

Appendices to Final Report End –term Evaluation of the WEZA project

CONTENT

ANNEX 1 - Terms of Reference for WEZA End Line Evaluation Consultancy – November 2011	2
ANNEX 2 – Evaluation Team members	13
ANNEX 3 - Time schedule for the WEZA End evaluation in Zanzibar	14
ANNEX 4 - Documents reviewed.....	16
ANNEX 5 – Key informants and key participants of the evaluation.....	17
ANNEX 6 – Project outputs for each of the four Expected Results (ER).....	19
ANNEX 7 - Funds received by members of VS&L groups and the purpose of the fund	20
ANNEX 8 - Trainings by topic and their participants from 2009 – 2011	21
ANNEX 9 - Selected initiatives on issues identified by members of the VS&L groups	23
ANNEX 10 - Press Releases by TAMWA from 2008 - 2011	26
ANNEX 11 - Exchange and learning between women of different VSL groups - Pemba and Unguja	27
ANNEX 12 – Views of different stakeholders and WEZA staff/ implementers on factors that positively or negative contributed to WEZA’s achievements	28

December 2011

Verona Groverman

Catherine Jura Sentamu

ANNEX 1 - Terms of Reference for WEZA End Line Evaluation Consultancy – November 2011

Austrian Development Cooperation

Title: Women Empowerment in Zanzibar (WEZA)

COUNTRY: Tanzania

PROJECT NO.: PVD/2007/133-806 - WEZA

This text has been drafted with financial assistance from the Government of Austria. The views expressed herein are those of the beneficiary and therefore in no way reflect the official opinion of the Government of Austria.



Project Summary

- 1.1 **Name of beneficiary of grant contract:** CARE Österreich
- 1.2 **Name and title of the Contact person:** Janine Wurzer
- 1.3 **Name of partners in the Action:** TAMWA (Tanzania Media Women Association)
- 1.4 **Title of the Action:** Women Empowerment in Zanzibar (WEZA)
- 1.5 **Contract number:** EuropeAid/124568/C/ACT/Multi
- 1.6 **Start date and end date of the reporting period:** 1st January 2008 – 31st December 2011
- 1.7 **Target country (ies) or region(s):** Zanzibar, Tanzania
- 1.8 **Final beneficiaries &/or target groups¹ (if different) (including numbers of women and men):**
 - 6,000 women in 60 Shehias in Unguja and Pemba, composed of 30% of female headed households; 50% Illiterate/literate women and 100% poor and rural women
 - Estimated 1,000 members of 60 local and national institutions, including at least 20 women's CSOs and at least 40 other local institutions
 - 60 Shehia coordinators
 - Estimated 30,300 household members of the 6,000 rural poor women
 - Two implementation partners and 3 Associates
 - Estimated 120,000 Final beneficiaries

1.0 Background

1.1 Project description

The WEZA project, “Women Empowerment in Zanzibar” is implemented by CARE Austria in collaboration with CARE International in Tanzania and her strategic partner Tanzania Media Women Association (TAMWA) and three associates Jozani Credit and Development Organization (JOCD), the Pemba Savings and Credit Association (PESACA), and the Forum for African Women Educationalists (FAWE), who receive capacity strengthening support.

The project is financed by the EU (Contract Nr.: ONG-PVD/2007/133-806; 31-10-2007), the Austrian Development Cooperation and CARE Austria. The total budget is EURO 1,500,000.

It is a four-year intervention aiming at enhancing empowerment of women on social, political, and economic issues through assisting them to increase their income and overcome their socio-economic and political barriers. This has been realized through a number of interventions: livelihood improvement as a means of capital growth, investment in potential Small and Medium Size Enterprises, advocacy on women rights leading to leadership capabilities and participation in decision making processes, strengthening the capacity of community organizations dealing with women development initiatives, capacity building of three project Associate organizations and 60 other local institutions including 20 women’s civil society organizations in the main project intervention areas.

The project operates in 60 Shehias in the districts of Micheweni and Wete of Pemba; and Central and South districts of Unguja. The project is targeting 6,000 poor women or members of 30,300 households directly influenced by these women. The project is focusing to improve the quality of women’s lives, enable them to reach their human potentials and further contribute to the development of their communities and the nation at large. It is estimated that 120,000 community members where the project works, as well as other thousands of additional citizens across both the Islands through increased capacity of national level civil society organizations and institutions, awareness raising through media campaigns, and multiplier effects will result as final beneficiaries.

To achieve its objectives, the project is implemented through two main components: the Economic Empowerment through **Village Savings and Loan (VS&L) and marketing development** and Social improvement through **Social change components**.

1.3 Overall Objective

To contribute to reduced poverty and improved social justice in Zanzibar as per MDG goals1 and 3.

1.4: Specific Objective (project purpose)

Income increased and social, cultural, and political barriers to women’s empowerment progressively overcome for 6,000 rural poor women in four districts of northern Pemba and Southern Unguja in Zanzibar.

1.5: Project Interventions’ Expected Results

ER1: At least 300 women’s groups, mobilized and successfully implementing village savings and loan scheme

ER2 5,000 women undertaking action for social change towards women's empowerment
ER3:2,500 women profiting from 4 new or improved market-driven products
ER4: Grassroots women's empowerment efforts effectively supported by 60 local and national institutions.

1.6: Strategic context and concept of intervention

WEZA project is operating on the principle of supporting poor women in the rural areas in four districts of Zanzibar to increase their income and overcome the existing social, cultural and political barriers to women's empowerment as means of reducing poverty. This can be attained by building skills to women groups in savings, income generation and social change processes. In that course WEZA aims to strengthen the technical and organizational capacity of JOCD and PESACA (Village Savings and Loan organizations) to enable them to support women's economic and social empowerment efforts. WEZA also aims to building capacity of the women's civil society organizations for the purpose of improving their support to women's empowerment through improved analytical, governance, advocacy and networking capacity.

1.7: Phases of Implementation

WEZA is a four year project that started in January 2008 and comes to an end by December 2011. This is the first time that a project with a component of social change that addresses the social, cultural and political barriers to women's empowerment is implemented by CARE in Zanzibar. Being the first phase of implementation, the project has made a lot of achievements and has experienced a lot of challenges and lessons that can be documented and shared or that can be used as a guide for further programming

2: Objective of the Evaluation

2.1: What is the purpose of the evaluation?

