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**Report**

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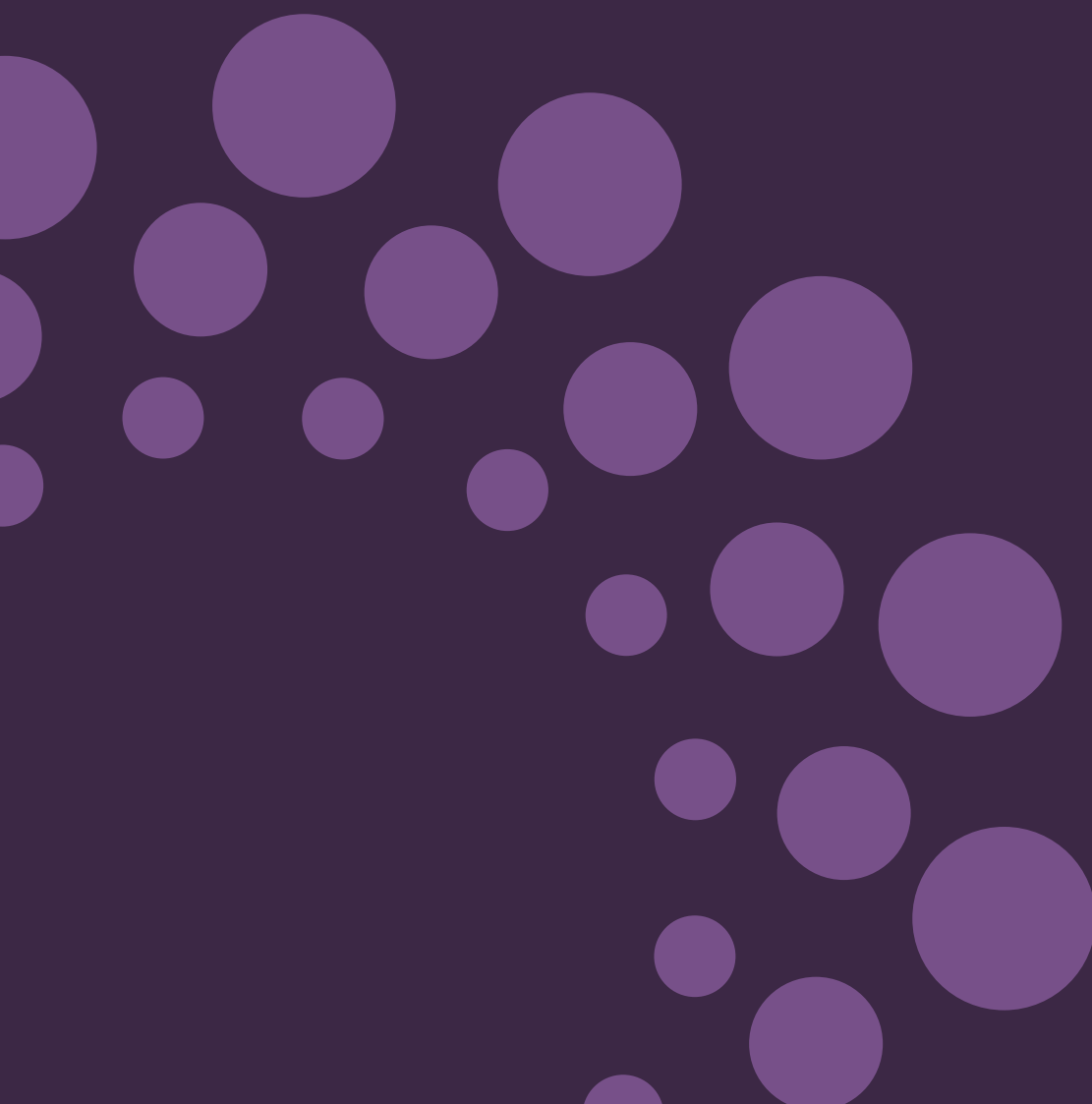
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**CARE International Longitudinal Impact Study  
of Women's Economic Empowerment  
Programming  
Year 1 (2016): Tanzania**



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## Acronyms

<b>CBO</b>	<b>Community-based organisation</b>
CBT	Community- based trainer
CRP	Community Resource Person
FGD	Focus Group Discussion
GEWEP	Gender Equality and Women’s Empowerment Programme
GBV	Gender-based violence
IGA	Income generating activity
JECA	Jozani Environmental Conservation Association
NGO	Non-governmental organisation
NMB	National Microfinance Bank
PKW	<i>Pesa kwa Wote</i> (Financial for All)
SALAMA	Sustainable Agriculture and Land Management Programme
VSLA	Village Savings and Loans Association
WEE	Women’s economic empowerment

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# Executive Summary

TO ADD FOLLOWING REVIEW OF FEEDBACK ON REPORT CONTENT

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# 1. Introduction

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## 1.1 Purpose and scope of the impact study

The purpose of the Longitudinal Impact Study is to assess the long term impact of CARE's work to promote Women's Economic Empowerment (WEE) across the programmatic focus areas of savings-led financial inclusion; women and value chains; dignified work; female entrepreneurship and resilient markets. The study will involve the collection of qualitative data for a sample of case studies in a range of countries over the period 2016 – 2020. As such it is intended to investigate the changes experienced by individuals and groups participating in CARE WEE programming interventions, including exploration of intended and unintended (potentially negative) consequences experienced by women programme participants, and changes in social norms. This report presents the findings of the first round of data collection for the impact study in Tanzania, which was carried out in November 2016.

In Tanzania the impact study is exploring the experiences and views of women and men participating in three CARE programming interventions which have a strong focus on WEE. These interventions are: the *Pesa Kwa Wote* (PKW) project; the Gender Equality and Women's Empowerment programme (GEWEP); and the Link UP project. These interventions all target poor, rural women smallholder farmers and were designed and implemented to promote WEE based on CARE's Village Savings and Loans Associations (VSLA) programming model. However all three interventions are working with VSLAs in different ways, and so were selected to enable the development of case studies exploring and reflecting a progression of the VSLA programming approach whereby:

- The VSLA visited for the PKW project case study has been relatively recently formed, and is expected to illustrate the experiences of women involved in an intervention that is focussing on promoting financial literacy;
- The VSLA visited for the GEWEP is a mature VSLA which had been active for several years prior to the programme and in which women have been supported to develop their production and marketing of handicrafts (baskets) as an income generating activity (IGA);
- The VSLA visited for the Link UP project is also a mature VSLA which has been active for over ten years and which has under the project established a linkage with a formal financial service provider.

Table 1: CARE Tanzania Programming Interventions visited for the Impact Study

Title of intervention	Location visited	Programmatic Focus Area	Duration
<b><i>Pesa Kwa Wote</i> (PKW)</b>	Rural: Morogoro	<b>Savings-led financial inclusion</b> Women's entrepreneurship	February 2014 – 2018
<b>Gender Equality and Women's Empowerment Programme</b>	Rural: Zanzibar (Unguja)	<b>Women's entrepreneurship &amp; access to markets</b> Savings-led Financial Inclusion	2014 - 2016
<b>Link UP</b>	Rural: Zanzibar (Unguja)	<b>Savings-led financial inclusion</b>	April 2014 – 2017

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## 1.2 Structure of the report

Following this introduction, Section 2 outlines CARE’s WEE strategy as the background for the commissioning of the longitudinal impact study and the context for WEE in Tanzania. Section 3 then presents an overview of the methodology used for the first round of data collection for the impact study. Sections 4 to 6 present the case studies developed for the impact study. Section 7 of the report then draws together analysis and learning across the three case studies and highlights recommendations for future programming that can provisionally be identified from the case study material, as well as for repeating the longitudinal study in subsequent years or carrying out a similar study in another country.

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## 2. Background

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### 2.1 CARE WEE strategy

CARE’s definition of women’s economic empowerment is “... *the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and communities*”<sup>1</sup>. WEE has been identified as one of the four priority areas for CARE’s work set out in the CARE 2020 Program Strategy, which commits the organisation to the aim of 30 million women having greater access to and control over economic resources by 2020<sup>2</sup>.

The theory of change for WEE framing the organisation’s programming to deliver that aim is:

*“If women’s agency and ability to influence economic decision-making (individually and collectively) is increased and utilised in inclusive and effective spaces for negotiation; if women’s productive/ economic role is expanded and recognised within households and wider society as well as promoted, upheld and respected by power-holders; then women will have greater and more equal access to and control over economic resources as well as ultimately achieving equal benefits and return for their economic contribution.”* (CARE International WEE strategy, p. 2)

CARE’s programming to promote WEE focuses on supporting and prioritising marginalised women living in poverty who have limited economic choices; are unable to claim opportunities and exercise control in formal/ informal labour markets; are excluded from productive markets; and who experience increased economic vulnerability due to crisis. Marginalised girls living in poverty preparing to enter markets (labour and other) also fall within the WEE programming target group.

The CARE International strategy for WEE identifies four inter-related key pathways to economic empowerment as focus areas in which the organisation expects to be able to have most impact.

These WEE programmatic focus areas are:

- Savings-led financial inclusion
- Women and value chains
- Dignified work
- Women’s entrepreneurship.

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<sup>1</sup> CARE International (2016) *Women’s Economic Empowerment Strategy*.

<sup>2</sup> CARE International (2016) *Working for Poverty Reduction and Social Justice – The CARE 2020 Program Strategy*.

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## 2.2 Context for Women's Economic Empowerment in Tanzania

In Tanzania, women are beginning to participate more in economic activities as a result of a combination of government policies and initiatives, interventions by civil society organisations and changing attitudes and behaviours at the individual and household levels<sup>3</sup>. However, Tanzanian women and girls are still subject to marked gender inequalities that limit their economic, social and political participation in society and that prevent them from claiming their fundamental rights<sup>4</sup>.

The prevalence of patriarchal value systems in Tanzanian society means that men are disproportionately privileged in terms of the assignment of positions of political power, engagement in decision-making at household and community levels, access to basic and financial services, ownership of assets and allocation of resources at family, household and community levels. Despite the development by the Government of Tanzania of a progressive policy and legislative framework that aims to address women's rights, discriminatory customary practices persist that undermine and constrain women's ownership of land and other economic resources and that limit their representation and participation in decision-making processes for the management of those resources. Rural women who are poor, poorly educated, lacking in self-confidence and socialized to accept unequal power relations as normative are unable and lack support to challenge these societally-imposed limitations on their access to economic resources and involvement in decision-making.

In many communities in Tanzania women's economic empowerment therefore continues to be constrained by:

- Customarily determined gender roles that impose heavy domestic workloads on women and girls, including responsibilities for cooking, household chores, child-rearing and securing food, energy and water for household needs. Meeting the demands of these roles means that women and girls have limited opportunities for engaging in other productive activities for their education and economic development.
- Social norms that reinforce women's subordinate roles and status and that support a range of discriminatory and harmful practices, including gender-based violence.
- Limited financial literacy and the lack of access to appropriate financial services to support women in the development of profitable agriculturally-based and/or off-farm IGAs.

In this context, CARE Tanzania has identified women in rural, food insecure households whose livelihoods depend on agriculture and natural resources as the target group for its programming. The objective of CARE Tanzania's 2014 – 2020 *Wezesha* country strategy is “... to create vibrant, equitable, and resilient rural communities in which women are empowered to realize their social, political and economic rights, and to ensure that natural resources are sustainably managed in the context of climate change”<sup>5</sup>. The *Wezesha* country strategy has two sub-components: the Sustainable Agriculture and Land Management (SALAMA) Program and the Gender Equality and Women's Empowerment (GEWE) sub-strategy. The GEWE sub-strategy focuses on the thematic areas of financial inclusion, women's rights and women's entrepreneurship as key pathways for empowering women to realise their economic, social and political rights.

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<sup>3</sup> CARE International in Tanzania (undated) GEWEP II proposal to NORAD.

<sup>4</sup> CARE International in Tanzania (undated) GEWE Sub strategy – Gender Equality and Women's Empowerment Program.

<sup>5</sup> CARE (2016) *CARE Tanzania Capacity Statement*.



