

QUALITY OF LIFE OF SMALLHOLDER COFFEE FARMERS USING WAREHOUSE RECEIPT SYSTEM IN MBOZI DISTRICT

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Abstract

This study was conducted to assess the quality of life of smallholder coffee farmers that use warehouse receipt systems in the Mbozi District. The grounded theory research design was applied to assess the benefits of the warehouse receipt system in smallholder coffee farmers' lives by using a qualitative approach. Studies have shown that warehouse receipt systems give farmers access to loans; hence a concern of improvement in the quality of life of smallholder coffee farmers arose. The sample size of the study was 30 respondents from smallholder coffee farmers, Coffee Management Services and Mbozi Coffee Curing Company Ltd warehouse operators, Agricultural and Marketing Co-operative Society leaders, Co-operative and Rural Development Bank, and Mbozi district co-operative officers, obtained by purposive and convenience sampling. Data was collected from interviews and conducting focus group discussions. Thematic analysis was used to analyse data. The study found that the warehouse receipt system has improved farmers' material living conditions, quality of education attained by their dependents, quality of farming activities, quality of health, economic security, and physical safety. The study concluded that the warehouse receipt system improves the quality of life of smallholder coffee farmers in the Mbozi District. The government through the Bank of Tanzania is advised to review and set favourable terms and conditions for loans payable to farmers. The focus should be on the reduction of loan interest rates charged by commercial banks and setting favourable loan repayment periods in order to reduce the costs added to farmers and promote farmers' involvement in the warehouse receipt system

Keywords: *Warehouse receipt system, Quality of Life, Smallholder coffee farmer, Mbozi, Tanzania.*

1. Introduction

The warehouse system has a long tradition in many Western countries and in parts of the developing world. In most of Eastern Europe and Central Asia, warehouse receipt system was introduced after the collapse of the Soviet system. In developing countries, the warehouse receipt system (WRS) was adopted for developing agricultural markets (Onumah, 2015). In Africa, the development of warehouse receipt systems emerged as an important means of improving the performance of agricultural marketing systems following liberalisation in the 1980s (Onumah, 2010). Progress in promoting WRS and related market institutions in Africa has generally been slow or limited but interest remained high in Eastern and Southern Africa as well as elsewhere in the continent (Onumah, 2010). Among the countries that WRS was introduced include Tanzania, Uganda, Kenya, Zambia, Malawi, and Zimbabwe (UNCTAD, 2009).

In East Africa, the warehouse receipts system was introduced for the first time in Tanzania in the year 2002 for coffee and cotton as pilot crops (Rajuldevi, 2019) and commenced its implementation in 2007. In Kenya, WRS was inaugurated in July 2020 and started effective implementation in October 2020 (Kenya News Agency Publications, 2020). The introduction of WRS was the government's way to ensure that there is a stable and fair market for crops and enable farmers to store their crops in warehouses and sell them later when prices were attractive (Patil, 2017). Among other benefits, the system was expected to create linkages to the existing networks, bring flexibility in the sale process and enable smallholder farmers obtaining alternative collaterals for agricultural loans.

According to MKUKUTA and National Development Vision 2025 (URT, 2008) Tanzania intends to reinforce its warehouse regulatory regime so that receipting can be used for staple grains as has been achieved for export crops such as coffee, cotton and coffee. While this is the national direction, challenges in regard to the use of WRS in coffee farming for smallholder coffee farmers still abound, among them include the market prices stability which is important for farmers to make storage decisions

and for financial institutions to finance. Others are lack of knowledge to stakeholders on the advantages and disadvantages of WRS (Thunde & Job., 2020), lack of transparency in the system, minimum price setting by the government, inadequate storage facilities in warehouses (Masali, 2013), significant costs for storing commodities in commercial warehouses and getting a WR loan (Miranda, 2017). That is why this study was conducted, to assess the influence of WRS in improving the quality of life of smallholder coffee farmers.