To monitor and assess the achievements, the contract agreement scheduled three evaluations, baseline, midterm and final evaluation for comparing results before and after project implementation for a set of objectives and targets which should be achieved within the project time frame. Since the launching of the project in January 2008, WEZA has responded to a number of new and rather complicated issues in areas of economic and social change through a participatory process of learning and doing that involved a wide range of actors such as marginalised rural community members as impact group, local civil society organizations as well as local government institutions. As the project is at its final stage of implementation, it is necessary to have reasonably an in-depth assessment of the intervention results as well as challenges. Where possible, to be also to assess the trend of the impact of the interventions on the lives of the projects impact group (women in 60 Shehias of Unguja and Pemba)

2.2 Purpose of the project evaluation

The evaluation results will provide valuable experiences and lessons for implementers, stakeholders and for decision makers including donors, the recipient local institutions and the communities. It will also highlight appropriate areas for future initiatives and at the same time fulfil the requirement of the project contract between donor and the implementing agency. The evaluation results and recommendations to a large extent will guide the phase out of the project.

An in–depth understanding of the learning experiences and lessons from this project will help in formulation of new interventions for future project with similar or closely related situation. It also aims to promote communication among key stakeholders and provide for the groundwork for decision-making at both management and political levels.

The primary purpose of the endline evaluation is therefore to assess the extent to which the project has achieved its goal and results and whether it is worth repeating the designing approach and the implementation strategies proceeding with the current implementation approaches and strategies or should be changed.

3. Key Questions

3.1 Elements of the project cycle for evaluation

The evaluation may cover several key aspects at different stages of the project cycle but emphasis could be:

- **At design level:** assessment of participation of the key stakeholders including the community in general and the targeted groups; levels of participation and effectiveness; assessment of the relevance and quality of project preparation and design – i.e. the logic and completeness of the project planning process, and the internal logic and coherence of the project design.
- **At implementation level:** assessment of the effectiveness (achievement of purpose) of the implementation approaches and strategies including those outlined in the project document, how efficiently was the document followed; is the implementation consistent with the project activities/interventions as outlined in the project document? Were the interventions realistic and did they reflect the community needs? Is the implementation status/stage in line with the project time frame? Are the intended impact groups reached?
- **Monitoring:** Are the assessment, collection, analysis and presentation of the important data and information as per project monitoring plan and logframe?
- **Project results:** Providing assessment of the **project outcomes and the impacts** or expected outcomes and impacts with associated sustainability. Section 4 provides more detailed leading question for areas of emphasis. Is the project achieving the required results? What is the trend of the results? How well means and activities were converted into results, and the quality of the results achieved? How can the results be compared with the baseline status?

3.2 Main emphasis

The main emphasis should be placed on:

- **Participation and shared responsibility;**
- **Effectiveness (achievement of purpose/specific objective)**
- **and sustainability (likely continuation of achieved results) of the project.**

3.3 Type and depth of the review

The evaluation should be designed to hit a balance between office and field study, however, more emphasis should be placed to field study that will involve all impact and targeted groups and the key institutions involved. The study should at least reveal the awareness/acceptance of the project interventions, participation of different actors and the

status of implementation as per the pre-designed indicators.

3.4 Whom should the recommendations address?

The recommendations should be relayed to all key stakeholders with particular emphasis to actors that have been involved in project designing and monitoring (especially CARE, TAMWA, JOCDO and PESACA) as well as partners who are expected to take actions on implementation after the closure of the project.

4. Evaluation criteria

In order to achieve the evaluation objectives the consultant shall concentrate on the Seven (7) criteria (relevance, compliance, effectiveness, efficiency, impact, sustainability and participation) as described below:

Relevance (Problems and needs): The relevance of the project interventions to local and national needs and priorities (comparison of results with immediate and longer-term objectives). Some of the guiding questions for this criterion could be:

- How important are the interventions for the impact and target groups and subgroups?
- To what extent have they addressed their needs and interests?
- Are the project interventions relevant or appropriate to the needs of the women and men beneficiaries?
- How appropriate are the project objectives to the problems that were supposed to address, and to the physical and policy environment within which it is operating?
- Review the inter-relationship of the project team, community organizations and networks and funding agencies in terms of complementarities and coherence in activities undertaken.
- How are the interventions complied with the Zanzibar development policy and planning?
- Does the overall design reflect the situation on the ground, over which an overall assessment could be conducted?
- Is the overall approach and strategy consistent with the problems and the intended effects?

Compliance: The compliance of the project with regard to principles of poverty reduction, promotion of good governance among the stakeholders, the respect for the cultural and natural environment. The possible questions here could be:

- Are the interventions relevant to sector policy and country program?
- Has the project been designed and implemented in a culturally appropriate way?

Effectiveness (Achievement of purpose/specific objective): The effectiveness of the project in terms of its objectives and strategies. The possible key questions for examining the degree of effectiveness are:

- To what extent will the intervention's objectives (probably) be met?
- To what extent does the intervention reach the impact/target groups?
- What benefits accrued to target groups, including women and men and identified vulnerable groups?
- How far has the project achieved its expected results?
- Are there alternative implementation strategies that would have been more effective in achieving project outcomes?

- How assumptions have affected project achievements?

This generally requires comparing alternative approaches to achieving the same results.

Efficiency (Sound management and value of money): This particularly reflects the utilization of the resources in relation to results during the project implementation. The fact that the results were obtained at reasonable cost, i.e. how well means and activities were converted into results, and the quality of the results achieved. The questions that may be raised are:

- Do the resources involved correspond with the results achieved?
- How economically are the various resources being utilized?
- Are there alternative approaches that involve lower costs / fewer resources to achieving the same or higher results? (to see whether the most efficient process has been adopted)
- Does the project use its resources in the most economical way? May require a review of how the project is organized, the technology being employed, or the financial management.

Impact (Achievement of wider effects): The impact of the intervention in terms of the overall situation and its contribution to the target group/persons affected. For this project the impact can be technical, economic, social and political that reflects to gender or other relevant social categories. Some of the important key questions that could reveal the project impact are as follows:

- What are the positive and negative consequences (intended and unforeseen consequences)?
- Are there any unintended positive or negative effects on either the target population or the population at large?
- What are the technical, economic, social, cultural and political impacts– broken down by gender or by any other relevant social categories like age or by geographical location?
- What are the effects the project is having at the household level?
 - Is the actual decision making at HH level really making social change?
 - What difference does it make if a HH is headed by a woman or a man?
- Which form of group (gender-mixed and women-only group) is more effective in terms of social change?
- How the project contributes to an ultimate impact upon the lives or behavior of members of defined impact/target population?
- Are there other external influences having an effect on project outcomes?

