

Women Empowerment in Zanzibar project



End-term Evaluation

Final report

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List of abbreviations

ACRA	Associate De Cooperiamo Ratino America
ASSP	Agriculture Support Services Program
CBOs	Community-based Organizations
CRPs	Community Resource Persons
ER	Expected Result
FHH	Female Headed Household
GBV	Gender Based Violence
IGAs	Income Generating Activities
CORPS	Catalyst Organization for Women Progress in Zanzibar
FAWE	Forum for African Women Educationalists
JOCDO	Jozani Credit and Development Organization
JUWAMI	Junuia ya Wanawake wa Micheweni
JUWAKAP	Jumuiya ya Wanawake wa Mkoa wa kaskazini Pemba
KIDEO	Kiungoni Development organization
MACEMP	Marine and Coastal Environmental Management Program
MANR	Ministry of Agriculture and Natural Resource
MFI	Micro Finance Institution
MHH	Male Headed Household
PAC	Project Advisory Committee
PADEP	Participatory Agriculture Development Program
PRIDE	Promotion of Rural Initiative and Development and Enterprise Limited
PESACA	Pemba Saving and Credit Association
PIRO	Pemba Island Relief Organization
PRADO	Pemba Rapid Development organization
SACCOS	Savings and Credit Cooperative
SPM	Selection, Planning and Management (of income generating activities)
TAMWA	Tanzania Media Women Association
TASAF	Tanzania Social Action Fund
TGNP	Tanzania Gender Network
Tsh	Tanzanian Shilling
UWAMWIMA	Vegetable growers Association Western District
VS&L	Village Savings and loan
VSO	Voluntary Service Overseas
WAGE	Women and Girls Empowerment
WEDTF	Women Development Trust Fund
WEZA	Women Empowerment in Zanzibar
ZAMEW	Zanzibar Media Women
ZANA	Zanzibar Nurses Association
ZATI	Zanzibar Association of Tourism
ZAFELA	Zanzibar Female Lawyers Association
ZAWCO	Zanzibar Women Corporation
ZCCIA	Zanzibar Chamber of Commerce, Industry and Agriculture.
ZLSC	Zanzibar Legal Service Centre
ZWC	Zanzibar Wakfu Commission

1. Introduction

1.1 Background and focus of the evaluation

The Women Empowerment in Zanzibar (WEZA) project is a four year project implemented between January 2008 and December 2011. It is carried out by CARE Austria in collaboration with CARE International in Tanzania and her strategic partner Tanzania Media Women Association (TAMWA) and three associates Jozani Credit and Development Organization (JOCDO), the Pemba Savings and Credit Association (PESACA), and the Forum for African Women Educationalists (FAWE). EU is the project's main funder (Contract Nr.: ONG-PVD/2007/133-806; 31-10-2007) with the Austrian Development Cooperation, CARE Austria and CARE Tanzania as additional funders at the ratio of 50%, 33,3%, 15% and 1,7% respectively with a total budget of € 1.500.000.

The WEZA project was meant to contribute to improving the quality of women's lives, fulfilling their potentials as human beings and enhancing their role in the development of their communities and the nation at large. To achieve its objectives, the project had two main components: the economic empowerment component through Village Savings and Loan (VS&L) and marketing development, and the social empowerment component through social action and change.

Since the project is phasing out at the end of December 2011 an end-term evaluation was conducted from November 6 till 29, 2011 in Zanzibar. According to its Terms of Reference (TOR) (see Annex 1) the evaluation was to

- Assess the intervention results against the objectives and targets to be achieved within the time frame of the project;
- Understand the challenges encountered by the project;
- Give – where possible - an insight in the trend of impact of the interventions on the lives of the impact group (i.e. women members of the Village Savings & Loan groups);
- Provide valuable experiences and lessons learnt for the implementers (CARE, partners, associates), stakeholders and for decision makers including donors, the recipient local institutions and the communities;
- Highlight appropriate areas for future initiatives if the evaluation indicates that it is worth repeating or adjusting the designing approach and implementation strategies.

This report reflects the outcome of the end-term evaluation. As per the TOR its recommendations are meant for all key stakeholders with particular emphasis to actors that have been involved in project designing and monitoring (especially CARE, TAMWA, JOCDO and PESACA) as well as partners who are expected to take actions on implementation after the closure of the project.

1.2 Approach of the evaluation

The TOR emphasized a participatory approach, involving the range of actors engaged in the project. In line with this emphasis, the evaluation methodology used had the following characteristics:

- *Inclusive*: all those involved in the project, i.e. the project team, beneficiary groups, and stakeholders, participated in the evaluation in order to collect a multiplicity of perceptions and views on the issues to be assessed.
- *Participatory*: a variety of tailor-made methods/tools were applied to actively engage the project team, beneficiary groups and stakeholders in providing and sharing views and opinions about the project and the future. The sharing component strongly added to learning and generating suggestions for the future.
- *A mix of quantitative (figures, 'facts') and qualitative (perceptions, views) data collection*. It allowed triangulation of information collected from different sources.

An important aspect of the evaluation approach was its emphasis on learning, more particularly, of the project team and others closely involved in the project. Therefore, the evaluation team was composed of a mix of (two) external consultants and (18) staff of WEZA and its partners (see Annex 2). The team members worked jointly on the design and implementation of the evaluation. The external team members were responsible for the final analysis and the evaluation report. At the end of each and every data collection exercise the team sat together to exchange observations and lessons learnt. Such a way of working maximally exploited the expertise and experiences of the team members and it also enhanced the objectivity of the assessment.

1.3 Process of the evaluation

Before the work in Zanzibar took off, the external evaluators had communicated with the programme officer of CARE Austria, the WEZA supervisor at CARE Tanzania and the WEZA project management in Zanzibar about the TOR, the evaluation approach and time schedule. It was agreed that the evaluation should include five phases:

- *Document review* (external evaluators) to understand the project, the process of implementation, and the variety of actors and stakeholders involved and, based on that, to develop an evaluation approach with clear steps and methods.
- *Preparation of the data collection* (full evaluation team in Zanzibar) to build the evaluation team and prepare methods/tools for data collection and a detailed work plan.
- *Data collection* (full evaluation team)
- *Data analysis* (part of the evaluation team) *and draft report writing and presentation for feedback* (external evaluators).
- *Final report writing* (external evaluators), which included obtaining feedback of the project team and CARE Austria and Tanzania.

The time schedule as implemented is attached in Annex 3.

The process of the evaluation went according to expectations except for one – critical – issue. What contributed to a smooth process was 1) the good organization of the different activities and steps of the evaluation by the project implementers and management, and 2) the high commitment of the evaluation team who participated up till the last day of the data collection and/or analysis. Moreover, the critical reflections of the sub-teams after each day of data collection and during data analysis were highly valuable to understand the changes the project has brought about and the influencing factors. Another factor that smoothened the assessment of the project was the high level of attendance and participation of all those invited. More especially, the input of the PAC members on the draft conclusions and their suggestions on recommendations has to be mentioned. Lastly, the inputs of participants of the debriefing on draft conclusions and recommendations were helpful to finalize the report. (In Annex 5 the participants of both meetings can be found). All this helped the evaluators obtain a wide variety of perceptions, views and data.

There was one, but major, issue that limited the evaluation process and affected its outcome. The quantitative data that were to substantiate the qualitative information were provided very late in the process (after the data analysis) and some of these had not the quality that the external evaluators had expected. It concerned both the data of the survey and the project's M&E data. The evaluators never received the full set of survey data they had requested. In the feedback given to the draft final report the project team provided additional M&E data¹ to help sketch a proper picture of the project. This problem of availability of reliable 'hard' data hindered the evaluators in the process of report writing.

¹ More especially, on the savings and loan status and on training details.

1.4 Methods applied in the evaluation provide

The evaluation team used four main methods to collect information: document review (see Annex 4 for a list of documents); survey; workshops; interviews and focus group discussion. The survey was included as a tool to obtain data comparable with those collected in the baseline survey in 2008. The project management was very keen to conduct an end-term survey which was totally managed by one of the project staff who had been part of the baseline survey team. The end-term survey appeared a very useful tool. To allow proper analysis it would have been better, however, if it was conducted before the qualitative assessment.

Table 1.1 shows the methods with the number of respondents/ informants. Annex 5 gives the names of key informants of the evaluation. During the team preparation the evaluation team had agreed on the selection criteria for the shehias to be included in the survey and workshops as shown in Table 1.2.

Table 1.1 - Number of respondents/informants for each method applied in the 3evaluation

	Unguja		Pemba		Total	
	F	M	F	M	F	M
Survey based on the questionnaire used in the baseline survey of 2008 (FHH and MHH)	37 155		37 155		74 310	
Workshops with stakeholders (one in Pemba, one in Unguja):						
CSO	4	1	2	1	6	2
government officials	2	2			2	2
councillors		1				1
members of the Project Advisory Committee	1				1	
shehas ²	1	2			1	2
religious leaders		1	1	3	1	4
shehia coordinators and community resource persons (CRP)	9	1	8	1	17	2
Shehas, government officials, PAC in Pemba:			3	6	3	6
Workshops with impact group (members of the VS&L groups) and beneficiary groups (shehia coordinator, CRP) - in 2 shehias in Pemba and 2 shehias in Unguja	69 3	4	93 2	1	162 5	4 1
Individual interviews with household members – in 4 shehias	8	2	16	7	24	9
Focus group discussion with community members of 4 shehias	15		5	4	20	4
Individual interviews with 8 CSOs involved in the project	4	1	2	1	6	2
Individual interviews with influential people (Pemba only)	-	-	2	6	2	6
Individual interviews with government officials	2	2	1	2	3	4
Workshop with PAC members					9	3
TOTAL					646	52

Table 1.2 - Selection criteria for the shehias included in the survey and workshops

Selection criterion	Survey	Workshop
Shehias included in the baseline survey	X	
A fair selection of women only and mixed VS&L groups	X	X
A fair mix of MHH and FHH	X	X
Location in both districts of the two islands	X	X
Scattered location in the same district	X	
No overlap between survey and workshop	X	X
A good mix of VS&L groups of different group strength	X	X
Activities implemented of both the economic and social component		X
A good mix of VS&L groups of different age		X
Active members of VS&L groups		X

² A sheha is a leader of a shehia which is the Swahili word for village.

1.5 Outline of the report

In the next chapter (2) a short profile is sketched providing key details about the project. Chapter 3 can be considered a summary of the evaluation results. It replaces the executive summary to avoid repetition. The chapter follows the seven evaluation criteria as required by the TOR.³ It builds on the narrative findings in chapter 4, 5 and 6 and the conclusions given in chapter 7. The description of findings resulted in lengthy chapters explaining the developments under each expected result illustrated with many tables and graphs. Chapter 7 includes both conclusions and recommendations.

³ Mainly based on Development Assistance Committee (DAC) of the OECD and EU monitoring requirements.

2. The WEZA project – a concise profile

In this chapter we briefly sketch a picture of the Women Empowerment in Zanzibar (WEZA) project, implemented from January 2008 to December 2011. Assuming that most readers are familiar with the project, the overview of objectives, expected results, target groups, project participants, main activities and key concepts is meant to refresh the memory and help understand the chapters to come. Its main source is the project document.⁴ Attention is also paid to key activities during the project's take off and in 2010. In two boxes the main features of the project areas are depicted.

The WEZA project intends to address the issue of income and social poverty through increasing household income by encouraging women to engage in productive and improved income generation activities as well as improving or increasing community knowledge and information on marketing. In social justice issue, the project seeks to involve marginalized women, children and other target groups in decision-making processes, freedom of participation in economic development, access to education, health, information and resources as well as reducing domestic violence. Also, the project aims at capacitating women to exercise their rights on forming associations; resources and assets ownership; knowledge about policies; laws that affect them; gender equality and equity; challenges to their status quo; demand in accountability from their leaders as their duty bearers; high understanding of men on the importance of gender equity and getting support for women empowerment.

source: WEZA M&E plan 2008¹

Objectives: The project's overall objective is to contribute to reduced poverty and improved social justice in Zanzibar (as per MDGs 1 and 3). Its specific objective is income increased and social, cultural, and political barriers to women's empowerment progressively overcome for 6,000 rural poor women in four districts of northern Pemba and Southern Unguja Zanzibar.

Target groups and beneficiaries: The project has five target groups, i.e. groups/entities who will be directly positively affected by the project, more specifically:

- 6,000 women in 60 Shehias (villages) 30 in Pemba and 30 in Unguja, including female headed households (30%); illiterate women (50%); poor women and rural women (100%);
- Estimated 1,000 members of 60 local and national institutions, including at least 20 women's CSOs and at least 40 other local institutions;
- 60 Shehia Coordinators⁵, who will be trained and closely involved in all 'actions for social change' activities;
- Estimated 30,300 household members of these 6,000 rural poor women;
- The implementation partner TAMWA, and the 3 Associates: Jozani Credit and Development Organization (JOCDO), the Pemba Savings and Credit Association (PESACA), and the Forum for African Women Educationalists (FAWE), who will receive capacity strengthening support

Moreover, the project expected so-called final beneficiaries at the level of the community or the society at large to benefit from the project in the long term:

- Estimated 120,000 community members in 60 shehias;
- Thousands of citizens through increased capacity of national level CSO, awareness raising through media campaigns, and multiplier effects.

⁴ Main source: CARE Österreich. Women Empowerment in Zanzibar (WEZA) Grant Application Form European Commission - Cofinancing with European development NGOs, actions in developing countries (PVD) (projects) undated.

⁵ Shehia Coordinators are women in each Shehia who have been appointed by community leadership to compile data and follow-up on women's and children's issues, which is reported to the Ministry of Youth, Employment, Women and Child Development. Shehias are the lowest unit of jurisdiction in Zanzibar, equivalent to "village".

Expected results: In line with the specific objective the project had four expected results (ER) or outcomes :

1. At least 300 women's groups, mobilized and successfully implementing village savings and loan scheme;
2. 5,000 rural poor women undertaking action for social change towards women's empowerment;
3. 2,500 rural poor women profiting from 4 new or improved market-driven products;
4. Grassroots women's empowerment efforts effectively supported by 60 local and national institutions.

Key concepts: The project is built around two key concepts: women empowerment and social change.

- Women empowerment is defined as the sum total of changes needed for a woman to realize her full human rights, which involves the interplay of changes in agency, structure and relations.⁶ To CARE, women empowerment is about societal change, and not just individual change, and therefore CARE feels the need to build programs with longer time frames, action in communities and beyond, strong partnerships and support for other social actors, which is reflected in the design of the WEZA project. Women empowerment in the WEZA project involves both economic and social empowerment.
- Social change refers, more generally, to a phenomenon of transition within society from a state of marginalization and disempowerment of women, to one where women enjoy more equitable social and economic opportunities and conditions to their male counterparts, which is expected to come about through the combination of all project interventions found under ERs 1, 2, 3, and 4.⁷

Main project interventions and activities: To realize its objective the project used five interventions:

- Introduction of Village Savings and Loan scheme (VS&L), which includes the formation of (VS&L) groups, to increase women's income.⁸
- Conduct of social analysis and capacity building for rural poor women and CSOs to strengthen their social competences.
- Dissemination of broad-scale awareness about gender issues across Zanzibar.
- Conduct of sector and sub-sector analysis to identify marketable products and marketing strategies for women's producer groups.
- Promotion of gender knowledge and skills for project partners/associates, women's CSOs and networks.

These interventions are reflected in the main activities under each expected result.

Activities for ER 1: Technical support to associates; Introduce Village Savings and Loan scheme (VS&L) and facilitate group formation for 6,000 women in 300 VS&L groups; Train and support those women in VS&L methodology and management;

Activities for ER 2: Facilitate social analysis for 5,000 women in 250 VS&L groups; Technical support to 5,000 women in 250 groups for action plan implementation; Support 3,000 women in 50 VS&L groups in project design, fundraising and implementation; Disseminate broad-scale awareness about gender issues across Zanzibar.

⁶ Agency refers to a woman's own aspirations and capabilities; Structure refers to the environment that surrounds and conditions her choices; Relations are about the power relations through which she must negotiate her path. *Source of the definitions in the text and this footnote: CARE International Strategic Impact Inquiry on Women's Empowerment: Understanding Women's Empowerment. Undated.*

⁷ CARE Österreich. Women Empowerment in Zanzibar (WEZA) Grant Application Form European Commission .

⁸ The village savings and loan methodology is a methodology which CARE developed in Mali and has used over the past 25 years in Africa (including 10 years in Zanzibar) with high levels of success.

Activities for ER 3: Facilitate sub-sector analyses; Train 2,500 women on developing and adding value to new products; Facilitate marketing strategies; Assist 2,500 women in producer groups to manage sustainable access of necessary raw materials;

Activities for ER 4: Conduct gender training for project partners/associates; Provide training to 20 women's CSOs and networks; Capacity building to at least 20 CSOs and 40 local and national institutions.

Some key actions in project implementation: During its inception phase, from January – July 2008 the project foundation was laid. The project was introduced to regional, district and shehia leadership and community members through awareness raising events. More especially, active involvement and commitment was sought of religious and village leaders and other most influential people. In this period, the 60 shehias were identified and, for each shehia, a shehia coordinator and/or a Community Resource Persons (CRP) were engaged to be part of the project implementation at the community level. The first trainings took place for project staff, field workers (shehia coordinators and CRPs) and community members.

In 2008 various key studies were conducted to identify the right places, people and products for project interventions, which information was critical for proper implementation of the project.

- A study to establish the most disadvantaged shehias in which interventions for women empowerment could be carried out, using four indicators to measure the level of poverty (illiteracy level, land infertility, lack of business activities and lack of support from the government and CSOs with special consideration to women).⁹
- A study to identify the poorest women in the selected 60 shehias to benefit from the project through membership of the VS&L group.¹⁰
- A study to identify impact and effect indicators for the specific objective and expected results and to identify the situation for each indicator including the levels of empowerment (Baseline survey).¹¹
- A study to identify the social, cultural and political barriers that hindered women's development in the shehias selected.¹²
- A study to identify and evaluate market opportunities (based on value and market demand) for the VS&L groups in order to facilitate development of effective and sustainable marketing strategies for products that were short listed.¹³

The project was implemented in accordance with the work plan until September 2010. By then, the project reviewed the log frame and reassessed the plan because a few internal and external reports had indicated a number of discrepancies in the project's implementation status. It appeared that the social component was lagging behind and that the results regarding economic component were not as expected. Mitigating measures were taken and the work plan was adjusted to arrive at the project's expected results as best as possible.¹⁴

To wind up this chapter, the two boxes below give an impression of the project areas in 2008. They are based on information in the TAMWA Women Empowerment Shehia Survey Report and the Wealth Ranking Report, both produced in 2008.

⁹ TAMWA Women Empowerment Shehia Survey. February 2008

¹⁰ WEZA project Zanzibar. Wealth Ranking Report. July 2008

¹¹ De Boodt, Kristien. WEZA Baseline Study. CARE Zanzibar. Final report. October 2008

¹² WEZA Social Analysis report. Women Empowerment Project in Zanzibar (WEZA). November 2008

¹³ WEZA MARKET SURVEY REPORT Kidogo kidogo hujaza kibaba (Swahili proverb) A little by little fills the pot. December 2008

¹⁴ Minutes for WEZA Log frame review and fourth quarter planning meeting 15-18 September 2010 at Media Council Hall, Mlandege Unguja.

Overview of the living situation in Northern Pemba

The Northern Pemba Region which consists of 2 districts has been observed to be the poorest and the most disadvantaged area in Pemba Island. Most women are married. The majority of the husbands are polygamous with three to four wives. This makes the wives to run the families almost alone. However, they are entirely poor and dependent on their husbands. Infertile and dry land and few income generating activities are the main features of the northern economy. According to the Household Budget Survey 2004 - 2005, Micheweni is the poorest district in Zanzibar. 74% of the people in Micheweni Districts live below the basic needs poverty line, 33% live below the food poverty line. Wete district, the other part of Pemba Northern Region is the second in line of poverty level. 71% live below the basic needs poverty line and 24% live below the food poverty line. The main economic activities in Northern Pemba Region are agriculture and fishing. The women produce for domestic consumption and mostly stay around the home being responsible for the family's survival. Generally, women cannot afford more than two meals a day and the quality of the meal is also low. The illiteracy rate among women is high. Women suffer from lack of income, mainly due to lack of capital to invest in income generating. Those who have engaged in business have done so with very limited funds. No wonder maandazi, eggs, mikate ya mchele and handicrafts have been the first and foremost business around the areas which are also confronted with market problems. Due to their low literacy level, global and local movements regarding women emancipation have not reached the women. Up to this moment, they have little understanding very little about their rights, policies, the existence of patriarchal system within their households, gender division of labor, etc.

