for farmers. As noted in **Chapter 4**, co-production scores are relatively high for this group which suggests that outcomes are likely to sustain themselves even without support from VSO.

Traders and communities were not key project stakeholders and there were no project activities targeting them. The value for traders from the project is minimal and the sustainability of outcomes for communities questionable. Consequently, a 1-year benefit period has been assumed.

More information on the rationale for specific time limits is in Table 36 below. In addition, given the relatively short benefit period, it has been assumed that there will be no drop-off in the benefits over the period being assessed.

Table 36: Benefit period

Outcome	Benefit period	Rationale
Farmers		
Increased profit levels	3-years	Longer term decline in soil fertility, access to water, household dynamics (e.g. resentment from men) and group dynamics could reduce the profit levels.
Improved group cohesion	3-years	Environmental degradation (as above) and elite capture within groups could compromise the quality of group cohesion long-term.
Increased security from access to VICOBA	3-years	Research from Anyango et al (2007) indicates that community schemes continue successfully in Zanzibar given sufficient levels of literacy and oversight by an apex organization. The additional funding from the EC may mean that on-going contact with the project will help sustain the VICOBA scheme for a few years post project.
Increased security from access to WEDTF	3-years	There is no short-term alternative to WEDTF in Zanzibar and the high co-production score indicates that WEDTF will continue to serve this client base post-project.
Increased financial autonomy of women	3-years	Linked to profit levels

Community		
Enhanced perception of viability of fruit and vegetable farming	1-year	There may be difficulties integrating large numbers into existing groups and also without the project training, “new members” may find it difficult to earn profit levels similar to those trained by the project and this could become a deterrent to them starting commercial farming.
Traders		
Increased profit	1-year	The reported value gained is marginal and if this is in fact the true value, traders may not choose to engage with CASH farmers in the medium to long-term.

Base year

As noted above, the project spans several years. For values and costs to be comparable (i.e. not show artificial changes due to inflation), they all need to be in the same base year.

We have selected 2014 as the base year. This is for convenience i.e. the data collection for material outcomes (including values) was done in that year. This means that only the 2012 and 2013 costs need to be adjusted i.e. inflated to represent 2014 prices. The inflation rate applied is as per the funding currency and World Bank figures were used.

Exchange rate

The currency for the SCBA is the local Tanzanian currency. This means that exchange rate conversions apply to costs funded from overseas. As the base year is 2014, the 2014 exchange rate of has been applied to all such costs. An average annual rate has been applied based on data from xe.com.

Annualising results

Table 37 shows how the data collected will be converted into an annualized value for each material outcome. The seasonal conversion is based on information from the CASH project manager.

Table 37: Conversion to an annualised value

Outcome	Time reference for data collection	Annualised value
Farmers		
Increased profit levels	Season	Multiply by 3
Improved group cohesion	Month	Multiply by 12
Increased security from access to VICOBA	Month	Multiply by 12
Increased sense of security from access to WEDTF	Month	Multiply by 12

Increased financial autonomy of women	Month	Multiply by 12
Community		
Improved perception of viability of fruit and vegetable farming	Month	Multiply by 12
Traders		
Increased profit	Month	Multiply by 12

Extrapolating results

The basis for extrapolation has been determined by examining the data collected to see if there are any patterns. Table 38 provides a summary.