In Mbozi district, most inhabitants are involved with coffee farming as the main cash crop. Coffee is of great importance dominant crop to Mbozi farmers because it is a traditional crop to them and it contributes to 93% of income to farmers' households for their welfare and for income diversification (Mhando & Ntengua, 2018). However, Mbozi coffee farmers face a number of challenges including poor extension services, limited supply of agro-inputs and lack of credits. (Mhando & Ntengua, 2018). This means improving agriculture implies improving smallholder farmers' livelihood (Joshi, 2018).

WRS is a proposed mechanism to solve the challenge of inaccessibility of funds and unreliable markets. The system presents significant opportunities necessary for improving the quality of life of smallholder farmers. When it was introduced in Tanzania, it was expected to solve market problems and bring efficiency in the marketing of the crops (Rweyemamu, 2017). Contrary to expectations, studies conducted on the outcomes of the use of WRS in other crops have produced confusing results. It has been reported that farmers continue to experience problems in marketing their crops like increase of total costs from the study on the assessment of WRS roles in improving smallholder farmers' income (Ngondo, 2014), mistrust, lack of transparency, and delay of payments from the study of WRS for cashew nuts and its contribution to small scale farmers in Masasi (Kidando, 2014) and conservativeness of persons involved in the implementation of the system. Furthermore, despite many government efforts to convince smallholder farmers to use WRS in marketing their crops, there is still a very low acceptance in the northern regions of Tanzania WRS in coffee marketing.

However, it has been reported that WRS has performed well in securing good prices for various commodities. For example, in Ruvuma region farmers sold their peas at better prices by using WRS compared to other market prices (TAMISEMI, 2021) and in a study conducted by Mapunda et al (2018) on the assessment of the influence of credit access through WRS in farm productivity of smallholder cashew nut farmers in Tandahimba it was concluded that credit accessed through WRS had a significant positive influence on cashew nut productivity.

But from these studies, it was not shown clearly if the advantages of WRS experienced by farmers have led to the improvement in the quality of life of smallholder farmers. In addition, the researcher did not come across the study that has been conducted on assessing the improvement of quality of life of smallholder coffee farmers in Mbozi district while WRS has been practiced in Mbozi district for many years, for coffee and sesame marketing.

Therefore, little was known about the influence of WRS on the quality of life of smallholder coffee farmers. Thus, this is the research gap that the researcher wants to fill by conducting a study that aims at assessing the quality of life (QoL) of smallholder coffee farmers using WRS in Mbozi District.

Given the above background, this study was carried out with the purpose of assessing the quality of life of smallholder coffee farmers in Mbozi district. Specifically, the study aimed at identifying the benefits of WRS in smallholder coffee farmers' lives. Knowledge of how these factors affect the quality of life of smallholder coffee farmers will help the government to improve policies on WRS practices in the coffee sub-sector and other sub-sectors. It will facilitate the government to improve the agricultural marketing system so that the agriculture sector will improve the quality of life of smallholder farmers, increase national production level and increase contribution of the agriculture sector to the national GDP.

2. Literature review

Quality of life (QoL) is defined as an individual's perception of their life's position in the context of the culture and value systems in which they live and in relation to their expectations, goals, standards, and concerns (WHO, 2008). It is a broad picture of how well-off the citizens of a society are, depending significantly on their priorities and needs (Eurostat, 2020). There is no universal QoL determination (Ruževičius, 2007). It is in fact a measure beyond Gross Domestic Product (GDP).

This study is guided by the quality-of-life theory, originated from Abraham Maslow, based on human developmental perspectives. It is a theory that states that five categories of human needs govern an individual's behaviour. Those needs are physiological needs, safety needs, love and belonging needs, esteem needs, and self-actualisation needs (Maslow, 2019). In a society whose composition is of less developed people, its people would be preoccupied in satisfying their low-order needs which are biological and safety-related. Whereas developed society is composed of people who would be preoccupied with satisfying high-order needs including willing participation in social activities, esteem and social actualisation activities. So, the greater need for satisfaction implies higher QoL. The theory was used to assess benefits obtained by smallholder coffee farmers' after the introduction of WRS, assess its influence in farmers' lives in comparison to their lives before application of WRS in relation to farmers' goals and expectations, and if WRS had given any sense of purpose into smallholder coffee farmers' lives.