Overview of the living situation in Southern Unguja

The southern region of Unguja is one of the most disadvantaged zones in Zanzibar isles, especially, when it comes to women's rights and prosperity. A substantial number of the households are women headed who unfortunately have no reliable income generating activities. The region is featured by infertile and dry land, especially, at the southern district. Villagers in these areas are forced to grow crops which survive infertile and dry land to suit the existing situation/condition. Among the crops produced are millet, banana and maize. To cope up with the land problem also many villagers, especially men, have engaged themselves in fishing activities. About 95% of the people in these shehias depend on fishing for their daily survival. The villages also suffer from poor infrastructure like roads, electricity, pure and safe water system, although currently some improvements have been witnessed. Women are generally poor surviving on less than 1 \$ per day. Almost every woman works mostly on farms, which belong to their husbands and relatives and that do not produce good quality food. In the coastal areas where the land is not suitable for agricultural activities, women spend much of their time on the beaches cultivating sea weeds. Female headed household members are more than those of male headed households afraid to join projects because they believe that they will have nothing to put in the cash box. According to them one can hardly get 200 shillings per day while she does not get support at all for her family survival. So she will choose to buy food for the family instead of saving it.

3. Summary of the evaluation results: from relevance to impact

This chapter should be considered a summary of the main findings and conclusions of the evaluation. Contrary to the next chapters, which deal with the same issues, here the evaluators use five DAC-EU evaluation criteria and one additional criterion (participation and shared responsibility) for categorization. The evaluators have also addressed the main questions posed in the TOR.

3.1 Relevance: How well is the WEZA project suited to the priorities and policies of its different target groups, Zanzibar/Tanzania and its donors, EU, CARE?¹⁵

From its design, the WEZA project has been highly responsive to the problematic living situation of rural poor women, their household and the communities at large. Its specific objective *'income increased and social, cultural, and political barriers to women's empowerment progressively overcome for 6,000 rural poor women in four districts of northern Pemba and Southern Unguja Zanzibar'* was highly relevant.

The five studies undertaken in the first year of the project underscored the economic, social and political barriers for women to fully exploit their potential and contribute to improvements at different levels. The studies well-contributed to the right targeting of places (shehias), people (poor rural women) and products (for women's economic activities). The project strategy and activities were well-suited to the local context. CARE's VS&L methodology which formed the foundation of the project approach, appeared very appropriate to address economic issues which were the most urgent for the poor women. Poor women of female headed households (FHH) and male headed households (MHH) were invited to join groups focusing on saving and loaning meant for investing in income generating activities. This focus on economic issues combined very well with attention to women's pressing social issues such as GBV, abandoning of women and children by their husband, and, also, lack of facilities at community level, and, last but not least, with attention to the political aspirations of women members of the VS&L groups. The fact that a maximum of (5) men were allowed to join a group ensured that women could increase their skills and confidence and women only could take up leadership positions in the group. The groups became entry points for economic and social project activities and inputs from government institutions (GI) and Civil Society Organisations (CSO)/NGOs. The project looked for the right complementarities to optimally support the groups, although lack of financial and human resources among GIs and CSOs hampered the expected implementation.

Importantly, appropriate strategies were applied to involve the local governance structure and create leaders' commitment and support to enhance development, relevant to the local levels. It can be considered very relevant that volunteers at community level as key implementers (shehia coordinators, community resource persons) have been engaged.

The design of the project was very accurate and activities generally well detailed. However, three of the four expected results appeared too ambitious given the high level of poverty, the limited market environment, the lack of business orientation of the targeted women, the limited financial capacities of government institutions and CSOs, and the complex nature of the governance structure (more about this issue under effectiveness). The project design, however, ensured sufficient flexibility for adjustments when these expected results were lagging behind as was done, for instance, in September 2010.

Lastly, the project was consistent with Zanzibar's strategy to reduce poverty (MKUZA). It aligned with EU priorities at national and global level, more specifically, the EU Gender Equality and Women's Empowerment in Development Cooperation policy. The project was in line with MDG 1 and 3 as

¹⁵ For the evaluation criteria relevance and efficiency we heavily draw on the ROM report of the EU consultancy in May this year (Cecilia Roselli. Monitoring Report Women Empowerment in Zanzibar (WEZA). Visit 16/05/2011-27/05/2011. 23/06/2011). In the view of the evaluators the observations and conclusions of the consultant give an accurate picture and the evaluators can on the whole endorse the statements made.

reflected in its overall objective 'to contribute to reduced poverty and improved social justice in Zanzibar (as per MDGs 1 and 3)'.

3.2 Efficiency of implementation: How well have the project's results been realized - qualitative and quantitative - in relation to the inputs/ resources (funds, expertise, time, etc.), i.e. how well were means and activities converted into results?¹⁶

The evaluators can confirm the statement of the EU consultant¹⁷ that the project is well managed. The project was able to follow the detailed work plan without much deviation and progress was timely reported semi-annually and annually to the different parties as required. Project planning meetings, involving all staff of CARE, the partner Tanzania Media Women Association (TAMWA), and the local associates Jozani Credit and Development Organization (JOCDO) and Pemba Savings and Credit Association (PESACA) were conducted on a regular basis. In the second half of 2010 with the change of project management, several reviews took place. When slower than expected progress was observed the full team adequately adjusted the work plan for the remaining project period (September 2010, see under Relevance). The logframe (revised in 2009) provided a good framework for project implementation. A highly ambitious Monitoring and Evaluation (M&E) system was designed in 2008 but its implementation appeared problematic: it was a challenge to receive data from the field on time and not all indicators could be measured. During the evaluation the project could not produce all relevant overview data. Financial contribution from CARE and the Austrian Government were provided as planned. Audit reports showed evidence of appropriate use of financial resources according to EU procedures and standards. The project will have exhausted its budget by the end of this year, 2011.

CARE International in Tanzania provided technical assistance through regular visits and email/ phone communication. The project also communicated regularly with staff of the EU Delegation in Tanzania, who also paid several visits to the project. All interviews with the management staff of TAMWA, JOCDO and PESACA confirmed that the communication was good and the joint implementation of activities in the social and economic component was well-tuned. Both JOCDO and PESACA have received technical support through VSO (a partner to CARE) based on various organisational capacity assessments. An asset to the project was the Project Advisory Committee, established at an early stage of the project, with its capable, committed and active members who provided good feedback and suggestions to the project.

For each of the four expected results (ER) specific outputs have been formulated – see Annex 6. The outputs under ER 1 '*At least 300 women's groups mobilized and successfully implementing village savings and loan scheme*' have been achieved and assessed as being of good quality. Some of the outputs under ER 2, 3, and 4 appeared too ambitious.

Under ER 2 '*5,000 women undertaking action for social change towards women's empowerment*' a large number of trainings has been conducted to increase the awareness, knowledge and skills of members of the VS&L groups on economic and social issues. The project had adjusted existing methodologies/materials to the local context (Reflect, VS&L, and others) (Output 4). The training included technical training on VS&L, SPM and income generation, training on gender issues, advocacy and lobbying, action planning, fund raising, and proposal writing. Training was organized for all groups and, more especially, later on in the project period provided on demand. Data on number of training and participants are not fully reliable but, for sure, all members of the 300 groups have received at least training on saving & loaning and income generating, if not more. (Output 1)

As a result of the training on action planning the groups identified burning issues to address, from gender based violence (GBV) to general issues of importance to the whole community, and,

¹⁶ See the previous note.

¹⁷ Cecilia Roselli - see previous footnotes.

consequently, took initiatives and developed action plans to guide the initiative. The targeted number of 250 action plans was not realistic (i.e. almost one per group) and perhaps not even desirable because actions could also be taken at shehia level. A list of initiatives can be found in Annex 9. (Output 2)

As for proposals submitted for fundraising, the number is lower than 150, partly because this activity started in 2010, and requires quiet some skills. (Output 3)

ER3 reads '*2,500 women profiting from four new or improved market driven products*' and its outputs are partly realised. A market survey was done in 2008 which formed the basis of activities under this ER. It appeared, however, that less women than expected engaged in the recommended market products. 2779 women members of the VS&L groups (including 37 men) received training in the four identified market-driven products and in 2010, an additional 258 members were trained in other products such as making candles, batik, liquid soap, growing rosella flowers and making rosella juice and jam. To date the number of producers of new/improved products are around 1000 (individuals and groups).

Towards the end of the project, in November 2011, Trade Fairs had been organized, one in Unguja and one in Pemba. The main reason for this late exhibition was the low quantity and quality of the products being produced by the women members/groups.

Other outputs have not/hardly been realized, i.e. one gateway agency established for aggregation of supply of products produced by women, one-to-two forward contracts per product developed with buyers (only a handful of women) and mechanisms in place for ensuring sustainable supply of raw materials for each product. This is mainly due to the over-ambitious nature of this ER in a context of poor market opportunities and low levels of entrepreneurship in the shehias selected for project implementation.

As for ER4 '*Grassroots women's empowerment efforts effectively supported by 60 local and national institutions*', the outputs were partly realised. A survey of CSOs was conducted and an assessment made of the capacities of the Zanzibar Gender Coalition. The capacities and the commitment of most members to cooperate with the project appeared low. Therefore, it was decided to provide training on demand and, more importantly, to work jointly with 6 strong and interested CSOs in project implementation. The WEZA project has successfully revived Zanzibar Gender Coalition which is now registered as an NGO but it is not yet strong enough to advocate for issues affecting women's progress. Other CSOs/CBOs also cooperated effectively with the project on specific activities, while the same applies to government institutions. In order to more effectively link VS&L groups to relevant CSOs, the project set up a grass roots women network in Unguja and Pemba with representatives of VS&L groups in the first half of 2009. In 2010, three meetings took place in which about 160 grass root network members met at each island attended by about 5 CSOs.

Another output under ER 4 also appeared too ambitious, i.e. to reach 40 local and national institutions and build their capacities on, for instance, advocacy, gender and empowerment, governance, and national and international policies. This number was too high apart from the lack of commitment of certain institutions. In September 2010 it was decided to put emphasis on capacity building of shehia development committees and ward leaders which are closer to the communities. In 2010 and 2011, a number of trainings were provided which not only increased awareness but also resulted in a few concrete follow-up actions of leaders.

3.3 Effectiveness: How well has the WEZA project attained its specific objective and its expected results? What factors have influenced the extent of achievements? *(the issues marked in italics refer to specific questions in the TOR)*

Overall, the project has been successful in income increase of women members of the VS&L groups through stronger income generating activities (IGAs) and, for about 980 women (13,5% of the members, mostly of MHH), commercial activities. The end-term survey showed that 27% of women

members in Pemba and 66% in Unguja have doubled their daily income. Households have clearly benefited because they can buy (nutritious) food, pay school fees and medication, and, some, can purchase consumer goods. Through the social fund members are also better able to cope with emergency situations, including weddings and funerals. Women, both of MHH and FHH, have more control over their income and it is likely that they keep this control when income increases due to the fact that they have grown personally (confidence, awareness, ability to speak out, see below) (re: *assumption under the Specific objective*). Generally, husbands and relatives of women members give more space to women in decision making on household affairs and women do take this space. Moreover, compared to 2008, the percentages of joint decisions have decreased and those of decisions that women take on their own have increased. Income and decision making power are two important factors for overcoming economic barriers to women empowerment.

300 V&SL groups have been formed with a membership of 7841 women (733 of FHH and 6323 of MHH) and 785 men members. The baseline and end-term surveys showed that an attitude change has taken place in saving and lending behaviour: 60% of the women members in Pemba and 87% in Unguja saved 2-3 times or more their initial share; about 3652 women, 75% of whom in Unguja have taken loans in 2010. In 2008 women used to borrow through SACCOS (11% in Pemba, 16% in Unguja) or traditional merry go round (18% in Pemba, 57% in Unguja), which figures have further increased in 2011. Women members also look differently at their IGA in the sense that over 50% invest savings/borrow money in their activity. No clear information is available about the repayment behaviour but it is said that there are no defaults. 43% of the women members in Unguja and 35% in Pemba have diversified their product and now engage in two activities. Around 1000 women have engaged in new/improved products.

The last two years the project intensified its efforts to promote market-driven activities through training and support to fund raising. 346 women members obtained access to credit (loans and grants) at various funders and even two MFIs (43 women amounting to Tsh 11.600.000 in 2010). This is particularly interesting for women entrepreneurs whose activities require inputs and equipment (agriculture, livestock/husbandry, tailoring, soap making, batik, rosella, to mention a few). The project had hoped to achieve more women who could profit from such activities but there were – and still are - too many obstacles on the way, more especially, related to available capital in the VS&L groups and access opportunities to credit, women's market-orientation and business skills and the quality of products. *The assumptions in the logframe* that tourism and non-tourism based economy continues to prosper providing stable markets and that demand and sale of products remains constant or growing inherently assume that individual members or VS&L groups will achieve in four years a high level of enterprising. However, this expected result 3 was too ambitious in the context in which the project operated.

In view of the living situation, aspirations and opportunities of rural poor women in 2008 the achievements of the social component are even more remarkable than those in the economic component. They show to what extent social, cultural and political barriers to women empowerment have been overcome. About 80% of the women members of the VS&L groups have become aware of human and women's rights, gender roles and relations, and they acknowledge that gender-based violence 'is not normal'. In group discussions they identified gender/social issues of their own concern of which GBV including child pregnancy, and support of women who are left behind by their husbands without financial support are most urgent. They took a step further by taking action to address these issues as well as general issues of importance of the community as a whole (such as education, school drop outs, infrastructure, facilities). The end-term survey showed that about 60% of the women members in Unguja participated in such VS&L actions and took the lead in non-VS&L actions; in Pemba over 40% participated in VS&L actions and little less than 40% was one of the organizers in non-VS&L actions. In 2008, 70% (Unguja) to almost 90% (Pemba) of the women members did not even know about social actions. GBV stands on the top of women concerns and, increasingly, women report cases to the authorities and even to the court level, a number of which

were successful. Since 2009 10 of the 29 cases in Pemba and 3 of the 20 cases on Unguja were solved (for both islands 3 failed, the others are in process). It encourages other women to take action but resistance among influential people and the low-responsiveness of the legal system in supporting such cases remain barriers. This all shows the confidence that women gained, which corresponds with the outcomes of the baseline and end-term survey. The number of the women members who feel confident to express their own views beyond the safe environment of the group has increased: in Unguja over 60% of the women state such confidence which is an increase of more than 45% compared to 2008; for Pemba the figure is 30%, an increase of about 20%. Another proof of gained confidence – and increased room for manoeuvre - is women's participation in events outside the shehia. A number of women took part in cross visits, even to the mainland, and in events organized by the project. Examples are Women's day, 16 Days of Activism and, furthermore, the meetings of the grassroots networks established by the project in both islands (about 160 women).

Increased confidence is also demonstrated by the higher political awareness and participation. In the end-term survey over 50% of the women indicated that they are willing to take a role in shehia development committees, while the attendance to committee meetings is sevenfold of that in 2008. The actual number of women who will take up such a position may be less, but the 27 VS&L members that stood for the 2010 elections (7 won a political seat) is a great leap forward. The more so, since about 70% of the women feel that women should support other women in their campaign and vote for them against 16% (Unguja) and 9% (Pemba) in 2008. The *assumptions in the logframe* about continued aspiration for leadership roles can be verified in view of the fact that role models exist at different political levels which will encourage other women to step forward.

To this increased economic and social women empowerment have gender-oriented CSOs, NGOs and government institutions and also leaders at shehia, ward and district level contributed through the linkages created by the project. They provided training and other inputs to the VS&L groups while local leaders supported the project activities and, a number of them, social actions of women in the shehias. The project's strategy to create commitment and support and raise awareness about gender issues and women's concerns at the level where the women of the VS&L groups operate, can be considered as a good choice. This brings us to the question what *strategies have been effective in building VS&L groups and bringing along social change concerning gender roles*. The evaluation team especially wants to point to:

- Adult classes for illiterate women which have proven effective in increasing reading and writing skills of women and enhancing their confidence. It indirectly contributes to strengthening the VS&L groups.
- Training on both economic and social issues by different (governmental, non-governmental) institutions/actors to both VS&L members and shehia coordinators (although the attendance level of the latter left to be desired).
- Involving shehas and religious leaders in the day to day affairs of the WEZA project and VS&L groups. It has contributed to greater acceptance of the WEZA project and the actions undertaken by the VS&L groups, more particularly, on GBV.
- Involving the media to bring gender issues identified by the VS&L groups to the attention of the broader public. It has added to increased visibility of the VS&L groups and of gender issues in general.
- The important role of local, community based actors (CRPs and shehia coordinators) in strengthening the groups.

Lastly, a few remarks about *factors that have influenced the extent of achievements* The evaluation team collected the views of stakeholders and the project staff on factors that positively or negatively affected the achievement of the objectives.¹⁸ There was a great overlap in the views expressed (to be

¹⁸ A specific tool called Forcefield analysis was used to obtain the views of stakeholders and the project staff on influencing factors.

found in Annex 12). Internal factors, i.e. factors at the level of the WEZA project which have affected the implementation of the project, that were mentioned as positive influences mostly concerned the good cooperation between all actors and parties involved; the capacity building strategy to partners, stakeholders, CSOs, local leaders, target group, and so on; a capable project team that provided good support and follow-up to the groups together with the resource persons at community level (CRP); and lastly, the fact that the number of VS&L group members (30) is manageable and appropriate for administration and follow up. Internal factors that negatively influenced progress concerned the training provided to VS&L members: the limited number of training and training hours which prevented good understanding and proper application; low attendance; limited practical tools used for demonstrations during trainings, especially, on agricultural related topics. The limited amount of money allocated for transport and support by CRP and shehia coordinators was also mentioned frequently. Lastly, comments were made about the functioning of the groups: members who did not attend meetings; Involvement of older women who were not keen to take social action; and misunderstandings and conflicts between VS&L members.

External factors are those factors beyond the influence of the project. A positive contribution was made by the professional and material support from government institutions (programmes) and NGOs/CSOs, among which Ministry of Youth, Women and Children Development; the government policy to increase the number of women representation at different levels and the cooperation of the community and leaders at various levels. The project was negatively influenced by existing gender roles and relations and cultural and religious traditions; poverty levels which prevent VS&L members to embark on (market-oriented) income generation; and market-related factors, such as competition, limited tourist and local market for the products of the women, and, expensive farm inputs to start income generating activities.

3.4 Participation and shared responsibility: how well have the target groups and beneficiaries been involved in decision making processes, leadership and capacity building in general and have developed a sense of accountability/ownership?

From its start, the project has used a participatory approach involving key actors in the implementation of the project, a strategy which was well-appreciated as it appeared during the evaluation. In the inception phase the project together with the shehia, district and regional as well as religious leadership organized awareness raising in the communities, which simultaneously created commitment of the same leadership.

As for the VS& groups, in first instance poor women were selected by the shehia leadership but, later on, some women left the group and others joint. Staff of CARE, JOCD and PESACA (CRPs) trained the groups in the VS&L methodology, SPM (Selection, Planning and Management of IGAs) and leadership. After 6 months, in line with the methodology, JOCD and PESACA staff provided follow-up only. It implied that the members/groups could give shape to the group by themselves. This corresponds with the way of working of the shehia coordinator and the social change officer, who trained the groups on social issues but left it to the groups to identify burning issues to take further action. In general, training was provided on demand – records show that in some shehias more than one training on a topic took place while in others none or one was conducted. In other words, the project's approach can be characterised as a 'facilitating' approach which gave ample room for the members and the groups to develop in a way desired by themselves. Imaginably, this approach has contributed to a sense of ownership that the evaluation team could witness during field visits. Women stated, for example, the importance of unity and solidarity to make social action successful. To what extent this exemplifies all the groups is not clear because no data exist about group strength or feeling of ownership.

In terms of men's participation, the project has made efforts to reach men in general through awareness raising about gender issues and even broader, through the use of media. Few men were allowed to join the groups and, as a consequence, attended trainings. In the view of the project management the strategy to involve the – male – religious and administrative leadership in training and other activities is a way to include men. Several evaluators (baseline, mid-term, EU-ROM) and, also, PAC members have stressed the importance to increase men's participation to which the evaluators can fully agree (see the recommendations). The experiences of JOCDO and PESACA with mixed VS&L groups (non-WEZA) are an interesting case in point. Such groups are performing better than single sex groups in terms of capital base and management. Moreover, members of the opposite sex are said to benefit from collective work performed according to the existing gender division of labour, and from the different perspectives brought forward in discussion.

3.5 Sustainability: How likely will the achievements and benefits produced by the WEZA project continue when the project comes to an end?