Table 38: Basis for extrapolation

Outcome	Basis of extrapolation
Farmers	
Increased profit levels	<p>This outcome varies by affiliation to UWZ and Uvamwima. There is wide dispersion for the latter and on average a higher amount. There is clustering for the former and a lower average amount.</p> <p>An average amount of TSH 569,373 has been used for Uvamwima members and an average amount of TSH 217,000 for UWZ members.</p>
Improved group cohesion	There is significant dispersion within and across groups. An average amount of TSH 52,254 has been applied for all CASH participants.
Increased sense of security from access to village loan and savings scheme (VICOBA)	There is significant dispersion within and across groups. An average amount of TSH 21,492 has been applied for all CASH participants.
Increased sense of security from access to WEDTF	There is significant dispersion within and across groups. An average amount of TSH 5,786 has been applied for all CASH participants.
Increased financial autonomy of women	There is significant dispersion within and across groups. An average amount of TSH 141,341 has been applied to all <u>female</u> participants.
Community	
Perception of fruit and vegetable farming	<p>Given the very positive comments on the viability and interest in commercial farming, it is likely that each group will have new members. No data exists on the how many new members Phase 1 groups for example have recruited in Phase 2. Consequently, we have assumed a conservative estimate of 1 new member per group.</p> <p>We have assumed that such individuals would gain monthly increased profit of TSH 569,373 if joining an Uvamwima group and an amount of TSH 217,000 if joining a UWZ group. These values are consistent with the values used to extrapolate for existing Uvamwima and UWZ members as noted above.</p>
Traders	
Increased profit	Although the figures provided by the traders appear to be an underestimate, we have taken the upper amount of TSH 300

This has been applied to all traders that Uvamwima has contact with. It should be noted that some farmers have bilateral relations with traders. We have not been able to quantify the number of such traders benefiting from CASH.

Consequently, our calculation for the value generated to traders is likely to be an underestimate.

Discount rate

Discount rates are used to account for the time preference assumption present in economic theory that individuals value the present more (e.g. £10 now is worth more to us than £10 in a years' time). The standard DFID discount rate for development projects is 10%. This is consistent with the African Development Bank's use of discount rate for development projects in Tanzania⁴¹.

Central bank's discount rate was considered but it is not so relevant to a development project. Instead empirical research in Northern Tanzania which estimates the social discount rate, at 5.8% to 7%, has been considered⁴².

The model therefore uses two discount rates – 6% at the lower end and 10% at the higher end. It should be noted that the higher discount rate puts a lower value on longer-term gains.

⁴¹ See: http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Tanzania%20-%20Rural%20Water%20Supply%20and%20Sanitation%20Program%20II%20_AR_%20doc%20%2BMemo%5B1%5D.pdf

⁴² See: http://heb.rokkan.uib.no/publications/files/133-Notat09_04.Robberstad.pdf

Appendix G: Co-production audit tool

Assets/Agency: Acknowledging that beneficiaries are not passive recipients of services and burdens on the system but individuals who can be equal partners in designing and delivering services

VSO Project Team	Partner	Beneficiary
<p><i>Select the statement you identify most with:</i></p> <p><input type="checkbox"/> Partners have a small role in project design and are more involved at the delivery stage. There is no role for project beneficiaries to play in project design and/or delivery.</p> <p><input type="checkbox"/> Partners have a small role in project design and are more involved at the delivery stage. There is a role for project beneficiaries to play in achieving project outcomes but this is not explicitly considered in project design.</p> <p><input type="checkbox"/> Project design is top-down. However, we actively identify the strengths of beneficiaries and/or partners and support them to put their skills and experience to use within the project. Our M&E system partially records the contribution of beneficiaries and/or partners.</p> <p><input type="checkbox"/> Project design is bottom up. Both <u>design</u> and <u>delivery</u> builds on and grows individual and/or partner strengths (e.g. skills, knowledge and experience). Our M&E system consistently records the contribution of beneficiaries and/or partners.</p> <p><i>Provide an example to illustrate the statement that you selected.</i></p>	<p><i>Select the statement you identify most with:</i></p> <p><input type="checkbox"/> There is no role for project beneficiaries to play in project delivery.</p> <p><input type="checkbox"/> There is a role for project beneficiaries to play in achieving project outcomes but this is not explicitly considered in project design.</p> <p><input type="checkbox"/> Project design is top-down. However, we actively identify the strengths of beneficiaries and support them to put their skills and experience to use within the project. Our M&E system records the contribution of beneficiaries but it is not consistently done.</p> <p><input type="checkbox"/> Project design is bottom up. Both <u>design</u> and <u>delivery</u> builds on and grows individual and community strengths (e.g. skills, knowledge and experience). Our M&E system records the contribution of beneficiaries which is consistently tracked.</p> <p><i>Provide an example to illustrate the statement that you selected.</i></p>	<p><i>Select the statement you identify most with:</i></p> <p><input type="checkbox"/> In this project, I did not share any of my ideas with the community, partners or VSO to help shape this project.</p> <p><input type="checkbox"/> In this project, I have contributed ideas but only when asked by the community, partner or VSO.</p> <p><input type="checkbox"/> In this project, I have voluntarily shared ideas with the community, partner and/or VSO.</p> <p><input type="checkbox"/> In this project, I have voluntarily shared ideas with the community, partner and/or VSO and encouraged others to do so. I have been listened to and had direct influence over the project</p> <p><i>Provide an example to illustrate the statement that you selected.</i></p>