In this context, improved QoL is the outcome of the assessment of the benefits gained by smallholder coffee farmers from WRS operations compared to their lives before when using the other coffee marketing system. However, it has been noticed that there is a limited number of works of literature on how WRS impacts smallholder farmers' lives. A study conducted by Terano and Mohamed (2013) in granary areas in Malaysia on the quality of life among paddy farmers concluded that factors that determine the level of quality of life include satisfaction with; government support, farming works, collaboration amongst farmers, hobbies and leisure, living conditions within the society and income. Another study conducted on profit aspects of WRS concluded that, there is a minute increase of the profitability per acre to cotton farmers from a study conducted in Maswa district on assessment of profitability of WRS (Milao, 2011). Also, it was concluded that WRS is profit efficient to rice-paddy farmer-users of Kilombero district than to non-users (Mwanitu, 2015). Moreover, from the study conducted in Mbinga by Mapunda et al., (2018) it was decided that farmers who had access to agro-inputs credit through WRS had higher coffee productivity by 42 kg/ha of coffee than farmers who did not use WRS. Few WRS studies that have been conducted in Tanzania, have not show whether WRS contributes to the level of quality of life experienced by farmers. This study assessed the benefits of WRS attained by farmers in relation to satisfaction with life. Tanzania Warehouse Licensing Board (2013)

illustrates that WRS facilitates the storage of commodities, enables future trade, improves the quality of crops, and gives farmers access to credit, without moving the commodities from the licensed warehouse. Conceptually, these are opportunities for farmers which if they are properly grasped, WRS is expected to benefit farmers in ways that improve their QoL.

Improved QoL can be shown by various indicators. According to 8+1 EU (2013) the indicators of QoL of people living in a certain area are; firstly, quality healthcare which improves the overall psychological, physical and emotional well-being of the society, especially in reducing mortality and disability, and increasing life expectancy, fertility and socio-economic productivity. Secondly, is the quality of education as this determines the level of skills and competence farmers and their children acquire. As a result, it determines the type of work of the economic activity farmers' children and dependents engage in and adoption of agricultural technologies hence, the progress of their lives. Thirdly, the natural and living environment of farmers determines their QoL, especially if WRS promotes environmental conservation to minimise environmental pollution which will determine farmers' health and economic prosperity. Fourthly are governance and basic rights. If good governance is practiced and coffee farmers are involved in decisions making, then they will trust their institutions or government and participate willingly in the development activities. Fifthly is the quality of fieldwork of farmers measured in the productivity, working hours, work-life balance, and safety in the fields. Sixthly, material living conditions are measured in consumption, income, investment, and material conditions which in general ensure fiscal safety to farmers. Seventhly, quality of leisure and social interaction as they contribute to life satisfaction of a farmer, measured in the amount of time spent in social gatherings either for sports or cultural events and satisfaction on the time spent for social interaction. According to Pukuliene & Starkauskiene (2011), quality of leisure and social interaction involves interpersonal relationships with friends, family, and relatives. Eighthly, economic security and physical safety are measured in the ability of a farmer to face economic shocks through increased storage capacity for commodities and food security, reduction in risks, vulnerabilities, crimes, and violence in society. Additionally, QoL can also be measured by overall life experience in satisfaction with life, personal feeling, and a sense of having a purpose in life.

3. Methodology

The study adopted a grounded theory research design. The study population constituted smallholder coffee farmers of the Mbozi district. The study applied a convenience sampling technique to obtain respondents who were willing and available to participate in the study. It also applied the purposive sampling technique to obtain respondents who have been using WRS for a period of at least two years. This is because the coffee marketing system was reformed in 2018 and many AMCOS were registered and began using WRS. Since the study employed a qualitative approach with a grounded theory research design, there was a need of selecting a sample size that matches with objectives of the study, which is large enough to ensure research questions are addressed, several opinions are observed, and repetitions are minimised but also ensure that point of saturation is met. Cresswell (1998) suggested that a sample size of 20 to 30 to be adequate to meet saturation point. This study engaged a sample size of 30 respondents to ensure that all relevant data is collected and saturation point is achieved. Data was collected through face-to-face interviews and focus group discussions (FGD) with farmers and key informants asking them open-ended questions on different aspects. FGD helped to identify and clarify shared knowledge among smallholder coffee farmers, CMS and MCCCCo officers, which would