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## 3. Methodology

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### 3.1 Approach

The study used qualitative research methods to develop three case studies based on visits to one VSLA participating in each of the three interventions. The methodology and data collection tools for the impact study in Tanzania were developed in response to the framework of research questions used by CARE UK for the first round of the impact study in Rwanda. The VSLAs visited for the Tanzania impact study were selected by CARE Tanzania following development of a country-specific study framework by the consultant. The impact study framework for Tanzania was structured around four overarching research questions:

1. *Context for Women's Economic Empowerment*: what level of participation in economic activities did women have in the project locations, before getting involved in CARE supported activities? What are the factors that support their engagement in economic activities and what are the barriers?
2. *CARE's Objectives for Women's Economic Empowerment*: what changes did CARE seek to influence in the projects studied to promote women's economic empowerment?
3. *Impact Upon Women*: what changes have women experienced (positive or negative, planned or unplanned) as a result of participating in CARE supported interventions? What changes have taken place for them as individuals, in their relationships in the community and in the wider enabling environment?
4. *Understanding how change has happened and how to increase impact*: what factors have helped or hindered these changes? What could CARE do differently in future?

Data collection was carried out from 20<sup>th</sup> to 26<sup>th</sup> of November 2016 and involved:

- *Review of project documents and monitoring data.*
- *Discussions with programme staff* in Dar es Salaam (the PKW Project Coordinator) and with field office staff involved in implementation of the PKW project in Morogoro and the GEWE programme on Zanzibar.
- *Focus Group Discussions (FGDs) with participants of VSLAs*: One FGD was held with women VSLA participants for each case study. The intention of holding FGDs with women only was to provide a safe space and to encourage open discussions of potentially sensitive issues (e.g. barriers and risks women face in engaging in economic activities). For the PKW case study a separate FGD was also held with male members of the VSLA, as they had also been mobilised for the consultant's visit, which coincided with the day on which the VSLA was holding its regular weekly meeting.
- *Individual interviews*: Individual interviews were conducted with women selected from the FGD participants for each FGD conducted. Where possible, men – either male programme participants, husbands or male relatives – were also interviewed in each location visited for the impact study. The individual interviews explored the personal experiences and views of women and men who are participating in the different interventions, with a view to building an understanding of their life circumstances at the time of the data collection, and changes they had experienced over their participation in the intervention.

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## 3.2 Sampling

The VSLAs visited for the impact study were selected by CARE Tanzania programme staff following discussion of the study framework with the consultant. The groups visited were selected as being illustrative of relatively successful VSLAs, and - in view of the limited time available for the in-country visit – they also tended to be those that were more accessible. As such the case studies presented here need to be understood as exploring the experiences of women and men involved in relatively successful groups, which may not necessarily be representative of VSLAs which are typical of the projects visited and situated in more remote locations. Each FGD was carried out with 10 to 12 VSLA members, with the exception of the FGD with male members of the PKW VSLA. Respondents for individual interviews, which were in many cases carried out immediately after the FGDs, were selected purposively by convenience sampling in consultation with programme staff.

- *PKW* – FGD participants were selected from a VSLA established in February 2016 at a location relatively close to Morogoro town. It is a group in which members have taken loans to invest in a range of IGAs, including both agricultural and off-farm economic activities. Two women who are engaged in small businesses – a tree nursery and a petty trading activity - were interviewed, as well as one male VSLA member and the male franchisee who is responsible for coordinating delivery of VSL and financial literacy trainings to the group.
- *GEWEP* – FGD participants were selected from a mature VSLA in a rural community in the Central district of Zanzibar that has a history of nearly ten years’ participation in CARE programming initiatives for women’s empowerment. It is a group which has been supported by GEWEP to promote women member’s engagement in handicrafts (basket making) as an IGA, including the promotion of market linkages for their products through engagement with one of the business networks established by the programme. Two women members of the group, including the woman Community Resource Person (CRP) who represents the VSLA on the business network, were interviewed. Interviews were also carried out with the village chairperson who is a woman, and with the GEWEP social empowerment coordinator and her husband.
- *Link UP* – FGD participants were selected from a mature VSLA in a community close to Zanzibar town, which has a history of over ten years’ participation in CARE programming initiatives for women’s empowerment. Through participation in the Link UP project the group has recently established a linkage with a formal financial service provider. Interviews were conducted with one woman and one man member of the group as well as with the community-based trainer (CBT) who has supported and facilitated the group’s linkage with the National Microfinance Bank (NMB).

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## 3.3 Limitations

*Limited coverage of the case studies:* The coverage of the impact study was limited in terms of the number of cases examined for each programme. Given the small data set, which was collected on the basis of convenience sampling of one case for each programme, it is not possible to assess the extent to which the experiences and views expressed by the groups and individuals visited are shared by other groups and participants. The findings from this study cannot necessarily be generalized as being representative or typical of processes of change across the wider projects of which the groups are part. They should instead be understood as a series of illustrative snapshots

of the experiences of particular groups and group members at a specified point in time. The impact study as a whole needs to be seen as a learning process rather than as an evaluation.

*Time constraints:* The planning and in-country data collection for the Tanzania impact study were carried out to a tight timeline, with just one and a half days in the field for each project visit. This meant in some cases that interviews had to be conducted held back to back following the FGDs or at times that were not culturally appropriate or convenient for the respondents. The fact that there was no scope for flexibility during the fieldwork sometimes compromised the quality of discussion that was possible with FGD participants and interview informants. It also meant that it was not possible to explore in detail all of the areas identified for coverage by the impact study or for triangulation of findings.

*Interpretation:* All of the FGDs and interviews were carried out in Swahili using an interpreter. CARE programme staff provided some note-taking support but it was necessary for the consultant who was responsible for facilitating the discussion to take notes simultaneously, which proved challenging at times. Interpretation of the FGDs and interviews was consecutive which at times inhibited the flow of discussion. Inevitably this also meant that it was not possible to have translation of the full details of what respondents were saying.

*Limited scope for programme staff and partners to participate in data collection and sense-making/ analysis:* The timing and intensive schedule of fieldwork meant there was very little time for preparation with CARE Tanzania staff in-country for the data collection and little or no scope for reviewing findings and refining the questions and study methodology between the various project visits, FGDs and interviews.

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## 4. Case Study: Financial Access for All – the *Pesa Kwa Wote* (PKW) programme

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### 4.1 Overview of the intervention

The PKW program aims to deliver improved access to financial services for 316,300 rural poor women and men (70% women) in mainland Tanzania and Zanzibar using VSL methodology. The program is being funded by the Financial Sector Deepening Trust of Tanzania for implementation over a four and a half year period (2014 – 2018) across seven regions (Zanzibar, Coast, Morogoro, Tabora, Shinyanga, Mwanza and Iringa) as phase II of CARE’s earlier *Ongeza Akiba* (‘Increase Savings’) initiative.

The four specific objectives of the PKW program are to:

- Increase the spatial outreach of financial services through the formation of new VSLAs targeting the financially excluded 56% of the Tanzanian population<sup>6</sup>;
- Increase the depth of financial services and enhance the capacity of its target group for joining the economic mainstream through the strengthening of financial literacy;
- Build sustainability of the financial services being delivered based on the use of innovative delivery channels and by encouraging government uptake of the VSL methodology;
- Improve learning, monitoring and evaluation systems to capture program impacts, and track outcomes, including delivery channel performance.

The program is designed for delivery of the VSL methodology (i.e. formation and training of new VSLAs) by a combination of Partner Organisations, which can be local NGOs, community-based organisations (CBOs), apex VSL associations etc., and Franchisees who are local entrepreneurs. The use of these delivery channels is expected to ensure the sustainability of program activities, as well as providing a way of bringing down the cost of financial inclusion<sup>7</sup>. PKW targets the low income, financially excluded population of rural areas by means of a process of self-selection, whereby VSLAs are formed as self-selected groups of individuals identified as being in need of financial services, who can be active in financial transactions and who are of overall similar socio-economic profiles.

In summary, the PKW program is an intervention that is primarily designed to promote savings-led financial inclusion with a particular focus on financial literacy, but which also aims to promote female entrepreneurship through the provision of trainings on the Selection, Planning and Management of Income Generating Activities. Delivery of the PKW program in Morogoro region, which was the region visited for the longitudinal impact study, is by the franchisee delivery channel. The programme’s recent Mid-Term Review highlighted the progress of the programme towards meeting its quantitative targets, while recommending an increased focus on the quality of training being delivered to the VSLAs formed<sup>8</sup>.

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<sup>6</sup> Finscope 2009

<sup>7</sup> The cost per beneficiary for delivery of VSL programming by the *Ongeza Akiba* program was USD 40 as compared with the expected cost per beneficiary for PKW of USD 23 (PKW Proposal, CARE Tanzania 2013).

<sup>8</sup> Maliti, E & Leyaro, V. (2016) Mid Term Review – PkW Project.

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## 4.2 The *Majembe* VSLA

The PKW VSLA visited for the longitudinal impact study was located in Morogoro region, where program delivery is by franchisee rather than a partner organisation. The VSLA called the *Majembe* (meaning the ‘hoes’ in Swahili) is a mixed sex group of 12 women and 10 men, which was established in February 2016 in Kipera village – an agricultural community situated about 20km from Morogoro town, quite close to the Mzumbe University campus, and a few kilometres off the main tarmac road from Morogoro to Iringa. As such, the *Majembe* group is a VSLA at an early stage of development, which has yet to complete the one year training cycle. The group currently has savings of TSh 3,740,000 (ca USD 1,692) with outstanding loans of TSh 3,373,800 (ca USD 1,527). The share price of TSh 1,000 (USD 0.45) established by the group is higher than the minimum recommended share price of TSh 500 (USD 0.23) but is nonetheless relatively low<sup>9</sup>, suggesting that cash/ income flows among its members are relatively limited. Despite the group’s short history of participation in the PKW program, various members of the group have already taken and used loans from the VSLA for starting or developing a range of IGAs relating to agricultural activities, petty trading, small shops and even a tree nursery.

The name chosen by the group members reflects the predominance of smallholder farming as the main economic activity for the population of the village. The main crops grown are cassava, maize, rice, beans and vegetables (sweet pepper, tomatoes and cucumbers), with tomatoes as the main cash crop in the area. There is a small market in Kipera village and a larger open market is held weekly in Mlali – a community about 5km away from the village. Agricultural produce is sold to buyers who come to those markets on an *ad hoc* basis rather than by any prior arrangement with the sale price being negotiated at the time of purchase. Other economic activities reported by the VSLA members who participated in the women and men’s FGDs for the impact study included charcoal selling, hair-plaiting, the baking and sale of snacks (*maandazis*) and some (albeit limited) livestock husbandry. Overall however, the consensus of opinion among the FGD participants was that opportunities for the diversification of economic activities in the community were limited.

That said, it should also be noted that the fact that the *Majembe* VSLA is located in a community that is relatively close to Morogoro town and the main road means that it cannot be considered as typical of the kind of very remote, rural communities that the PKW programme is predominantly targeting to work with. The CARE Project Manager felt that Kipera village can be seen as something of a “hybrid” community that is likely to have been subject to a various outside influences (e.g. different projects including the possibility of research given its proximity to Mzumbe University)<sup>10</sup>. This view is borne out by the stories of the individuals interviewed for the impact study all of whom had led mobile lives and had connections, including economic linkages, beyond the village of Kipera.

### **Box 1: Dorica’s story – A nursery school teacher and aspiring tree farmer**

*Background:* Dorica is a 46 year old married woman who lives in Kipera with her husband and five children, and who is the treasurer of the *Majembe* VSLA. She was born in Dar es Salaam but grew up as an only child moving from region to region as her father was a soldier. Dorica left school mid-way through her secondary education after her parents divorced, after which she went to

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<sup>9</sup> By comparison, the CARE project manager for PKW in Morogoro region reported that some VSLAs in the region have set share prices of up to TSh 5,000 per share which he considered as an indicator of economic well-being.

<sup>10</sup> Interview with Elamu Kayanga, CARE project manager, PKW, 22/11/2016.

work in a children's day care centre run by World Vision in Morogoro town. After marrying her husband, who is Chagga, Dorica spent several years living in Kilimanjaro region but she and her husband subsequently decided to move back to Morogoro region so that they could have their own land.

*Economic activities and access to resources:* Dorica and her family moved to Kipera in 2002 where her grandfather was living and where Dorica opened a nursery school/ day care centre. Her husband runs a small business selling second hand clothes and farms maize for food and tomatoes as a cash crop. The household own 3 acres of land, one owned in Dorica's name that she bought using money inherited from her mother, one owned in Dorica's daughter's name that Dorica also bought and one owned in her son's name that Dorica bought jointly with her husband. She explained that: *"In this area it is common for women to own land but if I want to sell that land I must talk with my husband. If he says no, it is not a problem because it will remain as family property"*.

