
PROGRAMME SUPPORT DOCUMENT
GENDER EQUALITY AND WOMEN'S EMPOWERMENT
PROGRAMME II

TANZANIA

2012-2014

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Abbreviations and Acronyms

AG	Attorney General
APM	Annual Partners Meeting
BDS	Business Development Services
BSPS	Business Sector Programme Support
CBO	Community Based Organisation
CRC	Crisis Resolving Centre
CRDB	Cooperatives Rural Development Bank
CC	Community Coordinator
CSC	Community Steering Committee
CSO	Civil Society Organization
DANIDA	Danish International Development Aid
DCI	Director of Criminal Investigation
DP	Development Partner
DPP	Director of Public Prosecution
DPP	Director of Public Prosecutions
FGM	Female Genital Mutilation
FOCONA	Forum for Conservation of Nature
GBV	Gender Based Violence
GDP	Gross Domestic Product
GEWE	Gender Equality and Women's Empowerment Programme
GoT	Government of Tanzania
GS	Goldman Sachs
GSF	Goldman Sachs Foundation
GSSS	Gender Study Seminar Series
GTI	Gender Training Institute
IGA	Income Generating Activity
JICA	Japan International Cooperation Agency
LGA	Local Government Authority
LMA	Law of Marriage Act
LTPP	Tanzania Long Term Perspective Plan
MCDGC	Ministry of Community Development, Gender and Children
MDA	Ministries, Departments and Agencies
MDG	Millennium Development Goal
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (Swahili acronym for the National Strategy for Growth and Reduction of Poverty)
MKUZA	Mkakati wa Kukuza Uchumi na Kuondoa Umaskini Zanzibar (Swahili acronym for Zanzibar Strategy for Growth and Reduction of Poverty)
MLYWCD	Ministry of Labour, Youth, Women and Children Development
MoFEA	Ministry of Finance and Economic Affairs

MSWYWCD	Ministry of Social Welfare, Youth, Women and Children Development
NGDS	National Gender Diagnostic Study
NGO	Non-Governmental Organization
NSC	National Steering Committee
NSGD	National Strategy on Gender and Development
RGoZ	Revolutionary Government of Zanzibar
S/GWI	US State Department office of Global Women Issues
SME	Small and Medium Enterprises
SOSPA	Sexual Offenses Special Provisions Act
TAMWA	Tanzania media Women's Association
TAWLA	Tanzania Women Lawyers Association
TDHS	Tanzania Demographic and Health Survey
TGNP	Tanzania Gender Network Programme
ToR	Terms of Reference
UDBS	University of Dar es Salaam Business School
UNDAP	United Nations Development Assistance Plan
UNFPA	United Nations Population Fund
VAW	Violence Against Women
VICOBA	Village Community Bank
WAFI	Women Access to Finance Initiative
WEZA	Women Empowerment in Zanzibar
WISE	Women in Social Entrepreneurship
ZAFELA	Zanzibar Female Lawyers Association
ZSGRP	Zanzibar Strategy for Growth and Reduction of Poverty

1. Introduction

1.1 Background and lessons from phase I

The Government of the United Republic of Tanzania (GoT) in partnership with the Government of Denmark has for the past three years been engaged in a programme aimed at supporting measures to enhance and promote gender equality and women empowerment. The Gender Equality and Women's Empowerment (GEWE) Phase I was a programme that included three partners; the Ministry of Community Development, Gender and Children (MCDGC), the Tanzania Gender Networking Programme (TGNP), and the Women in Social Entrepreneurship (WISE). The programme, valued at 10 Million DDK, was implemented from 2009 and concluded by the end of 2011.

As a key result of the support under phase I, the MCDGC conducted the National Gender Diagnostic Study (NGDS) that produced analytical insight into a range of factors enabling or hampering gender mainstreaming in Tanzania. The NGDS found among other things that discriminatory cultural practices through patriarchy continue to make the majority of women and girls suffer from harmful practices. Gender based violence (GBV) is even found to be increasing especially in the rural areas¹. GBV, early marriages for girls, sexual abuse, female genital mutilation (FGM), and disinheritance of widows are factors that continue to reinforce the subordinate status of women and limit their opportunities to be economically active and prevent them from exercising their rights as equal individuals² and to reach their social, political and economic potentials.

The NGDS is in line with other studies in recommending increased collaboration between the government (MCDGC) and civil society/women's organizations, in order to promote implementation of laws and policies. Taking into consideration that women's organizations in Tanzania today are able to provide valuable knowledge and experience within the area of gender equality, and on efforts to mitigate discrimination and GBV in particular, these recommendations are worthwhile supporting.

The community based campaigns of TGNP supported under GEWE I bear witness of the need to support communities as well as local leaders in addressing the widespread Violence Against Women (VAW) and girls. With the support under GEWE I, TGNP made advocated against GBV, a central issue in their Economic Justice Campaign. Through participatory action research, TGNP facilitated articulation of grass roots GBV issues, in order to inform the campaign at district and national levels. GBV is seen to threaten women's empowerment, dignity and human rights, thereby undermining their struggles for employment, livelihoods and

¹ MCDGC: The National Gender Diagnostics Study, Final draft report, p. 37

² MCDGC: The National Gender Diagnostics Study, Final draft report, p.71.

economic justice. Of particular concern have been increased incidences of school girl pregnancies and early marriage of girls.

Through policy briefs, locally organised ‘Gender Development Seminar Series’ and Knowledge Centres for Grassroots level organisations, TGNP has sought to address the issue of GBV, including some of the less recognized causes such as: inability to pay for school expenses; lack of meaningful alternatives to education; lack of employment and livelihoods for young women.³ On all issues, TGNP has continued working to build strong coalitions with other women’s organizations, such as Tanzania Media Women Association (TAMWA), Tanzania Women Lawyers Association (TAWLA) and others. As a result, these Civil Society Organizations (CSOs) are providing valuable resources that have the potential of mitigating current economic injustice and violence against women and girls.

Tanzania has specific ministries both on Tanzania Mainland and in Zanzibar to coordinate and build up networks with the aim of putting gender equality into practice. Experiences from other countries show that more effective results are achievable if interventions crop up or derive from ‘best practices’ within the country context or even from other opportunities originating within the political and administrative system. Ownership by implementing agency is key to the success of these programmes.