otherwise be difficult to obtain with a series of individual interviews. Respondents were probed on the opportunities and benefits attained after using WRS that have influenced their lives. More details were obtained from FGD where intensive discussions with farmers and WRS were conducted in order to get their common views and experiences on the changes that WRS has caused in smallholder coffee farmers' lives, with the facilitation of the Mbozi district co-operative officer as a moderator. Interviews were taken into notes and audio recorded. Interviews' verbatim transcriptions were analysed for thematic content, and then grouped the transcriptions into codes, then into sub-themes and lastly into categories of themes so as to establish the general knowledge on the impacts of WRS in improving the QoL of smallholder coffee farmers. To validate data collection tools, experts in the research reviewed the data collection instruments and corrections were made, FGD checklist and interview guides were checked by the supervisor, and the language used was 'Swahili so that every interviewee would understand the questions well in order to get the relevant information which are accurate and which reflect the influences of WRS in smallholder farmers' lives.

4. Findings

It was discovered that, 99% members of the sampled AMCOS are involved in WRS. Their participation constitutes 62.5% males, and 37.5% females, meaning that participation for males in WRS is almost doubled than their female counterparts while the general national population consists of more females than males.

Respondents were asked open ended questions to state whether WRS has improved their lives or not and explain the extent of their improvement. Most of their responses were categorised into five themes (Table 2) namely: Material living conditions, quality of education, quality of farming works, quality of health, economic security and physical safety.

In material living conditions were grouped into 3 sub-themes; 100% of respondents said that WRS give them access to capital through loans in order to attend to their financial needs, 72% of respondents believed that WRS has increased their income and 71% claimed that WRS has contributed to their increasing ownership of assets. In the interview, on respondent narrated:

“WRS has increased income to farmers, because through loans, farmers invest the money they get in various businesses even in coffee, hence generates extra income from the loans. Since these loans are repayable to a maximum of one year, farmers who invest in other businesses can generate big profit and increase their income. Our district is undergoing major economic changes; there are lots of investment opportunities. In short, Mbozi district's economy depends on coffee. Farmers that have well-chosen their investments have prospered. Many have opened hardware for selling building materials, electric material shops, clothes and kitchen ware utensils shops. (AMCOS leader).

Table 2: Emerging themes

No.	Themes	Sub-themes	Sampled quote	%
1	Material living conditions	Access to capital	<p><i>"...borrowing helps us to participate in agriculture because during farming season majority of us are broke and are not capable of buying farm implements. Furthermore, WRS has helped us much because even if we are broke, we are not worried of how we can get money when we have family responsibilities that need money to solve". (Farmer)</i></p> <p><i>"At least for now the situation is better. For example, after a contract is signed, warehouse operators pre-finance farmers by providing small loans which farmers use for coffee picking and processing. They also provide agro-inputs loans like fertilisers and pesticides to farmers so that farmers can proceed with their farm activities even if they don't have cash. This amount will be deducted when coffee is sold" (AMCOS leader)</i></p> <p><i>"It helps to strengthen my working capital for farming and business activities". (Farmer)</i></p> <p><i>"In the past, many farmers after receiving their coffee proceeds were abandoning their families and go to relax in town for months, use all the money lavishly until all the money is finished and come back home while they are broke. But nowadays because we are being paid in instalments and we have been educated about wise use of money, farmers plan on how to use of their money for family development". (Farmer)</i></p>	100%
		Increase in income	<p><i>"WRS has increased income to farmers, because through loans, farmers invest the money they get in various businesses even in coffee, hence generating extra income from the loans. Since these loans are repayable to a maximum of one year, farmers who invest in other businesses can generate big profits and increase their income. Our district is undergoing major economic changes; there are lots of investment opportunities. In short, the Mbozi district's economy depends on coffee. Farmers that have well-chosen their investments have prospered. Many have opened hardware for selling building materials, electric material shops, clothes and kitchenware utensils shops" (AMCOS leader)</i></p> <p><i>"I took a loan, bought coffee from farmers who harvested small quantity of coffee who are in need of quick cash, I brought coffee to the AMCOS in my name and it was taken to the warehouse for auction. So, this increased my income</i></p>	72%