Capacity: Altering the delivery model of international development from a deficit approach to one that recognises and grow beneficiary's capabilities and actively supports them to use at an individual and community level.

VSO Project Team	Partner	Beneficiary
<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>
<input type="checkbox"/> This project transfers knowledge from experts to project beneficiaries. The project beneficiary is our “customer” whose needs we have to satisfy.	<input type="checkbox"/> This project transfers knowledge from experts to project beneficiaries. The project beneficiary is our “customer” whose needs we have to satisfy.	<input type="checkbox"/> We lack knowledge and skills to solve problems in our community. We rely completely on outsiders to change our lives.
<input type="checkbox"/> There were opportunities for project beneficiaries to contribute their knowledge or skills to the project. However, we did not facilitate this as this was not required by our donor.	<input type="checkbox"/> There were opportunities for project beneficiaries to contribute their knowledge or skills to the project. We did not facilitate this as this was not required by VSO.	<input type="checkbox"/> I am unsure of my own capacity to improve my family/community situation. However, I believe it is possible for my family/community to improve its current situation using existing skills, knowledge and networks.
<input type="checkbox"/> The project beneficiaries' contribution to the project is actively fostered through tailored approaches. Their contribution is based on the needs of the project.	<input type="checkbox"/> The project beneficiaries' contribution to the project is actively fostered through tailored approaches. Their contribution is based on the needs of the project.	<input type="checkbox"/> I feel enabled through the project to seek opportunities to improve my knowledge, skills and networks in order to help my family/community.
<input type="checkbox"/> Project design explicitly acknowledges that the beneficiaries' contributions are vital to success. Project design is shaped to fit the skills and responsibilities of everyone involved.	<input type="checkbox"/> Project design explicitly acknowledges that the beneficiaries' contributions are vital to success. Project design is shaped to fit the skills and responsibilities of everyone involved.	<input type="checkbox"/> I feel enabled through the project to seek opportunities to improve my knowledge, skills and networks in order to help my family/community. I also encourage others in my family and community to do so.
<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>

Mutuality/Reciprocity: offering beneficiaries a range of incentives to engage which enables reciprocal relationships with VSO volunteers, partners and other community members, where there are mutual responsibilities and expectations.