A case in point is the Ministry of Social Welfare, Youth, Women and Children Development (MSWYWCD) in Zanzibar that has achieved positive results in more than one area. The MKUZA II, Zanzibar Strategy for Growth and Reduction of Poverty 2010-2015 is remarkable in terms of gender sensitivity and is currently being used as a guide for budgeting by all partners in Zanzibar. The ministry has coordinated a wide range of studies, in particular on incidences and laws related to GBV, and on law enforcement and healthcare. As a result, the ministry has been pro-active in collaborating with development partners and women’s organizations in setting up a comprehensive multi-sectorial strategy for preventing and responding to GBV.⁴ To assist in the implementation of this strategy, GBV Committees have been established at national, district and community (shehia) levels. Most public offices in both urban and rural areas in Tanzania Mainland, such as village government offices and ward level offices have poor records on reported cases of GBV incidents.⁵ This suggests that experiences of GBV committees in Zanzibar have the potential to provide useful lessons for government and civil society in Tanzania Mainland. Based on these experiences, further dissemination of Zanzibar’s best practices is worthwhile supporting. A successful campaign which can be used as a case in

³ TGNP, Policy Brief on Implementation of National Gender Policy with a Focus on Gender Based Violence in Tanzania, 2010. Annual Report/Six Months Progress Reports 2010-11

⁴ RGoZ, MSWYWCD, A Multi-Sectoral Strategy and Action Plan for Preventing and Responding to Gender Based Violence (GBV) in Zanzibar, 2011

⁵ M. Musimbi and A. Nkhoma-Wamuza Gender Based Violence In Tanzania, Repoa, May 2010

point⁶, is that of course that no girl is expelled from school due to pregnancy led by TAMWA in Zanzibar is a case in, and one reason why TAMWA has been a key partner of the government of Zanzibar in rolling out the multi-sectoral strategy for preventing and responding to GBV.

TAMWA can boast of a good working relationship with the government of Zanzibar, with whom it has been a key partner in rolling out their multi-sectoral strategy for preventing and responding to GBV. Their experience in working with public sector institutions is invaluable. Organisations like TAMWA, TGNP, Crisis Resolving Centre (CRC), Zanzibar Female Lawyers Association (ZAFELA) and TAWLA have existing structures to address GBV cases and have recently initiated networks to share knowledge on the subject. Based on the experiences of these organisations and in particular the synergies stemming from working together in a network, further strengthening of these knowledge and advocacy networks which they institute at central and local level are worthwhile supporting.

The existing pattern of dealing with GBV in Tanzania is found in the Tanzania Demographic and Health Survey (TDHS) from 2010, which illustrates the attitude towards the prevalence of GBV in Tanzania. Of the 10,139 women participating 53,5% agreed that a husband was allowed to hit or beat his wife for one of the following reasons: burning the food, arguing with him, going out without telling him, neglecting the children, refusing to have sexual intercourse with him. While this is still over half of the female population, the number has gone down from 60% in the last TDHS in 2004-05. Of the 2,527 men participating, a total of 38,1% agreed on the same issues, which is also a drop from the 42% in the 2004-05 survey. This data indicates that the attitude towards wife beating is slowly changing, but that much more has to be done by targeting both men, who make up the majority of the offenders, and women, who are suffering from low self-esteem, lack of knowledge of their rights and who due to cultural instruction believe that a woman is of lower status than a man.

Also, when looking at the experience of physical violence, 38.7% of the participating 7,048 women between the age of 15 and 49 have ever been violated since the age of 15, and almost a third of them have been violated within the last 12 months. The perpetrators are almost exclusively the current husband/partner (69.5%) of women who were ever married, a teacher (35.2%), or relatives (mother/step-mother 19.5%), or even (siblings 19.4%) in the case of women who were never married.

The TDHS also shows that 20.3% of the same respondents have ever experienced sexual violence. Again, the current husband or partner is the main perpetrator of the crime accounting for 41.9% of the incidents of married women, while current/former boyfriends (27.4%) and own friend acquaintance (32.4%) account for most incidents of never married women. 10% of the women reported that their first sexual intercourse was forced against their will.

⁶ See Annex III Component Documentation, TAMWA INFO 2010.

At village level GBV goes hand-in-hand with other, deeply rooted factors in preventing women from unlocking their economic potential. In Tanzania, food crop production dominates the agricultural economy with 81% of the female population working as primary producers, contributing up to 70% of the total agricultural production. Yet, the majority of women peasants do not have control of land, nor access to financial services and markets.⁷ This issue is evident in the latest national Tanzania Long Term Perspective Plan (LTPP) 2011/12-2025/26, which mentions the 90% of women engaged in agriculture and livestock keeping that do not have equal rights to assets, such as land, and also have limited access to finance and education. Also, in a World Bank report from 2007 it is estimated that only 5% of women in Tanzania are banked.⁸

Traditional practices and customary laws continue to discriminate against land tenure of women. This is especially the case in relation to inheritance after the death of a spouse, or after a divorce. Women have been estimated to own about 19 percent of registered land, and their plots are less than half the size of those of their male counterparts.⁹ Because women are not generally named, nor are their interests noted on land titles, and because the patriarchal culture implies that they marry out of their family, it is difficult for them to access formal sources of credit, which are mostly tied to the provision of titled land as collateral. With only 4% of employed women being in paid jobs (mainly in the informal sector) it is widely recognized that there is a need to find ways of addressing critical issues as access to land, markets, work space and productive resources of women. While all these are recognized in the MCDGC, National Strategy for Gender Development, including building and supporting women's entrepreneurial skills, improving management capabilities, increase of training and access to technology, the issues remain unsolved in most areas of the country.

The TGNP Economic Justice Campaign, supported under GEWE I showed that when engaging women in villages through participatory processes, they are able to develop increased self-esteem and determination to take on new skills, as well as confront gender discrimination and challenge local leaders on issues related to low income, inadequate social services, etc.

Addressing income poverty in three regions (Lindi, Mtwara and Coast), the Women's Power Project of Women In Social Entrepreneurship (WISE), supported under GEWE I was a deliberate initiative aiming at building rural women's business skills. After the first year, the project expanded activities to a fourth region (Morogoro). Reaching a total of 2000 women, to date 146 women's groups have been established. The women were trained in forming and managing economic groups, extension and business skills building and to some extent in entrepreneurship (including marketing skills). Several groups were able to organize themselves

⁷ C. Leigh Anderson and Mary Kay Gugerty, Gender and Agriculture in Tanzania, EPAR Brief No. 134, University of Washington, April 2011

⁸ Gender and Economic Growth in Tanzania, the World Bank, 2007

⁹ A. Ellis et. al, Gender and Economic Growth in Tanzania, Creating Opportunities for Women, World Bank 2008

into farmers' associations (e.g. 53 groups in Mtwara), which helped the groups' cooperation with extension officers in the district. In order to help investments in farming equipment some groups were able to start village saving and loan boxes, or Village Community Banks (VICOBAs) with the help of WISE. These were areas where no other organization had established such facilities¹⁰.