			<i>because repayment of the loan can be recovered from the second batch of coffee which I have delivered and still remain with a balance". (Farmer)</i>	
		Increased ownership of assets	<p><i>"I have managed to construct a 3-bedroom family house, built by blocks. Previously, we used to live in s small house of 1 bedroom, which was made of muds". (Farmer)</i></p> <p><i>"I have managed to buy 3 hybrid cows". (Farmer)</i></p> <p><i>"I have managed to buy a new residential plot ". (Farmer)</i></p> <p><i>"I have opened up a retail shop which sells different items for home consumption". (Farmer)</i></p> <p><i>"WRS has enabled me to improve my living conditions because I have managed to construct a new house by blocks and roofed it with iron sheets". (Farmer)</i></p> <p><i>"...I have improved because I have bought new farms and built a beautiful house." (Farmer)</i></p>	71%
2	Quality of education	Tuition fee for children	<p><i>"...there is a general improvement of my life. It has helped me to send my kids to school early. I have managed to own my car".</i></p> <p><i>"...Advance payments helped me to send my children to school ...I have been able to buy goats and keep them for family consumption and business"</i></p> <p><i>"I have used WRS to apply for loans in order to be able to pay for my children's school fee"</i></p> <p><i>"Has enabled farmers to bring their children to school (from primary school to University) easily because they can get funds easily from the AMCOS and pay for their fees and provide various education financial supports. Although primary and secondary education in our country is free of school fees, there are other requirements that need money, like school uniforms, exercise books, pens, food while at school, and others. Farmers can provide all these because of the availability of funds through WRS loans in their AMCOS. Others have managed to send their children into private schools and pay for university fees for their children who did not get loans from High Education Students Loan Board (HESLB)".</i></p>	72%
3	Quality of farming activities	Increased ability to buy agro-inputs	<i>"WRS has enabled me to buy a water pump for irrigating my coffee and other crops. I have also been able to buy fertilisers and herbicides for applying them in my coffee farm. In the previous season, fertilisers were not enough in shops, and if you manage to find them, they were sold for very high prices compared to 2019. So, I applied for a loan and managed to get them without delays. If it was not for these loans, I would not be able to buy enough fertilisers for</i>	56%

			<p><i>my farms.” (Farmer)</i></p> <p><i>“Most of the farmers are now independent; some have their own tractors and other farming inputs. When you ask them, I think WRS has its hand in their upliftment” (AMCOS leader)</i></p> <p><i>“To be frank, since the introduction of warehouses, our income has increased. For me, I cannot say that I haven’t improved financially. I know, even if you ask every one of us, nobody has remained the same as the way a situation was before warehouses. My coffee production has increased from 3.5 tons to 6 tons because I was able to buy fertilisers and herbicides and apply them in the farms on time” (Farmer)</i></p>	
		Increased adoption of agricultural technologies and increased productivity	<p><i>“Those who denounce WRS have their hidden agenda, which for me I call it an evil mission of killing the farmer’s dreams. Just imagine, as we are speaking, WRS has rapidly increased productivity because we can easily get funds and agro-inputs as loans, and enable us to attend our farms with no delays. When it is time for fertilisers application or time for insecticides or herbicides application farmers can apply on time. When it is time for coffee picking, we can do so on time, so coffee will not overripe while on trees. So, this has contributed to increasing in productivity”</i></p> <p><i>“Farmers adopt agricultural technologies easily because of the availability of loans and increase of purchasing power. Farmers follow good agricultural practices by proper management of their farms, making sure that fertilisers and pesticides are applied on time, old variety trees are uprooted and improved varieties are planted’</i></p>	89%
		Increased involvement in agricultural activities	<p><i>“We have increased our involvement in agricultural activities like coffee farm expansion, food crops and vegetables farming.” (Farmer)</i></p>	68%
4	Increased economic security and physical safety	Increased households’ food security	<p><i>“It was a common practice in our village for us farmers to sell our food crops like maize and beans at throwaway prices whenever we needed some money for solving family commitment like paying for tuition fees for our children or sending our family members to the hospital for medical treatment... we would sell them until all of the reserves are finished. Then when we receive our coffee proceeds, we bought food for our families at high prices. But now, things are different.”</i></p>	62%
5	Improved	Increased	<p><i>“Nowadays, I can attend to my family’s health concerns</i></p>	78%