Sustainability (Likely continuation of achieved results): The likelihood of a continuation in the stream of benefits produced by the project after the period of external support has ended. That is the project interventions results last longer with continuous improvements in the lives of the poor and marginalized targeted population. The following key questions may lead to understanding of the degree and nature of sustainability after the phasing out of the donor support:

- How long will the activities, results and effects including benefits sustained after the donor funding has come to an end?
- To what extent do the interventions take an account of those factors which experience has shown to be of key importance in sustainability? (Key factors that impact on the likelihood of sustainability include: (i) ownership by beneficiaries; (ii) policy support/consistency; (iii)

appropriate technology; (iv) environment; (v) socio-cultural issues; (vi) gender equity; (vii) institutional management capacity; and (viii) economic and financial viability).

- Are actors/partners (JOCD, PESACA; TAMWA) financially, socially, and institutionally sustainable?
- If social changes could be observed how sustainable are they?
- Several GBV cases were disclosed but due to weak referral system there are concerns about the protection of “survivors/victims”? Are there ways forward to mitigate negative consequences for the victims?
- The project tried to create market linkages – which were the challenges in this area and how were they addressed by the project? Could the project create sustainable linkages?
- The project tried to empower local institutions especially Shehia Coordinators, how effective is this strategy in supporting long term social change?
- The project undertakes activities that should bring along social change concerning gender roles, which strategies/activities have been most successful in doing so?

Participation and shared responsibility: Is the degree that the impact/target groups, beneficiaries, or affected persons are involved in decision-making processes, leadership and capacity building in general. The criterion can be further analyzed through the following key questions:

- Are the interventions providing for local project/programme management and/or building the corresponding local capacities and institutions?
- Are the objectives and expected results promoting the participation of the targeted beneficiaries?
- How far does project design address the issue of project ownership; i.e. are targeted beneficiaries have the feeling of ownership of the project?
- What were the levels of participation by the beneficiaries and the key stakeholders? How effective was their participation at different levels?
- What influences do the stakeholders and beneficiaries have on project, implementation, monitoring, and evaluation processes
- To what extent have the project key partners understood and played their roles

Each of the key questions and issues will be analyzed in a participatory, collaborative approach. The involved parties or Evaluation Team with the consultant may also generate more questions for analysis depending on the areas of more interests. The assessment will also analyse the capacity of the management structures that implement, monitor and evaluate the project activities. These include Project Management Unit and partner institutions

5. Evaluation Team

The consultant may derive own methodology and approaches, nonetheless the team is encouraged to focus on participatory approaches where the key stakeholders including the impact/target groups and beneficiaries are fully involved in the process. The methods of using, for instance focus groups discussions, open discussion fora, participatory observations, group interviews or key informants interview can be exercised. Community mapping, historical timelines, gender division of labour, transect walks are among the possible methodologies.

The consultant will have the leading role and in collaboration with the project management unit,

will define the type, size and composition of the team depending on the level and depth of the evaluation. It is though important to have a team which is independent with gender equality, experiences and adequate working skills. With such set up the consultant must be conversant with the project and should have sufficient practical experience of evaluating similar project. Roles and coordination within the team and between the team and project management unit will be set up during the contracting process. However, the consultant will have the following key roles and responsibilities:

- Ensure that the TOR is fully implemented and the report covers all the necessary details.
- Develop the detailed design of the assessment process based on the TOR, work plan and time schedule
- Collaborate with the project management unit to establish independent evaluation team of experienced people with sufficient working skills and gender equality
- Review the relevant reports and documents to help in understanding the background and draw lessons, recommendations and conclusive remarks.
- Coordinate the overall assessment process.
- Produce outline to explain the detailed methodologies and type of tools for data collection.
- Preparation of data collection tools and shares them with project implementation unit and partners before applied in the field.
- Training enumerators if necessary and supervise data collection in the field
- Provide an additional external view during the generation of lessons learned and the development of recommendations for the phasing out project and the design of future initiatives.
- Prepare the draft report, circulate it and incorporate the comments.
- Finalize the report as per the prescribed format shown.
- In collaboration with the project staff, conduct feedback workshops for the stakeholders.

The consultant and should have the following qualifications:

- Should have at least second degree in socio-science
- Should have not less than five years working experience in evaluating projects particularly women empowerment projects.
- Should be conversant with Zanzibar National policies and socio-economic structures

The Project Management unit

The Project Manager with all other project staff will have the following roles and responsibilities:

- Facilitate process of procuring consultant and other team members if required in collaboration with Technical Director for Economic Development and Women Empowerment as well as CARE Austria.
- Provide necessary information and documents to the evaluation team during the evaluation process.
- Organize all activities scheduled for the actual evaluation work
- Assist the evaluation team in arranging for the data collection and analysis during the field data collection
- Ensure that the evaluation process is done according to the TOR.
- Disseminate the draft report to other relevant individuals for more inputs.
- Organize feedback workshops immediately after the final draft.

Care Austria representative

Care Austria representative shall:

1. Coordinate with EU and ADA during the preparation and implementation of the evaluation process.
2. Assist the process of procuring consultant if the team will involve international expert
3. Submit the draft and final reports to ADA and EU and Coordinate with CARE Zanzibar for any inputs

6. Timetable and Work Plan

Table 1 below describes in brief the major activities. The consultant may wish to propose a team; the duration indicated below is the maximum time for the lead consultant.

Table 1: Roles of the consultant

Activity	Responsible	Support	Participants	Output	Duration
Share most relevant documents with Consultant	CARE Austria Janine Wurzer CARE Tanzania Leticia Pima	Project Manager WEZA Rose Matovu		ZIP Documentation file	
Phase 1: Document review and development of approach	Consultant	Leticia Pima		Prepared questions for first briefing meeting with WEZA team in Zanzibar	4 days
Phase 2: Briefing meeting with WEZA team, team building, preparation of data collection	Rose Matovu for briefing meeting, Consultant for team building and preparation of data collection	Leticia Pima and Rose Matovu		Stakeholder meeting, Plan for field work with shared tasks	5 days
Phase 3: Data collection	Consultant	Evaluation team	Enumerator	Qualitative and quantitative data	7 days
Phase 4: Data analysis, draft report writing, presentation and discussion (including feedback workshop/stakeholder meeting)	Consultant	CARE Tanzania CARE Österreich, EU	Key stakeholders and WMT	Summary of study results and draft report	7 days
Phase 5: Amendment of draft	Consultant	CARE Tanzania,	WMT	Summary report indicating	4 days

report incorporating project management and stakeholders input and production of final report		CARE Osterreich, EU		background of the study, objectives, methodology, key findings, lessons learnt and recommendations. Complete Final narrative report.	
Total # of working days for the study					27 days

TIME FRAME

The consultant is required to complete the entire task within the period of 27 days between 17th of October and the 5th of December.