Summarizing, a number of factors show that the main project results and benefits are likely to continue after December 2011. As for the *economic component*, the 300 VS&L groups composed of mainly women members who meet regularly to save and issue loans, are likely to continue to function for various reasons:

- As per the end-term survey, 87% of the women members in Unguja, 60% in Pemba have increased the number of shares, which indicates their interest in the scheme. The savings scheme gives access to loans and pay out which are used for consumption purposes by women members (loans (39%) and pay out (63%).
- Women and men members have access to funds to cope with emergency through the social fund nourished from member contributions and the savings of the VS&L scheme.
- Many women and men members appreciate the group savings because they can borrow money to invest in income generation. Investment has contributed to a tangible increase in daily income (66% of women members in Unguja and 27% in Pemba have doubled their income since 2008 – data from end-term and baseline survey).
- The VS&L groups are entry points for training, information and awareness raising (provided by the project, CSOs, and government institutions) on issues ranging from technical advice concerning income generation, market analysis and resource mobilization to social/ gender-related topics, including adult classes. Large numbers of women members attended the trainings and events (see chapter 4 and 5 for figures). The majority appeared to be more interest in economic aspects than social issues.
- The VS&L group is not only of economic importance to the women members but also socially. The group is a platform for women members to discuss daily problems and seek advice of each other. Smaller groups of women support each other in addressing social issues of their concern, mostly GBV but also cases of abandoning by the husbands (see chapter 5). A number of cases have been successful which further motivates women to participate in actions and even become politically active. However, traditions and bureaucracy remain stumbling blocks which appear to discourage (more) women to take action or pursue cases.
- Again socially, the VS&L groups are appreciated platforms to discuss how to address burning community-level issues which has led to actions for improvement, such as in the area of education, drop outs, health facilities and infrastructure.

In spite of the high motivation of women (and men) members and the advantages of the membership there are two main challenges that could affect the future of the groups. The first challenge concerns the financial viability of the VS&L scheme. In the WEZA project interests are not charged in accordance with the muslim religion. It means that the capital of each group can only increase if members buy more shares up to a maximum of five as per the VS&L rule. It implies that there is a fixed capital ceiling which, consequently, determines the number of loans and/ or the

amount of a loan to be issued. The VS&L system of paying out the total savings at the end of the year, furthermore, implies that the level of capital does not increase because a group starts each year afresh (unless members do not take their shares). The question can be posed if the total capital will be sufficient assuming that, in future, more women and men will be interested in expanding their commercial activities. Over the years, more women have diversified their IGA, mostly into two products (43% of the women in Unguja and 35% in Pemba, according to the end-term survey) but the likely trend is embarking on more activities. Another question to ask is if the VS&L group remains interesting to women entrepreneurs who aim for business growth. Linkage with MFIs and other financial institutions could be an option but the group needs to have additional advantages to an individual member to continue her/his membership. It is interesting to add that 43 women and even groups have already obtained loans from MFIs operating in Zanzibar. MFIs such as WEDTF, TGT, do not charge interest but instead – what they call - administration costs. It is meant to increase their capital base and, also, to cover administrative expenses.

Another challenge concerns the group's social cohesion to which the group leadership highly contributes. From 2008 – 2010 the project has put efforts to strengthen the leadership capacities of the group committee (and, in 2011, to group representatives in the two grassroots networks only). Assuming that the M&E data do not provide overlapping data it concerned 425 women and 9 men, which appears to be less than the total number of core leaders of 300 groups. The point to be made is if the leaders can adequately deal with group dynamics over the years to come. According to the women members participating in the shehia workshops their groups are strong in terms of attendance to meetings, participation in discussion, member commitment and cooperation, leaders who know their duties, use of constitution, communication system, decision making, planning and monitoring, and conflict resolution. The evaluation team, however, had their doubts about the participants' full understanding of the meaning of all the issues. Moreover, an assessment of 180 VS&L groups carried out in 2010 showed a number of weaknesses concerning meeting procedures, record keeping, constitution, reinforcement and leadership skills.¹⁹ For instance, the constitution mostly consists of by-laws which were not adhered to or it concerns verbally agreed on rules; the groups did not write minutes to be read in the next meeting. By the end of 2010, the project tried to redress the weaknesses in group performance by stricter follow-up by the CRPs and the introduction of monitoring forms. The evaluators, though, could not find any data with clear indicators about group strength.

Even for groups that follow VS&L procedures, the evaluators feel that more attention needs to be paid to group strengthening because, as argued above, for many members the VS&L group is of both economic and social importance. Over the years and with increased capital groups will face different challenges which leadership should be able to address, which is the more important because managing a group of 30 members is not an easy task. In Box 3.1 an example of various stages of group development is presented.

BOX 3.1 - The four stages of group development

Forming

1. Group is not yet a group, but a set of individuals
2. Individuals want to establish personal identity within the group and make an impression
3. Participation is limited as individuals get familiar with the setting, the leaders, the supporting actor, and each other
4. Individuals begin to focus on task at hand and discuss its purpose.
5. The group is essentially evolving ground rules on which future decisions and actions will be based.

Storming

1. Characterized by intra-group conflict and lack of unity
2. Preliminary ground rules on purpose, leadership and behaviour are damaged

¹⁹ Technical Officer Ongeza Akiba Program Eastern Zone. VS&L Auditing report Pemba and Unguja, 30th August – 3rd September 2010. September 2010.

3. Individuals can become hostile towards each other and express their individuality by pursuing or revealing personal agendas
4. Friction increases, rules are broken, arguments can happen.
5. But, if successfully handled, this stage leads to new and more realistic setting of objectives, procedures and norms.

Norming

1. Characterized by overcoming tensions and by developing group cohesion in which norms and practices are established
2. Group members accept the group and accept each other's peculiarities
3. Group commitment develops and group strives to maintain it
4. Development of a group spirit, harmony becomes important.

Performing

1. Characterized by full maturity and maximum productivity
2. Can only be reached by successfully completing previous three stages
3. Members take on roles to fulfil the group activities since they have now learnt to relate to one another
4. Roles become flexible and functional
5. Group energy channelled into identified tasks
6. New insights and solutions begin to emerge.

Source: Charles Handy (1985) in Pretty e.a. *Participatory Learning and Action. A Trainer's Guide. IIED. 1985*

Concerning the market-oriented business activities promoted by the project taken up by about 800 VS&L women members, the evaluation did not include a focused assessment of the skills, opportunities and challenges of this specific group of entrepreneurs. Generally, however, VS&L members who are interested in entrepreneurship appeared to face a number of challenges, such as lack of market orientation and insufficient business skills; limited market, more especially in Pemba; limited access to capital for growth; and, low knowledge and skills to improve the quality of the products. The evaluators expect that only the few, already strong business women with linkages to the market and financial institutions will be able to overcome the barriers by themselves.

As regards the *social component*, it can be expected that women who are involved in actions to address injustice such as GBV, will continue to do so. It is likely that the number of women who participate in actions will increase because the majority of the VS&L women members obtained knowledge about women/human rights and gender issues, and gained confidence to express themselves, even in an environment that is not familiar to them. Such could be actions focusing on gender issues, but more likely, broader social-economic issues related to education, health, community improvement and the general living situation. The fact that more women became interested in leadership positions, also in shehia level committees and beyond, and that 7 women won political posts in the 2010 elections, is another example of a change that cannot come to a halt. Essential for convincing more women that taking action makes sense is the active support of shehas and other people in the governance structure and the justice and legal system. Here is still a battle to win.

Social action will be facilitated by VS&L groups with a strong cohesion – which makes the issue of group strengthening brought forward above more relevant. The same applies to the grass roots network set up with representatives of the VS&L groups. It will be an important vehicle in future to mobilize women for action and to advocate on gender/social issues, provided they are further strengthened. Additionally, the project has brought women members from different shehia's together on a number of occasions which may be considered the first steps of building a 'women's movement' (Pemba, totally 707 women; in Unguja 1526 women (and 36 men)).²⁰

²⁰ In Annex 11 an overview is given. Examples are cross visits between shehias, symposia, for instance, on the importance of human rights and women rights, on fighting against GBV, on European Union Week; campaigns on early pregnancy and importance of girls education; Commemoration of 16 Days of VAW.

Last but not least, the project has facilitated a support infrastructure at the shehia level, i.e. trained and experienced Shehia coordinators who can support the groups after the project has come to an end. As for CSOs that have trained and advised the groups on economic and social issues, they show keen interest to continue to do so provided they have funds/ transport.

3.6 Impact : what are the likely positive and negative, primary and secondary long-term technical, economic, social and political effects on the impact/target groups and beneficiaries to the project interventions – directly or indirectly, intended or unintended?

Generally, answering questions about impact after a four-year project period is difficult. The more so in the case of the WEZA project which started in a context of poverty and low levels of economic and social empowerment²¹ and that operated in a traditional, in a sense conservative, environment (more especially, Pemba). Under the sections effectiveness and sustainability the evaluators have paid attention to effects and indicated some trends. Furthermore, the reader is invited to read the recommendations in the last chapter of this report that point at some critical areas that certainly need attention if any follow-up to the project will be awarded.

3.7 Compliance: how well does the project comply with the principles of poverty reduction, promotion of good governance among stakeholders, and respect for the cultural and natural environment?

The evaluators feel that these issues have been dealt with in the previous sections and therefore refer to what is stated above under relevance, efficiency and effectiveness.

²¹ In the baseline survey scores were calculated on indicators of women empowerment. The ranking was generally low.

4. Findings about the economic component of the WEZA project

As for economic empowerment the WEZA project worked towards two Expected Results, ER1: 'At least 300 women's groups, mobilized and successfully implementing village savings and loan scheme,' and ER3: '2,500 women profiting from 4 new or improved market-driven product.' The main findings on both ERs are given in this chapter. They are based on the data obtained through the end-term survey and those through the baseline survey, M&E data provided by the project, the information collected through various methods/tools during field visits, and the views expressed in the stakeholder workshops and interviews.

4.1 Expected Result 1: At least 300 women's groups, mobilized and successfully implementing village savings and loan scheme

This section focuses on key indicators to describe the findings under ER1, i.e. 1) the number of groups formed, 2) savings mobilized, 3) access to credit (VS&L loan), 4) use of loan and annual pay out, 5) changes in income, 6) social security, and lastly, 7) vulnerability of FHH.

1. VS&L groups and their membership

The project has reached its target of 300 groups: 180 VS&L groups in Pemba and 120 in Unguja have been formed as illustrated in Figure 4.1 and Table 4.1. There are members from FHH and MHH and men members. The majority of the women of FHH had husbands who were either sick, incapacitated or had abandoned the family. In 2008 only 11% out of 5791 women of FHH studied were exclusively responsible for maintaining their families (Wealth ranking study). Since the start of the project in 2008 Wete district in Pemba had the majority of the groups. Initially, the members were selected and invited to join after the wealth ranking exercise, but some left and others joined over the years. However, the (very) poor women, particularly FHH, in the community feared that they could not afford the minimal weekly amount to save and therefore did and do not become member.²² According to them, "one can hardly get Tsh 200 per day while she has got no support at all for her family survival".

To date, the average size of the groups is 30 members, mostly composed of women. Men are allowed to join to a maximum of 4-5. Group membership is appealing because of the prospects of savings and accessing loans with flexible individual terms. The savings and loans are managed at the local level with minimal costs and decisions are made by group members.

Table 4.1 - Membership of the VS&L groups per district, sex and type of household, 2011²³

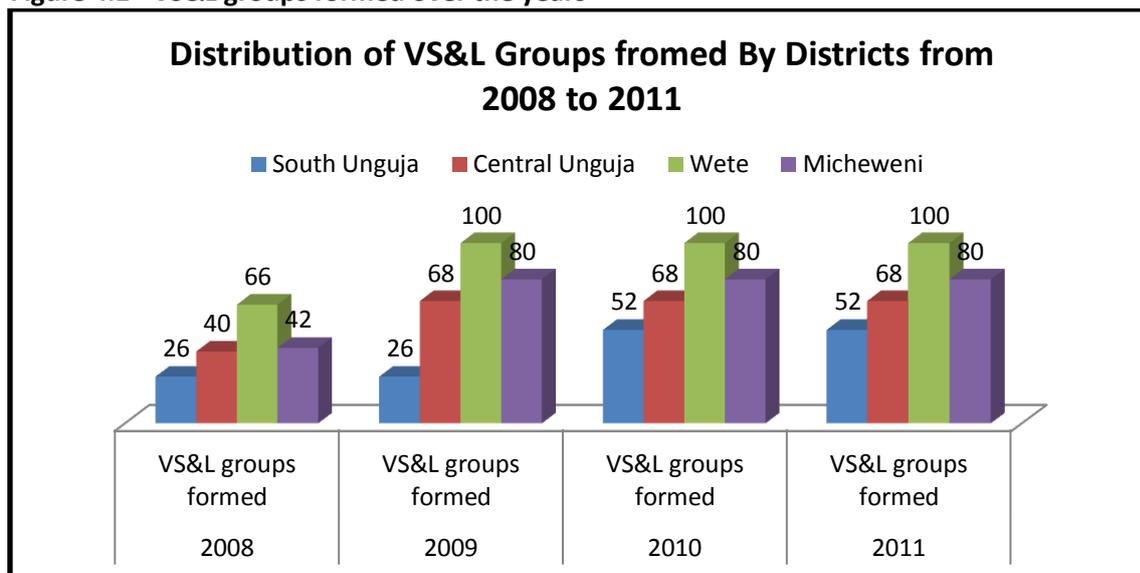
District	Groups	Female members		Male members	Total Members
		FHH	MHH		
South	52	288	989	203	1480
Central	68	217	1463	153	1833
Wete	100	109	2207	224	2540
Micheweni	80	119	1664	205	1988
Total	300	733	6323	785	7841

Source: M&E data, 2011

²² Wealth ranking report, July 2008

²³ These figures do not match with the data in Table 4.4 but because we do not have other disaggregated data we keep this table to get an impression of the differences per district.

Figure 4.1 - VS&L groups formed over the years



Source: End-term Survey, 2011

The members received training – see Table 4.2 – about the savings and loaning (VS&L) system, and how to select, plan and manage (SPM) income generating activities. The training was provided by CRPs whose capacities were also built and other CARE, JOCDO and PESACA staff. The table does not show the SPM training organized for 43 old VS&L groups and the planned 9 trainings for the same target group (source: semi-annual report Jan-June 2011).

Table 4.2 - Technical trainings on economic aspects from 2008 – 2010

	2008			2009			2010		
	Total	Female	Male	Total	Female	Male	Total	Female	Male
Village savings & Loan scheme and Selection, Planning & Management of IGAs (SPM)	4304	3774	530	2938	2576	362	-	-	-
Market analysis on critical success factors	1500	1480	20	-	-	-	-	-	-
Group Leadership	164	160	4	90	90	-	180	175	5
Business plan				40	32	8			
CRPs training (VS&L and SPM)	80	58	22	17	17	-	80	58	22
Total	6048			3085			260		

Source: M&E data

2. Amount of savings mobilized

In line with the VS&L methodology, the members of the groups saved money weekly through the purchase of shares. The minimum initial share was valued at Tsh 500 and 87% of the members in Unguja and 60% in Pemba indicated that they currently save 2-3 times or more their initial share value (no significant difference between FHH and MHH) – see Figure 4.2. 80% of the respondents had been members of the VS&L groups for more than two years.

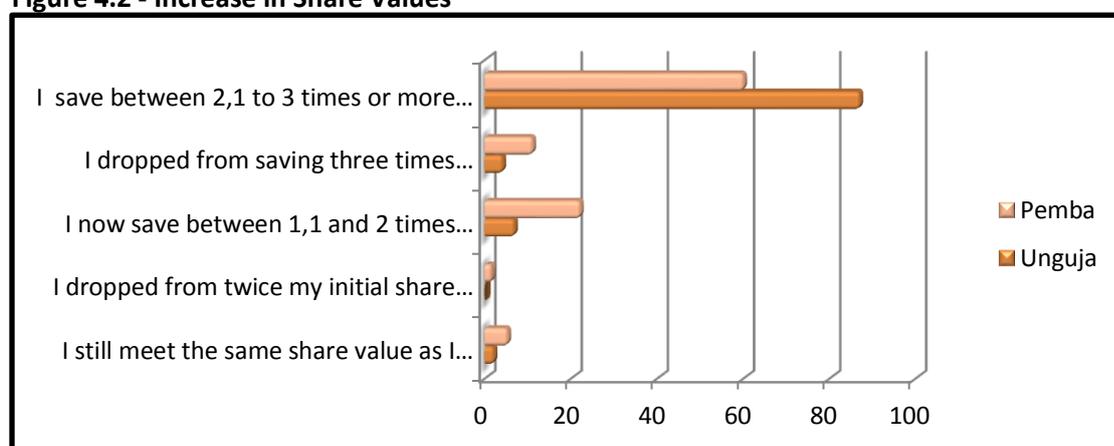
From the start the members in Unguja saved more money than those in Pemba, more particularly, in Micheweni. It indicates that members in Pemba had more difficulty to save weekly which corresponds with the 2008 data in the wealth ranking study and baseline survey (by then 35% of the respondents said that they skipped the purchase of shares at times – see table 4.3). Table 4.3 shows that to date 87% of the members in Unguja and 74% in Pemba can afford to purchase the share from their own commercial activity and saving, against 60% in Unguja and 35% in Pemba in 2008.

Table 4.3 - Ability to pay the share every week

		I do not always find the money to meet the weekly contribution. I skip some weeks	I ask money to the neighbors, relatives or others to complete the share	I get the money to pay the share by squeezing the household budget (making sacrifices)	I can get the money for the share out of the household budget or from the husband without sacrificing	I can get the money for the share from my own commercial activity and saving	Total
Unguja	FHH		2	2	3	28	35
	MHH		2	4	8	135	152
	Total		4	6	11	163	187
Pemba	FHH		0	3	1	25	36
	MHH		5	5	16	116	154
	Total		5	8	17	141	190
Total	FHH		2	5	4	53	71
	MHH		7	9	24	251	306
	Total (Nos)		9	14	28	304	377 (Nos)
	Total %	5,8	2,4	3,7	7,4	80,6	100,0%
Unguja 2008	%	5,3	11,3	16,0	6,0	61,4	100,0%
Pemba 2008	%	35,2	8,1	10,9	11,2	34,6	100,0%

Source: End-term Survey, 2011; baseline survey 2008

Figure 4.2 - Increase in Share Values



Source: End-term survey, 2011

The target was to mobilize €221.538 by the end of the project. By June 2011, women and men had mobilized funds amounting to a total of around €303.215, which is 36% above the planned target. The amount has increased because the membership has gone up, members bought more shares, in some groups the share value has changed from Tsh 1500 per week to Tsh 2500 or even Tsh 5000 per week. However, these data are *cumulative*. Table 4.4 and Figure 4.3 shows the *actual savings* per year. It indicates that the total amount of savings at the end of the year increased over the years. Comparison of the savings per member shows that the savings of a woman of MHH were the highest in 2010 (Tsh 37.409) and those of a FHH the lowest, while in 2011 those of a male member are the highest and again those of a FHH the lowest. However, how reliable are such figures? It appears that

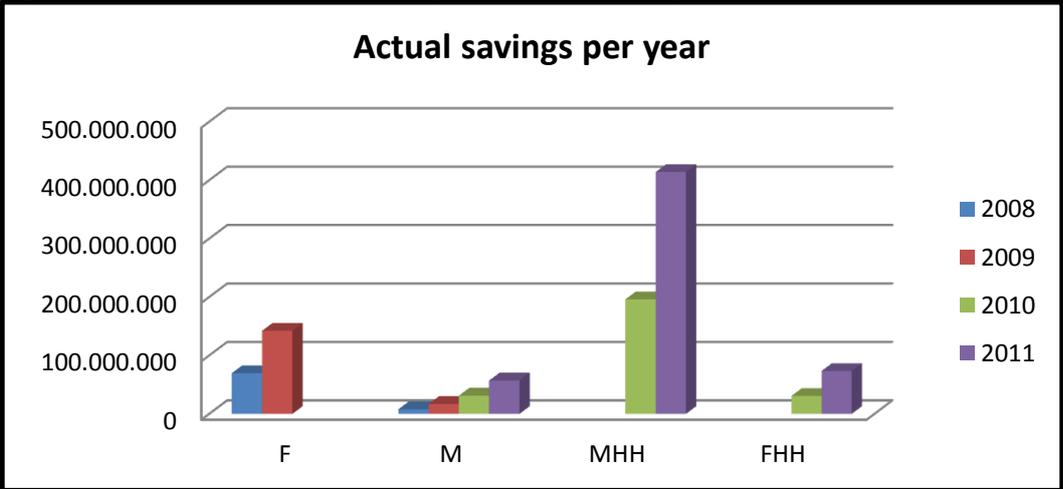
the numbers of members of FHH, MHH and men differ from those presented in Table 4.1. If we take those figures the average savings of a woman of a FHH is the highest and of a MHH the lowest.