	quality of health	access to health services	<p><i>without stress. If a family member is sick, I can take them to the hospital without worrying about how to pay for medical bills”.</i></p> <p><i>“WRS has helped us, farmers, to get health insurance cards from the National Health Insurance Fund (NHIF). We applied for this scheme, and then insurance officers checked our records in the AMCOS and in the warehouse. Thereafter, they gave us the NHIF cards that allow us and our family members to get medical attention in the nearby hospitals whenever we feel sick...and the cost is reasonable. Only TZS 76,800/= as annual contribution”</i></p>	
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Source: Researcher, (2021). (Table 2 continued) Emerging themes and sampled quoted on quality of life

From the response, it can be noted that borrowing assists farmers to participate in agriculture, solve their families’ financial problems and invest in various businesses for income diversification.

In terms of the quality of education, the vast majority of respondents (72 percent) stated that WRS has increased their ability to pay for educational-related costs for their children and other family members. During the FGD, they stated that WRS loans allowed them to pay their dependents' school fees and send them to school on time. According to one respondent:

“Farmers have been able to readily send their children to school (from primary school to university) because they can simply obtain monies from the AMCOS to pay their fees and give various educational financial aid. Despite the fact that the government provides free elementary and secondary education, there are some expenses that must be met, such as school uniforms, exercise books, pens, and food while at school and others. Farmers can provide all these because of the availability of funds through WRS loans in their AMCOS. Others have managed to send their children into private schools and pay for university fees for those who did not get loans from the "High Education Students Loan Board". (AMCOS leader).

The above responses show that WRS has increased access to education for their dependents.

In terms of the quality of farming activities, 56 percent of respondents said that WRS has increased farmers' ability to buy agro-inputs like fertiliser and pesticides regardless of price increases; 89 percent said that it has increased adoption of agricultural technologies, including on-time application of recommended agro-inputs into their farms, resulting in increased productivity; and 68 percent said that WRS has increased their involvement in agricultural activities. Farmers can now cultivate food crops and practice animal husbandry thanks to WRS. According to one interviewee:

“WRS has enabled me to buy a water pump for irrigating my coffee and other crops. I have also been able to buy fertilisers and herbicides to apply to my coffee farm. In the previous season, there were not enough fertilisers in shops, and if you managed to find them, they were sold for very high prices compared to 2019. So, I applied for a loan and managed to get it without delays. If it were not for these loans, I would not be able to buy enough fertiliser for my farms. ” (Farmer).

From the above response, it is evident that WRS contributes greatly in increasing productivity.

In households' food and asset security, 62% of respondents said that WRS has increased food and physical security.

"It was a common practice in our village for us farmers to sell our food crops like maize and beans at throwaway prices whenever they needed some money to solve family commitments, like paying for tuition fees for our children or sending our family members to the hospital for medical treatment... we would sell them until all our reserves were finished. Then, when we received our coffee proceeds, we bought food for our families at high prices. But now, things are different." (Farmer).

Interviewees explained further that storing their coffee in the warehouses has reduced theft of coffee from their farms as well as their premises.

Moreover, in health aspects, 78% of respondents said that WRS has increased their access to health services. Attesting to that, one respondent said:

"WRS has helped us farmers get health insurance cards from the National Health Insurance Fund (NHIF). We applied for this scheme, and then an insurance officer checked our records in the AMCOS and in the warehouse. Thereafter, they gave us the NHIF cards that allow us and our family members to get medical attention at the nearby hospitals whenever we feel sick... and the cost is reasonable. only TZS 76,800/= as an annual contribution. " (Farmer).