7. Report (detail attached)

The proposed format for the evaluation report will include the following items:

1. Summary
2. Introduction
3. Project profile
4. Relevance
5. Efficiency
6. Effectiveness
7. Impact
8. Sustainability
9. Conclusions/Recommendations
10. Lessons learned
11. Appendices

The language of the Evaluation Report shall be in English.

The report shall be submitted in hardcopy and on a CD-Rom.

8. Tentative budget

The estimated total budget for the consultant team is around EUR 20.000.

Terms of payments for the consultant

NB: The consultant will be paid in accordance with CARE Tanzania Terms of agreement which is normally done by installments as it will be stipulated in the contract.

ANNEX 2 – Evaluation Team members

Assessment team (workshops/ interviews/focus group discussions)

Team leaders: Verona Groverman and Catherine Sentamu (external consultants)

Pemba sub-team (Unguja staff)

Sabra Ali Mohammed (Social change officer, TAMWA)

Hadhary Abdalla (JOCDO)

Mustafa Mgeto (JOCDO)

Asha Abdi (Social change officer, TAMWA)

Rose Matovu (WEZA project manager CARE)

Unguya sub-team (Pemba staff)

Mohammed Rashid (Advisor, PESACA)

Juma Hamadi (Chairperson, PESACA)

Omar Mtarika (WAGE)

Nadra Subeit (Social change officer, TAMWA)

Jitihada Abdalla (Social change officer, TAMWA)

Survey team

Team leader, responsible for design, implementation and data processing: Ismail Mgeni

Unguja sub-team (WEZA- Pemba staff)

Hakum Sanani (Capacity Building officer for Savings and Income, CARE)

Zuwena Khamis (Social change officer, TAMWA)

Hamad Khamis Mbarouk (PESACA)

Pemba sub-team (Unguja staff)

Ali Abdalla (Project manager Pemba, WAGE)

Muhidin Ramadhan (JOCDO)

Mzuri I. Ali (Capacity Building for Gender and Social change officer, TAMWA)

Mwanakhamis Mohammed (Social change officer, TAMWA)

ANNEX 3 - Time schedule for the WEZA End evaluation in Zanzibar

Date	Activity
Monday 7 November	Arrival external consultants (morning, afternoon) Meeting of one of the evaluators with the WEZA project team
Tuesday 8 November	Preparation of the evaluation by the full evaluation team
Wednesday 9 November	Preparation of the evaluation by the full evaluation team
Thursday 10 November	Preparation of the evaluation by the full evaluation team
Friday 11 November	Preparations for Survey (Survey sub-team) and for stakeholder workshops in Pemba and Unguja (External evaluators with sub-teams Pemba and Unguja). Sub-team Pemba leaves for Pemba.
Saturday 12 November	Stakeholders workshop both in Pemba and Unguja by sub-teams Interviews with CSOs and government officials by sub-team Pemba in Pemba. Sub-team session at end of the day. Second external evaluator leaves for Pemba
Sunday 13 November	Workshop with VS&L groups, interviews with household members and FGD with community members in shehia Mgogoni, Pemba (sub-team Pemba) Sub-team session of sub-team at the end of the day Data collection through Survey in Pemba and Unguja (Survey sub teams)
Monday 14 November	Workshop with VS&L groups, interviews with household members and FGD with community members in shehia Kisiwani, Pemba (sub-team Pemba) Sub-team session at the end of the day Data collection through Survey in Pemba and Unguja (Survey sub teams)
Tuesday 15 November	Interviews 'influential people in shehias' at CARE office in Wete by Pemba sub-team. Sub-team session after interviews. Part of sub-team travels back to Unguja. Two team members join the Survey sub-team in Pemba. Data collection through Survey in Pemba and Unguja (Survey sub teams)
Wednesday 16 November	Workshop with VS&L groups, interviews with household members and FGD with community members in shehia Mzuri, Unguja (sub-team Unguja) Sub-team session at the end of the day Data collection through Survey in Pemba and Unguja (Survey sub teams)
Thursday 17 November	Workshop with VS&L groups, interviews with household members and FGD with community members in shehia Uzini, Unguja (sub-team Unguja) Sub-team session at the end of the day Preparation of interviews planned for Friday by external evaluators Data collection through Survey in Pemba and Unguja (Survey sub teams)

Friday 18 November	Interview with committee members of PESACA and with project manager by external evaluators Document review and preparatory work for days ahead by external evaluators
Saturday 19 November	Interviews with CSOs and with government officials by sub-team Unguja at CARE office, Unguja Sub-team session after the interviews Data collection through Survey in Pemba and Unguja (Survey sub teams)
Sunday 20 November	Preparation of data analysis by external evaluators
Monday 21 November	Data analysis by a selection of the team members: listing findings Interview M&E officer WEZA
Tuesday 22 November	Data analysis: drawing draft conclusions
Wednesday 23 November	Data analysis: exchange on conclusions and formulating draft recommendations Preparation of feedback meeting with PAC (external evaluators)
Thursday 24 November	Trade fair Preparation of feedback meeting with PAC (external evaluators) Interview with committee members of JOCDO (external evaluators)
Friday 25 November	External evaluators: Meeting with PAC to get feedback on conclusions and suggestions for recommendations Interview Mzuri I. Ali, TAMWA Formulating draft recommendations – preparation of debriefing
Saturday 26 November	Analysis of data from the statistical analysis (survey) and M&E project (external evaluators)
Sunday 27 November	Preparation for debriefing (external evaluators)
Monday 28 November	Debriefing to project team and EU official
Tuesday 29 November	Report writing Departure external evaluators