Two women's centers and two food stalls were set up to facilitate information sharing on branding and marketing of the products. These establishments are income generating and are thus expected to ensure the sustainability of the groups beyond funding. Still, achieving access to markets remains a challenge which the GEWE II must focus on. One hurdle that has remained an obstacle for WISE is the high level of illiteracy among the targeted women, which is hampering productive outcome of the entrepreneurship training. In order to address some of these challenges and assist WISE in fully realizing the goals of the project, the proposed support to WISE for 2012-2014 includes a number of strategies aimed at tackling these exact issues and at further strengthening project synergies within and across the targeted regions.

1.2. Justification for phase II

Based on the above lessons from GEWE I, the Government of Denmark, through the embassy in Tanzania, wishes to support a second phase of the Gender Equality and Women's Empowerment program (GEWE II). The second phase shall firstly focus on tackling issues of gender based violence by of advocacy, but also providing services for victims i.e. medical and legal. Secondly, GEWE II will focus on women's economic empowerment at grassroots level using women's groups in rural areas, but also provision of meso-level support through training and the option of financial support to women at the small and medium size enterprise level.

After an assessment of possible interventions and partners and their respective comparative advantages, two main components with three partners were decided on. One component will focus on GBV with our support channeled through TAMWA. However, to enable efficient provision of all the required services, TAMWA will work together with other organizations like TGNP, TAWLA, ZAFELA, and CRC. This approach has been chosen due to the lessons learnt under phase I that networks of organizations are more efficient at reaching those at risk and providing them with multi-faceted support. It is anticipated that their different albeit related mandates and wide experience in the field of GBV, will have a more widespread effect.

The second component on economic empowerment will involve two partners, targeting different groups of women. WISE working at the village level is more grassroots oriented and will thus help women's groups at that level to gain basic skills in farming, marketing, access to finance, and literacy. The second part of component 2 will be an initiative called Women's

¹⁰ Iongwa Mashango, Evaluation Report for WISE, Zero draft, December 2011, p. 33

Access to Finance Initiative (WAFI) – targeting women ready for small to medium size businesses. They will receive a combination of training, and the opportunity to get a secured loan from a reputable bank. This Goldman Sachs initiative which has been introduced in a number of developing countries around the world will have the following local partners working on it: University of Dar es Salaam Business School (UDBS); CRDB. The women targeted by this initiative are more experienced and are ready for larger markets; this training is expected to offer them the skills they need to do so.

It has been decided not to allocate specific financial support through the Government of Tanzania for phase II. GEWE I support to the Government of Tanzania was done through the MCDGC. The decision not to channel support through this ministry or any other ministry is due to a desire to focus the programme on fewer but larger interventions, with partners with an already established ‘track record’ in the areas we are focusing on. Further, while there is a need for further strengthening of gender mainstreaming and reforms at the policy and institutional level, financial support to the ministries is not currently perceived as the most effective intervention at this point in time. Experiences from other countries show that above and beyond government machineries, more effective results are achievable if interventions crop up or are derived from opportunities originating within the political system, line ministries, or constitutional processes, to mention some possibilities. Recent studies in Tanzania confirm that national machineries are important but not sufficient to transform policies into practice. Lessons from phase I and from other interventions show that support to civil society, advocacy and knowledge sharing can play a very important role in transforming policies and legal and institutional frameworks. Civil society organizations are increasingly playing strategic roles in gender equality and women’s empowerment in Tanzania, providing valuable resources for mainstreaming gender at all levels, and hence for the purposes of this program, this is where our funds will be channeled.

2. Objectives for GEWE II

2.1 Development objective

From the outline above, it has become clear that lack of economic empowerment of women and gender based violence (GBV) are two issues that contribute significantly to maintain and enforce women’s subordinate status vis-a-vis men, and are great obstacles for women to fully enjoy their human rights. Being considered as a force of change, focusing strategically on human and women’s rights helps identifying and confronting underlying power structures that continue to discriminate against women and girls. Through information on women and human

rights, women are given incentives to demand accountability from their policy makers. For that reason, this programme is based on a human rights approach.

GEWE II comprises efforts to combat GBV and efforts to empower women economically which are closely interrelated. GBV results from a combination of patriarchal gender norms, lack of law enforcement, lack of knowledge of rights and economic and social discrimination that give privilege to men over women. Economic and social marginalisation of women has proved to reinforce patterns of gender inequality that tend to make girls and women more vulnerable to GBV, because they have no financial power and resources to free themselves from their abusive marriage, to confront cultural practices and leaders and to enrol in education or start a business. In this way, denying a woman decision power over assets and land, and thus depriving her from the option of making use of her resources, a woman is said to be a victim of economic violence. Also, being a victim of GBV is a great mental and physical obstacle towards initiating a resource generating activity, and thus empower oneself financially. On this ground, there is a clear connection between economic marginalisation and sexual, physical and mental abuse, as improvement in one area will have an effect on the other.

Overall objective of GEWE II :

Contribute to improving the living conditions of women in Tanzania through support that promotes gender equality and empowerment of women.

Component 1: Gender Based Violence

Prevention and response to GBV promoted through transforming and strengthening of legal frameworks, policies and mechanisms for public and community action

Component 2: Economic Empowerment

Enhanced economic empowerment of women through strengthened networks and business skills, increased access to market and loan facilities and awareness of rights.

Sub-Comp1: WISE

To empower rural women by facilitating involvement in commercial and productive activities and awareness of their economic rights.

Sub-Comp2: WAFI

Female headed SMEs will benefit from loan facilities and business plans

The two components of this programme are forming a unified and interrelating effort to have women fully realise their human rights. Through support to promote enforcement of legislation and policies that prevent and respond to GBV incidence, and support to women's economic empowerment, the programme aims to contribute to existing efforts of civil society and government to realise equal opportunities for men and women in the country.

3. Component 1: Gender Based Violence

3.1 Justification

GBV is a critical factor to consider in determining the degree of development of a country. It reflects the respect for human rights of women and girls in comparison to their male colleagues, peers, partners or counterparts.

According to the Tanzania Health and Demographic Survey (TDHS) 2010 "*gender based violence occurs in all socio economic and cultural backgrounds*".¹¹ GBV creates serious health and psychological burdens to women and young girls, and extends into limiting exploitation of the potential economic development for the household. This is particularly critical for the majority of poor women and girls living in rural areas.¹²

Also in the TDHS, it is outlined that the tendency towards seeking help after being violated is a feature that is crucial in the handling of GBV victims and offenders. Of the 1,379 violated women in the survey, only 5,5% went to the police for help after experiencing either/both physical and sexual violence. 1% went to a lawyer and 0.3% went to a social service organisation. Instead, the women sought help in their own family (46.6%) with their in-laws (39.5%) or at religious leaders (32.5%). This information indicates that women are not likely to approach the public system for actual legal assistance; this shows a necessity to enhance awareness and access to these institutions. Due to religious leaders often being culturally patriarchal, women will seldom be treated according to her rights when seeking help here.