Dorica estimates that her average monthly income from the nursery school which she now runs in her own home is TSh 150,000 (ca USD 68) but says that families are sometimes unable to pay the fees they owe her. She wants to expand and register the nursery school but needs to have a dedicated school building to do so, and so is trying to develop a source of income that will enable her to make that investment. Dorica says that she is the person who usually makes decisions about household spending, including with regard to the purchase of household goods and that in the past year she has bought a bed and foam mattress, a bicycle and a sewing machine.

*Access to financial services:* As one of group of five VSLA members Dorica has taken a loan of TSh 400,000 (ca USD 181) to start a tree nursery, which was established in October 2016. The group are now starting to market the seedlings they have produced in and around the village but have yet to make a profit from the activity, which is still at an early stage of development. Dorica is currently using the income from her nursery school to repay her loan from the VSLA. In the past Dorica had tried applying for a bank loan on several occasions but had not been able to meet the requirements for getting one – for example, she explained that her nursery school would need to be registered to be eligible for a loan but to become registered it would need to have its own building.

*Aspirations:* Dorica is clear about her ideas for future income generating activities and seems confident that she will be able to achieve those goals, although she identifies access to capital as a significant challenge, saying: *"I want to achieve big goals in future. As a teacher I want to own my own registered school and I want to have my own tree plantation. I also want to start a rabbit meat processing business on my homestead"*. Dorica's story suggests her to be a determined and ambitious woman who has overcome the adverse circumstances of her childhood to become a leader in the VSLA and in her community.

## **Box 2: Deus's story – A successful shopkeeper and clove farmer**

*Background:* Deus is a 31 year old married man who was born and raised in Matombo – an upland village in the Uluguru Mountains some 2 hours away from Kipera. He left school at the end of Standard 7 of primary school because his family couldn't afford his school fees. At 18 years of age he left went to work for a shopkeeper in the region of Dodoma for several years. He then moved from Dodoma to Kipera where he had a relative and where he began a small business farming tomatoes on rented land. He has now been living in Kipera for five years with his wife and two

young sons one of whom is a baby and the other of whom is in primary school. After joining the VSLA in February 2016 Deus decided to take a loan to invest in his own small grocery shop.

*Economic activities:* Deus's primary source of income is now a small grocery shop which he runs from a rented building on the main street of the village, and in which he sells a range of basic foodstuffs such as sugar, soap, salt and cooking oil etc. He estimated the gross value of his weekly sales to be in the order of TSh 700,000 to 800,000 (USD 317 – 362) of which roughly TSh 150,000 (USD 67) is profit. He employs his niece to help him in the shop and his wife also works there sometimes. Despite having experienced some challenges initially in the business due to lack of customers and problems of theft by the person he employed previously, Deus now feels the shop is doing well and is confident that he has adequate skills for managing his business.

Although Deus doesn't own agricultural land in Kipera and is no longer involved in growing tomatoes, he has a clove tree plantation on one acre of land which he owns in Matombo – the village of his birth. He produces cloves as a cash crop on that land and sells his annual harvest to Kenyan buyers who go to the community at harvest time. This year was his second harvest and he sold 300kg of cloves at TSh 12,000 per kg, giving a total harvest value of TSh 360,000 (USD 1629). His wife goes with him at the time of the harvest to supervise the labourers picking the cloves while he goes to market to negotiate with the buyers.

*Access to financial services:* Deus joined the VSLA because he did not have a bank account. Having taken a loan of TSh 800,000 (USD 362) from the VSLA to invest in his grocery shop he now has TSh 140,000 (USD 63) outstanding to repay. His monthly repayment is TSh 117,500 (USD 53). He does not have any other loans or sources of credit other than the VSLA. Deus' wife is not a member of the VSLA but Deus said that they usually cooperate in their economic activities and so when he was thinking of taking out the VSLA loan he talked with his wife about how much to take and how to invest it. In terms of their household financial decision-making Deus said that he makes the decisions about spending on food for the family but that for spending on clothes he talks with his wife.

*Changes and aspirations:* Deus believes that running his grocery shop has enabled him to develop his clove farming activities as he has used the income from his shop to buy land for a second 1.5 acre clove plantation at a cost of TSh 600,000 (USD 271) for the land and TSh 100,000 (USD 45) for inputs (tree seedlings), as well as for meeting his family's household needs. He and his wife now want to expand the business and possibly to move to another village or into Morogoro town where trade would be better (as Deus commented that the economy of the village is limited). He also wants to increase the value of his shares in the VSLA.

### **Box 3: Farida's story – Multiple small-scale IGAs**

*Background:* Farida is a 50 year old married woman who was born in the region of Singida. She was educated up to Form 2 (two years of secondary school) and then moved to Morogoro town to live with her sister, where she met and married her husband. Her husband works as a medical assistant in nearby village of Melela. In 2004, they moved to Kipera where a friend helped them to buy land to build a house as well as 2 acres of agricultural land for growing maize. Farida lives in a medium-sized block house with a tin roof with her son who completed Form 4 (O-levels) of secondary school this year, and a younger son who is in Standard V of primary school. She has 3 other children who are grown up: a son who is a farmer in Kilosa, her second-born son who is in the army and her daughter (her third-born child) who is the Village Executive Officer of Kipera.

**Economic activities:** Farida is a farmer and also runs a very small shop selling flour and sugar, baking and selling *maandazis* (doughnuts) and agriculture. She grows maize for food/ household consumption and tomatoes as a cash crop on the household plot of 2 acres (1 acre under each crop). She made TSh 1.5 million (USD 679) from sale of her last harvest of tomatoes and said that the decision as to when and how much of the crop to sell was taken in consultation with her husband.

Farida started baking *maandazis* when she first moved to Kipera and found that it was a profitable activity, although her earnings vary seasonally depending on demand with rice and tomato harvest as peak time. She usually bakes twice a week, using 4kg of flour to make 160 *maandazis* which she sells at TSh 100 each, and up to 6-7 kg of flour in the season of peak demand. At these levels of production she makes a weekly profit of TSh 14,000 to TSh 31,000 (USD 6 – 14) net of costs in the low and peak seasons respectively. She uses the income from her business for paying school fees and says that it is her decision to do so but she also informs and discusses its use with husband.

**Access to financial services:** Farida took a loan of TSh 250,000 (USD 113) from the VSLA in September 2016, of which she has since repaid TSh 50,000 in 2 months. She had previously taken a loan from a SACCO which she had used for growing tomatoes. Farida commented that loan from SACCO had involved a lengthy application procedure and significant costs. She decided to take the VSLA loan after hearing that it was easy to take a loan from the group at a low rate of interest. Whereas previously she used to buy a kilo of sugar or flour at a time (for baking her *maandazis*) taking the VSLA loan meant she was able to buy a sack of sugar and flour to keep in her shop, thereby increasing her profits.

**Changes and aspirations:** Farida thought that women's lives are changing due to their participation in the VSLA. She explained that *"There are changes as women are encouraged to participate in economic activities through the VSLA. Women can now take their children to nursery school as they are able to pay the school fees and for uniform and books. Before I joined the VSLA my husband was struggling to pay for school because he had nowhere to borrow money from but now I can help him"*. She felt however that she herself still needs more training on how to manage her business effectively.

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## 4.3 Findings

### Context

Women and men who participated in the FGDs and interviews commented on the long term trend for women's increased participation in economic activities in their community and the wider Morogoro region, which is consistent with the national trend. The majority of women members of the *Majembe* VSLA had been engaged in economic, income earning activities in the informal sector focussing mostly on agriculture and petty trading activities, before joining the PKW VSLA. Key factors identified as supporting this trend were women's increased levels of education and awareness, and the presence of government and NGO-led projects and groups offering opportunities for skills training for economic development initiatives. Barriers identified as ongoing constraints on women's participation in economic activities included:

- Women's fear or lack of confidence regarding their abilities for engage in economic activities;
- Women's limited knowledge/ skills for business development and management;
- Limited access to credit for investment in IGAs;
- Men's resistance and lack of support for women's economic empowerment;



- The high workloads associated with women’s domestic and caring responsibilities.

### **Focus of the PKW programme**

As outlined above the PKW programme has been designed and implemented to promote the formation of VSLAs with 70% women from target group of rural poor who are financially excluded thereby increasing access to informal financial services, and to build VSLA members’ capacity in financial literacy.

### **Impacts on Women’s Economic Empowerment**

Although the *Majembe* VSLA is still at an early stage of its development, the views expressed by participants of the FGDs and individual interviews suggests that there are ongoing processes of change relating to women’s economic empowerment in the community.

#### *Confidence and capability to pursue own economic aspirations*

With regard to women’s agency, in the sense of women’s capabilities, confidence and choices, the consensus of opinion in both the women and men’s FGD was that more women are becoming economically engaged and that there is less differentiation between the economic activities of women and men. This was identified as a long term trend which has developed as the result of a combination of women’s increased exposure to and awareness of economic activities. The establishment of groups and projects encouraging women to participate in economic activities and the existence of growing numbers of women role models were identified as factors contributing to this change, along with changes in attitudes and social norms relating to gender roles, including women’s own increased confidence.

#### **Box 4: Changes in gender roles perceived by PKW VSLA members**

*“Nowadays there are very few differences between the economic activities of men and women – all activities can be done by both. Women are now involved in keeping livestock, in irrigated agriculture such as growing tomatoes and shops. Previously only men were involved in those activities.”* (Men’s FGD, Kipera village).

*“Women have been exposed to appropriate knowledge – before women were not aware and were afraid to engage in activities such as agriculture. Women are no longer seen as just housewives. Before only men were supposed to find income but now women do too. Women also used to be less confident and now women’s confidence has increased.”* (Men’s FGD, Kipera village).

*“There have been changes in the economic activities of women over the past 7 – 10 years. More small businesses have been established and those small businesses let people meet together. When women meet together, for example of sell tomatoes or baking, they share ideas whereas previously there was no cooperation. It used to be that the women involved in those activities were well-known/ recognised throughout the community but now there are opportunities for everyone to do business, including women.”* (Women’s FGD, Kipera village).

#### *Active users of formal/ informal financial services*

The establishment of *Majembe* VSLA by PKW programme has increased access to informal financial services among its members as illustrated by the comments of FGD participants and the stories of Dorica, Deus and Farida. The accessibility of VSLA loans was highlighted as an important advantage of these informal financial services by women and men FGD participants. In an agricultural community such as Kipera, this means that farmers are no longer dependent on high interest loans from money lenders for the purchase of agricultural inputs (KII 007, CARE program manager, PKW). Women identified access to VSLA loans as a factor contributing to women’s

increased economic engagement and financial literacy: *“Another change is getting loans – before women stayed home but now they know how to get loans and repay them”* (Women’s FGD, Kipera village). That said, the limited size of loans available from the VSLA was flagged as a challenge that needs to be overcome to promote WEE further.

#### *Ability to participate equally in household financial decision-making*

There was also a consensus of opinion that women are involved in and able to influence decision-making processes at the household level. Women reported that they are making decisions with their husbands and in some cases by themselves (e.g. Dorica’s story) to invest in IGAs, household purchases and their children’s education. In most cases however, it appears that women are expected to consult with their husbands on the taking and use of VSLA loans, and the sense of comments from women and men FGD participants was that women need to have their husband’s agreement to the decisions taken. A participant in the women’s FGD commented that she felt her interactions and relationship with her husband had improved since joining the VSLA as she now discusses with him regarding use and repayment of the loan she has taken. In the men’s FGD one of the men explained that he had initially intended to invest his loan from the VSLA in agriculture for growing tomatoes but that he had discussed the matter with his wife who had advised him that it would be risky to do that. Following on from this discussion with his wife the couple decided that he would use one third of the loan to buy agricultural inputs, one third to buy a sewing machine and one third to pay his children’s school fees.

#### **Box 5: Women’s role and influence in household financial decision-making**

*“You can’t take a loan before agreeing with your husband.”* (Women’s FGD, Kipera village).

*“Normally the decisions (on sale of crops) are made together with my husband. I can decide how to use the money I make from baking maandazis (snacks) but I will inform my husband.”*  
(Woman’s individual interview, Kipera village).

*“Before men had more voice than women in the household. We could struggle together but men made the decisions which was discouraging for women. Now women are also educated so husbands and wives work together more in decision-making on family matters.”* (Men’s FGD, Kipera village).