ANNEX 4 - Documents reviewed

- Agreement between Jozani Credit and Development Organization (JOCDO), Pemba. Savings and Credit Association (PESACA) and CARE International in Tanzania
- Bertaina, Serena EUD Task Manager & Enrico Strampelli, EU Head of Cooperation EU Delegation Tanzania. Mission Report. 15 Febr. 2011 - 17 Febr. 2011
- Brief report on the monitoring visit to WEZA Project by Silvia Kukla, Program Officer & Junior Gender Advisor, CARE Österreich from 9th to 18th February 2011
- CARE Österreich. Women Empowerment in Zanzibar (WEZA) Grant Application Form European Commission - Cofinancing with European development NGOs, actions in developing countries (PVD) (projects) 200?
- CARE Logical Framework Women's Empowerment in Zanzibar (WEZA) Annex D to the Project Proposal 200?
- CARE International Strategic Impact Inquiry on Women's Empowerment: Understanding Women's Empowerment. 200?
- Cecilia Roselli. Monitoring Report Women Empowerment in Zanzibar (WEZA). Visit 16/05/2011 - 27/05/2011. 23/06/2011
- De Boedt, Kristien. WEZA Baseline Study. CARE Zanzibar. Final report. October 2008
- Hoogerbrugge, Joke. Mid Term Evaluation Report For The Women Empowerment In Zanzibar (WEZA) Project. April 2010
- Juma, Mahadhi Assessment Report Of Members Of Zanzibar Gender Advocacy Coalition. August 2009
- Memorandum of Understanding between Tanzania Media Women Association (TAMWA) and CARE International in Tanzania concerning collaboration and mutual support in Women Empowerment in Zanzibar. May 2008
- Minutes for WEZA Log frame review and fourth quarter planning meeting 15-18 September 2010 at Media Council Hall, Mlandege Unguja.
- TAMWA Women Empowerment Shehia Survey. February 2008
- Technical Officer Ongeza Akiba Program Eastern Zone. VS&L Auditing report Pemba and Unguja, 30th August – 3rd September 2010. September 2010.
- WEZA project Zanzibar. Wealth Ranking Report. July 2008
- WEZA Monitoring and Evaluation Plan OCTOBER 2008 (Reviewed)
- WEZA Social analysis report. Women Empowerment Project in Zanzibar. November 2008.
- WEZA MARKET SURVEY REPORT Kidogo kidogo hujaza kibaba (Swahili proverb) A little by little fills the pot. December 2008
- WEZA project. Newspaper cuttings Jan – Dec 2010
- WEZA project. Adult classes. Learners, teachers, shehias. Progress and challenges. Dec 2010
- WEZA 1st Interim Report Women Empowerment In Zanzibar (WEZA), Narrative report January – June 2008
- WEZA Annual Narrative Report 2008
- WEZA 3rd Annual Narrative Report January – December 2010 Women Empowerment In Zanzibar (WEZA)
- WEZA. 7th Narrative Report January – June 2011. Women Empowerment In Zanzibar (WEZA). July 2011

ANNEX 5 – Key informants and key participants of the evaluation

The evaluation team has met a too large number of staff/members of CSOs, government officials, religious leaders, shehas, VS&L group members, and community members to mention them by name.

A few people though are listed below²:

- Rose Matovu - Program Initiative Manager WEZA
- Ismail Mgeni - M&E officer WEZA
- Mzuri Issa Ali – Director TAMWA in Zanzibar
- Mohammed Rashid (Advisor, PESACA)
- Juma Hamadi - Chairperson/ Director of PESACA
- Juma Sulaiman Khamis - Chairperson of JOCD
- Mustafa Mgeto (JOCD)
- Shifaa Said Hassan - Zanzibar Media Women Forum (ZAMWEF)
- Nadra Mohammed Juma - TAMWA
- Asha Aboud Mzee – Catalyst Organization for Women Progress in Zanzibar (COWPZ)
- Nassor Mohammed Hassan – Zanzibar Legal Service Center (ZLSC)
- Siti Abbas Ali – Zanzibar Female Lawyers Association (ZAFELA)
- Mohammed Hassan Ali - Zanzibar Legal Service Center (ZLSC), Pemba
- Haidar Hamad Khatib – Jumuiyaya M. Ya Waislam , Pemba
- Mwanaidi Ramadhan Vuai – Ministry of Education and Vocational training (gender unit) (retired)
- Maulid Suleiman Khamis Makunduchi Police Station – Police Officer (Ministry of Constitution and Laws)
- Slim Said Abdulla Ministry of Constitution and Laws - Director of Public Prosecution (DPP – Department of Director for Prosecution)
- Fatma Ali Vuai Ministry of Education and Vocational Training, Department of Adult and Alternative Education
- Suria Seif Ali – JUWAMI (Jumuiya ya Wanawake wilaya ya Micheweni), Pemba
- Hija Hamad Issa – Ministry of Education and Vocational Training, Pemba
- Zuweni Hamadi Ali – Police Network, Pemba

Members of the PAC who attended the consultation session of the evaluation during the sixth and last PAC meeting, 25-11-2011

- Asha Aboud Mzee – COWPZ
- Ananilea Nkya – TAMWA Dar es Salaam
- Maryam Ahibakar - ZWACO
- Maria M. Rajab - MSYWCD
- Hamed R. H Hikmany - UCEZ
- Mzuri Issa Ali - TAMWA /WEZA
- Alama H. Jumbe - WEDTF
- Khadija A. Juma – Action Aid
- Leticia Pima – CARE Tanzania, Dar es Salaam
- Balaram Thapa- – CARE Tanzania, ACD Programs Dar es Salaam

² Unfortunately we could not involve/ interview Winnie Mamawi from VSO who supports JOCD and PESACA because she fell ill.

- Zuweni Khamis Omar - TAMWA/ WEZA
- Rose Matovu - CARE WEZA
- Ismail Mgeni - CARE WEZA

People who attended the debriefing of the evaluation, 27-11-2011

- Serena Bertaina - EU Delegation, Dar es Salaam
- Mzuri Issa Ali - TAMWA /WEZA
- Ichikael Maro- Former Chairperson of TAMWA, Dar es Salaam
- Rose Matovu - CARE WEZA
- Ismail Mgeni – CARE WEZA
- Said Dude – JOCD- Representative
- Sabra Ali – TAMWA./WEZA
- Mwanakhamis Mohammed – TAMWA/WEZA
- Amour B. Omar – CARE- HIMA, REDD Program Coordinator +Team Leader Zanzibar Program Office

ANNEX 6 – Project outputs for each of the four Expected Results (ER)

Outputs of ER 1: At least 300 women's groups mobilized and successfully implementing village savings and loan scheme

- 300 women's groups of approximately 20 members each formed and trained in Village Savings and Loan methodology and selection, planning and management of income generation activities
- 300 Village Savings and Loan material sets and start-up kits developed and distributed
- At least one social insurance or other "emergency" fund established per Village Savings and Loan group
- Average of 20 technical support visits conducted per group during first year

Outputs of ER 2: 5,000 women undertaking action for social change towards women's empowerment

- Training/facilitation sessions carried out for 250 Village Savings and Loan groups for identifying and analyzing empowerment barriers, and key economic and social issues affecting their lives
- 250 action plans developed to address identified issues developed by Village Savings and Loan groups
- 150 proposals developed and submitted for funding
- Culturally appropriate training curriculum and materials to stimulate analysis, examination and awareness of women's empowerment developed