Studies conducted by TAMWA and the Zanzibar Female Lawyers Association (ZAFELA) suggest practical measures that could be taken at different levels to respond to GBV, including strengthening public accountability for GBV. The 'Base Line Survey on VAW in Zanzibar' (2008) carried out by TAMWA in 2008 found that VAW is a widespread problem in Zanzibar, and it is on the increase. It affects mostly girls and women in the rural areas who have less access to and confidence in seeking for legal remedies. The TAMWA survey also found that procedures to access legal remedies following GBV violations are highly questionable. Many

¹¹ Ibid, p. 267

¹² Ibid. p. 271. See also REPOA, Poverty and Human Development Report 2009.

survivors and victims are usually so traumatized and stigmatized by the crimes they endured they are unable to speak out on their ordeal.

The Great Lakes Region ‘Protocol on the Prevention and Suppression of Sexual Violence against Women and Children’ 2006 outlines roles and responsibilities of member countries to guide the establishment of GBV mechanisms such as Community Steering committees for preventing and responding to GBV issues in their respective areas. This obligates member countries to facilitate the establishment of relevant GBV committees to protect women and children from sexual violence. Most law enforcement agencies and government institutions claim inability to fully pursue GBV crimes on account of minimum resources available to them for action. Front line officials who deal with GBV crimes, such as institutions within local government authorities (LGAs), and police officers at counter receptions have not been trained in the most basic aspects of communication and counselling skills and GBV laws. Many a times the required forms to make a statement on a GBV attack are not available. A combination of these factors does nothing to encourage GBV victims to come forward.

Successfully protecting women and girls from GBV is dependent on the active commitment and collaboration between both state and civil society actors, including male and female community members. In order to respond to the complex needs of victims of violence, let alone to tackle the task of preventing violence against women and girls, stakeholders need to have a clear mandate as well as adequate skills and resources. But most importantly, the media needs to continue to be used effectively to empower communities and survivors to take action against GBV acts, among other things by making the women seek help in legal facilities instead of going to local and religious leaders representing patriarchal norms that do not favor the woman’s position.

3.2 Component Objective

The Objective of component 1 is *prevention of and response to GBV promoted through transforming and strengthening of legal frameworks, policies and mechanisms for public and community action*

The key objective of component 1 is transformed communities in 10 districts in their respective regions in bracket Chakechake (Pemba Kusini), Unguja West (Unguja Urban West), Unguja Soth district (Unguja South), Kisarawe (Pwani), Newala (Mtwara), Mvomero (Morogoro), Lindi Rural and Ruhangwa (Mtwara) and two districts of Kinondoni and Ilala, (Dar es Salaam) taking action against GBV. Communities in Zanzibar and urban Mainland Tanzania have been chosen to draw on and further development the valuable lessons from existing activities. In addition, the programme will expand to communities in rural Mainland Tanzania, where WISE is engaged in order to maximise synergy with the economic empowerment component.

3.3 Expected Outcome

- Legal and policy framework on GBV transformed and updated
- Improved mechanisms and response to GBV issues at all levels
- Empowerment of survivors and communities in taking action against GBV.

3.4 Component Strategy

For the last two-three decades women's organizations in Tanzania such as TAMWA, TAWLA, TGNP, ZAFELA and Crisis Resolving Centre (CRC) have been joining forces to lobby for changes on GBV legislation and policies. While campaigning led to the Enactment of the Sexual Offences Special Provision Act (SOSPA) in 1998, huge gaps still remain in enforcement of legalisation and institutions. The component supports further transforming of legal and policy frameworks on GBV. Currently the above mentioned women's organisations are active in coalition building at local as well as national levels. High on the agenda are efforts for revision of the Law of Marriage Act (LMA), drafting of a Domestic Bill, establishment of family courts, and a policy on reinstatement of pregnant school girls. The component supports this endeavor by building on already existing efforts of the coalitions, in order to exploit these to the fullest to ensure sustainability after financing. Strategies will aim at deepening the understanding of the current status and opportunities for reviewing and establishment of the legislation. Writing of the new constitution can also be used by the organisations as an opportunity to campaign to abolish the laws, which reinforces GBV such as LMA.

Besides providing space for building on on-going collaborations to make a wider impact on GBV issues, the component supports initiatives geared towards intensified media attention to GBV. While TAMWA, TAWLA, CRC, ZAFELA and TGNP have led successful media campaigns in both Tanzania Mainland and in Zanzibar, a need is found to ensure that both horror and success stories have a greater influence - that is, in both mainstream media reporting and in the daily life of communities. Thus the component supports establishing and strengthening of strategic media partnerships, between both state and non-state actors.

In recent years all women's organizations involved in the component have stepped up their engagement in working to engage and empower communities and grassroots to take action against GBV. In Zanzibar those efforts have been enhanced through the coordination established by MSWYWCD, aiming at strengthening awareness campaigns of local GBV committees in Zanzibar. The component will strengthen GBV Community Steering Committees at grassroots levels through increasing male involvement, and the establishment of male networks against GBV. This approach will ensure sustainability, as wider structures in the community are being confronted and involved in this transformation. Support to grassroots initiatives on GBV will aim at demanding accountability and action through use of media and

community sharing at local knowledge centres.¹³ Moreover, the component aims to institute sharing of good practices in order to harness the approaches, which work with a view to replicating these.

It is expected that all efforts supported by the component will lead to instituting a learning mechanism through which collaborative engagements with additional stakeholders and actors can be considered. This may take the form of annual fora with participation of MCDGC and other relevant government and civil society actors.

In order to ensure that above mentioned strategies be translated into concrete action plans, the five organisations implementing the component participated in planning the GBV strategy activities and agreed on which organisation will take a leading role in each activity¹⁴. To engage the public effectively in the programme, TAMWA will use the media to inform the public on the implementation progress and achievements registered.

ONE-STOP Response Network

One-stop response networks will be established at the targeted communities through existing structures such as public health facilities at the village level. The one-stop response network will facilitate quick processes for obtaining the necessary forms from the police enabling GBV survivors to access medical examination, legal remedies, psycho-social support as well as facilitating rape survivors to access anti HIV treatment within 72 hours. Based on the findings in the TDHS 2010 on help seeking after experiencing a violation, TAMWA's facilities of providing legal guidance and help are much needed to ensure legal justice for the violated women.

Knowledge Networks

Knowledge networks will be established to offer Gender Study Seminars, legal knowledge on laws related to GBV, skills on how to report GBV for the media for the purpose of creating community GBV activism. The existing local public structures and the GBV partner organisations structures will be utilised for the implementation of knowledge network activities.

To ensure sustainability of the project after funding, the efforts made are being conducted within the existing structures of the communities and institutions that are already handling

¹³ For more on existing experiences of local Gender Resource Centres, facilitated by TGNP, see TGNP, Six Months Progress Report, Jan-June 2011

¹⁴ Overview of Division of Labour is found in the logframe

GBV cases. Training, enlightenment and knowledge sharing is expected to change the mind-set of women and communities, which will make women demand their rights despite lack of financial help.