*“A married woman always needs to decide with her husband because if she has not agreed on the use of the loan with her husband then running a business will be difficult. Taking a loan is normally based on agreement between the man and woman.”* (Men’s FGD, Kipera village).

#### *Social norms and economic structures*

The establishment of *Majembe* VSLA by PKW programme was recognised to have created a space for the exchange of ideas among its members, thereby providing a stimulus for the development of new IGAs. In the case of the collective tree nursery project established by Dorica and her co-investors membership of the VSLA has enabled the establishment of an innovative new IGA, although it is as yet too early to judge whether that is going to develop into a successful business. It is nonetheless fair to say that membership of the PKW VSLA has been a driver for economic aspirations and new ideas, encouraging a culture of savings and entrepreneurship. Dorica the treasurer of the VSLA commented: *“Now we are always busy looking for opportunities”*. Participation in VSLA was also reported to be contributing to changes in awareness and attitudes with men becoming more supportive because they see women being able to contribute to household finances. Women also identified the importance of the VSLA as a structure that promotes solidarity and unity amongst its members and that – through the working of the social fund - provides a social safety net in times of difficulty or crisis.

However, women and men agreed that social norms still present barriers to women's engagement in economic activities, and cited as examples that sometimes a woman wants to start a business but her husband doesn't allow it; that men's suspicion/ fear of economically successful women persists; and that some women are still afraid of trying to start their own business or IGA. The unequal gender-based division of labour whereby women are seen as responsible for all household and domestic chores – including their husband's well-being – was highlighted in the women's FGD as presenting a considerable challenge for their effective economic engagement. One woman in the group said *"Women have to do everything that is important – cooking, caring for children, running the business to get money for VSLA contributions – and there is no one to support them"*. Another commented: *"Our husbands mostly go to the farm. When he (the husband) comes back, he needs food, he needs to take a bath. And if you (the woman/ wife) are not clean he will leave you and take another woman"*.

#### *Access to and control over economic resources and opportunities*

Women members of the PKW VSLA have used loans to invest in IGAs relating to agriculture, petty trading activities and small businesses. In most cases the loans from the VSLA are being used to strengthen and further develop economic activities that women were already engaging in. However, at least two women members of the group had used their VSLA loans to start their own businesses. These women were Dorica the VSLA treasurer who has been involved in the establishment of a tree nursery as a group-based IGA and Janeth who started a village pharmacy as her own business having worked previously for someone else running a village pharmacy. Of the three VSLA members interviewed for the impact study it was however Deus the man who had taken the largest loan and invested in a larger-scale business of a village shop. It would be interesting to explore if there is any wider tendency for men to "think bigger" than women in terms of their use of VSLA credit, but that was beyond the scope of data collection for this work.

Women also mentioned the use of VSLA loans for investing in children's education, household assets and home improvements. They said however that as the group is still at an early stage of its development the funds available at present were not sufficient to enable them to purchase major productive assets such as land, although Dorica's story suggests that it is possible for women in the Morogoro context to do that.

#### **Understanding how change happens and how to increase impact**

The experiences and views of the *Majembe* VSLA members indicate that participation in the VSLA is contributing to changes in women's agency and relations within the household. The presence of the VSLA in the community as a structure with a high proportion of women members, including women in leadership positions, potentially offers opportunities for its women members to become more actively engaged in community public life.

At present however it seems that village leaders have very limited awareness of the purpose and functioning of the VSLA. The franchisee responsible for coordinating programme delivery to the *Majembe* VSLA identified the lack of support from village leaders as a wider constraint on the progress of the programme in promoting WEE. He highlighted the need for the programme to include activities to engage more actively with community and religious leaders as an important strategy for increasing programme impacts in future. Both the franchisee and women and men members of the *Majembe* VSLA highlighted the need for further and enhanced training on financial literacy and business management skills to strengthen the capacity of VSLA members for the development of profitable IGAs – a recommendation that also came out strongly in the report of the independent mid-term review of the PKW programme.

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## 5. Case Study: The Gender Equality and Women's Empowerment Programme (GEWEP)

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### 5.1 Overview of the intervention

The GEWE programme has been implemented in two phases both with the goal of ensuring that: *“Women aged 18 and above living in rural, food-insecure households whose livelihoods depend on rain-fed smallholder agriculture and natural resources in Zanzibar (Unguja and Pemba) are enjoying their social, economic and political rights”*<sup>11</sup>.

The initial two-year phase of the GEWE programme was designed around a gender transformative approach that focussed on strengthening capacities of women from the programme impact group and building more equitable social norms and structures that shape the opportunities and choices open to those women. Implementation of the programme from 2014 to 2016 involved a combination of three inter-related and mutually reinforcing strategies of:

- i) **Using VSL as an entry point** to build upon women's new skills in financial literacy and access to credit in order to support their entrepreneurship, to inform them of their rights, to support them to network for improved communication and social support, and to encourage them to monitor the implementation of laws and policies for equitability;
- ii) **Engaging men and boys** (including community and religious leaders) by mobilizing them as change agents in support of gender equality; and
- iii) **Strengthening civil society** by engaging with formal and informal civil society organizations (CSOs) to build their capacity for addressing issues of gender equality, and to promote better coordination across civil society, so that the voices of grassroots CBOs can be heard more effectively at the policy level<sup>12</sup>.

The one year follow-on and close-out phase of GEWEP was designed to build on and ensure the sustainability of programme results in relation to the four outcomes of: increased sustainability of women entrepreneurs; VSLA members continue to claim rights to land; sustainable mechanism for establishing GBV; strengthened capacity of civil society. Implementation of this second phase of the programme has accordingly involved providing support to VSLA members on business management skills and entrepreneurship, to enable them to develop profitable IGAs and form business networks and business committees to access markets; capacity-building of women VSLA members on procedures for land registration as per national and Islamic laws and of responsible authorities for assisting women to register their land; working closely with religious leaders and change agent networks to challenge patriarchal norms and harmful traditional, cultural practices; and strengthening the capacity of local partners for advocacy, negotiation, networking and resource mobilisation.

Both phases of the GEWE programme have been implemented across a working area of four districts, namely the Central district of Unguja on Zanzibar and Micheweni, Wete and Chakechake districts on Pemba. Within those working areas the programme has targeted a total of 42,250 VSLA members in 1346 established groups of whom 80% are women. The programme has also

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<sup>11</sup> CARE International in Tanzania (undated) GEWEP II proposal

<sup>12</sup> *Ibid*

worked with 164 Community Based trainers; 358 Community Resource Persons or VSLA member trainers who provide training to groups on IGAs; business networks focussing on four IGAs (poultry, soap-making, vegetable production and handicrafts); then private companies linked to those business networks as sales distributors and sales outlets; religious leaders and representatives of local government and four men's change agent networks.

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## 5.2 The *Tusaidiane* (Let's help one another) basket-making artisans VSLA

The GEWE programme VSLA visited for the longitudinal impact study is located in an inland rural community (the village of Cheju) in the Central District of Unguja, Zanzibar, which lies some 15 km out of Zanzibar town along the dirt road to the village of Chwaka and the Jozani-Chwaka Bay National Park. The *Tusaidiane* (meaning 'let's help one another' in Swahili) VSLA was established in 2007 under the Women and Girls Empowerment (WAGE) programme implemented by CARE to promote women's empowerment through the VSL programming approach. The *Tusaidiane* VSLA is currently a mixed sex group of 23 women and 7 men which is on its sixteenth round of savings, with savings valued at TSh 4,050,000 (ca USD 1,833) for the present round, and outstanding loans valued at TSh 1,030,000 (ca USD 466) having shared out savings of TSh 5,723,000 (ca USD 2,590) at the end of the last round. The share price for the group is TSh 1,000. As such the *Tusaidiane* group can be seen as an established and mature VSLA, albeit one where the share price suggests that cash flows among its members are relatively limited.

The main economic activities in the village of Cheju are smallholder agriculture, involving the cultivation of a range of crops (cassava, rice and vegetables) for mixed purposes of subsistence and as cash crops, and livestock husbandry. However, many of the women in the *Tusaidiane* VSLA are also involved in basket-making – an artisanal activity which is traditional in Cheju and neighbouring communities due to the ready availability of raw materials (a grass known locally as *ukindu*) in the surrounding forest areas. Traditionally women wove baskets for sale locally in the village as and when they were asked to do so. Through GEWEP the artisans who are group members have been supported to develop their products and link to markets outside the community through participation in one of the four business networks established by the programme<sup>13</sup>. Through the programme some women from the group were supported to attend an exhibition of handicrafts in Zanzibar Stone town, at which they got an opportunity to show their baskets.

Women members of the group have received training on basket-making from a Community Resource Person – a member of the group who has been trained by the programme to take responsibility for liaising with the district level business committee - which has enabled them to improve the design of their baskets, by adding fabric linings and colouring and varnishing the grass used for weaving. They are now able to charge higher prices for the baskets they make: whereas previously a traditional basket would sell for TSh 5,000 (ca USD 2) in the village, they now sell small, medium and large baskets for TSh 15,000 (ca USD 7), TSh 20,000 (ca USD 9) or TSh 30,000 (ca USD 14) respectively, with production costs varying from TSh 9,000 (ca USD 4) to TSh 12,000 (ca USD 5). The women sell their baskets in hotels and centres of tourism around the island. They organise the production and marketing of their baskets collectively with each woman making a set allocation of two baskets a month and a representative of the group taking the baskets to market each month.

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<sup>13</sup> The GEWEP has been supporting the development of women's increased participation in value chains for soap-making, basket-making, vegetable and poultry production.

### **Box 6: Mwantatu's story - A woman smallholder farmer and artisan**

*Background:* Mwantatu is a 48 year old married woman who is a farmer and artisan. She was born in village of Fuoni in West District of Unguja and completed her primary school education before moving to Cheju when she got married at age of 16. Mwantatu lives in a small stone house part of which is under construction with her husband, who is a farmer, and three of her five children: two sons who are 21 and 17 years old and a 12 year old daughter. She has two other adult sons, one of whom lives in a nearby village on Unguja and the other of whom is doing his military service on the mainland.

*Economic activities:* Mwantatu and her husband are the income earners of their household. Their main source of income is from the cultivation of vegetables (tomatoes, aubergine, green pepper and okra) on a 1 acre plot of government land which was allocated to them by the village government. They also grow cassava, sweet potato and yams on a separate 0.5 acre plot, which crops they use for both household consumption and sale. From their last harvest they sold cassava for TSh 250,000 (ca USD 113) and sweet potato for TSh 350,000 (ca USD 158). Mwantatu also has a farm-plot that she cultivates by herself, in addition to the areas that she cultivates with her husband. With regard to the ownership of her plot, Mwantatu explained *"Here on Zanzibar all agricultural land belongs to the government – we only farm it. If a woman wants land – a plot to farm – she goes to the village leader to ask for a permit. If you live in the village you can get a permit even if you are a woman"*. Both she and her husband are involved in selling/ marketing their produce outside the community – they take their harvest to market using village transport (a shared taxi). Mwantatu is often the person who goes to market and she enjoys going.

Mwantatu also earns income from basket weaving – a skill she learned from her aunt in 2001 because she saw it as a way of earning money. She spends a few hours making baskets in the afternoon most days after coming back from the fields and eating lunch. It takes her up to four days to make one basket and she can make up to 6 baskets in a month. She takes the baskets she makes to the group for marketing.

*Household decision-making:* Mwantatu uses the money she gets from farming to pay her children's school fees, as well as for household consumption and personal use to buy things like a cow, sewing machine, jewellery, furniture and clothes. Mwantatu said that she herself is able to decide what to buy and if she subsequently decides to sell an item she has bought.

*Access to financial services:* Mama Mwantatu saves TSh 5,000 a week to buy shares in the VSLA, which she joined 13 years ago. She gets the money for her shares from her agricultural and basket-making activities. The last time she took a loan last year was for TSh 200,000 (ca USD 90) which she used to buy her son a bicycle and other necessary items for his schooling (books and clothes).

*Changes experienced & aspirations:* Mwantatu commented on what she saw as the changes in women's lives over the course of her lifetime by saying that *"Earlier women were dependent on their husbands but now women work and earn money of their own and support their households"*. She thought that the main factors contributing to this change were that women have been able to join groups and so have been able to gain exposure to and learn from advice and experience sharing with other women. In particular she mentioned her own experience of having attended the exhibition in Zanzibar Stone Town where she was one of the women showing the baskets made by the group. Mwantatu's aspiration for the future is to finish building her house and she is confident she will manage to do that. Overall therefore, Mwantatu can be seen as an example of

a poor woman with limited education who nonetheless has managed to achieve access to and control over economic resources (land) and opportunities through the VSLA and basket-making group, albeit on a small scale.