Outputs of ER3: 2,500 women profiting from four new or improved market driven products

- Sub-sector analysis undertaken and report produced with recommendations on at least 4 new products
- Fair undertaken per island with participation of at least 1,000 women
- 2,500 women trained in new or improved product development
- One gateway agency established for aggregation of supply of products produced by women
- One-to-two forward contracts per product developed with buyers
- Mechanisms in place for ensuring sustainable supply of raw materials for each product

Outputs of ER4: Grassroots women's empowerment efforts effectively supported by 60 local and national institutions

- Initial survey of 30-50 civil society organisations addressing women's issues carried out and report produced
- Capacity assessments and capacity strengthening plan developed for 20 national or island-level civil society organisations
- 250 women's Village Savings and Loan groups linked with 20 national or island-level civil society organisations and joint activities identified
- Training on governance (roles/responsibilities of institutions as per national laws; democratic/participatory processes; transparency, etc.); women's and human rights, and participatory planning and facilitation processes delivered to 40 other local/national institutions as per needs identified in women's action plans

ANNEX 7 - Funds received by members of VS&L groups and the purpose of the fund

SHEHIA	FHH	MHH	PRODUCT	FUNDER	CASH
Mtemani	7	69	Goat keeping	Received 34 goats from PADEP and 13 cows from ASSP-	4000000/-M
Ukunjwi	6	74	Vegetables, animal keeping	ASSP- Project	1100000/-
Njuguni	1	17	Goat keeping (2010) chicken	PADEP TASAF PADEP	3850000/- 9,000,000/- 8000000/-
Tumbe Magharibi	2	18	Vegetables Chicken Banana plants vegetable seedlings	PADEP	3460000/- 75000/- 6400,000/-
Ole	3	12	Goats Banana plants vegetable	PADEP	225000
	0	7	Sewing machine	Member of parliament	250000/-
Tumbe Mashariki	0	10	Goat keeping	PADEP	500000/-
Shengejuu		11	Fish ponds	TASAF	9000000/-
Ole	4; 1 man	19	Hurt building	Member of Parliament (CCM)	100000
Mtambwe kaskazini	2	8	Soap machine	Member of parliament	In process
Shumbamjini			Water supply to their vegetable farm(60 mts)	Member of parliament	In process
Mjananza	2	7	Chicken rearing	Pemba Children Club	Received 1,700,000
Ole (Fatma Issa)		1	Tailoring and embroidery	Zanzibar Chamber of Commerce	4,500.000
Shumba viamboni	5	20	Chicken rearing	Member of Parliament	200,000
				Member of House of Representatives	5,000
Kinyikani (Jikombowe and Jiwezeshe groups)	2	17	Well construction	IFAD	5,975,000
Mgogoni			Trees planting, bee keeping, goat keeping, cookers making	PADEP	20,000,000
Ole		1	Tailoring	Chamber of commerce	4.5 million
TOTAL	35	293			71,275,500,000

Source: TAMWA records

ANNEX 8 - Trainings by topic and their participants from 2009 – 2011

Trainings on human rights and gender and participants

Human rights trainings	2009	2010	2011	Total
Shehia coordinators and assistant shehia coordinators Unguja	60			60
Shehia Coordinators Pemba	30			30
Grassroots Network Pemba	60			60
VS&L members Unguja	412	668	248	1328
VS&L members Pemba	657	836	500	1993
Total	1219	1504	748	3321
Gender training				
Shehia coordinators Unguja	30			30
CBOs Unguja	30			30
VS&L members trained by CBOs in Unguja	302			302
Grassroots Unguja	30			30
VS&L members trained by grassroots in Unguja	559			
Shehia Advisory Committees Unguja		30		
Local institutions Unguja		45		
Shehia Development committees Unguja		30		
VSL leaders Unguja	30			
VS&L members trained by VSL leaders Unguja	626			
Religious leaders, husbands and influential people in Unguja	310			
Gender advocacy and lobbying in Unguja	265		470	
Gender based violence to VSL in Unguja	255			
VS&L members Unguja	359	778		
Shehia coordinators Pemba	30			30
CBOs Pemba	30			30
VS&L members trained by CBOs in Pemba	420			
Grassroots Pemba	30			30
VS&L members trained by grassroots in Pemba	500			
Shehia Advisory Committees Pemba		30		
Local institutions Pemba		45		
Shehia Development committees Pemba		33		
VSL leaders Pemba	30			
VS&L members trained by VSL leaders Pemba	602			
Religious leaders, husbands and influential people in Pemba	120			
Gender advocacy and lobbying in Pemba	717		500	
VS&L members Pemba	691	829	1227	2840
Gender based violence to VSL in Pemba	500			
Total	6306	1820	2197	10323
Note: there is overlap of participants because different kinds of training have been conducted in the same shehia and also more trainings have been provided to shehia based on demand of the VS&L groups.				

Source: M&E and TAMWA records

Follow up visits and their participants

Follow up visits to measure the VS&L compliance of the trainings	2009	2010	2011
VS&L members Unguja		2706	2706
VS&L members Pemba		1804	3454
Total		4510	6160

Source: M&E records

Technical Trainings on social aspects to shehia coordinators and VS&L members

	2008			2009			2010			2011		
	Tot	F	M	Total	F	M	Tot	F	M	Tot	F	M
Reflect Approach	77	67	10	-	-	-	11	4	7			
Social analysis process	60	60	-	-	-	-	350	-	-	59	59	0
Islamic ethics on women empowerment	19	19	-	658	626	32	175	60	115			
Facilitation processes/ skills and action planning to Assistant Shehia Coordinators				60	60	-	-	-	-			
Training for VS&L members												
Basic knowledge on human rights and laws				1.781	1.781	-	1504	1354	150	250	239	11
Existence of violence practices against women				755	755	-	697	593	104			
Total	156	146	10	2596	2596	0	2212	1952	261	250	239	11
Note: there is overlap of participants because different kinds of training have been conducted in the same shehia and also more trainings have been provided to shehia based on demand of the VS&L groups.												