3.5 Partners

As a champion in research and media communication on the status on GBV in various parts of Tanzania, TAMWA shall initiate and coordinate joint interventions. TAMWA shall involve or sub-contract other non-state actors and organisations, namely TAWLA, CRC and TGNP on the Mainland, and ZAFELA and TAMWA Zanzibar branch in Zanzibar.

State actors such as the Ministry of Social Welfare, Youth, Women and Children Development in Zanzibar (MSWYWCD) and Ministry of Community Development, Gender and Children (MCDGC) in Mainland will be involved as collaborators and specifically Gender officers will be invited to attend Annual Partners meeting.

3.6 Output

1. Media coverage on GBV related issues increased.
 - 1.1. Produce and disseminate training manual for training journalists on how to report on GBV issues effectively
 - 1.2. Train media actors from Mainland Tanzania and Zanzibar on how to report GBV effectively.
 - 1.3. Conduct evidence based media advocacy through journalistic survey, newsworthy press statements, press conference, regular media visits and coverage in targeted areas, TV spot and programs, Radio spot and programs, features and news stories, newsletter and posters with strategic GBV messages.
2. Enhanced collective actions on GBV issues.
 - 2.1. Establishment of One Stop centre to facilitate legal remedy procedures, counselling, legal aid, psycho-social support and reconciliation.
 - 2.2. Establishment of Knowledge Centre to facilitate media use, popular GBV materials, knowledge sharing and community activism both in Mainland and Zanzibar
3. Strengthened capacity of institutions dealing with GBV issues
 - 3.1 Conduct GBV training and discussions for police officers, DPP, DCI, AG chambers, medical officers, magistrates, community leaders.
 - 3.2 Establish and advocate/institutionalize mechanisms/procedures for handling GBV cases.

- 3.3 Mapping exercise to establish the current GBV trend including capacity assessment of the GBV institutions, media coverage, policies and legal framework, legal access and gender mainstreaming
4. Improved legal and policy frameworks responding to GBV at all levels.
 - 4.1. Conduct review and analysis on relevant laws and policies on GBV related issues in Mainland Tanzania and Zanzibar.
 - 4.2. Conduct advocacy meetings with various stakeholders on laws related to GBV.

3.7 Relation to National Programmes and other DP Support

Component 1 supports implementation of the Tanzania National Action Plan on GBV. It is in alignment with the current National Strategy for Growth and Reduction of Poverty (MKUKUTA II), the cluster strategy 3.4.2.1., on "fighting crime, including domestic and gender based violence"¹⁵, and contributes towards MCDGC's Strategic Plan "Reduce Gender Based Violence"¹⁶. The Component is in line with the Zanzibar government's aims at combating "domestic violence, harassment, GBV and discrimination"¹⁷ (MKUZA II Cluster Strategy 3.2.4.4). The Component links effectively to MKUZA II's core cluster strategy on "institute effective mechanisms to respond to rights violation and infringement – physical and non-physical (including all forms of violence, especially violence against women, children and other vulnerable groups)." The component is based upon general knowledge gained through cooperation with other likeminded bilateral donors and multilateral institutions within the Development Partner Group on Gender Equality (DGP GE). Here, specialists in the gender area are gathering to discuss the current issues, efforts and best practices regarding how to prevent and respond to GBV and gender issues in general. GEWE II has been presented and commented on by the DPG GE to ensure awareness of the programme and harmonisation of the efforts between the other donors. Also, cooperation and division of labour between donors, CSOs and the government is being reached through DPG GE to further ensure harmonisation and use the comparative advantages of the different institutions within the country.

To mention a few examples, the GBV component of GEWE II complements efforts made by Irish Aid, who have established 'gender desks' in now 26% of all police stations in Tanzania, and have built the capacity of the staff capacity on how to attend to GBV cases including record keeping and making referrals to hospitals, social welfare and the courts¹⁸. Also, the

¹⁵ National Strategy for Growth and Reduction of Poverty. NSGFRP II. Ministry Of Finance and Economic Affairs. July 2010, page 167.

¹⁶ Ministry of Community Development, Gender and Children. Final Draft. Strategic Plan. July 2011-June 2016, page 24.

¹⁷ The Zanzibar Strategy for Growth and Reduction of Poverty: 2010-2015 (ZSGRP) MKUZA II. October 2010, page 181.

GBV component complements efforts made by Netherlands Aid to support Research on Poverty Alleviation's (REPOA) work to reinforce the effectiveness of MCDGC in implementing its mandate, by facilitating interaction and communication between government line ministry gender focal persons, local CSOs and NGOs, and the donor community. These parties all constituted the Gender Macro-working Group for Macro-Policy (GMWG-MP).

There are possible synergies with the sub-component of Legal Sector Support in the Danida Governance Support Programme 2011-2015. Under this programme, support is given to a Legal Services Facility (LSF), which supports organisations that provide legal assistance to individuals in Tanzania Mainland and Zanzibar with the aim to increase access to justice. The Danish embassy in Tanzania will actively explore the potential for collaboration and exchange of experiences and best practises between the organisations supported under GEWE II and LSF.

4. Component 2: Economic Empowerment

4.1 Justification

Poverty in Tanzania is anchored in the widespread reliance on small-scale agriculture. Approximately 75% of the population depends on under-developed smallholder primary agricultural production, with the majority (72%) of women in agriculture working unpaid.¹⁹ Women have little to no knowledge of modern farming techniques, as reflected by lack of extension services; lack of entrepreneurship skills (for example, producing what is marketable); lack of access to markets and information; lack of access to and control of assets, such as land and capital.

While micro, small and medium enterprises (SMEs) provide one third of the Tanzanian GDP, employing 20% of the labour force, due to a complexity of factors, only few women run SMEs. In Tanzania most women do not own land, or title deeds which are kept and ruled by the husband. Without collateral, access to financial institutions is difficult for women. Limited literacy and lack of exposure to business management skills add to the general attitude that business is a man's world.²⁰

In order to support poor women gain access to start businesses, and thereby improve their income opportunities, Danida will extend the previous three years' assistance to women engaged in entrepreneurship training at two levels.

¹⁹ REPOA, Poverty and Human Development Report 2009, p. 24

²⁰ Empowerment Enterprises of Africa: Transferring the Continent One Life at a Time, a Business Plan to Start a Microfinance Institution in Tanzania, Finscope, June 2009

Firstly, through the consolidation and expansion of the Women In Social Entrepreneurship (WISE) project of assisting rural women in addressing income poverty and realising socio-economic empowerment. Secondly, through Women's Access to Finance Initiative (WAFI), aiming at increasing the share of female-headed SMEs that will benefit from loan facilities and business plans. While the WAFI component is mainly focusing on small and medium enterprises that are already in a market that can potentially export their products, WISE is targeting informal micro economic groups of women that have had no or little exposure of outside support. These groups are in most cases not registered and are producing only for the local market.