### **Box 7: Khadija's story – A successful woman entrepreneur and VSLA leader**

*Background:* Khadija is a 29 year old married woman who is the Community Resource Person (CRP) of the *Tusaidiane* VSLA/ basket making group, in which role she is responsible for training VSLA members on marketing skills, negotiation and managing their IGAs. She was born and grew up in Pete village of Central district – a village south of Jozani forest about 8 km by road from Cheju. She was the seventh born of 10 children (5 boys and 5 girls). Her father used to work at Zanzibar port but is now retired. Khadija completed two years of secondary education but then had to leave school because her family were unable to support her. She moved to Cheju almost nine years ago when she got married at 20 years of age, in a marriage that was arranged by her family. She lives with her husband and seven year old daughter in a mud house, with her brother-in-law who lives in a separate house nearby.

*Economic activities:* Khadija said that her husband, who is a farmer and also keeps livestock, is responsible for household subsistence but that she also has her own IGAs from a small kiosk/ food stall where she sells tea and snacks and from her involvement in handicrafts (basket-making). Khadija used to run the stall jointly with another woman but last year after a conflict with her partner she decided to set up her own stall. Khadija used the money she had earned from handicrafts (basket making) and invested about TSh 150,000 (ca USD 67) in setting up her stall in addition to TSh 30,000 (ca USD 13) that she used to repair the thatched structure of the stall. She estimated that she makes approximately TSh 80,000 (ca USD 36) income a week after costs, which amount she divides equally with her brother-in-law who works with her on the stall. In terms of her basket-making work, Khadija said that at present she is only able to make three baskets a week because she is busy with her other activities and because this is the low tourist season.

*Household financial decision-making:* Khadija herself decided to establish her food stall and it was her decision regarding the money invested. She commented that she contributes to household expenditure when her husband doesn't have money (which links back to her comment that husband is responsible for household expenditure). She has since used her earnings from the kiosk to buy a bicycle and a bed and she also had to spend a large amount on medication for her mother. Her husband was not involved in decision-making on those expenditures – Khadija made the decisions for herself. She says that her husband is supportive of her work in her business and sometimes goes to work at the kiosk when she is busy with her responsibilities as CRP. Khadija has not experienced any negative attitudes towards her business from other community members.

*Changes experienced & aspirations:* Khadija commented that the women in the *Tusaidiane* VSLA are now able to look for markets for their baskets and know how to make a profit from their business and that their incomes have increased. In personal terms she enjoys being the CRP of the group because it gives her the opportunity of participating in various activities and forums for the marketing of the group's production. She highlighted the need for the group to look for more markets for their products. Her ambition is to find a good market for the members of the basket-making group so that they can become more successful in their business, and she is confident that she will achieve that by working closely with the others in the group.

As such Khadija can be seen as a young woman who runs her own business successfully and who has gained exposure and increased capacity in business management through her participation in the group. Her story illustrates the way in which a relatively small income stream (from basket making) can nonetheless have significant impact as seed capital for a locally-run IGA.

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### 5.3 Findings

#### Context

Women in the community of Cheju have traditionally been engaged in agriculturally based economic activities involving the cultivation of vegetables, fruits, rice or cassava, sometimes by themselves but more commonly also as members of household-level production units. Engagement in handicraft activities – the production of woven mats and baskets – is also traditional in the community. The women members of the *Tusaidiane* VSLA have a long history of involvement in these activities. They also have a long history of participation in VSL activities as members of a long-established VSLA that has been targeted by a series of CARE programming interventions over the past ten years.

Factors reported as enabling women's engagement in economic activities in Cheju include:

- A broader economic trend whereby it is increasingly difficult for men in the community to support their families as sole income earners due to the increased restrictions on access to forest resources associated with conservation initiatives in the area<sup>14</sup>, which has obliged women to become increasingly economically engaged.
- Men's increased recognition of the value of women's economic contributions.
- Increased awareness and sensitisation of women regarding their rights and economic opportunities.
- Women's own aspirations to be more independent and have control of their own resources as a means of mitigating against the risk of asset loss through divorce.

The main barriers to women's economic empowerment in the Cheju context were identified as: women's limited access to investment capital; women's lack of confidence in the absence of sensitisation or capacity-building support; and the prevalence of social norms such as jealousy within community and men who are not supportive of or who feel threatened by economically successful women.

#### Objectives of the GEWE programme

The GEWE programme was designed and implemented as a holistic and integrated programme for promoting women's empowerment in the broad definition of the term<sup>15</sup>, but with a strong focus on promoting women's economic empowerment. At the individual level programme seeks to strengthen women's agency by building capacity for economic activities and entrepreneurship, providing skills to access markets for their products and raising awareness of social and political rights relating to key issues of land ownership and gender-based violence (GBV). At the community level and beyond, the GEWE programme has worked to promote changes in social norms and structures by establishing business networks linking producer groups to private sector companies and by engaging with community and religious leaders to ensure their support for the

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<sup>14</sup> Cheju is situated nearby the protected area of the Jozani forest national park.

<sup>15</sup> REF: CARE's WE framework – WE as the product of changes in agency, relations and structures.



VSLAs and producer groups and to address discriminatory practices relating to land ownership and GBV.

### **Impacts on Women's Economic Empowerment**

#### *Confidence and capability to pursue own economic aspirations*

Changes in women's roles with increased levels of economic engagement were identified in the FGD as well as by both women members of the VSLA who were interviewed, the village chairperson (who is a woman who was previously in a leadership role in the VSLA) and the CARE project manager (see Box 8). The presence of groups where women can interact, share experiences and learn was reported as an important factor contributing to this long term trend. Although basket-making is a traditional IGA in the community of Cheju, women participants of the *Tusaidiane* VSLA and basket-making group highlighted improvements in their knowledge and skills as a result of the GEWEP trainings they had received. They reported that the improved quality of their products and strengthened market linkages had brought increased income from their basket-making activities. The collective marketing of the baskets to hotels and tourism centres in other parts of the island has also meant increased mobility for the (mostly younger) women involved in those activities.

#### **Box 8: Changes in women's economic activities reported by *Tusaidiane* VSLA members**

*"In the past (earlier) women were dependent on their husbands but now women work and earn money of their own and support their households. Women have joined groups, they are visited by other women for advice, and they have gained exposure and new learning and attended exhibitions."* (Mwantatu, Woman artisan, *Tusaidiane* VSLA).

*"More women are working these days. As the road network has expanded (the road to the community of Cheju was built in 2010) it has brought development to both men and women. Previously women had limited awareness of development issues, including education. There have also been changes in women's economic activities – previously women faced problems of finding a market for their products but now they know how to do that."* (Hamida, Community leader, Cheju village).

*"After choosing to work on basket-making and finding people who knew how to make baskets we were trained by TAMWA in making different styles of baskets. After the training we were able to make better baskets. Before we were not using kitenge (colourful fabric) as lining for the baskets and the handles were on the outside. Before we sold our baskets for TSh 5,000 each but now we sell them for higher prices and our income has increased."* (Women's FGD, Cheju village)

*"Before we did not know which hotels to sell to and the market was not good before. Now there are benefits – our income has increased".* (Women's FGD, GEWEP VSLA).

Overall, the women of the group expressed positive aspirations regarding the future development of their basket-making activities: they want to increase their production and reach new markets and seem quite confident of being able to do so. Although the actual amount of income generated from basket-making is quite limited, and returns on labour appear low, women reported that they are able to use income from baskets to invest in other IGAs and for VSLA savings in ways that are beneficial to them in terms of quality of life (e.g. paying school fees etc.). In this way it is fair to say that they have been able to expand the choices open to them.

#### *Active users of formal/ informal financial services*

Women members of the *Tusaidiane* VSLA have had access to informal financial services through the VSLA since well before the start of the GEWE programme, as a result of their participation in

previous CARE VSL programming initiatives in the community. They reported using VSLA loans for coping or crisis management (e.g. in case of illness), for paying school fees and/or for investment in agriculture, but were unanimous in the opinion that they did not need to use their VSLA loans for basket-making as the costs of materials are limited. Although the women basket makers who participated in the FGD wanted to find a way of making a capital investment for the purchase a sewing machine to increase the efficiency of their production, they said they did not have access to the larger scale credit needed for purchasing a machine as a group asset. They said they were not considering trying to access a formal financial service provider for credit because they thought their income from basket-making was too limited. This seems surprising given that CARE monitoring data for the group indicates that the group has recently opened a group account through Link UP project.

#### *Ability to participate equally in household financial decision-making*

The consensus of opinion from the FGD and interviews with members of the *Tusaidiane* group was that women are involved in household financial decision-making but that they are in most cases expected to discuss decisions with their husbands (see Box 9). However, Khadija the CRP for the group reported that she was able to make significant financial decisions by herself, which appears to reflect her empowerment and confidence as a successful woman entrepreneur and community leader. In the wider group of women VSLA members intra-household conflicts around financial decision-making were not identified as an issue or challenge during either the FGD or individual interviews. Women members of the VSLA consistently reported that their husbands are generally supportive of their engagement in the group because they (the men) recognise the women's contribution to the household economy. That said it is important to note here that talking about sensitive subjects such as intra-household conflict in a group setting can be difficult and the discussion of this issue with women FGD participants for *Tusaidiane* VSLA was quite limited. By contrast, the interview with the woman who is currently the GEWEP social coordinator in Cheju (and as such who is facilitating programme activities relating to land and gender-based violence) and her husband as a couple suggested that in some households men are not supportive of women's participation in the VSLA (see also below).

#### **Box 9: Women's involvement in household financial decision-making**

*"We use our income from basket-making to pay school fees, for household use and for buying shares in the VSLA. We ourselves decide on how to use the money but we discuss with our husbands – you cannot hide the money from your husband so you must discuss how to use it."*  
(Women's FGD, Cheju village)

*"The most important changes for women since they joined the groups are that they own more assets and resources – some own their own houses."* (Husband of GEWEP *Shehia* coordinator, Cheju village)

*"Our husbands allow us to work on this project (making and marketing baskets). We had to have their permission but we discussed together with them and they agreed. They agreed because they saw it as a way for us to develop so that we can support them (i.e. contribute to the household)."*  
(Women's FGD, Cheju village)

*"We encourage women to join the VSLAs because that brings benefits to the women themselves and their households. Here in the community many people supported the idea of women joining the groups but others perceived it as a negative thing due to their lack of education. Some people had had bad experiences with other cooperatives which squandered the money of community"*

*members and they thought it would be the same for the VSLA.” (Husband of GEWEP Shehia coordinator, Cheju village)*

*“The situation (in a household) depends on the people’s perspectives. Some men lack education and may demand their wife leaves the VSLA. Some husbands are jealous of their wives’ progress. However there are those who consider it as a benefit because they get support from their wife.” (Hidaya, Woman member of Tusaidiane VSLA and GEWEP Shehia coordinator, Cheju village).*

#### *Social norms and economic structures*

Women from the *Tusaidiane* VSLA reported that they have become more independent through working and earning money in their own right and that men are recognising the benefits of women’s economic empowerment and becoming more supportive. So for example Khadija said that her husband sometimes helps her by working in her tea-stall when she is busy with her activities as the CRP of the group. Similarly, Hamida, the women who is currently the *Sheha* – the chair of the Cheju village government - and who was previously the CRP of the *Tusaidiane* VSLA, said that her family are supportive of her work in that role, while commenting that in the wider community some people see it as unusual to have a woman as the village leader. Comments from some of the other women FGD participants and interview informants also suggest that social norms associated with the dominant patriarchal value system of Zanzibari society still present barriers to WEE and that some economically active and successful women are still subject to jealousy and social stigma from their communities.

Changes in economic structures identified in specific connection with the activities of the basket-making group included: the strengthening of market linkages to the private sector (hotels and shops selling handicrafts to tourists) as a result of the *Tusaidiane* group’s membership of the business network established under GEWEP; and the attendance by some members of the group at exhibitions in Zanzibar Stone Town and Dar es Salaam which has provided a mechanism for reaching new markets, and which was also reported to have increased women’s confidence in their ability to market their production. Women from the group also reported that they sometimes employ women from the wider community to help them meet the requirements of larger orders they receive – in this way the group is sometimes able to provide training in basket-making to girls in the community. As such this represents a replication, albeit small-scale of economic opportunities for women within the community.