Source: WEZA M&E

ANNEX 9 - Selected initiatives on issues identified by members of the VS&L groups

(source: TAMWA records)

Issues identified related to roles and responsibilities of men and women/ boys and girls (at least 15 initiatives)	Some examples on the results of the actions
<ul style="list-style-type: none"> -Mobilizing each other to put into actions the skills training on gender and development - Educating men on the importance of assisting their wives in reproductive tasks -Changing manner of bringing up children; to involve the boys in household tasks -Sensitize the community on the extent of women workload -Educate men/husbands to realize women economic contribution in their family - Husbands be accountable for supporting their family -Gender sensitization meetings to husbands, influential people and religious leaders to address men/women's misperception to women engagement in IGAs or development activities -Women encouraging each other to engage in income generating activities <p><i>Concerning abandoned divorced women with children and women abandoned due to dago fishing (6 initiatives):</i></p> <ul style="list-style-type: none"> -Meeting with ex-husbands, shehia leaders, influential people and religious leaders to make the ex-husbands support their families -Report the stubborn ex-husbands to respective authorities -Discussion on the effects of dago with fishermen -Dago men conduct meeting to remind each other on their responsibility to support their families -Dago men should not exceed three months for their dago trips -Engagement of women in income generating activities 	<p><i>Examples of abandoned women:</i></p> <p>A woman is abandoned by the her husband for nearly two years, the VS&L group convinced to report her case to the authority as result the case was being solved</p> <p>Shehia coordinator and the advisory committee reported 3 cases of abandoned women to MSW office and all of them being solved</p> <p>-A 35 years old married women who was abandoned with 7 children without divorce. She reported her case to ZLSC for advice. The husband and wife met at ZLSC and agreed to start their life afresh; however the husband resorted to divorce</p> <p>-More than 200 women in a shehia were abandonment by their husbands (DAGO). WEZA produced radio and TV programme to educate the men about the effects of women abandonment</p>
Issues identified concerning undesired traditions and customs, such as child marriage (under 18 yrs) (3 initiatives), early pregnancies (16 initiatives), violence against women and girls (4 initiatives)	Some examples on the results of the actions
<ul style="list-style-type: none"> -Educating both parents on the effects of early marriage -Encouraging girls to favour education prior to marriage - Educate girls to behave morally to avoid unplanned and forced marriage - Parents educating their daughters on the effects 	<p>Awareness meetings/trainings were conducted to groups to encourage their children to stick more in education rather than other issues because this shehia has a great amount of illiteracy.</p> <p><i>Examples of GBV - see Table in main report</i></p>

<p>of unplanned pregnancy.</p> <ul style="list-style-type: none"> -Parents educating their children on the importance of education -Communal rearing of children to be perpetuated as it was in the past. - Parents discouraging their daughters to have any sexual relations - Girls avoid any kind of enticement from boys/men -Discourage both boys and girls from watching immoral movies or television programmes -Discourage the use of cell phones for both school girls and boys -Parents monitor/watch up their children behaviour -Girls protect themselves from peer groups influence - Parents and teachers collaborate in correcting or discouraging girls' early engagement in sex -Formation of moral committees which will be responsible for protecting early pregnancies -Discouraging unnecessary chatting between young girls and boys -Girls be inside their house from 7:30pm and punish the ones who go against the rules -Moral committees meet with the affected girls and ask them what has tempted them to engage in early sex -Parents meeting regularly to discuss their children behaviour -Family sit with their daughters to discuss about life issues and their studies -Train women on how to report GBV cases to respective authorities -Discourage reconciliation practices on GBV cases -Discourage culture of silence for the victims of GBV cases -Community support (morally and financially) for the victims of GBV 	
Issues related to education of women, girls and boys (14 initiatives)	
<ul style="list-style-type: none"> -Mobilize women to join adult classes and encourage them to attend the adult classes regularly -Educating the community members to develop positive perception towards adult learning -Sensitize men to allow their wives to join and attend the adult classes -Community members sensitizing each other on the importance of educating their children, more especially girl's education up to higher levels -Follow up on children who left school and discuss with their parents to send them back to school 	<p><i>Examples of literacy classes:</i> Shehia committee and advocacy committee sensitized on the establishment of adult classes and 3 classes were established Shehia coordinators and Shehia leaders facilitated the establishment of three literacy classes for women</p> <p><i>Examples of children and education:</i> Advocacy committee members collaborated with WEZA staff to conduct a sensitize meetings with parents and children. 6 children came back to</p>

<p>-VS&L women groups work with lobbying and advocacy committees, school committees to discourage child labour</p> <p>- Women engage in income generating activities so that they are able to support their daughters' education</p>	<p>school and supported by other institutions</p> <p>10 dropout pupils rejoined the primary school; 23 drop outs were identified by Coordinator and convinced to go back to school (and so on)</p> <p>-16 children go back to school after strong campaign with PIRO, MIDECCAC AND MVC</p> <p>-Working with shehia committee and JUWAWWE educated and advised the street children to join in alternative classes</p>
<p>Issues related to Marriage without HIV testing (3 initiatives)</p>	
<p>-Establishment of HIV/AIDS Committee</p> <p>-Raising awareness of HIV/AIDS to the community members</p> <p>-Local leaders, influential people, religious leaders work collaboratively to stop marriage without testing HIV.</p>	
<p>Other actions on social issues affecting the community as a whole</p>	<p>Progress made</p>
<ul style="list-style-type: none"> • Women Nurses: Work with Ukunjwi dispensary; work with shehia committee; write official letter • Road construction: Working with shehia committee • Drought: Fundraise for water supply; Community members to provide labor and donation for water supply 	<ul style="list-style-type: none"> • WEZA groups in X sent a letter to the Officer in charge of Ministry of Health asking for a woman nurse in their dispensary, they succeeded • Also they wrote a letter to the Ministry of construction asking for road construction, however the road is in the program. • Reported the issue to government support projects (TASAF) and Water authority

ANNEX 10 - Press Releases by TAMWA from 2008 - 2011

(source: TAMWA records)