4.2 Component Objective

The objective of Component 2 is to enhance economic empowerment of women through strengthened networks and business skills, increased access to market and loan facilities and awareness of rights.

4.3 Sub-Component: WISE

As a contribution to realizing the Millennium Development Goal 3 (MDG), WISE received funding from Danida over a three-year period from 2009-2011. Being a sub-component of GEWE II, the WISE project is a continuation and expansion of the previous engagement. It involves further strengthening and consolidation of the project's efforts to build capacity of women farmers for them to engage in agribusiness.

With coordinating village committees established at intervention sites, the project is well organised in all regions. Phase II (2012-2014) seeks to address a number of the challenges met and lessons learnt in the previous phase. The expansion of the project includes an additional target group of 3600 women, resulting in the total number of women involved being 5600 (phase I and II), and since on average a household has a minimum of 6 members, this makes a total average of 33,600 men and women reached regardless of age. These women are still to be targeted in the regions of Mtwara and Morogoro, while initiating new interventions in Ruhangwa District in Lindi Region. GEWE II will emphasize the development of strategies for project exit and sustainability.

The evaluation of phase I support to WISE shows that compared to project intentions of involving young women in economic groups, precisely women aged 18-25 years, this age group ended up only constituting 8.5 % of the total beneficiaries.²¹ It is believed that this was due to

²¹ Iongwa Mashango, Evaluation Report for WISE, Zero draft, December 2011

prevailing traditions, where female youth have the traditional role of doing domestic work and reproducing.

Secondly, the report shows that although the majority of the women involved have completed primary school education (82%); high levels of illiteracy are found to have hampered the outcome of entrepreneurship training. Results show that after receiving training in entrepreneurship and business planning, fewer women than expected were able to translate outputs to the level of forming groups or setting up businesses. It is therefore recommended that functional literacy and numeracy training is included in a continuation of the project.

While most women exposed to training have taken on a savings culture, with 90% having access to some assets²², still a considerable number of beneficiaries, in particular married women, have to consult their husbands or seek permission for decisions concerning household property. This holds true even in cases where assets have been acquired using women's own resources. While widowed, divorced or single women tend to have more decision-making power on their assets, by and large women in target areas are ignorant of policies, laws and procedures protecting their economic and civil rights as women. In all target regions efforts were made to empower women to seek access to decision-making positions in village government structures, cooperatives or political parties, and this will continue.²³

Already established social enterprises will continue to help women's groups to diversify their income through: local brewing; food vending; tailoring; sale of clothes (kitenge and kangas); tea and snack making. The challenges accessing markets faced in Phase I included saturation of local markets, poor access to better selling markets in most target areas due to poor road infrastructure, and domestic and reproductive responsibilities affecting the mobility of women.

In summary, for the WISE project to achieve its objectives in full there is a need to further strengthen and consolidate efforts. Strategies for establishing and sustaining of entrepreneurships, instituting sub-committees for assistance in marketing and cross-regional learning are key areas identified for improvement. So is increased attention to exit strategies that will allow women and village committees to take full responsibility for continued business development in the areas. Related to the latter is the need for a plan outlining strategies on how to build capacity of women's groups to assert civil rights, such as land, inheritance and property rights.

4.3.1 Immediate Objective

To empower rural women by facilitating involvement in commercial and productive activities and raising awareness of their economic rights.

²² Iongwa Mashango, Evaluation Report for WISE, Zero draft, December 2011, p 32-39

²³ A total of 58 women, with 29 in Mtwara, 19 in Lindi, 4 in Coast and 6 in Morogoro regions; Mashongo 2011, p 30.

4.3.2 Expected Outcome

In all target areas, i.e. the regions of Lindi, Mtwara, Coast and Morogoro:

Outcome 1: 70% of target group have adopted demand driven businesses

Outcome 2: 75% of women's business ventures and are functioning with 60% reporting profit

Outcome 3: 80% of women economic groups are active, have diversified their sources of income

Outcome 4: 60% of women's ventures have access to markets

4.3.3 Sub-Component Strategy

The Danida support aims to further strengthen and consolidate the results achieved in the 2009-2011 Women's Power Project²⁴. Promoting productive employment for women and female youth is guiding the project as the most sustainable strategy for reducing poverty and achieving economic empowerment.

GEWE II will support refresher training and follow-up strategies in order to further improve and sustain capacity building and group formation in the already existing groups including women's information centres. The additional 3600 women that are to form new groups will be targeted using the same strategy as in GEWE I. All groups (old and new) will be provided with legal literacy training on economic and civil rights related issues.

In all areas the sub-component will emphasize improvement of training methodologies for building the capacity of women to engage in entrepreneurship. To overcome obstacles of low literacy among women in the target areas, training strategies will be reviewed with a view of combining functional literacy and financial training. Tailor made programs targeting young women and encouraging mothers to enrol daughters in the entrepreneurship training will enable youth to embark on careers other than that of the traditional mother/farmer.

Recognising rural women's structural limitations, as far as mobility is concerned, the sub-component supports engaging middle level individual women or selected firms that can help providing markets for goods produced by the women. To assist utilisation of market supply networks, as well as stimulating progress in marketing of products, the sub-component will support instituting of marketing sub-committees. Similarly, WISE will intensify efforts of village committees to sensitize women to form and participate in already established women's farmers' associations (a total of six already established) and cooperatives capable of advocating/networking on market related issues.

²⁴ The term 'project' is maintained to describe the Women's Power Project.

Working with particularly progressive farmers, women's groups will be assisted in transferring adopted skills to their peers. Entrepreneurial training will be conducted in the new target areas and further strengthened in the areas of already existing groups through support to counselling and organisation of business development clinics. While adoption of new farming technologies has proved to require time, introduction of new crops in some cases has met unforeseen challenges. Hence, further diversifying agri-business opportunities will be supported, including options and tools for climate change adaptation.

In order for the women to enjoy the full benefits of project efforts i.e. of economic empowerment, in addition to training women themselves, there is a need for sensitization of the communities in general²⁵ on their rights as citizens, especially on legislation related to land, inheritance and marriage. Only training women might lead to tension if men are not informed. Sensitization using various methods such as folk media, posters and community radio will be useful in helping women enjoy their rights within their own households but also in their 'male dominated' society.