Table 4.4 – Actual savings per year, for categories of FHH, MHH and male members, and per group

Year	Total savings (31 st December)	Number of Female members	Savings Female members			Number of Male members	Savings Male	Total Number of Members
2008	77.633.300 (€ 60.000)	3774	69.760.300			530	7.873.000	4,304
2009	81.536.200	6215	142.230.500			707	16.939.000	6,922
Year	Total savings	Number of FHH members	Savings FHH	Number of MHH members	Savings MHH	Number of male members	Savings male member	Total Number of Members
2010	99.042.500 (31 st December)	1108	30.752.500	5242	196.103.000	892	31.333.500	7,242
2011	286.430.400 (30 st Dec)	1133	73.489.500	5924	413.987.900	785	57.165.000	7,842

Source: Data provided as per request of the evaluators , 14 December, 2011

Figure 4.3 - Amount of actual savings per year per category of FHH, MHH and male members



Source: Data provided as per request of the evaluators, 14 December, 2011

3. Access to credit

The savings/share system provides the VS&L members the opportunity to access credit. The project did not collect data on access to credit by VS&L members for the years 2008 and 2009. Loans issued from January 2010 until June 2011 to members of FHH amounted to Tsh 73.316.200, members of MHH borrowed an equivalent of Tsh 268.780.000, while male members borrowed Tsh 50.641.500. The total amount loaned at the time amounted to Tsh 392,737,700 (€ 173,783.55).

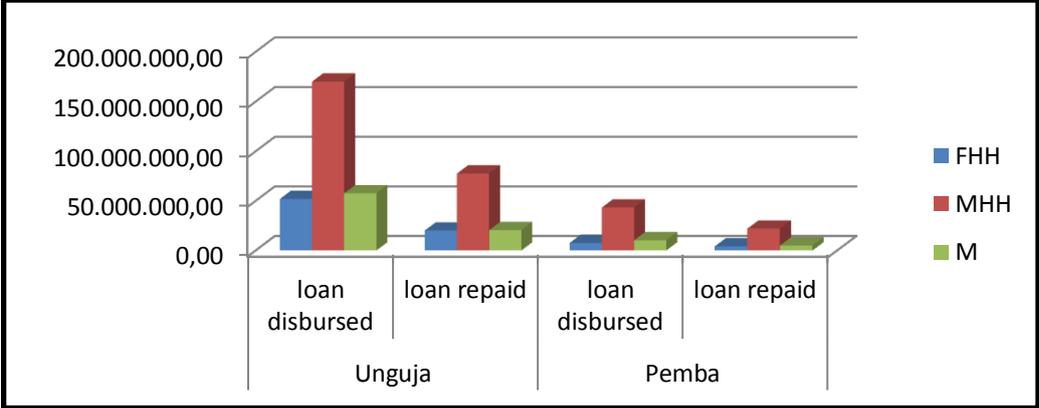
Figure 4.4. shows that the districts in Unguja top the list with the highest amount borrowed, the amount of loans issued in Pemba were barely half the amounts in Unguja, while the amounts saved are more or less the same. It means that VS&L members in Pemba take less loans and save more in cash than those in Unguja. In Pemba about 6% (FHH) and 10% (MHH) stated in the survey of 2011 that they never asked for a loan.²⁴ The members in Pemba consider limited business opportunities in

²⁴ This is an estimate. The end-term survey provided percentages differentiated by household type to show the response to

the island as an obstacle. Moreover, Figure 4.10 shows that female members in Pemba see their savings as an emergency fund in the same way as the social fund. This large amount of savings in the safe box, however, creates a security risk for the group leadership who has to safe guard the box.

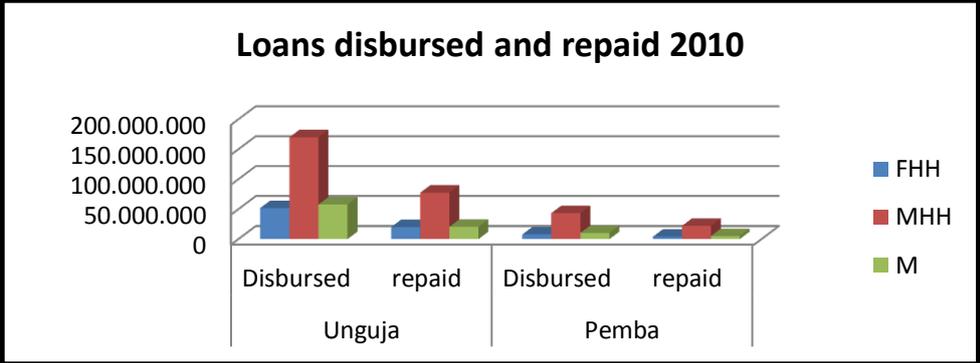
Figure 4.5 presents the situation in 2010. The annual report of 2010 gives the number of borrowers, 1190 in South Unguja, 1563 in Central Unguja, and much lower numbers in Pemba: 514 in Wete district and 385 in Micheweni, which brings the total to 3652. No data are available for FHH, MHH and male members nor about the range of individual loans taken.

Figure 4.4 – Total of loans issued and repaid



Source: data provided by the project, November 2011

Figure 4.5 - Loans disbursed and repaid in 2010



Source: data provided by the project, November 2011

The semi-annual report January to June 2011 states that in Pemba the repaid loans stand at Tsh 11.618.000, while the unpaid loans amount to Tsh 42.833.000 (73,8% of total loans in Pemba). In Unguja repaid loans amount to Tsh 134.792.319, unpaid loans stand at Tsh 223.505.081, which is 57% of the total loans disbursed.

Both Figures 4.4 and 4.5 show a difference between the loan amount disbursed and the amount repaid, which indicates delayed payment. According to different sources loans are often paid too late but very few cases of default occur. Sometimes unpaid loans are carried over to the next year. The data do not reveal what type of members struggle to pay. *The high differences between disbursement and repayment could not be explained to the evaluators: it cannot be due to carry-over to the next year or to delayed payment. In the view of the evaluators, the low repayment rate can only be due to default which hardly seem to happen. It is also not clear to the evaluators what the consequences are for the total amount to be payed out at the end of the year: how can money be*

options within a question. Evidently, using percentages makes the comparison between questions a bit tricky. Unfortunately, where numbers of respondents were given, no differentiation between household type was made.

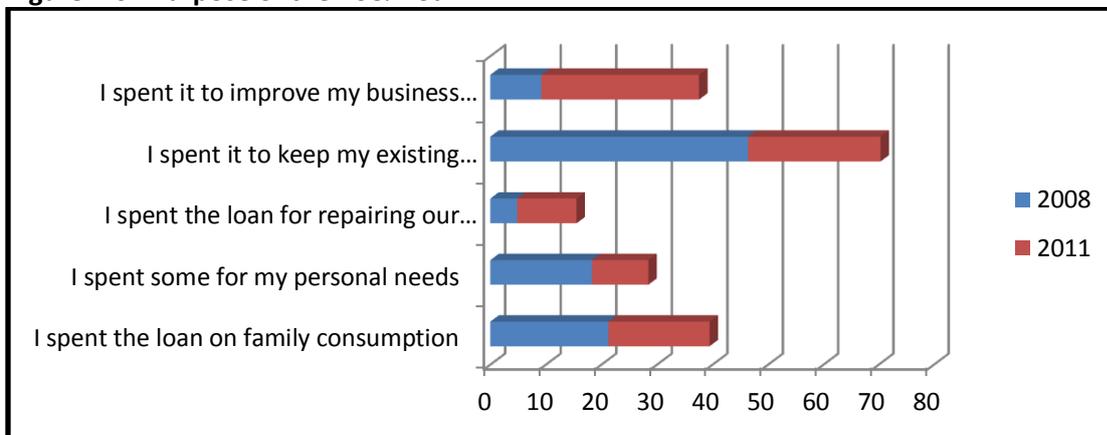
paid out when the loans are not fully repaid? Moreover, the data do not seem to match with the amounts of savings presented above.

4. Use of loan and pay out

In 2008, 44% of the women used their loans on non-productive expenses (family consumption, personal needs, repairing houses or purchasing land to build homes) (baseline survey, 2008). In 2011, the end-term survey showed a slight reduction to 39% - see Figure 4.6. Comparing Pemba and Unguja, more women in Pemba spend the loan on family consumption than the women in Unguja who also spent some of the money for personal needs. There is also a difference between women of FHH and MHH: relatively more women of FHH spend the loan on (family) consumption than women of MHH in both islands.

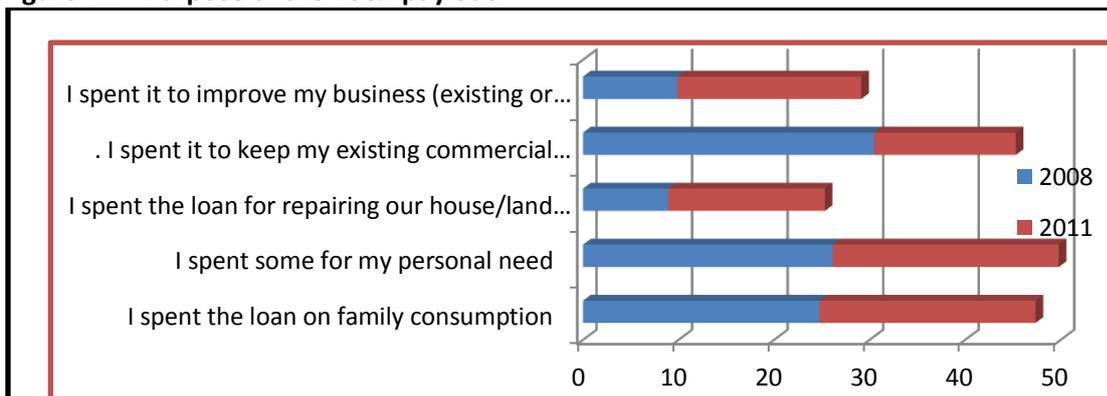
58% of members of MHH and 52% of FHH use the loans on expansion of or re-investment in their business. The project's intended target of members using loans for investment stands at 62.8% (MHH) and 52.4% (FHH).

Figure 4.6 - Purpose of the VS&L loan



Source: End-term Survey, 2011; baseline survey 2008

Figure 4.7 - Purpose of the VS&L pay out



Source: End-term Survey, 2011; baseline survey 2008

Looking at the use of the pay out at the end of the year not much has changed since 2008. In 2011 63% of the women still use their pay outs for family consumption, personal needs, repairing houses or purchasing land to build homes. Figure 4.7 shows the data.

5. Change in income

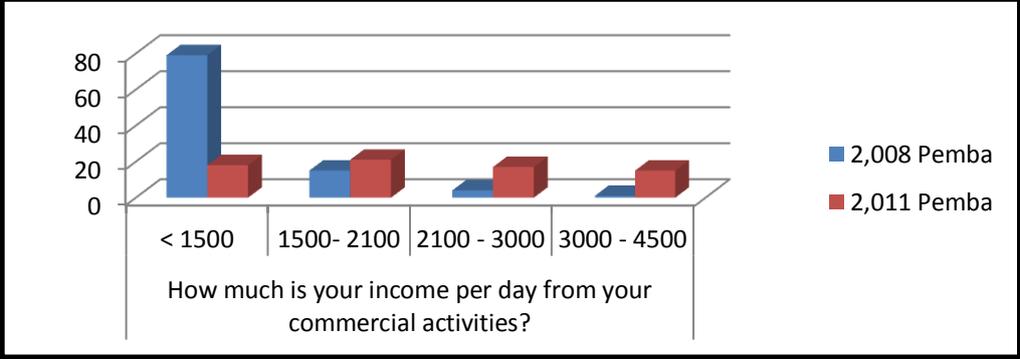
Figure 4.8 depicts the range of income women members earn per day from their activities in Pemba. Compared to 2008 the women members of VS&L groups earn more per day. The number of women earning between Tsh 2100 - 3000 have increased by 13% and those earning Tsh 3000-4500 by 14%. It

makes a total of 27% of members who have nearly doubled their income. The number of members earning less than 1500 have decreased by 61% since 2008. Interestingly, 37 % of the women of FHH and 25% of MHH earn more than 4500, which is different from the situation in Unguja as can be seen in Table 4.4. This increase might be due to the good yield and better price of cloves, from Tsh 3,500 in the year 2010 to Tsh 15,00 per kilogram in 2011. Some women members were able to lease clove farms with a VS&L loan.

Unguja is said to have more economic opportunities and, indeed, 66% of VS&L women members have doubled their income since 2008. Comparing Unguja and Pemba, more women in Unguja earn between 2100-3000 per day while in Pemba the percentages for 1500-2100 are higher – see Table 4.5. Also here, there are women – of MHH - who earn more than Tsh 4500 per day (about 25%). Figure 4.9 pictures the range of income in Unguja.

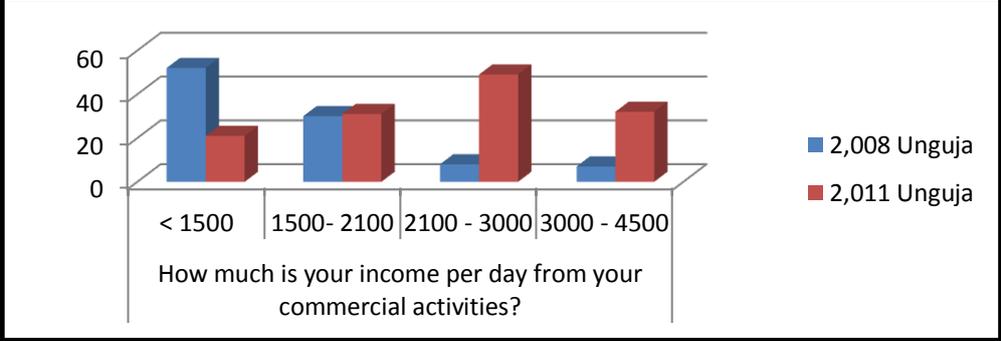
The increase in income observed may also be due to the type of activities the women embark on which is the focus of the next section (ER3).

Figure 4.8 - Range of daily income, Pemba



Source: End-term Survey, 2011; baseline survey 2008

Figure 4.9 - Range of daily income, Unguja



Source: End-term Survey, 2011; baseline survey 2008

Table 4.5 – Range of daily income of women VS&L members of FHH and MHH per island

Range of daily income	Unguja			Pemba		
	FHH	MHH	Total	FHH	MHH	Total
< 1500	13,5%	12,3%	12,5%	12,5%	19,9%	18,5%
1500- 2100	27,0%	16,1%	18,2%	25,0%	20,6%	21,4%
2100 - 3000	29,7%	28,4%	28,6%	15,6%	17,7%	17,3%
3000 - 4500	18,9%	18,7%	18,8%	9,4%	16,3%	15,0%
> 4500	10,8%	24,5%	21,9%	37,5%	25,5%	27,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Please note that the percentages for each column add up to 100%. They show the responses for the options on daily income for the women of FHH, MHH and for the total as processed through SPSS.

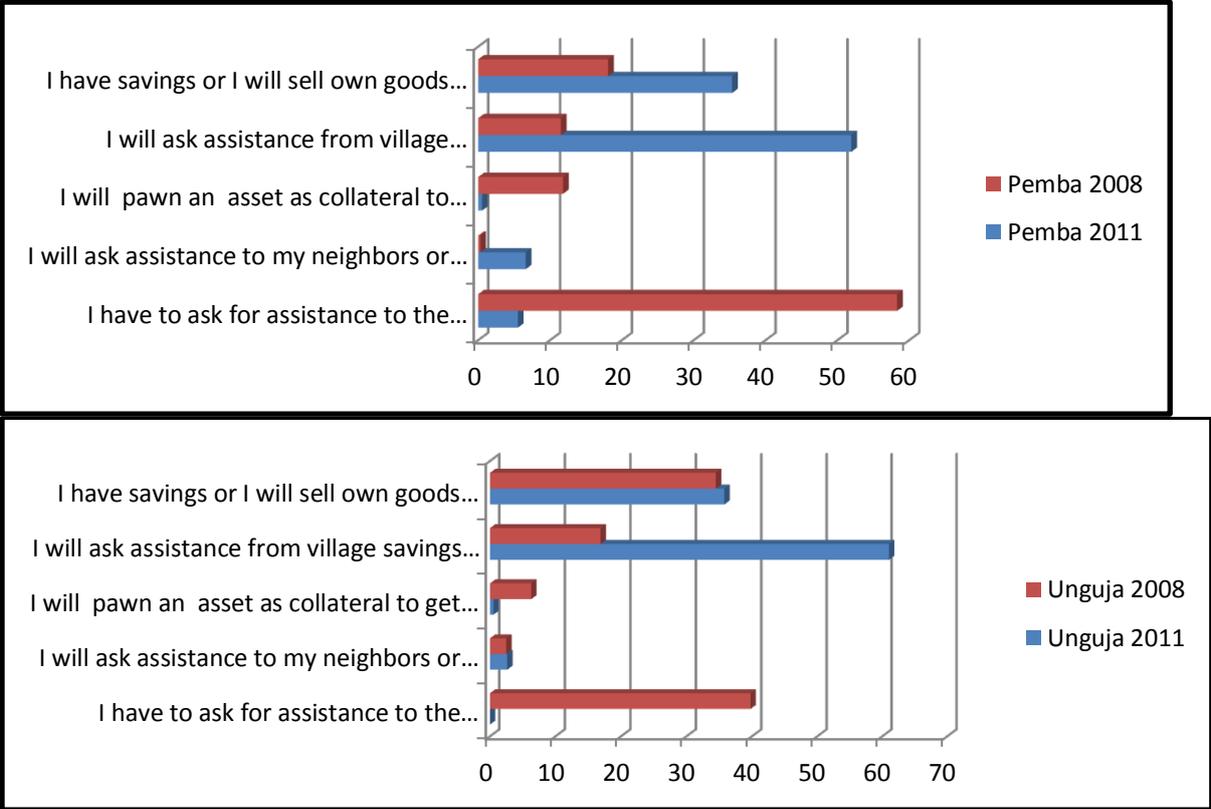
The increase of income has contributed to improved living conditions, which corresponds with the observation above about the use of income. During the evaluation a number of examples were given by the women members themselves, household members and (non-VS&L) community members: 'some had built better brick houses', 'they can afford more (nutritious) food', 'they have proper dressing', 'the members are able to pay school fees for their children', to mention a few.

6. Social security

As per the VS&L methodology, the groups established a social fund with a weekly member's contribution of Tsh 200. The fund is issued to affected members on special cases (death, sickness, catastrophe, and so on), in accordance with the group constitution. Figure 4.10 illustrates the level of dependency on external sources when members are faced with unexpected life events for Pemba and Unguja. Comparing 2008 and 2011 the dependency on external help from community members and leaders have reduced considerably. In both Pemba and Unguja VS&L women members stated that they most often turn to the social fund or their savings on such occurrences.

As for the women of FHH compared to those of MHH in Unguja, more women of FHH have their own savings/sell own goods, while more women of MHH will ask assistance from the VS&L group in 2011. (FHH: 42% rely on own savings/sell and 50% will ask assistance; MHH: 34% rely own savings/sell and 64% will ask assistance). For 2008 the figure was different: more women of MHH stated to be self-supporting than FHH (for 'assistance' the data did not show a difference between FHH and MHH). In Pemba the picture is the opposite: 60% of FHH will ask assistance and 23% have their savings/sell own goods, while 50% of MHH will ask assistance and 38% have their savings/sell goods. The year 2008 showed the same picture. We may say that the women FHH in Pemba still look more vulnerable than those of MHH.

Figure 4.10 - What do you do to get money when you have an emergency problem such as a funeral, or family member is very ill and needs medication?



Source: End-term Survey, 2011; baseline survey 2008

7. Vulnerability of FHH

In 2008, the women of FHH, more especially in Pemba, belonged to the most vulnerable of the VS&L members and the picture in 2011 has slightly changed. As described above for Pemba, about 45% of the women (and 30% in Unguja) are doing considerably better in their income generation which increased their income. However, the majority still has not enough savings at the VS&L group or assets to cope effectively with emergencies as we have seen under social security; 37% has a daily income below Tsh 2100; the women take less loans than women of MHH and when they take loans it is mainly meant for consumption purposes. On the positive side, compared to 2008 women of FHH take more decisions on their own concerning the purchase of daily food and payment of school-related items (see Table 6.2). The project should have monitored more closely the changes in the lives of women of FHH and MHH as suggested in the baseline survey to identify specific opportunities and barriers to improving their living situation.

4.2 Expected Result 3: 2,500 women profiting from 4 new or improved market-driven product

The various studies done during the first year of the project indicated that most women engaged in a small-scale or petty income generating activity. The project wanted to boost such activities to a higher level. The market survey study of 2008 made recommendations on the best products to embark on, looking at traditional, existing products and new, potential ones. Important considerations were minimum buyer requirements and the preferences/decision criteria of the women members of the VS&L groups, but strangely enough, not the competitors, the role of women in selling products and entrepreneurial orientation of the women. The new products suggested were vegetable and fruit production, poultry keeping, handicrafts, and tailoring. It was further recommended that VS&L members should engage in short term products and only venture into longer term options during the 2nd year of loan taking. In 2010/2011 other (so-called improved) products were introduced, among which batik, soap making, and processing of rosella (see Box 4.1).