From the respondents' statement, WRS has a major contribution to improving the physical and emotional wellbeing of farmers.

5. Discussion

Findings in this study show that:

Farmers' access to materials for daily living has increased as a result of WRS loans, which increase farmers' purchasing power while they wait for their coffee to be auctioned. They also serve as working capital for income and activity diversification by investing in various business opportunities available in their areas. Furthermore, because of the ability to purchase agro-inputs for on-time application on their farms, these loans enable farmers to continue with their farming activities smoothly, increasing farmers' income and financial liquidity. This means that farmers will not have to sell their valuable properties to meet their financial obligations. Farmers have been able to purchase land for business and expansion of farming activities, build new houses, and some have been able to own transportation vessels such as motor vehicles, motorcycles, tricycles, and bikes for their families and commercial purposes. Others have been able to purchase home appliances such as radios, televisions, gas cookers, fridges, and other home utensils. According to Rao and Min (2017), an improvement in material living conditions contributes to life decency. Respondents in three AMCOS, for example, stated that many farmers have stopped sleeping on local mattresses known as "virago" in comparison to the period prior to WRS practices. Many people nowadays sleep on modern mattresses. They also stated that local mattresses are extremely rare even in market places. Others responded that, at the moment, the majority of them wear shoes. In comparison to previous years, they no longer walk barefoot. In addition, compared to previous years when farmers could not afford motorcycle fare and were forced to walk regardless of the long distances

and time lost, the majority of them now use public transportation such as 'bajaji' and motorcycles, commonly known as 'bodaboda.'

WRS has improved educational opportunities for farmers' children and other dependents. Farmers have reported being able to send their children to government schools on time, compared to before WRS practices. Although primary and secondary government schools do not charge tuition, other school requirements such as school uniforms and exercise books are not cheap to meet, so if parents do not have enough money, their dependents may be denied admission. Respondents testified that in order to provide a better education for their children, they used WRS loans to send their children to private schools and even universities. As a result, the community will be more knowledgeable. According to the 8+1 EU (2013), education quality determines the level of skills, competence, and type of work people will engage in, and thus the level of progress in their lives. Therefore, WRS has increased the quality of education among smallholder coffee farmers' family members.

Coffee productivity has also increased, according to the findings. Coffee productivity can be used to assess the quality of a farmer's labour. Farmers' increased access to agro-inputs in the form of loans has encouraged farmers to participate in agricultural activities involving coffee and other crops. Furthermore, findings revealed that, despite increases in the prices of agro-inputs such as fertilisers and insecticides, farmers were able to purchase them thanks to WRS loans. Some farmers have been successful in purchasing agricultural equipment and other resources such as knapsack sprayers, power tillers, water pumps, and agro-chemicals. It is self-evident that if farmers are not assisted in some way, agriculture will underperform and production will decline year after year. This is because, without support, farmers may not be able to adapt to various uncertainties facing agriculture, like climate change, destructive insects, coffee diseases, high agro-input prices, and many others. Other farmers have managed to incur costs for uprooting traditional coffee trees and planting improved varieties with a high yield of 2 kg to 3 kg on a single tree, as opposed to traditional varieties with a maximum average yield of 1.5 kg per tree. This concurs with Mapunda et al. (2018) in their WRS study, which concluded that credit accessed through WRS had a significant positive influence on productivity.

What is more, the findings show that farmers are experiencing increased food security in their households and reduced financial stress at the family level. From the FGDs, it was a general consensus that farmers do not need to sell their stored food crops to middlemen at low prices or sell their valuable belongings just when they are in need of quick cash, but rather apply for loans in the AMCOS and have a guarantee of selling their coffee at a good market price. This means that farmers have stability in their food reserves. As a result, starvation is not common among WRS coffee farmers. Moreover, collective storage of coffee in warehouses has reduced theft of coffee on farms and at farmers' premises. This implies that farmers' economic security and physical safety have increased. There is less financial shock and stress. WFP's (2019) report suggested that increased food security and reduction of shocks and vulnerabilities improve farmers' lives.