SN	TITLE
2008	
1	MDGS: Care and TAMWA implement Women Empowerment Project in Zanzibar
2	Thousands of Zanzibar Poor Women to Benefit from Empowerment Initiative
3	Violence Against Women (VAW)
4	TAMWA condemns abuse of women, children
5	Police in Zanzibar urged to take Action Against Rape as a Measure to Control HIV Spread.
6	Fishermen in Pemba abandon families
7	School Pregnancy Increase in Piki, Pemba
2009	
8	Pregnancy Hinder 47 Girls to Continue School in Zanzibar
9	Unguja South Creates Women Village Network
10	WEZA Project Empowers Poor in Zanzibar to Raise 217m
11	1317 WOMEN IN ZANZIBAR JOIN ADULT CLASSES
12	DNA Machine will Reduce School Drop Out cases in Zanzibar-TAMWA
13	Rural Women in Zanzibar raise 217mn
14	WEZA Project Changes The Lives Of 6922 Villagers
2010	
15	Pemba Fishermen Request Government Support
16	Local Institutions Donate 33m/= to WEZA
17	Men in Zanzibar support Women Empowerment Efforts
18	UNIFEM Radios Enable 11,000 Rural Women in Zanzibar Access Election Information
19	WEZA Beneficiaries Urged them to Construct a Market for Selling their Products
20	Eighty women beneficiaries of WEZA project vie for Political Posts 2010
21	21 Rural Women in Zanzibar to vie for Election Posts
22	Zanzibar Should Increase Number of Women in Decision Making Organs
2011	
23	Local Institution Donate 33m to WEZA
24	WEZA Empower Women to Engage in Economic Projects
25	Poultry Farming Boost Women Income
26	Beneficiaries of Women Empowerment Project in Zanzibar
27	197 WEZA families miss in the sinking vessel
28	Zanzibar rural women initiate English adult class
29	WEZA beneficiaries empowered to pursue their rights
30	Rural women support social service in Zanzibar
31	The impact of WEZA attracts 750 women to form groups
32	Zanzibar women to show case their livelihood

ANNEX 11 - Exchange and learning between women of different VSL groups - Pemba and Unguja

Cross visit/debate/ symposium in Pemba and Unguja

YEAR	# Shehias PEMBA	# participants		Purpose	
		FHH	MHH		
2009	8 shehias	20	182	Symposium	
	all shehias	8	42	Symposium -16 Days Celebration	
	Sub-Total	50			
2010	11 shehias	15	85	Cross visit/debate	
	Sub-Total	100			
	All 30 shehias	21	111	Symposium	
	All 30 Shehias	75			
	Sub-Total	207			
	2011	14 shehias	223	Women's day	
Total Participants		707			
YEAR	# Shehias UNGUJA	# participants		Purpose	
		FHH	MHH	M	
2009	3 shehias	44	173	8	Symposium on the importance of human rights and women rights - ZAFELA in Kajengwa
2009	8 shehias	53	295	12	Campaign on early pregnancy and importance of girls education - FAWE/ZANA in Mzuri
2009	4 shehias	25	128	15	Symposium on fighting against GBV in Mchangani
2009	4 shehias	11	71	1	Symposium on campaign of early pregnancy and importance of education to girls students held at Tunduni
2009	3 shehias		171		Symposium on European Union Week-
2009	12 shehias	41	119		Commemoration of 16 Days of VAW held at Mahonda with collaboration of ACTION AID
2010	6 shehias	71	324		Commemoration of 16 Days of VAW held at Uzini
Total Participants		245	1281	36	

Exposure and study visits - Pemba and Unguja

	# women	# shehias	MHH	FHH	Purpose
PEMBA	23	16	29	5	EU week & Women day in Zanzibar Study visit DAR Women day in Zanzibar Study tour Unguja; Study tour Kinondoni Security and election(ZNZ) Nane nane Dodoma TGNP
UNGUJA	495	41			Learning study (South Africa) Cross Visit UNIFEM & TGNP ACTION AID, UNDP EU Day Women Day 2010 and 2011 16 DAYS OF VAW

ANNEX 12 – Views of different stakeholders and WEZA staff/ implementers on factors that positively or negative contributed to WEZA’s achievements

(Source: end-term evaluation)

Contributing external factors	Hindering external factors
<ul style="list-style-type: none"> Professional and material support from government institutions and NGOs/CSOs in WEZA implementation, among which Ministry of Youth, Women and Children Development and WEZA. Complimentary government programmes with 50-50% male-female representation rule, agricultural programmes like PADEP and ASP Government policy to increase the number of women representation at parliamentary and house of representative levels Women who hold leadership positions at different levels stimulate and encourage other women to contest for leadership positions. Community cooperation and the ability of some group members to understand the need for implementing sustainable strategies. Political stability within the country 	<ul style="list-style-type: none"> The burden of domestic work and labour, where the women have to do her business, bringing up children and do house work limits time and energy spent on businesses. Members do not generate significant profits due to poverty and low economic capacity of the community and market base in general. Poor infrastructure (roads, electricity and water) Majority of the women have limited education capacity and business knowledge. Draw backs from different Legal Acts Lack of support: of men; MPS and MHRS; Various loan organizations are not supportive e.g. FANIKIWA Traditions, perceptions, culture and upbringing which hinder the empowered women to fully participate in all development activities; The inheritance law, divorce act, age of marriage, rape within marriage and reproductive rights of women are contradicted and misinterpreted within the law and religiously. Market related: Inflation, market competition, lack of reasonable price for VS&L members products; limited tourist and local market for the products such as batik, handbags produced in VSL groups; seasonal character of vegetables production; Farm inputs needed to start income generating activities are expensive and VS&L members cannot afford to use their small loans to purchase (Pesticides, fertilizer, seeds and farm tool) Permanent water scarcity Rambling of livestock Failure to control plants disease
Contributing internal factors	Hindering internal factors
<ul style="list-style-type: none"> Project strategies: education and awareness trainings to the groups during mobilization (VS&L, SPM and technical support on agriculture and animal husbandry) WEZA Capacity building strategy to partners, stakeholders, CSOs, local leaders, target group, 	<ul style="list-style-type: none"> The number of trainings given to VSL groups for 1 hr per week during 3 months was limited and members could not learn subject matter in depth.. Other trainings in human rights, gender based violence lobbying and advocacy, and adult

<p>etc.</p> <ul style="list-style-type: none"> • The number of VSL group members (30) is manageable and appropriate for administration and follow up. • Availability of resource persons at community level (CRP) for the groups facilitated by project team • Good cooperation between the community and the project staff (implementing partners) • Good cooperation between the project and different stakeholders. • Community members have access to human rights training and demanding their rights. • Good cooperation and support from shehia leaders to the project implementers. • Good cooperation and team work spirit among the WEZA staff. Skilled and dedicated project team • Planning and evaluation forums for discussing achievements, challenges and way forward by all relevant stakeholders and PAC members (Quarterly, semi-annually and annually • Planning and implementation meetings, Baseline, midterm and end of project evaluation. 	<p>education did not reach all group members. .</p> <ul style="list-style-type: none"> • Limited practical tools were used for demonstrations during trainings especially on agricultural related topics. • The amount of money allocated for transport and support by CRP and shehia coordinators is limited and therefore it is difficult to reach all the target groups. • VS&L members not attending meetings • The old women in the VSL groups do not fully participate in the trainings. • Some VS&L members are not applying the SPM trainings • Misunderstandings and conflicts between VS&L members
---	--