To promote the new products recommended by the market study, training was provided by CRPs and technical staff from different actors facilitated by the WEZA project. Table 4.6 gives the training conducted. Apart from training the project organized an exposure visit in 2010 to acquainting interested women with new products which was follow-up by training in 2010 – see Box 4.1

BOX 4.1 - Introduction and training on new/improved products

In the first half of 2010 a total of 13 people (5 VS&L members from Pemba and 4 from Unguja, 2 influential male leaders (Pemba, Unguja, 2 JOCDO & PESACA staff and 2 project management staff) visited a trade exhibition in Dar Es Salaam. This trade exhibition was organized by WAGE Kinondoni in collaboration with Mipango women groups at Mabwe Pande. These groups included the VS&L members and small entrepreneurs engaged in a variety of IGAs. The idea of the visit was to learn from others, increase levels of understanding and to develop new ideas for production and marketing. The decision for this trip was based on an advice of the Project Advisory Committee (PAC) in June 2010. The visit of the VS&L members to DES resulted in the invitation of trainers to pass on the skills in production of products which the women identified during the cross visit. From March to June, 258 VS&L members in Unguja and Pemba were trained in developing new products (baskets, candles, batik, liquid soaps, pickles, jam, juice and horse-radish tree products (Mronge) by the women members of VS&L groups in the mainland, which made the WEZA members very enthusiastic.

Table 4.6 Vocational training on income generating/business aspects *Source: M&E data of the project*

	2009			2010		
	Total	Female	Male	Total	Female	Male
Vegetable & fruit production	799	782	17	989	969	20
Poultry keeping	477	477	-	4	-	-
Handicrafts	32	32	-			
Tailoring	130	130	-	348	348	-
	1438			1341		

What have been the results of these efforts to encourage women to engage in commercial enterprises?

By 2011, the majority of members are still doing their traditional income generating activities which they started 3 years ago, 45% of women of FHH and 39% of MHH had not tried something new in both islands. 43% of VS&L women members stated that they tried out new methods and new commercial activities as indicated in Figure 4.11. Quite a number of members, however, showed a different attitude towards income generation: they diversified the activities engaging in two or even more activities, which is demonstrated in Figure 4.12.

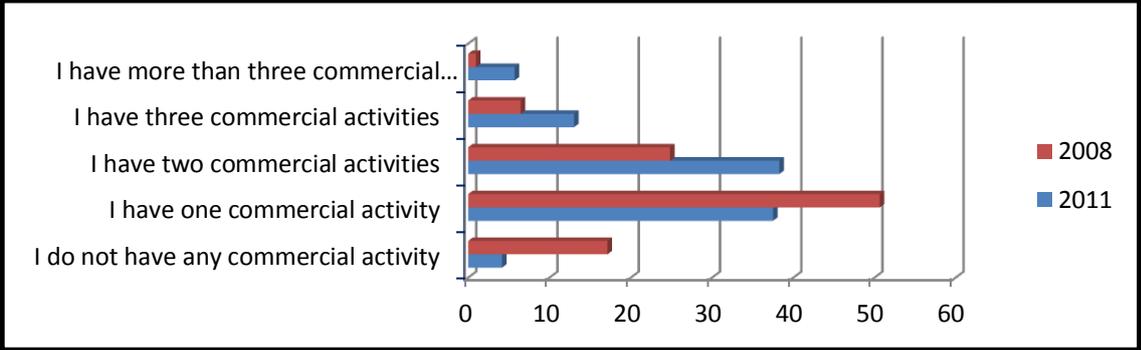
To date the number of producers of new/improved products are around 1000 (individuals and groups) as shown in Table 4.7 and Figure 4.13. The individual enterprising women mostly belong to MHH and they live in Pemba. Table 4.8 gives the sales and production costs for the different products. In Pemba, the entrepreneurs engage in vegetables and poultry keeping while in Unguja the women have embarked on improved products such as rosella and batik. The project linked a few individuals to the Association of Tourism Industry (ZATI) and the Association of Vegetable and fruits Producers of the West district (UWAMWIMA) in Unguja.

Figure 4.11 - Percentage of women VS&L members who tried out new commercial activities



Source: End-term Survey, 2011

Figure 4.12 - VS&L women members who have diversified their income generating activities

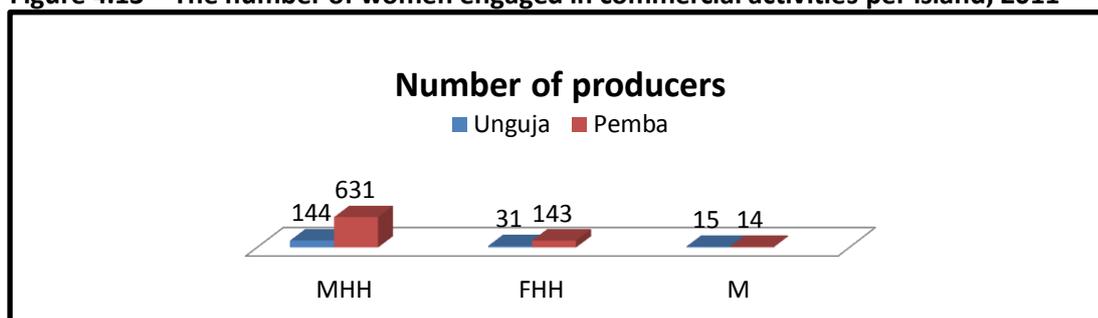


Source: End-term Survey, 2011; baseline survey 2008

Table 4.7 - Unguja and Pemba producers for 2011

	No of producer groups	No of producers	MHH	FHH	M
Unguja	24	190	144	31	15
Pemba	62	787	631	143	14
Total	86	977	775	174	29

Figure 4.13 – The number of women engaged in commercial activities per island, 2011



Source: End-term Survey, 2011

Table 4.8 - The number of people who are engaged in new products (per island, FHH,MHH,M) and profits/income made

Producers	2010			2011	
	Producers	Sales Tsh	Production Costs (Tshs)		
	Vegetables			Handicraft	Liquid soap
Unguja	132	3.147.500,00	2.822.500	95	25
Pemba	461	5.243.000,00	2.500.000	16	25
Total	593	8.390.500,00	5.322.500	111	50
	Poultry			Batiki	
Unguja	17	3.865.700	3.385.000	100	
Pemba	80	1.065.700	6.270.000	16	
Total	97	4.931.400	9.655.000	116	
	Tailoring			Rosella Juice	
Unguja	19	1.572.800	732.500	25	
Pemba	19	832.000	2.090.000	25	
Total	38	2.404.800	2.822.500	50	

Source: M&E data

Looking at the target of ER3, only approximately 1000 women out of 2500 targeted have profited from improved market-driven products. Through group discussions and interviews with key stakeholders, the evaluation team assessed the barriers that hindered women in engaging in meaningful entrepreneurial activities. The same five issues that formed the primary inquiry of the market survey in 2008 emerged:

- Limited knowledge on market information and market linkages
- Limited capital for investment
- The labour-intensive nature of the activities
- The quality of products cannot compete within the local market requirements
- The quantity produced is very limited
- Products are seasonal and therefore have seasonal profit periods.

The far-too-ambitious adventure to promote market-driven products is illustrated by the example of onions which are currently cultivated in Mgooni shehia. The market survey report of 2008 gave minimum buyer requirements for onions which are clearly beyond the capacity of VS&L members.

Product quality	Unit of purchase	Minimum Purchase levels	Purchasing frequency	Maximum Purchase price	Minimum Purchase price
round, clean, size, disease free	sack	30 sacks	once a week	80,000 tshs	50,000 tshs

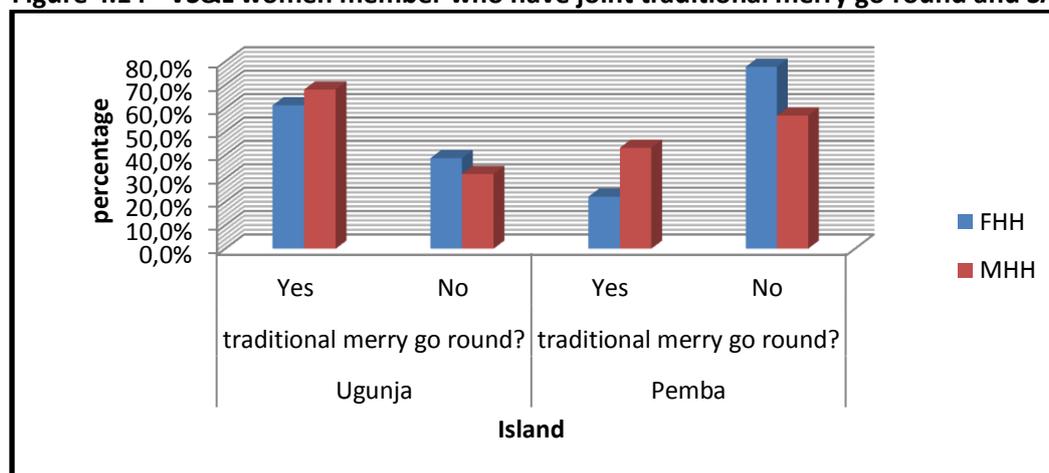
Resource mobilization

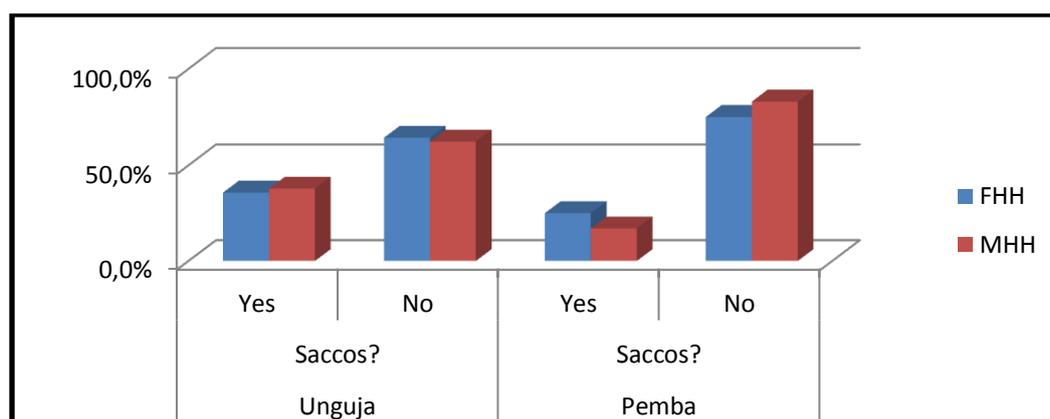
A bottleneck for market-oriented VS&L members to engage in new or larger-scale business is lack of capital. The capital at the VS&L groups is considered too limited for enterprising women to allow business to grow. Other options could be traditional merry go round and SACCOS. The end-term survey found that contrary to Pemba, women members in Unguja do make use of traditional merry go round, but in both islands SACCOS are less - see Figure 4.14. There is no difference between FHH and MHH for Unguja. In Pemba, however, more women of FHH are member of a SACCOS (25% against 17% of MHH) and, contrary, more women of MHH joint a traditional merry go round (43% against 22% of FHH). It could indicate that women are less afraid of borrowing money and feel they are able to repay. Table 4.9 shows the total membership of merry go round and SACCOS in 2008 and 2011. It could indicate two things. Firstly, women members like to have more money for consumption and/or production purposes because of increased needs. Secondly, they have changed their attitude and lost their fear towards savings and lending. It will be an interesting issue to examine further. The project did not collect data about VS&L members' savings/borrowing at different institutions in spite of the recommendation made in the baseline survey.

Table 4.9 - VS&L women members who are also members of merry go round and SACCOS

	Unguja		Pemba	
	2008	2011	2008	2011
Merry go round	56,7%	66,9%	18,1%	39,2%
SACCOS	16,3%	37,4%	11,2%	18,5%

Figure 4.14 - VS&L women member who have joint traditional merry go round and SACCOS





Source: End-term Survey, 2011

Another avenue to access funds was through MFI and other institutions that provide grants or loans. From 2010 onwards the project put more emphasis on training in fund raising. Groups received training (mostly demand driven) from TAMWA on how to write proposals and how and where to raise funds, see Table 4.10.

Table 4.10 - Fund raising trainings and participants from 2009 - 2011

	2009	2010	2011	Total number trained
Shehia coordinators / assistant shehia coordinators Unguja (by TAMWA)	33	60		93
VS&L groups Unguja	217	618	697	1532
VS&L groups Pemba (by Ass Shehia coordinators)	207	920	600	1727
Total	457	1598	1297	3352

Source: TAMWA records

The training and follow-up resulted in an increase of applications at different institutions. Annex 7 gives a table which shows that 346 women (and 1 man) received agricultural inputs, livestock (cows, goats, poultry), and equipment (soap machine, sewing machine) and other inputs from different funders (Ministry of Agriculture (PADEP, TASAF, ASSP), Member of Parliament, Chamber of Commerce, to mention the most important ones.

The tables 4.11 – 4.13 give an impression of the linkages with MFIs and funders. It has to be added that quite a number of applications for grants/loans sent through the project office were not awarded.

Table 4.12 Groups in shehias who received grants for IGA and community projects – Unguja

Shehia	Grant giver	Amount
Mtende	Member of the House of Representatives	2.100.000/=
Nganani	Member of the House of Representatives	900.000/=
Kajengwa	Member of the House of Representatives	1.800.000/=
Mzuri	Member of the House of Representatives	2.400.000/=
Kijini	Member of the House of Representatives	2.100.000/=
Tunduni	70 aluminium's from Member of Parliament	840.000/=
Mchangani	from Deputy Minister for Infrastructure	500.000/- (PLEDGE)
Nganani	Member of the House of Representatives	500.000/=
Mchangani	Second Vice President	1.000.000/=
Tunduni	Minister of Citizen Economic Empowerment and Corporative	1.200.000/=
Tunduni	Chambers of Commerce	1.500.000/=
TOTAL		14.840.000/=

Table 4.12 – Groups in shehias, linked to MFI since 2010 - Unguja

SHEHIA	MFI	AMOUNT
Chwaka	WEDTF	7.200.000/=
Mzuri	WEDTF	1.800.000/=
Mtende	WEDTF	In process
Pongwe	WEDTF	In process
Jambiani	First Microfinance Agency	In process
Mzuri	First Microfinance Agency	In process
Chwaka	First Microfinance Agency	In process
Tunduni	Chambers of Commerce	Partly issued: 1.500.000/=, Remaining In process
Kiboje Mkwajuni	WEDTF	1.500.000/= In process

Table 4.13 - The number of women who received loans from MFI (for IGA), 2010 ²⁵

MFI	# of women	AMOUNT
WEDTF CHWAKA	5	400.000
	4	300.000
	5	50.000
Total	14	3.450.000
TGT- KIBOJE MKWAJUNI		
	2	400.000
	10	300.000
	3	250.000
	4	200.000
	2	50.000
Total	21	5.450.000

To end, although the market-driven businesses slowly take off and linkages are being created with financial institutions to access larger sums of money there are still stumbling blocks to deal with in the critical issues mentioned above (p.29).

²⁵ Eight more women in Unguja received loans for a total amount of Tsh 2.700.000 but the MFI concerned was not indicated in the records.

5. Findings about the social component of the WEZA project

This chapter describes the main findings about the social component, i.e. the Expected Result 2 and 4. Although ER 4 '60 local and national institutions, including at least 20 CSOs offer improved technical, advocacy, and networking support to grassroots women's economic and social empowerment efforts' seems to refer to both economic and social aspects, the evaluators feel that the activities to realize this result mainly focus on enhancing social empowerment. Evidently, ER 4 and ER 2 '5,000 women undertaking action for social change towards women's empowerment' reinforce each other and form two sides of the same coin.

5.1 Expected Result 2: 5,000 women undertaking action for social change towards women's empowerment

The evaluation team has found a number of changes in knowledge, skills, attitude and behaviour related to social action of women members of the VS&L groups compared to the situation at the start of the project. They are presented in the next sections, starting with 1) literacy, 2) knowledge and awareness on human and women rights, gender roles and relations, gender based violence (GBV) and confidence building, followed by 3) women taking action on issues of their concern, and 4) political participation.

1. Literacy level of women

Literacy can be considered as one of the key factors that contribute to people's awareness of the world around them and their participation in action for change. Illiteracy is also seen as one of the major obstacles for women economic and social empowerment. The various situational analyses done in the first year of the project²⁶ showed the high level of illiteracy of women compared to men in the four districts in which the project operated, and in the selected shehias. Moreover, many girls dropped out school between standard seven to form IV, mostly due to poverty, marriage (to reduce the family burden) and early pregnancies. 22% of the parents saw education as a luxury, giving preference to boys over girls, while 78% thought that girls were not interested. The baseline survey of 2008, however, showed that over 80% of the VS&L members interviewed in Unguja were literate and 47% in Pemba.

Comparing the data of 2008 with the findings of the end-term survey, it shows that the total literacy level has further increased over the last 3 years, more especially in Pemba – see Table 5.1.

Table 5.1 – Literacy levels of VS&L members in Unguja and Pemba, 2008, 2011 (%)

	Unguja 2011	Unguja 2008	Pemba 2010	Pemba 2008
Literate	84,2	82,4	68,6	53,0
illiterate	15,8	17,6	31,4	47,0
Total	100,0	100,0	100,0	100,0

Source: End-term Survey, 2011; baseline survey 2008

The increase can be contributed to the efforts of the project encouraging women to follow literacy classes in 2009, in close cooperation with the Ministry of Education and Vocational Training (MoEVT) and FAWE. The figures of project reports vary between 1225 and 1317 women,²⁷ 182 of them graduated while the others had medium to low level reading and writing skills. Irregular attendance

²⁶ WEZA project Zanzibar. Wealth Ranking Report. July 2008; WEZA Social Analysis report. Women Empowerment Project in Zanzibar (WEZA). November 2008

²⁷ WEZA project. Adult classes. Learners, teachers, shehias. Progress and challenges. Dec 2010. It is stated that in Pemba between 15 – 89 women of 21 shehias joint literacy classes (totally 1057 women) and between 12 - 24 women of 10 shehias in Unguja (totally 168). The M&E data give a total of 1317 VS&L members.

appeared one of the problems. According to project staff, more women are reached through adult classes in 2010 and 2011.²⁸

2. Women's knowledge and awareness on human and women rights, gender roles and relations, gender based violence (GBV) and Confidence building

In 2008, according to the Wealth Ranking Study, 73% of women in Unguja did not know their rights. The Social Analysis Study (2008) revealed that women interviewed did not know the term empowerment nor could they mention an empowered woman (which they finally described as being somebody who generated some income and could take decisions on her own). To date, the situation appeared to be quite the opposite, at least for the women met during the evaluation who clearly showed how an empowered woman looks like. Participants of the stakeholder workshop estimated that about 20% of the VS&L women members are more interested in savings and lending than in issues like gender, human rights, and so on. They did not attend training about such issues and even when it was given after the weekly sharing/loaning they left for home. The attendance was said to be very low at times. This could be one of the reasons why the project decided to provide training on demand at a later stage.

In the role plays and discussions afterwards in the shehias visited by the evaluation team, the women showed good knowledge about their rights, gender-related issues and how to address such issues. They know about laws such as the Child Act, Education Act, Human Protection Act, and so on. They used words like empowerment and felt themselves empowered women. The knowledge and awareness about these issues among community members (non VS&L women and men) interviewed was on the contrary, low.

Changing views can also be found in women members' perception on the age of marriage – see Table 5.2. For most women interviewed in 2008, 18 years or older would be a proper age. In Pemba women said that they married very early, but they do not want their girls to marry that early. This could mean that they are aware of the Marriage Law. In 2011 even more women agree on the marriage age from 18 years onwards. Interesting is the lower percentage of women that would marry the girl as quickly as possible if she gets pregnant. The question is, however, if women would indeed act as they say they will do.

Table 5.2 - If it is up to you to decide when to marry off your daughter from what age do you think it is best to marry her? (%)

	2011	2008	2008
	Unguja + Pemba	Unguja	Pemba
I support the idea to marry my daughter as early as possible before she reaches 16	0,9	1,3	1,9
I would marry my daughter before 16 if she is not behaving as I like or if there is a good potential husband	0,6	0,6	7,2
If she gets pregnant I would marry her as quickly as possible even if she is not 16	1,1	1,9	4,0
I will wait until she is 16 and then accept to marry her	3,1	5,3	6,2
I will wait until she is 18 or more	94,3	90,9	80,7
Total	100,0	100,0	100,0

Source: End-term Survey, 2011; baseline survey 2008

The change in knowledge and awareness can be contributed to the training organized by the project from 2009 onwards. In Annex 8 tables are included that give the participants of different target groups in the trainings on human rights and gender, the follow-up visits of trainings and the technical

²⁸ TAMWA records include two tables (undated) speaking of 1232 women, most of them in Pemba, but this could also refer to 2009.

trainings on social aspects. The trainings were attended by almost 20.000 people. Many of them participated in more than one training because training on different topics was offered to the same shehia and training took place on demand of VS&L groups. Interesting is that in 2010 and 2011 contrary to 2009 male VS&L members were included in the training on human rights and laws, and on violence against women.