Also, findings show that WRS has increased their access to health services due to the enrolment in the NHIF insurance scheme for farmers known as "Ushirika Afya," which allows farmers and their family members to register at a favourable annual contribution. The bank pays health contributions to NHIF offices as loans on behalf of coffee farmers whose AMCOS have active accounts in the bank and takes

loans from the bank. This enables farmers to get insured on time. Then farmers will repay the loan without interest after the sale of coffee. In this scheme, a farmer contributes TZS 76,800 per year, whereas a farmer's child contributes TZS 50,400 per year. Also, because of the increased purchasing power obtained from WRS loans, farmers do not worry about the medical costs of their family members and beloved ones who are not insured in health because of the ability to pay medical bills. In another instance, FGDs revealed that in Ipyana village, WRS has enabled AMCOS members to greatly contribute to the construction of the village dispensary from the foundation to the finishing stage by providing manpower and money. Now, the village dispensary serves all members of the community, including expecting mothers, children, and the elderly, with no need to travel a long distance to get medical check-ups and treatments. Generally, it has reduced deaths that may have been a result of a lack of medical services in their village. It is known by many that medical costs are expensive; therefore, WRS has clearly brought great relief to medical issues for farmers.

Generally, WRS has brought comfort to farmers. While waiting for their coffee to be auctioned, farmers do not worry about how to attend to their family's financial needs. When they were asked, most farmers said that they are satisfied with the changes that WRS has brought into their lives. Farmers are nowadays experiencing fewer financial tensions compared to before using WRS. Nowadays, they settle with their families, with no need to run or hide from their creditors, who would previously confiscate their assets or coffee for repayment of outstanding loans.

6. Conclusion

Conclusively, in the Mbozi district, the QoL of smallholder coffee farmers has improved economically and socially from the use of WRS. Although WRS has not touched all aspects of QoL, the system has contributed to positive changes in farmers' lives and increased farmers' satisfaction with life. Findings show that indicators for improved QoL were established from the revealed benefits acquired by smallholder coffee farmers. However, increased participation of smallholder coffee farmers in WRS will strengthen the system and increase farmers' satisfaction with life. Improving the QoL of smallholder farmers in the rural areas of Mbozi is necessary for the district's economy because most of its occupants are coffee farmers.

7. Recommendations

For the purpose of WRS to improve the QoL of smallholder coffee farmers, the government should address the various challenges that face WRS implementation in Mbozi. Firstly, the government, through district co-operative officers, should conduct more training and awareness programs to increase farmers' participation so that the benefits attained from WRS will be widely enjoyed by a large range of smallholder farmers in the country. Secondly, the government is advised to review and set favorable terms and conditions through the Bank of Tanzania (BoT) for WRS loans payable to farmers. The focus should be on loan interest rates charged by commercial banks and loan repayment periods. Loan interest rates should be set in ways that give relief to farmers. Loan processing time should be reduced in order to meet farmers' needs. Thirdly, commercial banks should improve their rules and regulations by reducing loan processing time and loan confirmation. Furthermore, the government, through TCB, is asked to reduce coffee levies that are deducted from farmers' coffee proceeds to reduce the heavy burden of costs carried by coffee farmers. In addition to that, beneficiaries of coffee levies should be monitored to ensure that they provide the expected support services to coffee farmers. The government, through the Tanzania

Fertilizer Regulatory Authority (TFRA) and the Tropical Pesticides Research Institute (TPRI), should also emphasise the availability of quality agro-inputs, especially fertilisers, pesticides, and herbicides, to reduce crop loss. More efforts should be concentrated on the quality control of the imported agro-inputs and agro-chemicals in our country so that farmers can get genuine agro-inputs at favorable prices. TCB should set favorable coffee indicative prices to enable farmers to get a sufficient number of WRS loans. Moreover, the government should subsidise farmers when coffee world market prices go down compared to the set indicative prices since WRS has failed in securing good coffee prices.

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