#### *Access to economic resources and opportunities*

Overall women from the *Tusaidiane* group commented that the income they make from their baskets has increased as a result of improvements in product quality and strengthened market linkages. They highlighted however that there is marked seasonal variability in demand for their baskets which is linked to the seasonality of tourism on Zanzibar. The women participants of the FGD were confident that they would be able to increase levels of production further if they were able to reach bigger markets. One of the women interviewed individually for the impact study mentioned that the group had received an order for 170 baskets from a South African buyer following their attendance at the exhibition of handicrafts in Zanzibar Stone town. The stories of the individual group members interviewed for the impact study suggest that although the income women make from basket-making is quite limited, it is important as it enables them to invest in other IGAs which are important for their household economies; to buy other household assets such as livestock; and also to fund their savings through the VSLA.

### **Understanding how change happens and how to increase impact**

Women artisans from the *Tusaidiane* VSLA explained that the trainings and attendance at handicraft exhibitions organised through GEWEP have helped them to improve the quality of their baskets and establish new and strengthened market linkages. The CRP and other group members have gained increased experience and knowledge of marketing through their participation in the business network. However, women identified the limited market demand for their baskets as a constraint on the levels of income they are currently able to generate from their handicrafts activities. The returns on labour from basket-making are also relatively low given the labour required for their production by hand. To increase the impact on WEE, the women artisans need to find new and larger markets for their baskets and to invest in equipment (a new sewing machine) that will enable them to increase their production efficiency so they can expand production and realise increased returns on their labour.

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## 6. Case Study: The Link UP project

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### 6.1 Overview of the intervention

The ultimate goal of the Link UP project is to build replicable models for financial inclusion by providing opportunities for VSLA members to access formal financial services, as a means of reducing their vulnerability to income shocks and enhancing their ability to invest in income generating opportunities<sup>16</sup>. The project does this by enabling linkages to financial service providers based on the introduction and expansion of technology-enabled financial services to VSLA members. The project is being funded by the Bill and Melinda Gates Foundation, and in Tanzania is working with VSLAs on Zanzibar (both Unguja and Pemba) and in the Coast, Morogoro and Tabora regions of the mainland. The design and inception phase of the project ran through March 2014. Project implementation has been ongoing since April 2014 and will continue through to March 2017.

Implementation of the Link UP project in Tanzania has to date involved:

- Establishment of a partnership with the National Microfinance Bank (NMB) - one of the largest commercial banks in Tanzania – to develop and deliver appropriate savings and credit products to VSLA groups and their individual members;
- Customization of linkage training modules with NMB; the adaptation of financial literacy training tools with partners;
- Delivery of financial linkage and literacy training to VSLA members by locally-based Village Agents on a fee for service basis
- Establishment of linkages with 4,894 VSLAs, covering a total of 1,200,000 members.

In this way the Link UP project aims to address the key barriers to financial inclusion that have been found to constrain poor people's access to and use of formal financial services in Sub-Saharan Africa, which include:

- **Gender:** women are disproportionately likely to be financially excluded because financial decision-making is still widely dominated by male household members.
- **Geography:** The outreach of formal financial institutions to rural areas is low which means that transaction costs in terms of both travel and opportunity costs are a major obstacle to financial inclusion of poor people in those areas.
- **Banking systems not equipped to serve the poorest:** Banks typically have documentation and qualifying requirements which are difficult for poor families to meet. In many cases banks also do not have products available for handling very small amounts of savings and credit.
- **Financial literacy and trust:** Poor people often have limited awareness of and confidence in formal financial service providers. Poor financial education represents a significant barrier to access and effective use of formal financial services.

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### 6.2 The *Hiari ya Moyo* (Willingness of Heart) VSLA

The *Hiari ya Moyo* VSLA that is participating in the Link UP project is located in Koani village in the Central District of Unguja, approximately 5 km out of Zanzibar town on the main tarmac road.

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<sup>16</sup> CARE Tanzania (undated) Link UP project Proposal Narrative.

Although Koani is a rural community where many households depend on farming it is close enough to Zanzibar town for people to travel to town on a daily basis for their employment. The main economic activities for the menfolk of the community therefore are farming and salaried employment for the government, while women are mostly involved in farming, activities involving the extraction of natural resources (fuelwood collection and the production of thatch roof panels), petty trade and/or working as farm or industrial labourers.

The *Hiari ya Moyo* VSLA was first established in 2002 by a charismatic local woman who has been the Community Based Trainer for the group ever since. She founded the group as a result of her contacts with and exposure to VSLAs formed in the village where she grew up which was one of the communities working with the Jozani Environmental Conservation Association (JECA) – a community-based organisation established during the implementation of a CARE project for the conservation of Chwaka bay in the early 2000. When the *Hiari ya Moyo* VSLA was established it originally had 15 members, most of whom are still involved in the group today. The group is now a mixed sex group of 30 members, of whom seven are men. Of the ten women VSLA members who participated in the FGD for the impact study, four were farmers, one woman runs a small clothes shop in the village, one woman gave her occupation as a housewife and three of the younger women said they were unemployed.

The group is currently on its tenth round of VSL activities, with savings valued at TSh 29,330,000 for the present VSL cycle which began in April 2016, and outstanding loans valued at TSh 3,120,000. The share price for the group is TSh 10,000. The group shared out TSh 35,000,000 at the end of its previous round of savings. The group opened a bank account with NMB in the early part of 2016 and 18 of the group's members (3 men and 15 women) have opened individual bank accounts as a result of the linkage established with NMB. To date the group has used their group account for depositing savings from which they take money out when their members need loans but the group and its members have yet to take any loans from the bank. The group is still using the VSLA treasury box for savings deposits made by members at the group's weekly meetings. As such the *Hiari Ya Moyo* group can be seen as an established, active and successful VSLA, with significantly larger financial resources at its disposal than the other two groups visited for the impact study.

#### **Box 10: Lelua's story - Farming and fuelwood extraction**

*Background:* Lelua is 52 year old married woman who is the treasurer of the *Hiari ya Moyo* VSLA. She was born and raised in Koani and educated to Form 2 of secondary school. Her husband, Mzee Hasan, who is 70 years old and is retired, came to Koani from the northern district of Zanzibar where he was born "looking for a better life" in 1970. He had been married previously in his home community but had left his first wife. Lelua and Hasan have five children, of whom two – a 24 year old daughter and a 13 year old son – live with them. Their other three adult sons have their own homes and families nearby and have jobs in the community (in a shop and garage) and in Zanzibar town.

*Economic activities:* Mzee Hasan and Lelua are smallholder farmers who cultivate rice on a two acre plot of government land for household use; cassava on a 1.5 acre upland plot owned by Mzee Hasan; and vegetables on a 1.25 acre plot of lowland government land. They sell parts of their cassava and vegetable crop production at the market in Zanzibar town or to small businesses. In the fasting month of Ramadan in June 2016 they sold 15 sacks of cassava at TSh 15,000 each.

Lelua is also involved in the collection of coconut branches as fuelwood – an IGA she has been involved in for many years. She collects this fuelwood daily in the bush and agricultural land around the village, which activity usually takes her 3-4 hours in the morning to collect enough for two bundles of 50 branches. She sells the fuelwood locally in the village or by the roadside and says that it is easy to sell what she collects. In the season of peak availability of the branches, she is able to sell 7 – 10 bundles a week while in the low season she sells at least 2 bundles. She uses this income to buy shares in the VSLA with any surplus being used for household spending.

*Household financial decision-making:* Decision-making regarding the sale of agricultural production and household spending was reported by the couple to be mostly Hasan's responsibility. Lelua said that "After seeing that we had produced a surplus Mzee came and told me to sell the crop". The land they own is in Mzee Hasan's name and Lelua doesn't have access to or ownership of any land in her own right. In response to a question as to whether women are able to own land, Mzee Hasan commented "When there is land distribution by the village government, they only need the men from each household. A woman is only entitled to her own plot if she doesn't have a husband (i.e. if she is a widow)". The couple also own livestock (three cows and some poultry), one of the cows having been bought by Lelua with the proceeds of the VSLA share-out. She said that if she wanted to sell that cow she would discuss the decision with Mzee Hasan because he helps her. As an example she said that in the past she sold a cow to pay the costs of her son's wedding ceremony.

*Access to financial services:* Lelua has been a member of the *Hiari ya Moyo* VSLA since it formed in 2002, and her brother is also a member of the group. She takes loans from the group twice yearly – the last loan she took was for TSh 400,000 which she used to pay for her son's wedding ceremony. She and her husband decide together regarding the use of the loans she takes. Mzee Hasan is not a member of any of the VSLAs in the village because he is retired and unable to work so can't afford it. Hasan sees Lelua's membership of the VSLA as a good thing because she is able to manage her loans through her activities and it has been of benefit to them and their family. However, he also said that when the group was first established other people in the community thought it would be difficult for the women to succeed in their activities and that some people said the women involved would become prostitutes. Following the visit to the VSLA by a representative from NMB, Lelua decided to open her own bank account but she has yet to put any money in the account, although she is planning to do so.

*Changes experienced and aspirations:* The couple have used loans from the VSLA to build their house and buy furniture and household goods, as well as buying a plot of household land nearby on which they are building a house for their younger son when he marries. Lelua highlighted that in her view the most important change in their lives is that they have been able to buy plots of household land for all their sons to enable them to build their own houses. Her aspiration for the future is to finish building the house for their youngest son. Lelua illustrates an example of a woman who appears to fall clearly within the target group of poor, rural, financially excluded households. Lelua's account shows that she has been able to make a significant contribution to the economy of her household through her participation in the VSLA. Although it is clear that traditional norms and expectations concerning men's dominant role in decision-making still apply in her family, it also appears that Lelua plays a quietly active role in those processes and is influential in their outcomes.

### **Box 11: Ali's story<sup>17</sup> - A government employee and businessman**

*Background:* Ali is a 45 year old married man who was born in Zanzibar town and who grew up and lived there with relatives (his guardians). When his guardians died, he inherited some money from them decided to move to Koani where his actual parents live. He has lived in Koani for the past 8 years with his wife and seven children (six daughters and one son ranging in ages from six to twenty seven years old), all of whom live at home with him. Ali says that he is the only income earning member of his household: *"All my family depend on me. If they have a problem then I am the one to give them money"*, although his wives and daughters are involved in some small-scale farming and petty trading activities.

*Economic activities:* Ali is a government employee in the Ministry of Water, which has its office nearby on the way to Zanzibar town; he owns a shop in Zanzibar town and has recently opened a small village shop attached to his house in Koani where he sells charcoal. He also has a car which is a source of income as he uses it to run a village transport service. His wife and daughters cultivate a farm plot of 2 acres on which they grow cassava, pineapple, aubergine and tomatoes for sale and household needs. They sell small amounts of their production in town or locally but the income generated is limited. Ali used to have a poultry-rearing business but stopped because he found it was not profitable. He used the proceeds of that business to establish his new business selling charcoal which he now wants to expand.

*Access to financial services:* As a government employee, Ali has had his own bank account for the past seven years into which his salary is paid. He has also been a member of the *Hiari ya Moyo* VSLA for three years over which time he has taken and repaid several loans. Ali commented that he and a friend (one of the other male members of the *Hiari ya Moyo* group who is also the brother of the group's treasurer) are the people who are very active in taking loans from the group. He has always used the loans he has taken for business/ IGAs. He bought his car using a loan of TSh 2 million from the VSLA in combination with a TSh 3 million bank loan. He has repaid the VSLA loan but is still repaying the bank loan. Ali's daughter is also a member of the *Hiari ya Moyo* VSLA while his wife has for the past two years been a member of another more recently established VSLA in the community. Ali said that he had given his permission for them to join. His wife has taken loans from the group twice yearly – the last loan she took was for TSh 100,000 which she used in her business of baking chapattis. Ali commented that he would prefer to take loans from the VSLA than from the bank because of the lower interest rate charged by the VSLA but said that sometimes there is not enough money in the VSLA.