Records of TAMWA (2009 – 2011) show that members of some groups have discussed about how to enhance the level of knowledge, information and confidence. In eight groups initiatives were taken to address the issues – see Box 5.1.

Confidence

The baseline survey provided data on confidence issues, i.e. confidence to speak in public, confidence to express a different opinion and confidence to report gender based violence. Comparing these data with the end-term survey we can see a clear increase in confidence for all women as given in Table 5.3. Considerable more women indicate that they feel confident to speak out – even in public, and much less indicate that they do not feel confident. The change is even higher for women of MHH in Unguja. There is a remarkable difference between Unguja and Pemba: in Unguja, most women dare to speak in public, in Pemba the highest percentage is ‘confidence to speak in the VS&L group’. The responses between women of MHH and FHH in Pemba do not show a consistent picture.

BOX 5.1: Group initiatives to enhance the level of knowledge, information and confidence of members

- Every group member to participate in discussion during their weekly meeting
- Intergroup visits for exchanging ideas and discussing women issues
- Women to support the established local network in exchanging ideas on different issues and occurrences happening in their localities, nationally and internationally
- Listen to Radio news
- Women to participate in community meetings
- Women to exchange information during their weekly meetings
- Mobilize each other to attend human rights trainings in the VS&L groups
- Discussing issues of human rights violation during the weekly meetings.

(Source: TAMWA records)

Table 5.3 Women’s confidence to speak in public

Please note that the percentages for each column add up to 100%. They show the responses for the options on the question for the women of FHH, MHH and for the total as processed through SPSS.

Do you feel confident to talk in front of other people? In what circumstances? (%)						
	2011			2008		
	Without husband (FHH)	With husband (MHH)	Total	Without husband (FHH)	With husband (MHH)	Total
UNGUJA						
I'm not confident to speak in front of others (in no circumstances)	12,5%	2,6%	4,3%	27,8%	28,7%	28,5%
I only feel confident to speak in front of a small group of friends	9,4%	15,8%	14,7%	37,5%	40,5%	39,8%
I feel confident to speak in the saving group, the associate I am member of	15,6%	19,1%	18,5%	12,5%	16,2%	15,4%
I feel confident to speak in front of a committee, group of people that I do not know very well	28,1%	23,7%	24,5%	12,5%	9,3%	10,0%
I feel confident to speak in front of large public meeting	34,4%	38,8%	38,0%	9,7%	5,3%	6,3%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

PEMBA	FHH	MHH	Total	FHH	MHH	Total
I'm not confident to speak in front of others (in no circumstances)	25,0%	19,4%	20,4%	35,2%	39,2%	38,3%
I only feel confident to speak in front of a small group of friends	16,7%	24,5%	23,0%	39,4%	35,2%	38,3%
I feel confident to speak in the saving group, the associate I am member of	36,1%	23,9%	26,2%	15,5%	14,0%	14,3%
I feel confident to speak in front of a committee, group of people that I do not know very well	5,6%	10,3%	9,4%	8,5%	7,2%	7,5%
I feel confident to speak in front of large public meeting	16,7%	21,9%	20,9%	1,4%	4,4%	3,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
Do you feel confident to express your personal opinion on an issue if it is different from others? In what circumstances? (%)						
	2011			2008		
UNGUJA	FHH	MHH	Total	FHH	MHH	Total
I'm not confident to speak in front of others (in no circumstances)	12,5%	2,6%	4,3%	23,6%	31,2%	29,5%
I only feel confident to speak in front of a small group of friends	9,4%	13,8%	13,0%	41,7%	38,1%	38,9%
I feel confident to speak in the saving group, the associate I am member of	25,0%	21,7%	22,3%	12,5%	14,6%	14,1%
I feel confident to speak in front of a committee, group of people that I do not know very well	15,6%	23,7%	22,3%	11,1%	10,5%	10,7%
I feel confident to speak in front of large public meeting	37,5%	38,2%	38,0%	11,1%	5,7%	6,9%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total	FHH	MHH	Total
I'm not confident to speak in front of others (in no circumstances)	25,0%	18,3%	19,6%	40,8%	40,4%	40,5%
I only feel confident to speak in front of a small group of friends	22,2%	28,8%	27,5%	33,8%	32,4%	32,7%
I feel confident to speak in the saving group, the associate I am member of	33,3%	30,7%	31,2%	15,5%	15,2%	15,3%
I feel confident to speak in front of a committee, group of people that I do not know very well	5,6%	9,2%	8,5%	8,5%	7,6%	7,8%
I feel confident to speak in front of large public meeting	13,9%	13,1%	13,2%	1,4%	4,4%	3,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Source: End-term Survey, 2011; baseline survey 2008

The evaluation could witness this increased confidence from the role plays shown in the VS&L groups visited. For most women it was the first time they played a role in a sketch. The women clearly expressed themselves without hesitation. They discussed what to do with a young girl that was raped and/or had become pregnant and how to report cases of violence against women. This outcome is even more interesting because community members (not members of VS&L groups) felt that cases of wife beating should be settled in the family and only serious cases should be taken to the sheha or police. For many, 'wife beating is normal'.

During the Trade Fair on 24th November 2011 a number of women expressed their views for a large audience of officials, leaders and fellow women. Various reports (annual reports, reports of visitors of EU) support these findings on increased confidence.

3. Women standing for their rights / taking action on issues of their concern

All the evaluation data collected show the same picture: women are more interested and willing to bring issues of their concern forward as a group of women to the relevant people in the governance structure and to government officials. Issues they find of particular importance to them are gender based violence, child pregnancy, support of women who are left behind by their husbands without financial support (due to seasonal labour as fishermen (*dago*²⁹), divorce), and also social issues such as education, school drop outs, infrastructure, and facilities in the community.

Comparing the data collected during the baseline survey with the end-term survey in Table 5.4, we can see a positive change in women's participation in actions to improve the situation of women, more especially instigated by the VS&L groups. Table 5.5 showing the readiness to report a case of child rape and GBV beyond the local level also indicates the change in attitude.

The number of women who participated in VS&L actions has doubled or even more than that (MHH – Unguja; FHH – Pemba). In the sample of the survey were less organizers/leaders of VS&L actions than of non-VS&L action for both islands but among those who organized/lead the actions were more of MHH than of FHH. Interestingly, the number of women who did not want/dare to go is not to be neglected – for those of FHH it increased but it is not clear why. The women who do not know about actions is much lower than in 2008, but still considerable in both islands and for VS&L/non-VS&L actions (around 30%, with the exception of MHH in Unguja (20%) and around 50% in Pemba on non-VS&L actions).

Table 5.4 – Women's participation in gender/social action

Please note that the percentages for each column add up to 100%. They show the responses for the options on the question for the women of FHH, MHH and for the total as processed through SPSS.

In the last three years did you participate in any VS&L action to improve the situation of women in your community? (%)						
	2011			2008		
	Without husband (FHH)	With husband (MHH)	Total	Without husband (FHH)	With husband (MHH)	Total
UNGUJA						
I do not know of any such action	34,3%	19,2%	22,0%	73,6%	67,6%	69,0%
I didn't want/dare to go	14,3%	4,0%	5,9%	1,4%	4,9%	4,1%
I wanted to go but was not allowed.	2,9%	0,0%	0,5%	?	?	?
I participated	45,7%	64,2%	60,8%	22,2%	25,5%	24,8%
I was even one of the organizers/leaders/initiators	2,9%	12,6%	10,8%	2,8%	2,0%	2,2%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA						
	FHH	MHH	Total	FHH	MHH	Total
I do not know of any such action	27,8%	29,6%	29,3%	84,5%	76,0%	77,9%
I didn't want/dare to go	2,8%	1,3%	1,6%	2,8%	2,4%	2,5%
I wanted to go but was not allowed.	0,0%	2,6%	2,1%	0,0%	0,4%	0,3%
I participated	52,8%	41,4%	43,6%	11,3%	19,6%	17,8%
I was even one of the organizers/leaders/initiators	16,7%	25,0%	23,4%	1,4%	1,6%	1,6%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

²⁹ Dago refers to the phenomenon that a fisher man goes fishing in another place for a period longer than 3 months, leaving his family behind.

In the last three years did you participate in any action (other than that of a VS&L group) to improve the situation of women in your community? (%)						
	2011			2008		
UNGUJA	FHH	MHH	Total	FHH	MHH	Total
I do not know of any such action	32,4%	27,3%	28,3%	75,0%	74,5%	74,6%
I didn't want/dare to go	23,5%	3,3%	7,1%	5,6%	8,1%	7,5%
I wanted to go but was not allowed.	2,9%	0,7%	1,1%	0,0%	0,4%	0,3%
I participated	8,8%	5,3%	6,0%	16,7%	14,6%	15,0%
I was even one of the organizers/leaders/initiators	32,4%	63,3%	57,6%	2,8%	2,4%	2,5%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total	FHH	MHH	Total
I do not know of any such action	51,4%	44,5%	45,8%	83,1%	86,8%	86,0%
I didn't want/dare to go	5,7%	5,8%	5,8%	4,2%	3,6%	3,7%
I wanted to go but was not allowed.	0,0%	1,3%	1,1%	?	?	?
I participated	17,1%	7,7%	9,5%	11,3%	8,4%	9,0%
I was even one of the organizers/leaders/initiators	25,7%	40,6%	37,9%	1,4%	1,2%	1,2%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Source: End-term Survey, 2011; baseline survey 2008

Responding to the question during discussions in the shehias 'what makes a social action a success', women mentioned unity, solidarity and cooperation among the women VS&L members, awareness about the action to be taken, capable and empowered women, strong support and cooperation from the side of local leaders (shehas, ward leaders), and also support from CSOs, where relevant.

This change in attitude and behaviour towards social action can be contributed to the training on human/women and children rights, social action and the importance of unity among women. Moreover, women have increased their confidence to take part in action as mentioned above. The project provided special training on action planning, advocacy and lobbying both to shehia coordinators and VS&L members – see Table 5.5.

Table 5.5 - Technical Trainings on social aspects to shehia coordinators and VS&L members

Training topic	2009			2010			2011		
	Total	F	M	Tot	F	M	Tot	F	M
Facilitation processes/ skills and action planning to Assistant Shehia Coordinators	60	60	-	-	-	-			
Advocacy, gender and leadership skills to VS&L members	1.583	1.583	-	697	627	70			
Lobbying to VS&L members	467	467	-	559	494	65			
<i>Another table in the records of TAMWA (p.18-21) shows the following participants on advocacy, lobbying and gender training to VS&L members provided by TAMWA, PRADO and shehia coordinators for Pemba only</i>	661			1278			1207		
Public policies to VS&L members (Women Development Policy and Education Policy)	540	540	-	-	-	-			

source: WEZA M&E

As a follow-up of the trainings women VS&L members identified issues that they would like to address and made action plans to do so. The project terminology is 'action plans' but it not clear if it

entails a well-prepared plan indicating who is doing what, when, where and how. Usually a small group of women, from different VS&L groups, takes part in such actions. TAMWA has good records of all the action plans produced. Since it is a long list, a selection of initiatives can be found in Annex 9.

The issue of women's greatest concern is GBV, some examples are given in Box 5.2 below. Another area of women's concern is the abandoning of women due to *dago*. In one shehia more than 200 women were abandoned upon which WEZA produced radio and TV programmes to educate the men about the effects of women abandonment. (*Source for all data: TAMWA records.*) Continuing on the women's actions on GBV (including child rape), the majority of the respondents of the end-term survey in Unguja stated that they should go to the sheha/police, and even more of them, to court and to a CSO for seeking advice which is a big change compared to 3 years ago – see Table 5.6. The same applies to Pemba although about 20% (FHH) – 25% (MHH) try to solve the matter within the family. This was confirmed during discussions in the stakeholder workshop and in the role plays – there still is a culture of 'secrecy'/shame.

Since 2009, women have taken 29 cases to the authorities or court in Pemba, of which 10 were solved, 3 failed and the rest are still in process; for Unguja 3 of the 20 cases were solved and 3 failed, the remaining are in process or progress is not indicated. According to the participants of the stakeholder workshop about 80% cases of GBV are not handled fairly which discourages women to report GBV cases to the police. TAMWA provided training on GBV to the Department of Police (DPP) in 6 shehias attended by 342 people to promote awareness and understanding of such issues.

BOX 5.2 Examples of GBV and action taken

- An eleven years old girl was raped by a man of about 50 years and the case is proceeding in Wete district court;
- When a girl of about twenty became pregnant, the shehia coordinator convinced the family to report the case to the police/court. The case was reported, however, failed due to the lack of a DNA machine;
- A nine months pregnant women was heavily beaten by her husband. The case was reported to the Ministry of Social Welfare and solved successfully.
- A boy, a school dropout, impregnated two girls. The case was reported to the sheha and it was resolved to marriage. The two girls were married in two consecutive weeks.
- A girl was impregnated by a student 6 boy. The case was reported to the police and court. The court decision was to dismiss the case because the boy was too young to impregnate a woman.
- A girl who passed Form II exams was proposed to marry and the parents arranged to send her off for marriage. The girl ran to the shehia coordinator for help. A meeting with the parents was held to convince the parents to let their daughter continue her studies. The parents agreed and last year the girl completed Form IV.
- A woman who was beaten by her husband was linked to the Police Network after reporting to WEZA. Then the issue was solved by the parents.
- A Form IV student had a sexual relation with a man; the parents reported the case to the police. However, the case was dismissed because the girl insisted to marry the man
- A Form I student was impregnated. The case was reported to the police and then to court. The court decision was to send the girl off for marriage. The girl married and later the husband ran away.
- A 35 years old woman was battered by her brother-in-law. The advocacy group with the victim reported the case to Wete Police station. The case was transferred to court.

source: TAMWA records, p.32 - 66

Table 5.6 - Women's reaction towards GBV

What should a woman do if she suffers from repeated gender domestic violence? (%)						
	2011			2008		
UNGUJA	FHH	MHH	Total	FHH	MHH	Total
I don't know	0,0%	0,7%	0,5%	1,4%	1,2%	1,3%
She better doesn't act, because it makes things worse for her	0,0%	2,0%	1,6%	5,6%	4,9%	5,0%
She can go to relatives, friends for mediation	9,4%	11,1%	10,8%	63,9%	72,1%	70,2%
She can go and report to shehia and police	31,3%	22,2%	23,8%	26,4%	17,8%	19,7%
She can go to a CSO for seeking advice or go to court	59,4%	64,1%	63,2%	2,8%	4,0%	3,8%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total	FHH	MHH	Total
I don't know	2,8%	0,0%	0,5%	2,8%	5,6%	5,0%
She better doesn't act, because it makes things worse for her	0,0%	1,3%	1,0%	2,8%	2,4%	2,5%
She can go to relatives, friends for mediation	19,4%	25,2%	24,1%	78,9%	68,0%	70,4%
She can go and report to shehia and police	33,3%	32,3%	32,5%	14,1%	22,0%	20,2%
She can go to a CSO for seeking advice or go to court	44,4%	41,3%	41,9%	1,4%	2,0%	1,9%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
If your young child was raped, how would you react? (%)						
	2011		2008	2008		
	Unguja + Pemba		Unguja	Pemba		
I will take care of her without informing anyone else	1,1		1,3	3,7		
I will accept my husband decision/family/caretaker	2,1		15,0	17,8		
I will report the case to the sheha/police and then find medication	44,1		70,2	71,0		
I will proceed the case to the court	11,8		11,6	6,5		
I will seek advice support from CSOs if I not satisfied with the court procedures	40,9		1,9	0,9		
Total	100,0		100,0	100,0		

Source: End-term Survey, 2011; baseline survey 2008

Again, the percentages for each column add up to 100%. They show the responses for the options on the question for the women of FHH, MHH and for the total as processed through SPSS.

In order to increase women's solidarity and strengthen their capacities to take social action the project organized cross visits and events for exchange and discussion. In Annex 11 an overview is given. Examples are cross visits between shehias, symposia, for instance, on the importance of human rights and women rights, on fighting against GBV, on European Union Week; campaigns on early pregnancy and importance of girls education; Commemoration of 16 Days of VAW. The evaluators consider these activities as efforts to build 'a women's movement'. Box 5.3 gives an illustration.

BOX 5.3 - Two examples of WEZA project activities to address gender issues at island-level

The project organized a symposium for Women's Day on 8th March, 2010, which was attended by 585 participants (510 Unguja, 75 Pemba). Its main focus was gender based violence (wife beating, rape, and child pregnancies). The Unguja South District Commissioner affirmed his support to the fight. The next year, on 8th March, 2011, 438 VS&L members attended the Unguja and Pemba meetings. In Pemba over 200 women invitees country-wide took part in the event, organized in collaboration with ZAFELA. The meeting displayed role models, successful stories of women and challenges which would only be overcome when women stand firmly together. Women showed their confidence by speaking in public.

Source: (Semi-) Annual report 2010, 2011

4. Political awareness and political activeness

Both the baseline and end-term survey provided data on the confidence of women in female leadership, aspirations for community leadership, and knowledge about community development committees. They are given in Table 5.7 and 5.8. Table 5.7 illustrates the remarkable change in attitude: about 70% of the respondents in both islands state that women should support other women in their campaign and vote for them against about 16% (Unguja) and 9% (Pemba) in 2008. Contrary to Unguja, some women of FHH in Pemba do not know/are not interested in voting (11%), and feel that only men should take up leadership positions (9%).

Table 5.7 – Women's political awareness and leadership roles

Keep in mind that the percentages for each column add up to 100%..

What do you think of the fact that women run for political leadership? Should other women like you vote for them or support them in the campaign? (%)						
	2011			2008		
	Without husband (FHH)	With husband (MHH)	Total	Without husband (FHH)	With husband (MHH)	Total
UNGUJA						
I don't know anything about this, I have no opinion, I am not interested even though I go voting	0,0%	0,0%	0,0%	2,8%	3,6%	3,4%
Only men should take up political leadership positions	0,0%	0,0%	0,0%	5,6%	5,3%	5,3%
Women can also take up political leadership positions	24,3%	21,7%	22,2%	47,2%	50,2%	49,5%
Women should vote for women	5,4%	4,6%	4,8%	25,0%	25,5%	25,4%
Women should support other women in their campaign and vote for them	70,3%	73,7%	73,0%	19,4%	15,4%	16,3%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total	FHH	MHH	Total
I don't know anything about this, I have no opinion, , I am not interested even though I go voting	11,4%	1,9%	3,7%	8,5%	10,0%	9,7%
Only men should take up political leadership positions	8,6%	1,3%	2,6%	4,2%	6,4%	5,9%
Women can also take up political leadership positions	0,0%	3,9%	3,2%	57,7%	53,6%	54,5%
Women should vote for women	17,1%	23,9%	22,6%	22,5%	20,8%	21,2%
Women should support other women in their campaign and vote for them	62,9%	69,0%	67,9%	7,0%	9,2%	8,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Have you been a leader in the last three years at local or national level (such as women group, community initiative committees, and parliament?) If yes, at which level? (%)			
	2011	2008	2008
	Unguja + Pemba	Unguja	Pemba
No, I have never been a leader in the last three years	61,1	72,1	85,4
I have been or still am a leader in women's group	22,6	11,3	7,2
I have been or still am a leader at local community level but not as a chair person	6,1	8,8	5,9
I have been or still am a chair person at local community level	7,6	6,6	0,9
I have been or still am a leader at national level	2,6	1,3	0,6
Total	100,0	100,0	100,0

Source: End-term Survey, 2011; baseline survey 2008

Table 5.8 demonstrates that women of MHH and especially FHH have become more knowledgeable about the development committees in their community, since 2008. Also, more of them indicate that they attend meetings, but here we see a higher number of women of MHH. In Pemba, however, there is still a considerable percentage of women, both of FHH and MHH, (average 40%) who have no knowledge at all about development committee in the community. The willingness to take up a leadership post from shehia level and beyond is over 50%, which is an increase compared to 2008. Unfortunately, we do not have segregated data for FHH and MHH and the two islands. As table 5.8 and the first half of table 5.9 shows, the actual figure of women who have been or are still a leader in the VS&L groups has increased, but not much at the shehia level and beyond.