In order to assist new and already established women's groups develop and protect their business, the sub-component will support a women's rights needs assessment.²⁶ The assessment will be carried out at all intervention sites, while taking into consideration regional economic and cultural differences. The assessment will examine options and 'best case' methodologies with a view of drafting a training plan for capacity building of women's groups. To assist WISE in carrying out both tasks of drafting the assessment and the training plan, trained women's rights' consultants from Forum for Conservation of Nature (FOCONA), which is an NGO focusing on similar issues in Lindi and Mtwara Regions, will be involved. While the training needs assessment, training plan and possibly pretesting can be done during the first year, the project will implement the plan during the second and third year, so as to ensure both utilisation and impact desired at the end of the project life span.

In this phase, all in kind capital will be given in form of in kind loan, where repayment will help the project reach a wider constituent. This draws from the best practice, where women in Morogoro paid back the pigs given to them. These were handed over to their peers. The same model will be utilised so as to avoid dependency, but encourage expansion of the project scope in terms of reach and enhance sustainability of the same.

As part of an exit/sustainability strategy, the sub-component will support cross-learning visits and cooperation with civil society actors who have special knowledge on access to finance and sustainability planning. Village committees in target areas will play a key role in both.

²⁵ In order to garner men's support this will be done during entry stages including during project implementation processes

²⁶ While strategies are not developed in detail, WISE's project proposal for 2012-2014 points out the need to introduce women's groups to civil rights, such as land, inheritance and property rights. See Annex III Component Documentation.

4.3.4 Output

The project is expected to achieve the following outputs:

1. Enhanced capabilities and skills of women and female youth to start, manage and/or strengthen their micro-businesses
2. Enhanced access to markets for women and female youth business groups and micro enterprises
3. Increased public awareness and women's knowledge on women's land, inheritance and property rights
4. Exit plans for sustainable winding up project support developed and implemented in targeted areas

4.3.5 Partners

WISE was formed in 2003 (registered 2005) out of concern on social inequalities and increased poverty among rural women and youth. While in partnership with Danida since 2009, WISE has five years of experience from running programmes on micro enterprise and business development. In each of the four regions village committees or working groups serve as the link between WISE and the target groups.

FOCONA will assist WISE in carrying out a needs assessment and training plan on women's land, inheritance and property rights, as well as conducting the actual training.

4.3.6 Relation to National Programmes and other DP Support

Currently Tanzania Social Action Fund, a World Bank supported and Government managed social action fund, is operating in all target regions, addressing socio-economic challenges of communities like food insecurity and vulnerable groups, in order to minimize the negative effects of the global financial and food crisis, droughts and flash floods. Lindi has a Save the Children Fund programme that supports the household products company; Reckitt Benckiser in order to help their currently targeted 18.000 children under the age of 5 JICA is supporting irrigation related activities in Kibaha (Coast). Care International in Tanzania has a gender and economic empowerment programme in Lindi Rural and Nachingwea in Lindi Region and Masasi and Mtwara Rural Districts in Mtwara Region respectively using a community based group savings and loans methodology to mobilize group members to address a wide range of constraints to the social and economic empowerment of marginalised women and girls.

The MCDGC Strategic Plan 2011-2016 includes strategies for enhanced coordination of NGOs partnership with Ministries, Departments and Agencies (MDAs), as well as for building capacity of LGAs to implement community development programs. Both may serve as entry points to optimize impact of interventions.

In particular when it comes to access to financial services WISE will coordinate closely with Danida's Business Sector Programme Support phase III, which supports specialised programmes offering a range of different financial services. In Lindi/Mtwara, the Aga Khan foundation is, with funds from the financial sector deepening Trust, working to start up a total of 5000 informal savings groups in the coming years. An alternative is BRAC Microfinance Company, which has opened 112 branches nationwide targeting mainly women. And lastly, WAFI can offer SME size loans on an individual basis for the business women of a slightly higher level. WISE will build strategic partnerships, which will allow WISE to facilitate access to financial services that are de facto adapted to the need of the women.

4.4 Sub-Component: Women Access to Finance Initiative (WAFI)

In 2008, Goldman Sachs Foundation (GS) launched the 10,000 Women Initiative. It is a \$100 million, five-year campaign to foster greater shared economic growth by providing 10,000 underserved women around the world with a business and management education. In 2011 Danida, Goldman Sachs and the US State Department office of Global Women Issues (SD) signed a global partnership agreement and in the outlined division of labour Danida is to facilitate access to finance.

Tanzania is the pilot country in which the partnership is being tested. In Tanzania, GS and the SD provide training to female entrepreneurs. The GS training is implemented by the University of Dar es Salaam Business School (UDBS). A total of 100 women are expected to graduate.

In line with the global agreement, Danida will in Tanzania facilitate access to finance through CRDB Bank. Danida has a long lasting partnership with the CRDB and has funded a credit guarantee facility, which has supported CRDB to build up its SME portfolio. CRDB has a special SME loan product which offers SME toolkit training, but which records show is only benefiting 20% of the female SME account holders; while female headed SMEs only account for 10% of the total SME portfolio. The following challenges have been identified:

- Lack of viable business ideas – most business ideas that are pursued by women are chosen to fit in with their busy family responsibilities as mothers and wives. Such businesses encourage working from home, where business does not require registration i.e. poultry, tailoring mart, weaving and other handcrafts of that nature;
- Most businesses are not registered – Most financial institutions lend to registered businesses and those paying statutory taxes;
- Small loans versus banks' operational costs – loans applied by women are often smaller due to their business ideas being less commercial, therefore cost of lending tends to be too high for banks and not cost effective for the women applying;

- Lack of collateral – collateral such as land properties with title deeds are often required for loans, no matter how small. Most women are not property owners and if there is a matrimonial property it is still difficult to access as culture dictates that property is owned by the husband and he has much say in the use of the property. The law in Tanzania recognises both being equal owners, but the man is often the keeper and the ruler of the title deed and the woman may not be empowered enough to claim this right;
- Lacks of business knowledge and exposure – the women have limited business knowledge. Many do business by chance, as a coping strategy, and others simply duplicate the idea from a neighbour or a friend. There are few available mentors for women to be attached to in order to change their mind-set and experience success;
- Lack of capacity to manage business growth;
- Most women run subsistence businesses.

The aim of the programme is to make financial services and in particular credit available to the women trained by UDDBS, but **also** a broader range of female headed SMEs as the CRDB SME loan products are available for all female headed SMEs with a bankable business plan.

4.4.1 Immediate Objective

Female headed SMEs will benefit from loan facilities and business plans.²⁷

4.4.2 Expected Outcome

- Female headed SMEs have easier access to finance and the share of female headed SMEs in the CRDB SME portfolio goes up.
 - 1) *Share of female headed SME's receiving SME toolkit training increases from 20% to 40% and*
 - 2) *Share of female headed SMEs in the SME portfolio goes up from 10% to 30%*

4.4.3 Sub-Component Strategy

WAFI is founded in a partnership of public and private players each with their designated role. GS/UDDBS and SD will train a selected number of women entrepreneurs and Danida/CRDB will facilitate access to finance.