*Views on change and aspirations:* Ali felt that it was difficult for both women and men in the community to develop their economic activities because of the difficulties of raising investment capital. He commented that *"Children are at home – they depend on their parents – they have no work as there is no chance for them to get started"*. He went on to say however that many of the VSLA members have managed to build houses and buy assets – that they have been able to benefit from the advantages of group membership. Ali is planning to expand his business activities in the village into moneylending so that his daughters can work for him, which he sees as a potentially profitable IGA explaining *"If I give a loan of TSh 1 million from what I have borrowed from the VSLA then I can get TSh 300,000 interest in one month, which I can use to repay my VSLA loan and use to buy stock for my shop"*. Ali's story does not seem to be that of a typical VSLA member – in fact it is questionable whether he falls within the intended target group for CARE's

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<sup>17</sup> Note: Name changed to meet respondent's request for anonymity.



VSL programming as he was linked to a formal financial service provider prior to joining the VSLA. His aspiration to become a moneylender can also be seen as a cause for some concern given the potentially exploitative relationships that can be involved in that activity.

## 6.3 Findings

### Objectives of the Link Up project

The Link UP project has been designed and implemented to contribute to women's economic empowerment by promoting savings-led financial inclusion through linking mature VSLAs to formal financial service providers. The rationale for the project is that informal savings groups such as the VSLAs not only provide valuable financial services to the ultra-poor, but also provide their members with practical financial management experience, thereby giving those people the skills to successfully engage with formal financial service providers, with whom they can save more and access larger loans to invest in larger-scale IGAs and businesses. The project design is based on the recognition that the members of successful, self-sustaining VSLAs often reach a stage where the savings and credit functions of the VSLA are no longer sufficient to meet their financial needs; and that those groups represent a mostly untapped and yet potentially profitable market for formal financial service providers. In the case of the *Hiari ya Moyo* VSLA, the bank linkage has been recently established and the group is at an early stage of financial inclusion with a formal financial service provider.

### Impacts on Women's Economic Empowerment

#### *Confidence and capability to pursue own economic aspirations*

The middle-aged and older women of the *Hiari ya Moyo* group who participated in the FGD and individual interviews appeared confident of their capabilities for earning and controlling income to meet their own needs and the needs of their families, including with regard to buying assets<sup>18</sup>. It was also striking that all three leadership roles on the VSLA committee are held by women. Although the economic opportunities open to women (and men) in the actual community of Koani were reported as being limited, the success of the VSLA suggests that the women participants are working hard to make the most of the resources and opportunities that are available to them. So for example, Lelua and some of the other women collect fuelwood to earn money for their VSLA contributions, while Lela the CBT who founded and supports the group, and who is clearly a highly charismatic and confident individual, has developed an IGA of soap-making.

#### **Box 12: *Hiari ya Moyo* women's views of themselves, their aspirations and role in decision-making**

*"We can support ourselves and our children ... now we are aware that we need to have our own assets". (Women's FGD, Koani village)*

*"Women now want to have their own houses and other assets – we can decide to have our own bank accounts, even farm plots. I have my own farm plot and my husband has his, because if you share the man can take everything". (Women's FGD, Koani village)*

*"I decide about the sale of the crop because I cultivated that farm plot. As the saying goes: what's mine is mine but what's his is ours". (Women's FGD, Koani village)*

<sup>18</sup> By contrast the participation in the FGD from the younger women who self-reported as being unemployed was fairly limited. It would have been interesting to hold an interview with one of these younger women to explore their experiences and perspectives but this was not feasible within the limited timeframe of the data collection for the impact study.

### *Active users of formal/ informal financial services*

In terms of access to financial services, it was clear from the FGD and interviews that the *Hiari ya Moyo* VSLA has had a long history of self-sustaining community-based savings activities, resulting in the accrual of significant capital amounts per savings round. Women mentioned various benefits of their access to savings and credit from the VSLA which ranged from paying school fees and caring for children to buying land. The recent linkage of the group to NMB means that the group and its members now have access to formal financial services offering scope for increased savings and larger loans. The group explained the decision to link to NMB by saying “*Opening a bank account is a way of ensuring the safety of our money as previously there used to be a very large amount of money in the VSLA box after the harvest and at the time of share out which is not safe for the treasurer*” (Women’s FGD, Koani village).

The group’s linkage with NMB is however quite recent and to date the group has only used the savings function of their bank account, and some members have yet to use the personal accounts that have been opened in connection with the group account. It will be interesting to track how the group and its members’ usage of their accounts changes over time and the impacts of that usage on the lives of participating VSLA members in the future rounds of data collection for the longitudinal impact study. The group have already decided not to share out their accumulated savings at the end of the current VSL cycle as a means of enabling capital accumulation. This suggests that the bank linkage may encourage increased rates of saving among the members of the group as has been documented in other financial linkage initiatives that have been piloted by CARE.

### *Ability to participate equally in household financial decision-making*

Several of the women VSLA members who participated in the FGD for the impact study expressed confidence that they are able to influence financial decision-making in their households, particularly with regard to income they themselves earn. By contrast, the interviews with a male member of the VSLA and with an older husband and wife couple indicated that social norms for men being responsible for supporting the household and therefore taking the lead role in household decision-making still persist in some households. The views and attitudes expressed in the interviews with individual VSLA members for the impact study suggest that women VSLA members who are able to contribute significantly to their household economies tend to have a stronger influence on household decision-making processes, even in households where traditional social norms are quite strongly held (as illustrated by Lelua’s case).

### *Social norms and economic structures*

Women from the *Hiari ya Moyo* VSLA also commented that women’s participation in the VSLA has contributed to changes in social norms concerning:

- Women’s increased economic independence resulting from their strengthened abilities for managing their own affairs and contributing to the household economy.
- The emergence of a culture of entrepreneurship and/or work ethic in which women are increasingly looking for economic activities and which is driven and fostered by their membership of VSLA.
- Increased recognition by men of the positive value of women’s membership of the VSLA, which some women reported as leading to men’s increased engagement with domestic chores.

The women also identified the unity of the VSLA as important benefit for its members, which they explained in terms of access the group's social fund to help cover the costs of social events or health crises.

**Box 13: Changes in attitudes and social norms reported by Link Up VSLA members**

*"Nowadays we women have more status as we are less dependent on our husbands."* (Women's FGD, Koani village)

*"Previously women used to sit around on the veranda gossiping but now when we are sitting on the veranda we are discussing issues related to the VSLA".* (Women's FGD, Koani village)

*"Men take it as something normal for women to be involved in the VSLA and income earning activities – they are used to it."* (Women's FGD, Koani village)

*"They (our husbands) want us to do those activities so that they can take our money. They encourage us to go to the VSLA meetings. When the group gives a sack of rice (a form of savings in kind) my husband can pretend he is sick. He can even wash my clothes or cook because he knows I will bring something."* (Women's FGD, Koani village)

*Access to and control over economic resources:*

Women from the *Hiari ya Moyo* VSLA reported increased engagement in economic activities and increased access to and control over income and other economic resources, as a result of their participation in the group and use of VSLA savings and loans for investments in agricultural and off-farm IGAs has contributed. Some women cultivate agricultural plots in their own right although it was noted that there are still constraints on women's access to land under Zanzibari customary law. Women in the VSLA variously reported they had used VSLA loans to buy homestead land; as well as for building and improving their houses; and to pay for children's education.

The CBT for the group however identified an increase in polygamous marriage as an unexpected negative corollary of women's improved economic status saying that *"We can support ourselves and our children – our husbands have taken new wives because they see their wives can manage their own families."* She explained that one of the risks of polygamy for a woman is loss of assets and noted that women are increasingly aware that they need to have their own assets. In connection with this issue several of the older women in the group also spoke about the risk of asset loss that Zanzibari women face in the event of divorce due to the absence of legislation to enforce the equitable division of household property. They identified this as an important weakness of the legal system on Zanzibar that needed to be addressed to ensure the safeguarding of economic resources that women have been able to accrue through their IGAs.

From the individual interviews it was also striking that Ali the male VSLA member had taken a relatively large loan, which he had combined with a bank loan, to invest in a high value asset (a car) and was also planning to expand and develop his business of a village shop. By contrast, Lelua, the woman VSLA member interviewed had used her VSLA loans to invest in lower value assets and in paying the costs of her son's wedding. As noted for PKW case study, it would be interesting for CARE to explore whether this apparent tendency for men to "think bigger" in terms of the economic activities they are developing and investing in is more widespread. The fact that Ali is planning to use a VSLA loan to start a money-lending business is also noteworthy as an unexpected and potentially possibly negative impact of the *Hiari ya Moyo* VSLA's success.

**Box 14: Changes in gender roles and women's status reported by women members of the Link UP VSLA**

*“Life has changed: previously we were just women – we were dependent on men and they were the ones mostly involved in economic activities. Women were housewives. But now women are striving and working more than men. Our families depend on us more than them (men).”*

(Women’s FGD, Koani village)

*“Now we are fighting/ struggling – we are mostly widows. Before we were living a poor life but now even our houses have changed. People no longer have grass (thatched) roofs but have tin instead”.* (Women’s FGD, Koani village)

*“Now we don’t ask our husbands for money – we have our own”.* (Women’s FGD, Koani village)

### **Understanding how change happens and how to increase impact**

As in the case of the group visited from the PKW programme the experiences and views of the *Hiari ya Moyo* VSLA member indicate that their participation in the activities of the VSLA contributes to changes in agency and relations within the household. However the challenges identified by women from the *Hiari ya Moyo* VSLA (namely the risks of polygamy and divorce, women’s limited access to land) indicate that there are structural factors relating to the legislative context and customary law that continue to constrain and undermine women’s progress towards equality in terms of their level of economic empowerment. Engagement with these issues would require programming that combined advocacy for legislative change with initiatives to promote changes in attitudes and behaviours, for which CARE’s experience of working with community and religious leaders and engaging men and boys through the GEWE programme is likely to be highly relevant.

With regard to the impact of the programme in promoting formal financial inclusion, it is too early to make recommendations given the very recent linkage of the VSLA with NMB, which means that it is as yet too soon to judge how that new relationship is affecting the economic behaviours of the group and its members.

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# Learning from the Case Studies

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## 7.1 Learning for Programme Design and Implementation

This section reviews the experiences of participants in CARE Tanzania's WEE programming initiatives across all three case studies in relation to the domains of change explored by the impact study.

### ***Confidence to pursue own economic aspirations***

Findings across all three case studies show that participation in the VSLA acts as an important driver for increasing women's agency in terms of confidence and capabilities. Women from all three interventions identified the value of participating in the VSLA as a forum for exchanging experiences, learning from one another and gaining exposure to new ideas. Women from the PKW and Link UP VSLAs highlighted the way in which membership of the groups fosters a culture for savings and entrepreneurial activities. As observed by the PKW Programme Coordinator "*Women have their own dreams*"<sup>19</sup> and participation in the VSLA encourages them to think differently and to have confidence in their economic aspirations and choices.

However women from the PKW VSLA which is still at an early stage of development identified the need for more training in financial literacy and business management skills to enable them to develop effective and profitable IGAs. The experience of the women artisans from the GEWEP VSLA supports the effectiveness of the VSL+ programming model in that it illustrates the value of combining the standard VSL programming approach with a focus on building women's entrepreneurship and marketing skills. Women from the GEWEP VSLA highlighted the positive impacts of the business development training they had received in helping them to improve the quality of their product and develop new market linkages. They expressed confidence in their ability to increase scale of production in response to market demand, but identified the need to reach new and bigger markets.

### *Recommendations:*

- ❖ Strengthen the focus on and quality of financial literacy and business management training in the ongoing implementation of the PKW programme;
- ❖ Incorporate the GEWEP approach for promoting women's entrepreneurship and strengthening market linkages into the design of future WEE programming.

### ***Active users of formal/ informal financial services***

Women (and men) in PKW VSLA had previously had limited or no access to financial services and so reported that their participation in the group was enabling them to access informal financial services. Women and men participants of the PKW VSLA reported using loans from the VSLA to develop existing IGAs (e.g. by investing in agriculture, petty trading activities, shops) and – in the case of the group members involved in the tree nursery – to establish a new IGA. However some members of the group identified the relatively small sizes of loan available from the VSLA as a constraint on the scale of investments they were able to make in their IGAs.