Table 5.8 – Women's political awareness and aspirations

In your community are there any development committees? Which ones? What is their purpose? Is it for men or women? Do you attend meetings? Do you take up a role? (%)						
	2011			2008		
	Without husband (FHH)	With husband (MHH)	Total	Without husband (FHH)	With husband (MHH)	Total
UNGUJA						
I don't know any	2,8%	6,6%	5,9%	43,1%	36,8%	38,2%
I know 1, 2, ... and I know the purpose	19,4%	12,5%	13,8%	36,1%	39,3%	38,6%
I know that this type of committee is mixed, men and women can be in these committees	41,7%	20,4%	24,5%	12,5%	15,8%	15,0%
I attend meetings of a committee	33,3%	44,7%	42,6%	6,9%	6,1%	6,3%
I take up a role in a committee	2,8%	15,8%	13,3%	1,4%	2,0%	1,9%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA						
I don't know any	45,7%	39,2%	40,4%	71,8%	74,0%	73,5%
I know 1, 2, ... and I know the purpose	22,9%	23,5%	23,4%	23,9%	16,8%	18,4%
I know that this type of committee is mixed, men and women can be in these committees	20,0%	18,3%	18,6%	1,4%	5,2%	4,4%
I attend meetings of a committee	8,6%	11,8%	11,2%	2,8%	2,8%	2,8%
I take up a role in a committee	2,9%	7,2%	6,4%	0,0%	1,2%	0,9%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

27 Are you willing to take leadership position within the local and or national community such as women group, community development committees, parliament? If yes, at which level? (%)			
	2011	2008	2008
	Unguja + Pemba	Unguja	Pemba
I 'm not willing to take a leadership position at any level	20,4	39,5	40,8
I 'm willing to take a leadership position only in a women's group	25,9	32,0	37,7
I'm willing to take a leadership position at local community level but not as a chairperson	13,0	7,2	7,2
I'm willing to take a leadership position at local community level even as a chairperson	14,6	11,0	9,0
I 'm willing to take leadership position at any level (Local or national level)	26,2	10,3	5,3
Total	100,0	100,0	100,0

Source: End-term Survey, 2011; baseline survey 2008

The result of the change became visible in the elections of 2010, which was widely discussed in the VS&L groups and covered by the media through actions of TAMWA. Box 5.4 gives some illustrations. More about press releases by TAMWA can be found in Annex 10. In these elections, 27 VS&L group members from Unguja and Pemba contested for leadership position at different levels and eight have been successful – see Table 5.9.

Table 5.9 – Results of VS&L members standing for elections in 2010

Island	Level	Number who contested	Number who won a seat
Pemba	Member of House of Representative, Special seat	2 CUF, 3 CMM	1 woman won
	Member of Parliament Special Seat	1 CUF	
	Member of Parliament	1 CUF, 1 CMM	
	Ward	2 CMM, 2 CUF	
Unguja	Ward – special seat	1CMM	1 woman won
	Ward	6CMM	5 women and 1 man won

Source: TAMWA records

Women's political participation is a major change in attitude and behaviour compared to the situation in 2008. The Social Analysis Study (2008) found that few women held political positions in 2008 – see Box 5.5. The Study mentions the following barriers for women to obtain political posts: low education, low confidence, low support from men/husbands, lack of information, low level of support/solidarity from fellow women, heavy work load, no encouragement from outside movements/actors (government, CSO), religious misconceptions.

BOX 5.4 - Some examples of media coverage of women's political participation based on press releases by TAMWA

Apart from the Zanzibar newspapers in Swahili, articles featured in English-written newspapers:

- The Guardian June 1, 2010 - TAMWA sent a press statement about a survey done on women's political participation; it also stressed that the SADC gender protocol should be pursued.
- The Guardian, The Citizen, June 1, 2010 - TAMWA sent a press statement about WEZA and the 21 rural poor women who had vowed to vie for elective posts in general elections in October 2010. Some shehia coordinators were quoted.
- Daily News July 2, 2010 – featured an article about the lack of women on lists of political parties.
- November 16, 2010 – included an article about TAMWA which trained 11.000 women on the rights to vote and the importance to support women through radio programs; it referred to UNIFEM that granted solar radios and, thus, increased access to information by.

Source: WEZA project. Newspaper cuttings Jan – Dec 2010

BOX 5.5 - Political participation of women, 2008

- Women's participation in regional administration: none; district commissioners: ??
- 4,5% of the 303 shehas are women
- Shehia advisory committee (advising the sheha in matters related to maintenance of Law and Order in the shehia and other matters beneficial to the well-being of the shehia. Of the 13 committees in Unguja included in the study 37 of 146 members are women; for Pemba, 40 out of 154 members of the 15 committees are women (total 25,7%). The extremes are: 2 committees with 50 – 50%, and 3 with 0 or 1 woman, while most include 20 - 25% women in Pemba, 25% in Unguja.
- Shehia development committees (responsible for advising and handling development related issues in the shehia). 35 out of 129 members of the 15 committees in Unguja and 27 out of 113 of the 13 committees in Pemba are women (total 25,6% in 28 shehia committees). Mostly around 20% (Pemba), 25 – 30% (Unguja).

Source: Social Analysis Study, 2008

5.2 Expected Result 4: Grassroots women's empowerment effectively supported by 60 local and national institutions

In order to enhance women's empowerment the project undertook activities at two levels. On the one hand it made efforts to build a grass roots women's movement. To that end, between January-June 2009, a grass roots women network was established both in Pemba and Unguja as a forum for exchange of information, experience and ideas and to advocate for women's rights in their areas. They are composed of representatives selected by the VS&L group members. At the end of 2010 the Unguja grass root network had finalized its constitution and was ready for registration. The Pemba grass root network had been able to elect their network leaders and had planned regular meetings as in the Unguja network. In March 2011, 60 members from Pemba and 58 from Unguja grassroots networks attended a training on gender advocacy and leadership training. The progress report of July 2011 states that they still need support to grow stronger.

On the other hand, linkages were created between the VS&L groups and the grass roots networks with gender-oriented CSOs and other local and national (government) institutions. Various CSOs have conducted training for VS&L groups, for instance, on human rights, advocacy, which was well appreciated (see ER 2). In 2010 three meetings of the grass roots networks and gender-oriented CSOs took place (attended by 75, 59 and 25 members in Unguja; 75, 60 and 25 in Pemba, respectively). ZAFELA, COWPZ, UWZ, FAWE, and ZAMEW participated in the first meeting in Unguja and KIDEO, MIDEACAC, MDO and members from school committees in Pemba. Nine social actions at shehia level were initiated which included women literacy, human rights trainings, early pregnancy, early marriage, women's participation in decision making, child labour, sexual abuse, school dropout, negative perception by men of women who engage in socio-political development.

Depending on funds and transport, the CSOs expressed high interest and motivation to continue support to the groups and networks when interviewed during the evaluation.

Providing effective support to VS&L members requires capable and motivated CSOs and other local and national institutions. The project planned training and technical support to 20 CSOs and networks to better coordinate and unite women's civil society organisations and strengthen the Zanzibar Gender Coalition (established in 2006 with 16 member NGOs). In 2009, a capacity assessment was done which found a number of weaknesses in the structure and functioning of the Coalition as well at most of its members. In September 2010, the project decided to conduct training on demand only and to focus the cooperation on strong CSOs that already provided inputs to the VS&L groups. Through efforts of the project the Zanzibar Gender Coalition revived and was registered as an NGO. Recently it secured 7,000,000 Tsh from the Foundation for Civil Society. However, it is not yet strong enough to advocate for issues affecting women's progress due to the fact that it has been turned into an NGO, involving individual founder members rather than the CSOs, its members are part of the Coalition and at the same time civil servants, lack of resources and low commitment of its members.

The original target to creating linkages and building capacities of 40 local and national institutions appeared too ambitious – it was not easy to reach such a large number of institutions while a number of them did not show much commitment. In September 2010 it was decided to focus on shehia development committees and ward leaders which are closer to the communities, and would be the right institutions to take up the project activities in the shehias after the end of the project. A capacity assessment was done that identified gaps in governance in the local institutions. In 2010 and 2011 a few trainings were conducted to address the issue. As the examples in Box 5.6 illustrate, it seems that the responsiveness of leaders on issues of concern of VS&L women members is on the increase.

BOX 5.6 Trainings of shehia development committees and ward leaders and their follow-up

- Shehia committees’ representatives (30 Pemba; 30 Unguja) were trained on good governance in June 2010. The participants learnt the characteristics of good governance: being participatory, ensure consensus, being accountable, transparent, responsive, effective and efficient, equitable and inclusive and, following the rule of law. According to the annual report 2010, the trained Shehia representatives improved their day to day governance roles at their working areas. They are now writing monthly reports and encourage collective actions against rights violations. The project expects that they will strengthen the leadership of the VS&L groups through training and linking groups to funders.
 - 90 representatives of local institutions (45 in each island) were trained in lobbying and advocacy in August and September 2010. They were acquainted with tools such as social analysis survey and local institutions’ assessment. They discussed the issues affecting women vis-à-vis the local institution’s capacity in resolving the matters. Many shortcomings of the institutions were acknowledged including low budgets for women issues and the low number of institutions’ interventions to promote women empowerment. The local institutions drew their own work plans to support the project’s activities, particularly, concerning ‘Support 3000 women in 150 village savings and loan groups in project design, fundraising and implementation’. The institutions promised to accommodate women issues in their forth coming budgets. For example, shehas have committed to work closely with Shehia coordinators and VS&L women, while district council’s officials promised to set aside a specific budget for women issues.
 - Capacity building to 66 development committees in gender, leadership, advocacy and other women issues in November 2010 in Pemba (33 participants) and in Unguja (30 participants). The Development committees were updated on achievements and challenges of the VS&L groups. Moreover, action plans for future interventions were developed to support WEZA initiatives from that time onwards in their Shehias.
 - 40 councillors in Unguja and Pemba were trained on what is gender perspective in their shehias in order to fully address the issues on legal and budgetary aspects in March, 2011. The councillors agreed to mainstream gender issues in their budget with particular emphasis on VS&L groups. After the training the councillor’s chairperson of Micheweni, reported to WEZA that his district had already taken the training into force by allocating special fund for women issues. The district officials visited WEZA groups from 28th March and discussed with women the problems and how to resolve them.
- Source: (Semi) annual project reports, 2010, 2011*

To date, linkages have been created between VS&L groups on the one hand and CSOs/NGOs and government institutions on the other hand, as demonstrated in Table 5.10. All the interviewees of the CSOs and government institutions during the evaluation appeared to know the WEZA project very well. They had worked with the project mostly as resource person or trainer, but also had been part of discussions and meetings. They felt that the project took their views seriously. There was great willingness to support the VS&L groups and communities after the end of the project, but transport and funds would be main bottlenecks to do so. Moreover, various people said that their involvement in the WEZA activities had increased the visibility of their organization/institution.

Table 5.10 - Institutions and organizations that supported the VS&L groups

Government institutions	CSOs/NGOs
Ministry of Finance, Planning and Economic Affairs	ZAFELA (Zanzibar Female Lawyers Association)
Ministry of Information, Tourism, Culture and Sports	ZLSC (Zanzibar Legal service Centre)
Ministry of Social Welfare, Youth, Women and Children Development,	ZANA
Ministry of Health	ZAMEW (Zanzibar Media Women Forum)
Ministry of Education and Vocational Training - Adult classes and Gender unit	COWPZ (Catalyst for Women progress in Zanzibar)
Ministry of Trade Industries and Markets	TGNP (Tanzania Gender network)
Ministry of Agriculture and Natural Resources – PADEP, TASAF. Extension Department	ZAWCO
Ministry for Local Government	FAWE
Ministry of Internal Affairs – police in particular - DPP and police female network	ACTION AID
Ministry of State, first Vice President Office – Department of Drug abuse	ACRA
	PIRO (Pemba Island Relief Organization)
	PRADO
	UWAMWIMA (Vegetable growers Association Western District)
	ZCCIA,
	JUWAMI
	JUWAKAP

6. Findings on the effects at household and community level

The previous chapters focused on the changes in the situation of women members of the VS&L groups both in economic and social terms. In this chapter we present the changes at the household and community level due to the activities of the project and the women/groups themselves, in other words, the spreading effect.

6.1 Effects at the household level

Interviews with household members by the evaluation team revealed that the households have benefitted in a number of ways from the involvement of their wives/mothers in the VS&L groups.³⁰ There is more money available for food, school fees, hospital and medicines; also houses are being improved and some have facilities like electricity, TV or fridge. A number of women own assets such as goats, cows, and poultry.³¹

According to the women members participating in the discussions in the workshops and, also, household members interviewed, gender relations have improved as well. The husbands show a different attitude towards their wives. They allow them to attend meetings and move more freely, they support them, for example, in buying shares, and giving advice. This can be considered a change compared to the situation in 2008 as reported in the Social Analysis Study: 72% of women were not allowed by their husbands to leave the shehia for trading. The reasons given were jealousy, it was believed that those women were prostitutes and it was not considered proper for a woman to be seen with another man; some men felt that women who leave the shehia should become arrogant. By then, 45% of women said that their husbands discouraged them to participate in project activities. From the results of the actions of VS&L women members to address GBV we can observe a greater awareness of the negative effects of violence against women and girls at the side of a number of husbands and other men (see, for instance, Annex 9). This was confirmed in the discussions with VS&L women members and interviews/focus group discussions with various community members.

Changes in decision making at household level

All the information collected in the evaluation indicate that husbands give their wives more space in decision making on household affairs. It seems to be an effect of the increase of income that women bring in and, thus, their contribution to household expenses. Evidently, one has to be careful in interpreting such data because decision making at household level is very complex to measure. Several questions were asked in the baseline and end-term survey about decision making issues, as presented in Table 6.1. They all show the same picture, namely that 1) in 2011, women take most decisions concerning loans and pay out on their own, while a lower percentage consult their husbands or take decisions jointly; 2) compared to 2008, the percentages of joint decisions have decreased and of the own decisions have increased; 3) when it comes to decisions on the loan more women of FHH take independently decisions, while on the use of the income, about 20% gets advise from relatives/(husbands). The percentages of responses of women of MHH show the opposite.. Regarding the expenses on daily food and school of the children a change in the role of the husband/family is notable. As given in Table 6.2 women provide more than in 2008 the daily food, especially the FHH where the role of family/caretaker has decreased significantly. The percentage of husbands/families who always provide school expenses has decreased while more women indicate that they pay the costs, especially FHH, which means that they are less dependent.

³⁰ The selection of households for interviews did not include those of male members of the VS&L groups so we did not collect data about the effects at household level due to male membership.

³¹ Unfortunately, the results of question 33 of the end-term survey were not provided to the evaluators so we do not have data about goods such as mobile phone, radio, fridge, furniture, etc. that are now available in the household due to the income of the women member. The same applies to the question (32) on the change in men's perception from women's increased income/ possession of assets.

Concerning permission to leave the house (mobility) the survey of 2008 found that only 27,9% of the married women in Unguja and 19,6% in Pemba had permission to go out in case of emergency (e.g. health issue, accident, and so on) when their husband is not around. In FHH about 1/3 of the respondents stated that they had to ask permission to a relative. Discussions with the VS&L members in the shehias made it very clear that they have more freedom to leave the house. Non-VS&L members stated during focus group discussions that they need permission but they know their ways to find 'proper excuses'.

Table 6.1 Changes in decision making within the household, for FHH and MHH

Question/ options	Unguja				Pemba			
	2011		2008		2011		2008	
	FHH	MHH	FHH	MHH	FHH	MHH	FHH	MHH
<i>Who takes the initiative for you to take a VS&L loan?</i>								
I decide myself to take a loan after asking advice to my husband/family/kids	11,1%	8,4%	13,2	21,6	13,9%	11,6%	0,0	21,4
I decide myself without help	83,3%	85,1%	65,8	58,1	75,0%	69,7%	74,2	49,0
<i>What happened with the most recent VS&L loan when you came home?</i>								
We plan together with my husband/caretaker/family/kids on how to spend the loan	8,1%	11,1%	15,0	19,4	20,0%	17,2%	6,5	35,7
I decide alone on how to spend the loan	89,2%	84,3%	65,0	57,0	74,3%	67,5%	67,7	30,4
<i>Do you have anything to say on the use of the income from your own products of commercial activity or own crop production?</i>								
I can use my own income as I like but I get advice from my husband/parents/caretaker/kids	18,9%	8,5%	?	?	21,9%	20,4%	?	?
I can use my own income as I like	81,1%	88,9%	?	?	78,1%	73,0%	?	?
<i>What happened with the most recent pay out when you came home? Who decided that?</i>								
	Unguja + Pemba 2011	Unguja total 2008	FHH 2008	MHH 2008		Pemba total 2008	FHH 2008	MHH 2008
We decided together with husband/family/caretakers forced	14,9 %	26,6%	23,6%	27,5%		56,4%	23,9%	44,8%
I decided alone on how to use the money	81,9%	56,4%	62,5%	54,7%		34,3%	62,0%	26,4%

Source: End-term Survey, 2011; baseline survey 2008

Note: The Table shows a selection of the most common responses. The percentages should be compared within each category. They show the responses for the options on the question for the women of FHH and MHH as processed through SPSS.

Table 6.2 Changes in contribution to the daily food and school expenses within households

<i>Who provides for the daily food expenses? Is it always like this all year round? (%)</i>						
	2011			2008		
UNGUJA	Without husband (FHH)	With husband (MHH)	Total	Without husband (FHH)	With husband (MHH)	Total
I provide the daily food even when my husband, family or caretaker has the means to do it	43,5%	6,0%	11,0%	30,6%	2,4%	8,8%
Sometimes my husband, family or care taker provides daily food but not always even when he has the means	0,0%	2,0%	1,7%	11,1%	8,9%	9,4%
I provide the daily food because my husband, family or care taker has no means	21,7%	4,0%	6,4%	11,1%	3,6%	5,3%
Sometimes my husband, family or care taker provides the daily food when he has the means, but sometimes he hasn't and then I provide it	21,7%	26,0%	25,4%	15,3%	23,1%	21,3%
My husband, family or care taker always provides daily food	13,0%	62,0%	55,5%	31,9%	61,9%	55,2%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total	FHH	MHH	Total
I provide the daily food even when my husband, family or caretaker has the means to do it	46,9%	4,8%	12,3%	29,6%	2,8%	8,7%
Sometimes my husband, family or care taker provides daily food but not always even when he has the means	6,3%	2,0%	2,8%	4,2%	5,6%	5,3%
I provide the daily food because my husband, family or care taker has no means	0,0%	1,4%	1,1%	19,7%	4,4%	7,8%
Sometimes my husband, family or care taker provides the daily food when he has the means, but sometimes he hasn't and then I provide it	6,3%	8,2%	7,8%	21,1%	26,8%	25,5%
My husband, family or care taker always provides daily food	40,6%	83,7%	76,0%	25,4%	60,4%	52,6%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
<i>Who pays for the school expenses for the children? (%)</i>						
	2011			2008		
UNGUJA	FHH	MHH	Total	FHH	MHH	Total
I provide the school expenses even when my husband, family or caretaker has the means to do it	40,0%	11,4%	15,8%	32,1%	10,0%	14,4%
Sometimes my husband, family or care taker provides the school expenses but not always even when he has the means	20,0%	20,0%	20,0%	13,2%	10,5%	11,0%
I provide the school expenses, my husband, family or care taker has no means	20,0%	10,7%	12,1%	9,4%	10,0%	9,9%
Sometimes my husband, family or care taker provides the school expenses when he has the means, but sometimes he hasn't and then I provide it	4,0%	26,4%	23,0%	18,9%	27,6%	25,9%
My husband, family or care taker always provides school expenses.	16,0%	31,4%	29,1%	26,4%	41,9%	38,8%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

PEMBA	FHH	MHH	Total	FHH	MHH	Total
I provide the school expenses even when my husband, family or caretaker has the means to do it	63,0%	17,7%	25,8%	42,9%	9,7%	16,8%
Sometimes my husband, family or care taker provides the school expenses but not always even when he has the means	7,4%	4,8%	5,3%	3,6%	11,2%	9,5%
I provide the school expenses, my husband, family or care taker has no means	7,4%	4,8%	5,3%	10,7%	4,4%	5,7%
Sometimes my husband, family or care taker provides the school expenses when he has the means, but sometimes he hasn't and then I provide it	3,7%	28,2%	23,8%	19,6%	25,7%	24,4%
My husband, family or care taker always provides school expenses.	18,5%	44,4%	39,7%	23,2%	49,0%	43,5%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Source: End-term Survey, 2011; baseline survey 2008

6. 2 Effects at the community level

As for effect on the community level, male and female community members with whom the evaluation team had discussions, gave various examples on how the VS&L groups had contributed to changes from which they benefit. They referred to visits by CSOs and government institutions for adult classes, training, and extension, and shehia coordinators who had become more active. Female community members in Uzine, for instance, told they had gained knowledge about human rights/ law from the training they had attended; they also said to report cases of rape/child pregnancy to the sheha and seek advice from VS&L members and the shehia coordinator. Others mentioned that vegetables, chicken and eggs were more easily available at VS&L members' home.