VSO Project Team	Partner	Beneficiary
<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>
<input type="checkbox"/> Project delivery is the exclusive responsibility of professionals. There is no need to involve beneficiaries.	<input type="checkbox"/> Project delivery is our exclusive responsibility with support from VSO. There is no need to involve the beneficiary.	<input type="checkbox"/> I will only participate in a project if I am compensated (financial and/or non-financial) and expect the INGO or NGO to do most of the work.
<input type="checkbox"/> It is important to listen to project beneficiaries but project delivery remain the responsibility of volunteers, partners and VSO staff.	<input type="checkbox"/> It is important to listen to project beneficiaries but project delivery remains our responsibility with support from VSO.	<input type="checkbox"/> I will participate in a project without compensation (financial or non-financial) but expect the INGO or NGO to do most of the work.
<input type="checkbox"/> Beneficiary and partner ideas help shape project design and their skills are sometimes built into services where VSO thinks it is appropriate. We recognise and reward beneficiary and partners for sharing their ideas.	<input type="checkbox"/> Where we think it is appropriate, we will share the project beneficiaries' ideas with VSO with a view to building their skills into service delivery. We recognise and reward beneficiaries for sharing their ideas.	<input type="checkbox"/> I am willing to participate in a project without financial compensation and also to share my ideas to improve how the project operates. I appreciate the acknowledgement from my community, partner and/or VSO when I do this.
<input type="checkbox"/> Beneficiary and partners have an active part in initiating, running, evaluating and directing projects. Their skills and opinions have equal weighting with that of VSO and partners. Beneficiaries and partners are able to identify rewards that are valuable to them.	<input type="checkbox"/> Beneficiaries have an active part in initiating, running, evaluating, directing and delivering projects. Their skills and opinions have equal weighting with ours. Beneficiaries are able to identify rewards that are valuable to them.	<input type="checkbox"/> I am willing to take an active part in initiating, running, evaluating, directing and delivering community projects. I have influence over the compensation I received (financial and/or non-financial) for my participation.
<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>

Networks: engaging peer and personal networks alongside experts as the best way of transferring knowledge inside and outside of project ‘services’.

VSO Project Team	Partner	Beneficiary
<p>Select the statement you identify most with:</p>	<p><i>Select the statement you identify most with:</i></p>	<p><i>Select the statement you identify most with:</i></p>
<p><input type="checkbox"/> Project design has to focus on the individual. We do not see the relevance of individual and community networks when designing projects.</p>	<p><input type="checkbox"/> We do not engage with groups/networks outside the people we are supporting.</p>	<p><input type="checkbox"/> I did not share my personal networks with community members or partners for this project. I would be reluctant to share this information even if asked.</p>
<p><input type="checkbox"/> Individual and personal networks play a key role in the lives of project beneficiaries. This has not been included within project design as our donor did not require it.</p>	<p><input type="checkbox"/> We did not connect the project with our networks as VSO never asked us to.</p>	<p><input type="checkbox"/> I did not share my personal networks with community members or partners for this project. However, I would do this if requested by the community or the partner.</p>
<p><input type="checkbox"/> Project design and delivery actively encourages strengthening of networks (partners and beneficiaries) which directly support the project.</p>	<p><input type="checkbox"/> We actively promote strengthening of existing networks and engagement with new networks which directly support the project.</p>	<p><input type="checkbox"/> I shared my networks with this project.</p>
<p><input type="checkbox"/> Project design and delivery actively encourages strengthening of networks (partners and beneficiaries) which directly support the project. In addition, growing networks outside the ‘project’ is a core project activity.</p>	<p><input type="checkbox"/> We actively promote strengthening of existing networks and engagement with new networks which directly and indirectly support the project.</p>	<p><input type="checkbox"/> I shared my networks with this project and encouraged other community members to do so. I also engaged with new networks.</p>
<p><i>Provide an example to illustrate the statement that you selected.</i></p>	<p><i>Provide an example to illustrate the statement that you selected.</i></p>	<p><i>Provide an example to illustrate the statement that you selected.</i></p>

Shared roles: removing tightly defined boundaries between experts and beneficiaries and between designers and users of services, by reconfiguring the way projects are designed and delivered.