By contrast, women participants of GEWEP and Link UP VSLAs had clearly been active users of informal financial services for several years prior to their involvement with those interventions, as a result of their participation in earlier CARE WEE programming. The success of the Link Up VSLA

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<sup>19</sup> Interview, PKW coordinator, 23/11/2016.

in terms of the relatively large amount of savings accrued led to the group's decision to open a bank account with a formal FSP through a relationship brokered by the Link Up project. As such the experience of the Link UP group appears to illustrate the way in which participation in the VSLA can provide a stepping stone to formal financial inclusion. However, it is as yet too early to assess the impacts of that group's bank linkage, which had been established a few months prior to the data collection for the impact study, on the economic activities and status of the group and its members. By contrast although women artisans from the GEWEP group identified their need for capital investment to increase the efficiency of their production, they appeared unaware of the possibility of getting a bank loan for that purpose and said they did not need to have a bank account on account of the relatively limited income being generated from their basket-making activities.

*Recommendations:*

- ❖ The outcomes of the bank linkage established by the Link UP group will need to be assessed in future rounds of the impact study;
- ❖ Awareness raising regarding the possible option and benefits of linkage with a formal FSP is needed with the artisans of the GEWEP VSLA and basket-making producer group.

***Ability to participate equally in household financial decision-making***

The experiences of VSLA groups visited and individual women interviewed for the impact study consistently support the conclusion that women who are successful in their economic activities are able to participate more in processes of household level financial decision-making, with the findings of the three case studies apparently illustrating a continuum of women's influence. So for example women and men participants of PKW VSLA reported that women are involved in household financial decision-making but that they are expected to discuss and obtain approval from their husbands for their decisions. Women and men FGD participants said that if – as a result of the rules of the VSLA - a woman had to take a smaller or larger loan than had been agreed with her husband, then this could be a cause of conflict within the household. By contrast several of the women participants of the mature GEWEP and Link UP VSLAs reported being able to take spending decisions independently and in their own right. It was striking that the Link Up VSLA with most significant financial resources was also the group in which women were most confident and forthright about their level of influence and control over household decision-making. However the case study findings also indicate that patriarchal social norms defining gender roles and supporting men's dominance in household decision-making are persistent in all three contexts, and present ongoing constraints to the progress of WEE (see below).

*Recommendation:*

- ❖ The issue of the perceived obligation or social pressure for loan-taking in PKW VSLAs should be explored and – if necessary – programme guidance and training on the development of the VSLA constitution should be reviewed.

***Social norms and economic structures***

In all three case studies women and men talked about changes in women's roles relating to increased economic activities and increased recognition of women's economic contribution in their families and communities. These long term trends have clearly been the product of multiple factors including improved levels of education among women as well as diverse initiatives that have been implemented by government and civil society. The existence of the VSLAs as self-sustaining structures in which women are able to develop financial literacy, business management and leadership skills was also identified as having contributed to these kinds of changes for the

individual women interviewed for this study. That said, the case study findings indicate that social norms concerning gender roles (e.g. perceptions that women are unable to run a business and/or that economically successful women may come to disrespect their husbands) still present barriers to women's participation in the VSLAs and economic activities more broadly. It was recognised that community and religious leaders play important roles in either reinforcing or challenging these norms<sup>20</sup>.

The women members of the PKW VSLA highlighted the issue of women's heavy workload associated with the unequal division of domestic household responsibilities as a particular challenge. Some women from the GEWEP and Link Up VSLAs however reported that their husbands now help them with household chores and/or their businesses because the men recognise the economic contribution that women are making to their families. These findings suggest that the balance of intra-household relationships for the members of those longer established groups is shifting as a result of the women's successful engagement in the VSLA and economic activities. It was also noteworthy that a woman from the GEWEP VSLA had gone on to be elected as chair of the village government, although Hamida, the woman in question, clearly had had a long record of involvement in community development and mobilisation activities. Nonetheless, Hamida's presence as a woman in a key leadership position, in which role she is able to advocate for women's rights (e.g. access to antenatal care) in local development processes, can be seen as illustrating a potentially important change in the enabling environment for WEE in the community.

With regard to changes in economic structures, the women artisans of the GEWEP VSLA reported that as a group they had benefited from their linkage to the business network established by the programme. They highlighted that their attendance at handicrafts exhibitions organised through the business network had on at least one occasion resulted in a large order from a new international buyer, although it was not clear whether that market linkage had sustained over time.

*Recommendations:*

- ❖ Holistic and integrated approaches, which involve engaging men and boys, including community and religious leaders, to raise awareness of women's rights and the burden of unpaid domestic work, are needed to address persistent discriminatory norms that limit women's participation in and benefits from economic activities.
- ❖ The sustainability of business networks developed by GEWEP should be monitored following programme close-out and in future rounds of the impact study.

***Membership of union, women's groups or cooperatives through which they can voice labour rights***

The women's groups visited for the impact study in Tanzania all focus on informal sector opportunities for women's economic empowerment and so are not involved in promoting women's voice relating to labour rights. The positive value of the VSLA as a mechanism for promoting social unity or solidarity was nonetheless identified by women from all three interventions. Women emphasized both the practical benefits of having access to the VSLA social fund as a form of community-based insurance, and the value of the VSLA as a collective social

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<sup>20</sup>The GEWEP approach of engaging religious leaders was designed to facilitate transformative changes in social norms and attitudes however it was not possible to assess the extent to which this has been achieved based on the limited process of data collection for the impact study.

space where women can support each other when they are facing difficulties. The experience of the GEWEP VSLA also illustrates one of the potential advantages of women's collective engagement in IGAs, in that the women artisans of that group have benefited from the collective marketing of their products to reach wider markets. It was less clear the extent to which women of the Link Up and PKW VSLAs were collectively engaged in economic activities, although it will be interesting to track the future progress of the tree nursery that was recently established as a group-based IGA by members of the PKW VSLA.

### ***Resilience to economic and financial shocks***

Increased resilience was identified as a benefit of VSLA membership in all three case studies, with the VSLA social fund being consistently reported as providing a form of small-scale community insurance against health and economic shocks. Male members of the PKW VSLA also identified their diversified use of VSLA loans as an effective way of mitigating risks of crop failure due to unpredictable climatic variations. The fact that women (and men) from the VSLAs across all three interventions are engaged in regular savings can also be seen as a form of increased resilience. In the case of the Link UP VSLA the reported value of savings accumulated over the course of the one-year VSL cycle is substantial (in the order of USD 500 per person). The PKW and GEWEP groups reported more modest amounts of savings for the current cycle in the order of USD 77 and USD 75 respectively<sup>21</sup>. It is striking that the value of savings reported by the established GEWEP group is actually lower than the more recently established PKW group and much lower than the Link UP VSLA. This difference perhaps indicates that the GEWEP VSLA faces a more challenging socio-economic context in the less well connected Cheju community.

### ***Access to economic resources and opportunities***

Women VSLA members from all three interventions reported that they have been able to invest in strengthening or developing IGAs through the use of VSLA loans. The IGAs most commonly developed by women VSLA members were based on previously existing agriculturally-based or petty trading activities, although a few women had invested in off-farm small businesses such as a village shop, tea-stall or pharmacy. It was however notable that the male participants of the PKW and Link UP VSLAs interviewed for the impact study had both invested in larger scale enterprises (shops and – in the case of the man from the Link UP VSLA - a car used for village transport). This raises a question as to whether male project participants are perhaps more likely to “think bigger” than women as regards the use of their loans from the VSLA. The finding that Ali, the government employee who was an active member of the Link UP VSLA, was hoping to use a loan from the VSLA as investment capital for a future money-lending business is also a concern, both in terms of the potentially exploitative nature of the business he is planning and the risk this suggests of the VSLA being coopted by a member of the community who appears to fall outside the intervention's intended target group.

Women from the PKW VSLA reported that they had used the income generated from their economic activities for paying school fees, for personal use and household expenditure but commented that the income being generated was not yet enough for purchase of major assets such as land. Women artisans from the GEWEP VSLA had used their income from basket making to fund VSLA savings, to invest in other IGAs, to purchase household assets such as livestock and furniture and to cover household expenditures on children's education. By contrast, several women from Link UP reported that they had used or were planning to use savings and loans from the VSLA to purchase land on which to build houses, suggesting a greater level of access to

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<sup>21</sup> CARE Tanzania MIS data, January 2017.



economic resources in that group. At the same time however, women from the Link Up VSLA also commented on a tendency for increasing incidence of men entering into polygamous marriages as an unexpected change associated with women's increased economic empowerment. Women from the Link Up VSLA also identified the risk of asset loss due to divorce as a critical issue that needs to be addressed to ensure that women's economic gains are secure.

*Recommendations:*

- ❖ Ensure that VSL+ trainings on financial literacy and business management skills are encouraging women and men to identify and pursue profitable economic opportunities and do not reinforce gender-based stereotypes of what constitute "appropriate" economic activities for women.
- ❖ Consider the option of establishing membership criteria to guide the targeting of VSL programming interventions to prevent the co-option of successful VSLAs by local elites.
- ❖ Consider developing advocacy initiatives to raise awareness of women's rights issues relating to polygamy and divorce on Zanzibar.

In conclusion, the findings of the impact study are consistent with CARE's overall theory of change for women's economic empowerment. The case studies show that women from the interventions visited have been able to achieve greater access to and control over economic resources and opportunities, as a result of their increased confidence and capabilities and increased influence in processes of household decision-making. However the case study findings also highlight the vital importance of having a supportive enabling environment for women's economic empowerment. They suggest that while participation in the VSLA is often a very effective mechanism for strengthening women's agency, which in turn can lead to positive changes in relations, facilitating changes in social norms and economic structures is more challenging and takes longer and requires a holistic and integrated programming approach.

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## 7.2 Learning regarding the Longitudinal Impact Study process

The impact study in Tanzania generated a significant amount of information in the form of interview notes and audio-recordings from a short period of fieldwork (4.5 days). The material generated captures a snapshot of the experiences and views of selected groups and individuals from the three interventions visited at a specific point in time. The key points of learning concerning the process and outputs of the study to date are as follows:

***Timeline for planning and fieldwork:*** For reasons of funding, the planning and fieldwork for this first round of the impact study in Tanzania were carried out to a tight timeline in November 2016, and the in-country visit had to be scheduled at what was already a busy time for the Country Office. There was no real opportunity for CARE TZ programme staff to engage with or comment on the design of the impact study framework prior to the arrival of consultant in-country. It would have been helpful for the consultant to have been able to review and discuss the data collection tools and selection of respondents with CARE programme staff in advance of the work in the field.

*Recommendation:*

- ❖ Allow a longer timeframe to enable collaborative planning with programme staff for future rounds of data collection for the impact study.

**Coverage of data collection:** The impact study design required the exploration of a wide range of issues for three different projects in two different regions, which resulted in an extractive rather than participatory process of data collection. Groups and individuals for interviews were selected by convenience sampling. Groups selected tended to be in relatively accessible locations – the experiences and views of members of these groups may not therefore be representative of experiences of groups in more remote locations. The back to back scheduling of FGDs and interviews was demanding for both research team and respondents. Some interviews had to be held at times that were not convenient for respondents and in settings that were not altogether conducive to open, relaxed discussions. The intensive schedule of fieldwork also meant there was very limited scope for triangulation of research findings.

*Recommendations:*

- ❖ Consider revising the scope of the impact study and data collection tools for subsequent rounds.
- ❖ Allow more time for fieldwork so that FGDs and interviews can be scheduled at times that are appropriate/ convenient for respondents.
- ❖ Consider the use of participatory methods such as Most Significant Change stories. However, this might have implications for the extent of coverage of issues identified as being of interest to CARE, as participants would be asked to talk about what they consider to be the most significant changes associated with their participation in the various programmes.

**Level of involvement of CO and programme staff in the impact study:** The impact study represents a potentially valuable opportunity for CARE programme staff to engage in a learning exercise exploring issues of programme quality and impact over a period of several years. For this first round of the impact study, CARE Tanzania programme staff offered positive and good-humoured logistic and organisational support under challenging circumstances, without which support the work would certainly not have been feasible. However, CARE programme staff were not able to be directly involved in the design and use of data collection tools for the impact study, and nor was there any time for any process of joint review, analysis and discussion of data collected using those tools. This has to be acknowledged as a weakness of the impact study to date which – given that data collection involved visits to just three groups – makes it particularly difficult to define possible programming recommendations from this work.

*Recommendation:*

- ❖ It is strongly recommended that future rounds of the impact study should be carried out as collaborative learning exercises with CARE programme staff, including staff members with responsibility for ensuring programme quality. This would ideally involve programme staff in the co-creation of data collection tools and the joint collection of data in the field, as well as their active involvement in at least the preliminary round of analysis and sense-making.

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