Community members also indirectly benefit from the contributions to the social fund of the VS&L groups (weddings and funerals).

Also, some people in the community copied income generating activities, for instance, vegetable farms. In general, there is increased interest in the VS&L methodology in Pemba as well as in Unguja. PESACA stated that they now offer technical assistance to 523 (mostly mixed) groups and more are to be expected, JOCDO had mobilized and trained 640 (mostly mixed) groups. This brings the total number of groups practicing the approach to almost 1500.

Furthermore, in the TAMWA records we can find examples of social and physical developments in communities, such as discussions about school drop outs that take place between school committees and parents; discussions about GBV and early marriage, and about drug abuse; improved health services, water supply, roads (see also Annex 9). Interestingly, according to views expressed during the stakeholders workshops, 80% of VS&L women are able to help other women in their community when they face problems that need legal attention. The participants also referred to the VS&L groups being an entry point for community mobilization/awareness raising and activities of government and private institutions. They stated a few examples of functions where the VS&L groups have contributed to their success: International Child Day, Women's Day, National Vaccination, and the election campaign.

The fact that VS&L women income-wise do better than other women in the community is illustrated by a negative 'rumour'. In a few role plays shown during the evaluation the issue of witchcraft came up which was also reported in the Social Analysis study of 2008. Women who do better than others may be accused of witchcraft which affects their position. From the role plays/ discussions the VS&L group members made clear that they support each other in discussing the issue.

Governance structure

The WEZA project has made great efforts to involve shehas and other leaders from the very start of the project. It appears to have resulted in a change of views on women empowerment of a number of local and religious leaders. The active contribution of the shehas and religious leaders in the stakeholders workshops showed their interest in women empowerment. The results of the end-term survey confirm the change in leaders' perception but give a mixed picture on the support provided – see Table 6.3. In Unguja the respondents feel that they are supported, although those in FHH are considerably less positive than those in MHH. In Pemba the percentages about support/no support lie between 45 – 50% and, here again, women in FHH feel less supported.

Table 6.3 – Changes in perceptions of local/ religious leaders

What is leader's (local /religious) general perception on women empowerment? (%)			
	2011		
UNGUJA	Without husband (FHH)	With husband (MHH)	Total
No change in perception	5,4%	3,3%	3,7%
Agree with the concept but they do not provide any support (material/advise)	45,9%	24,2%	28,4%
They do provide support to empower women	48,6%	72,5%	67,9%
Total	100,0%	100,0%	100,0%
PEMBA	FHH	MHH	Total
No change in perception	11,1%	7,1%	7,9%
Agree with the concept but they do not provide any support (material/advise)	50,0%	45,8%	46,6%
They do provide support to empower women	38,9%	47,1%	45,5%
Total	100,0%	100,0%	100,0%

Source: End-term Survey, 2011

Lastly, it is stated that there is increased unity within the communities where there are VS&L groups because people of different political affiliations (CCM & CUF) work better together and have common objectives.

7. Conclusions and recommendations

The overall conclusion of the WEZA project's purpose '*income increased and social, cultural, and political barriers to women empowerment progressively overcome for rural poor women*' is that the project has certainly contributed to an increase of income of poor rural women who are member of women-dominated VS&L groups and who engage in income generation mostly through two small-scale commercial activities, as elaborated under Expected Result 1 and 3. The project also contributed to decreasing social, cultural and political barriers for poor rural women to enhance their level of self-development and participation in the community and beyond, as elaborated under Expected Result 2 and 4.

7.1 Conclusions concerning the economic component

On Expected Result 1: At least 300 women's groups (6,000 women), mobilized and successfully implementing village savings and loan scheme, the team concluded that

- I. The Village Savings and Loans methodology has proved effective in forming groups, especially for women that engage in savings and lending for income generating purposes. The project has achieved results well above the initial targets as enlisted below.
 - 300 VS&L groups currently exist under the WEZA project, 180 VS&L groups in Pemba and 120 in Unguja, with a total membership of 7841, out of which 785 are men.
 - By June 2011 the total accumulated savings stood at €303.215, which is 36% above the planned target.
 - The actual savings also increase over the years. 87% of the members in Unguja can afford to purchase the share from their own commercial activity and saving and 74% in Pemba (against 60% in Unguja and 35% in Pemba in 2008).
 - More members have accessed credit from the VS&L loan (in 2010, 46% of the total members), but the repayment is often delayed. Compared to 2008 more loans are used for expansion or re-investment in the IGA (2011: 57% for both islands, 2008: 44% Pemba, 37% Unguja). On the contrary, more than 60% of the women still use the annual pay out for consumption purposes.
- II. At the individual level, the women of the VS&L groups involved in the evaluation,
 - Gained more knowledge and skills on how to generate income through technical training provided by the project jointly with other programmes/institutions.
 - Generated income through income generating activities which they use for consumption and production purposes. Since 2008, 27% of the women members in Pemba have nearly doubled their income, 66% of those in Unguja. In Pemba some FHH earn more than Tsh 4500 daily, which is more than MHH, in Unguja the trend is the opposite.
 - Gained confidence to purchase inputs and sell products in the shehia and for some members, even beyond.
 - Decreased dependency on external help from community members and leaders because the women turn to the social fund or their savings on such occurrences. In 2011, for Unguja, more women of FHH rely on their own savings while more women of MHH will ask assistance from the VS&L group. In Pemba the picture is the opposite as it was in 2008.
 - Gained a voice in decision making concerning loans and household expenditures. Compared to 2008, the percentages of joint decisions have decreased and of the own decisions have increased. As regards decisions on the loan, women of FHH take more independently decisions, while on the use of the income, women of MHH decide more often by themselves instead of asking advise.
 - For the first time in their life women acquired own assets such as agricultural plots, livestock, sewing machines, mobile phones.

- As regards women of FHH, in 2008, more especially those in Pemba, belonged to the most vulnerable of the VS&L members and the picture in 2011 has slightly changed economically and socially. About 30% of the women in Unguja and 45% in Pemba are doing considerably better in their income generation; at both islands, women of FHH take more decisions on their own concerning the purchase of daily food and payment of school-related items. Their knowledge on gender-related issues and confidence have increased and, particularly in Unguja, they participate more in meetings of development committees. Almost 50% of the women of FHH take part in social action started by the VS&L groups of which they did not even know about in 2008. However, the majority still has not enough savings at the VS&L group or assets to cope effectively with emergencies; in Pemba 37% has a daily income below Tsh 2100; generally, the women take less loans than women of MHH and when they take loans it is mainly meant for consumption purposes. There is still an (in Unguja even increased) number of women who state that they do not want/dare to participate in (any) social action.

III. **Conclusions on sustainability**

- The VS&L groups are likely to continue to operate purely because of the savings and lending system. Although leadership training is provided it is not fully clear if all groups will be able to promote group cohesion and deal with conflicts, whenever they arise between leaders or group members.
- Generally, community members show interest in joining VS&L groups or forming VS&L groups due to the positive changes in living conditions of the VS&L members. More husbands also allow their wives to join such groups. (Spreading effect). However, discussions revealed that the poorest section of the community (widows and elderly women) cannot afford to pay the minimum share (Tsh 500), which may widen the gap between those who can change their living situation and others who cannot.

On Expected Result 3: 2,500 women profiting from 4 new or improved market-driven products, the team concluded that

- I. For the (individual) income generating activity,
 - Less than 50% of the VS&L women members have tried out new methods and new commercial activities in spite of the training provided in 2009 and 2010, to totally 3037 members, mostly women. However, 43% of the women members in Unguja and 35% in Pemba have diversified their product and engage in 2 activities. Lower percentages engage in more than 2 activities.
 - Less than 1000 women members (13,5%), mostly from MHH in Pemba, embark on a commercial activity which is far below the project's target set.
 - The project has not been able to adequately address the bottlenecks for women to profit from new or improved market-driven products, although since 2010 intensified efforts are made to encourage women to focus on products with a more promising market and to assist in fund raising. Persistent hindrances are mentioned below under sustainability.
 - Women members who engage in commercial activities have become aware of the importance to write proposals for fund raising at different institutions. Although their skills have increased they are not yet sufficient to effectively access funds by themselves.

II. **Conclusions on sustainability**

VS&L members will continue to engage in small IGAs with some degree of diversification. However, the initial objective of enabling large numbers of women to become entrepreneurs, i.e. engage in profitable market-oriented business activities appeared not viable within the project period due to

- Limited capital for growth and business development, more especially, the VS&L savings/ capital base and barriers to access MFIs and other funds.

- Lack of market-orientation and insufficient business skills (entrepreneurship, record keeping, management).
- Low quality of products produced.
- Too limited production quantity to satisfy the demand.
- Few institutions that can support the members in improving the product and the business.

7.2 Conclusions concerning the social component

On Expected Result 2: 5,000 women undertaking action for social change towards women's empowerment, the team concluded that

- I. As for the individual level, the majority of women members of the VS&L groups
 - Gained knowledge about gender issues and human/women rights, issues they had not heard of before 2009;
 - Became aware of gender/social issues of their own concern and how to address them. Most urgent are gender based violence, child pregnancy, support of women who are left behind by their husbands without financial support (due to seasonal labour as fishermen, divorce), and also issues such as education, school drop outs, infrastructure, facilities in the community;
 - Gained confidence to address gender/social issues at family and community level through initiatives of small groups of women, mostly from different VS&L groups. In Unguja about 60% of the women members participated in such VS&L actions and took the lead in non-VS&L actions; in Pemba over 40% participated in VS&L actions and little less than 40% was one of the organizers in non-VS&L actions. In 2008, 70% (Unguja) to almost 90% (Pemba) of the respondents did not even know about social actions; members are more willing to use the media (calling journalists) to advocate for social issues.
 - Gained literacy skills: the literacy rate increased with 2% in Unguja and 16% in Pemba due adult literacy classes organized through the project;
 - Gained confidence to express themselves. In Unguja over 60% of the women members feel confident to speak in front of a group of people that they do not know very well or even the larger public, which is an increase of more than 45%. In Pemba the figure is 30% which is an increase of about 20%.

- II. Concerning the VS&L group, the groups are a forum for women to exchange and gain knowledge and information on different economic as well as social issues. It is the place where friendship and solidarity can grow between women who, in smaller groups of peers, join with other groups to take action where relevant.

- III. Cases of GBV (rape, child pregnancy, wife beating) are increasingly reported to the sheha, policy and even to court. 75 - 85% of the respondents of the survey know these options (Unguja and Pemba, respectively). Many incidences are still mainly solved at the family level due to the culture of secrecy/shame, and bottlenecks and bureaucracy within the legal system. Moreover, more attention is paid to the position of the perpetrator than to that of the victim/survivor.

- IV. As for political awareness and participation, women members of the VS&L groups
 - Understand the relevance of women's political participation and the importance to support other women in their campaign and vote for them – this is true for about 70% of the respondents of the survey;
 - Are more aware of development committees and other political bodies, attend meetings (about 40% against 6% in 2008), and are willing to take up leadership positions from shehia level and beyond (over 50% of the women members). Actually, 27 women contested in the 2010 elections.

V. Conclusions on sustainability

- Due to its core business, savings and lending, the VS&L groups will continue to meet. Women involved in the evaluation also indicated that the groups are important forums for them to discuss their personal problems and share advices. It is not clear if this concerns the whole group or certain sub-groups of women who have become friends. The project does not have data on group cohesion. The VS&L groups and also the grassroots networks are not yet strong enough to advocate as a group/network for gender/social issues at shehia and higher levels.
- The presence of the shehia coordinator as a key person supporting the VS&L groups will contribute to lasting linkages with the Ministry of Youth, Employment, Women and Child Development.
- In spite of the change in mind set and for some behaviour, the shehas and others in the local governance structure are not yet ready to put issues that are specifically women's concerns on the development agenda and gender issues and put the money where the mouth is.

On Expected Result 4. Grassroots women's empowerment efforts effectively supported by 60 local and national institutions, the team concluded that

- I. The WEZA project has successfully formed two grass roots networks with representatives of the VS&L groups in Pemba and Unguja respectively, which are the appropriate platforms for exchange and social action at higher levels, provided their capacities will be further built.
- II. The VS&L groups have benefited from awareness raising and training on women's rights/human rights, advocacy, and legal issues by about six gender-focused CSOs being a member of the Zanzibar Gender Coalition. The WEZA project has rightly selected those CSOs that were interested in cooperation and had sufficient capacities and commitment.
- III. The WEZA project has successfully revived Zanzibar Gender Coalition until it was formally registered as an NGO and recently secured funding. However, this NGO is not yet strong enough to advocate for issues affecting women's progress.
- IV. The WEZA project has rightly shifted its focus from capacity building of a large number of local and national institutions to CBOs and government structures at the shehia level and district level. Targeting shehia advisory and development committees and ward leaders in awareness raising on gender/social issues and training on how to address gender/social issues (budgets) have contributed to recognition of such issues.
- V. The VS&L groups have economically and socially benefitted from the technical support of a number of CSOs and government institutions at district and national level.
- VI. On linkages between VS&L groups and CSOs, government institutions, and other organizations, the team concluded that
 - CSOs and government institutions consider the VS&L groups as entry point for their projects and activities related to economic and social development.
 - The WEZA project has built good and functioning relationships with CSOs and government institutions and leaders in the governance structure which has benefited the implementation of the project activities.
 - Politicians and political organizations see the VS&L groups as a good entry point to create constituency. The flip side is that this can lead to manipulation and frustration in case unfulfilled promises.

VII. Conclusions on sustainability

- Due to the good relation built with the shehas it is very likely that their support to the VS&L groups will continue after the end of the project.
- Since government institutions at local and national consider the VS&L groups as entry points for projects and activities it is likely that such linkages remain. However, because of budget limitations and transport constraints it is not likely that the groups will receive

the support that is needed to continue and even strengthen their income generating activities and action for social change.

- It is not likely that most CSOs being depending on donors for projects and activities will be able to continue their support to VS&L groups, except for a financially and institutionally strong CSO like TAMWA. Other institutionally stronger CSOs, such as FAWE, ZLSC, ZAFELA, PRADO, PIRO, JOCDO and PESACA will still be limited by financial constraints.

7.3 Conclusions about the effects at household and community levels

I. At the household level,

- The living conditions of the members of the VS&L groups and their families have improved due to the income generated by the members. (Part of the income and pay out is used for nutritious food, school fees for boys and girls, medicines, better housing).
- Families of VS&L members are better able to cope with household economic shocks (funerals, sickness) due to the extra income generated and access to the social fund of the group.
- Gender relations have changed: more than before decisions are taken jointly by husband and wife. Women have more room to manoeuvre and more space to take decisions on loaning and income generation on their own. Generally, the status of women members of the VS&L groups has improved. This change can be contributed to women's financial role in household affairs (power) and the changed attitude of their husbands (appreciation).

II. At the community level,

- Community members have benefited from the information shared after the trainings provided to VS&L group members on agricultural issues. It encouraged some people to engage in similar income generating activities.
- Community members appreciated the information they have been able to get through training and awareness activities on women rights, child rights, and justice systems and procedures. The evaluation team found a good example in the shehia Uzini where female community members showed great awareness about reporting GBV cases and political participation.
- However, there is a noticeable gap between the level of awareness/knowledge about gender issues and social action between VS&L group members and community members which at times leads to misunderstanding and conflicts in the shehia.
- Community members have benefited from increased access to development initiatives because the VS&L groups are seen as an easy entry point by services-providing organizations and institutions.
- Male community members are showing interest in joining the VS&L groups of WEZA that were initially designed for women, while they are aware that they cannot take leadership roles in the group.
- Individual families benefit from certain assets in the houses of VS&L members (electricity) and products that are available at the market.
- Community members have benefited from general improvements in the community through contributions in kind/cash by VS&L groups (school fees fund, building village meeting halls, funds for water wells and electricity installation).

7.4 Recommendations

General

1. The WEZA project could be considered a pilot project or show case in which the VS&L methodology and women empowerment have been combined. Bearing in mind the living situation of women at the start of the project, the project has shown such remarkable results in economic and social empowerment of women in four years' time that it is worthwhile to explore the options for a follow-up or a scaling-up to promote sustenance and spreading of the achievements and effects realized. Such follow-up could be done by the WEZA partners TAMWA, JOCDO, and PESACA, in cooperation with selected, capable CSOs, provided funds are made available. Another option could be a follow-up CARE project.
2. It is recommended that TAMWA looks for funds to document best practices and lessons learnt on women economic and social empowerment based on the WEZA project to disseminate among a broader public. TAMWA as a network of media and communication experts is the right organization to do so.
3. In view of the key role that JOCDO and PESACA will continue to play in economic empowerment of women (and men), it is highly recommended that VSO keeps on strengthening their organizational capacities, supporting the development of feasible business plans and forging links with funding agencies.

Recommendations on economic empowerment of women

4. Since JOCDO and PESACA will play a key role in sustaining VS&L groups due to their broad experiences and reach in the shehias, it is recommended that JOCDO and PESACA,
 - Take the lead in registering the WEZA VS&L groups as members of JOCDO and PESACA.
 - Explore culturally/religiously appropriate ways to broaden the capital base of the groups, and thus the opportunity for members to access larger loans, by introducing a certain percentage of the loan as administration costs and by creating linkages with MFIs (interesting examples can be found at already collaborating CSOs such as WEDTF, ZWC, at the Ministry of Education (fund from ADB resources) and the Ministry of Youth, Women and Children Development (that plans to start a Women's bank).
 - Extend the follow-up support of (all) VS&L groups to a longer period than 6 months in order to build financially and socially strong groups. Groups with high group cohesion and strong leadership are especially important when the savings/ capital base will increase. Therefore, JOCDO and PESACA should develop indicators on group strength to monitor the progress, such as conflict resolution, leadership (literacy skills, record keeping skills, ability to thinking strategically how to uplift the level of the IGAs), and capital base. Rotation of leadership should be encouraged by building capacities of more women members.
 - Promote training on business management and marketing skills (including quality of products), especially for women who demonstrate entrepreneurship. Organizations that provide training are, for example, WEDTF, ZWC, and the Ministry of Trade.
 - Explore the options to set-up a market centre to facilitate VS&L groups in selling their products.

Recommendations on social empowerment of women

5. In any follow-up project, the evaluators recommend to pay attention to the following issues to enhance women social empowerment and improve gender relations at larger sections of the community.
 - *Create a critical mass at local level to make change (1):* Assess to what extent the VS&L groups have the capacities to promote social change in the shehia as a whole. That means transforming the mind set of men and women at the community to value and respect women and give them space to play a role in decision making, starting from household level,

and in development. Such requires VS&L groups that show social cohesion and want to act as a group together with other groups to address issues of women's concern (child pregnancy, child rape, early marriage, wife beating, social improvement, and so on).

- *Create a critical mass at local level to make change (2)*: introduce women empowerment in the non-WEZA VS&L groups supported by JOCDO and PESACA to scale up social change towards women empowerment and equitable gender relations.
- *Networking for social change (1)*: Strengthen the two existing grassroots gender networks formed for purposes of collective action, advocacy and community support of victims/survivors of gender inequality.
- *Networking for social change (2)*: Create stronger linkages between capable gender-oriented CSOs and women (groups) who are ready to advocate for change for effective lobbying and advocacy.
- *Continue to purposely include women of FHH and MHH households in VS&L groups and closely monitor the changes in attitude and behaviour to adequately exploit opportunities and address barriers*.
- *Build leadership skills of women in decision making positions*: increase leadership capacities of women representatives in the local government structure to ensure that gender issues are on the agenda of the different committees and forums.
- *Creating strong support in the local governance structure*: continue to raise awareness and train people of the shehia development and advisory committees, ward and district leadership to ensure that issues of concern of women are taken on board in development plans.
- *Take action to redress the legal and justice system*: address inadequate laws and enforcement of laws because without a fair legal and justice system issues of GBV and gender inequalities cannot be addressed adequately. TAWMA would be an excellent actor to design an advocacy strategy to address the issue.
- *Recognize that both men and women are part of the same patriarchal system*: strategically involve men to transform their mind set to improve gender relations. For example, organize meetings for men to discuss men's gender issues, human rights, equality; involve men and women in training of whatever kind to share views and ideas; organize discussions or lessons at school with male and female youth about (men's and women's) gender issues, social-culturally expected/accepted submissive behaviour of women and dominant, even violent, behaviour of men; allow men to become member of VS&L groups up to 30% (without taking leadership roles, except for participation in advisory committees). The issue of men's membership is based on experiences with mixed VS&L groups supported by JOCDO and PESACA, in which men and women benefit from each other's ideas and division of labour in (group) income generating activities and ways of conflict resolution in the group.
- *Linking the local and national level*: Keep encouraging government institutions at the national level to support activities and actions at shehia level.
- *Use the media*: continue to support women economic and social empowerment with media coverage and press releases on actions and activities of the women groups.