VSO Project Team	Partner	Beneficiary
<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>
<input type="checkbox"/> VSO staff/volunteers are the real experts and this is acknowledged by both partners and project beneficiaries. There is a one-way knowledge relationship i.e. from VSO volunteers to the partner and/or project beneficiary.	<input type="checkbox"/> We expect VSO volunteers to train us or beneficiaries. We have no knowledge or experiences to offer to VSO in exchange.	<input type="checkbox"/> We expect VSO volunteers to train us. We have no knowledge or experiences to offer to VSO in exchange.
<input type="checkbox"/> We provide training/services to partners and/or beneficiaries in technical areas where they have a knowledge gap. In exchange, they provide low or no cost services to help deliver the project.	<input type="checkbox"/> We provide services to this VSO project for which we are partially compensated. Our skills and knowledge play a small role in delivering the project.	<input type="checkbox"/> We provide services to this project for no or a small amount of compensation. Our skills and knowledge play a small role in delivering the project.
<input type="checkbox"/> 'Expert by experience' roles exist for partners and beneficiaries within the project. Reciprocity is encouraged between VSO staff, volunteers, partners and beneficiaries for project delivery purposes.	<input type="checkbox"/> We have unique skills and experience. VSO encourage us to apply our knowledge to help deliver the project.	<input type="checkbox"/> We have unique skills and experience. VSO/Partner encourages us to apply our knowledge to help deliver their project.
<input type="checkbox"/> VSO staff, volunteers, partners and beneficiaries know that is their project. They all own it and explicitly asking for and providing help is seen as positive and expected of staff, volunteers, partners and beneficiaries.	<input type="checkbox"/> This is our project. We, other partners, VSO and beneficiaries all have to share our unique skills and experiences to run this project well. I feel comfortable asking and providing help to the other stakeholders.	<input type="checkbox"/> This is our project. My community, partners, and VSO all have to share our unique skills and experiences to run this project well. . I feel comfortable asking and providing help to the other stakeholders.
<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>

Catalysts: INGOs acting as facilitators of change rather than central service providers.

VSO Project Team	Partner	Beneficiary
<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>	<i>Select the statement you identify most with:</i>
<input type="checkbox"/> Stakeholders accept our ideas for project design and delivery as we are the experts. We do not convey any of their contributions to the donor.	<input type="checkbox"/> We were not involved in project design. VSO has overall responsibility for the project and we have an operational role.	<input type="checkbox"/> We were not involved in project design. VSO has overall responsibility for the project and my community has an operational role to play.
<input type="checkbox"/> Project design is based on stakeholder engagement. Partners and beneficiaries are allocated operational roles. Their contributions are partially communicated to the donor.	<input type="checkbox"/> We provided input to VSO on project design. VSO has overall responsibility for the project and we have an operational role.	<input type="checkbox"/> When invited to, we provided input to VSO on project design. VSO has overall responsibility for the project and my community has an operational role to play.
<input type="checkbox"/> Project design is based on stakeholder engagement. Project delivery provides opportunities for stakeholders to play leadership and operational roles. Their contributions are consistently communicated to the donor but presented as being of secondary importance.	<input type="checkbox"/> We provided input to VSO on project design. VSO has overall responsibility for the project and they have allocated us leadership and delivery roles. We have fully delivered on this.	<input type="checkbox"/> We provided input to VSO on project design. VSO has overall responsibility for the project and they have allocated my community leadership and operational roles. We have fully delivered on this.
<input type="checkbox"/> VSO supports communities to lead flourishing lives. We connect stakeholders to networks and resources, actively identify barriers with stakeholders (help remove where necessary) and develop their skills and confidence. Our facilitation role is clearly communicated to the donor together with the delivery role of stakeholders.	<input type="checkbox"/> We see VSO as a facilitator of change rather than a project implementation organisation. Their volunteers connect us and beneficiaries to networks and resources, actively identify barriers with us/beneficiaries (help remove where necessary) and develop our/ beneficiary skills and confidence. We and the beneficiaries have delivered the project.	<input type="checkbox"/> My community sees VSO as a facilitator of change rather than a project implementation organisation. Their volunteers connect us and partners to networks and resources, actively identify barriers with us/partner (helped remove where necessary) and develop our skills and confidence. My community and the partners have delivered the project and will be able to continue to do so in the future (with or without VSO).
<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>	<i>Provide an example to illustrate the statement that you selected.</i>