The main objective of the UDDBS training offered is to develop critical competencies (knowledge, skills, attitudes and habits) in particular for women entrepreneurs to grow an entrepreneurial business and more specifically SMEs. At the end of the programme scholars are expected to become more entrepreneurial in identifying and exploiting growth opportunities

²⁷ Apart from GEWEII objectives, WAFI will feed into achieving the overall BPS III Programme objective: Accelerated and more equitable, broad-based and export-oriented growth in Tanzania's business Sector.

for their business. UDDBS has successfully started to offer the course and the first 15 Goldman Sachs beneficiaries graduated in 2011. Based on demand, UDDBS has doubled the intake of students and are now running courses of 30 students – 15 subsidised by Goldman Sachs and 15 un-subsidised.

CRDB and GS/UDDBS/SD will work closely together to develop the pipeline of women participating in the GS/UDDBS/SD training and promote the financial products for eligible women entrepreneurs. CRDB will contribute actively to the training by providing a session on how to access finance. If successful the GS/UDDBS/SD women can be promoted to role models as inspiration for other women e.g. the women groups facilitated by WISE.

CRDB Bank has one of the largest SME portfolios in Tanzania and SME loan officers are posted in all 72 branches across the country. Danida has been heavily involved in the development of CRDB's SME business and a DKK 10 million SME Credit guarantee remains active. However, the low rate of only 10% being headed by females makes it increasingly clear that a dedicated effort is needed to increase women's access to SME finance.

CRDB will develop a new SME product, including an extended version of the SME Toolkit training, targeting the special needs of female-headed SMEs, which are potential clients of CRDB. The Bank shall develop its own mentors that will sustain a mentorship program. Mentors will be developed from identified sub sectors i.e. women farmers, women in catering, women in poultry farming, women in trade and commerce, etc. Trained staff will facilitate in women product development, customer training, mentors development and selling of product.

As a supplement to the new product there is a need to reduce the risk of the bank. The existing SME credit guarantee facility will be supplemented with additional funds, which can only be used to guarantee loans of female-headed SMEs. CRDB normally gets a maximum of 50% guarantee, but for female headed SMEs it has been agreed that the Bank can get 75% guarantee coverage. The female clients benefitting from the credit guarantee facility will not know that they are being guaranteed, as experience shows that such information reduces the likelihood of successful repayment. The GS/UDDBS graduates as well as all other female headed SME applicants will be legible for the guarantee.

The funding committed under this programme will be used to facilitate access to finance whereas Goldman Sachs and US State Department training will fund the training programmes.

4.4.4 Output

- CRDB Bank will develop a special loan product with features that will benefit female-headed SMEs.

- Danida Credit guarantee facility expanded to include an increasing share of female-headed SMEs
- Scholars of the Goldman Sachs 10,000 women initiative and the US State Department African Women’s Entrepreneurship programme with bankable business plans access the finance required to run their businesses

5. Budget

The budget for the three-year programme (2012-2014) is DKK 25 million, distributed as follows,

	2012	2013	2014	Total
Component 1	4	6	3	13
Component 2				
- WISE	2,5	2,5	1	6
- WAFI	3	2		5
Programme Coordination	-	0,5	0,5	1
Total	9	11,5	4,5	25

Specification of Component Budgets

A breakdown of the DKK 25 million budget on main component activities looks as follows:

Component 1 TAMWA

Outputs	Amount (DKK)
Output 1 - Increased media coverage on GBV related issues	3,972,292
Output 2 - Enhanced collective activism on GBV issues	3,889,537
Output 3 - Strengthened capacity of institutions dealing with GBV issues	1,420,999
Output 4 - Improved legal and policy frameworks	582,274
Monitoring, reporting and evaluation	1,573,352
Administration	1,193,960
Contingency	367,586
Total	13,000,000

* Exchange rate TZS / DKK: 1/0.0038

Component 2.1 WISE

Gender Equality and Empowerment Programme II

Outputs	Amount (DKK)
Output 1 – Enhanced capabilities and skills of women and female youth to start, manage and or strengthen their micro-agro businesses	1,780,820
Output 2 – Enhanced access to markets for women and female youth agro business groups and micro enterprises	1,653,608
Output 3 – Capacity Needs Assessment including training plan (women’s land, inheritance and property rights) operational in all target areas	699,656
Output 4 – Plans for sustainable winding up of project support available in targeted areas	547,200
Monitoring and Evaluation	513,315
Operational and Administrative cost	805,716
Total	6,000,000

* Exchange rate TZS / DKK: 1/0.0038

Component 2.2 WAFI

Outputs	Start-up funded by BSPS III (DKK)	Roll Out – funded by GEWE II (DKK)	Total
Development of special product	137,500	-	137,500
Preparation/development, translation and printing of training material (Extended Toolkit)	275,000	-	275,000
Customer training and exposure visits	600,000	500,000	1,100,000
Mentor program	425,000	400,000	825,000
Staff training and exposure visits	450,000	100,000	550,000
Developing operating guidelines of WAFI	110,000	-	110,000
Technical Assistance	440,000	-	440,000
Initial Field supervision costs	412,500	-	412,500
Credit Guarantee Fund	1,000,000	4,000,000	5,000,000
Total	3,850,000	5,000,000	8,850,000

The partnership agreement between Danida, Goldman Sachs and US State Department was signed in December 2011 and it was an urgent priority to get the first project started in

Tanzania. Consequently, for timing purposes, WAFI was split into two, where funding for the start-up came from the Business Sector Programme, and the funding for the roll out is planned to come from the current gender programme. An agreement between Danida and CRDB was signed in December 2011. The design of the new loan product is advancing well and the first loan has been committed against the dedicated credit guarantee facility. The budget reflects this split, where this gender programme is expected to fund the roll-out.

6. Management and Organization

6.1 Management and Organization for Component 1

Coordination of Component 1 shall be undertaken and organised by TAMWA, which is a registered NGO. TAMWA has three main decision making bodies: The Annual General Meeting is where the supreme decision making body of the organization meet; a seven member Governing Board supervising performance of the organization, and the executive management responsible for day-to-day decisions.

As the fund manager TAMWA shall receive and manage funds and coordinate implementation of all Component 1 interventions. Besides TAMWA, other organisations will be involved in the implementation of Component 1, working under the overall coordination of TAMWA. Key partners are TAWLA, TGNP, CRC and ZAFELA. Each organization will take leadership roles in activities for which it has expertise and experiences. Partners will agree on a common time frame for implementation of each activity in order to avoid deadlock of activities and to enhance synergies. TAMWA will sign an agreement with each partner.

The component description includes details with regard to the expertise required in order to achieve the objective of the component. To ensure smooth implementation of the programme activities the following decision structures will be created:

National Steering Committee (NSC): A steering committee composed of executive directors, program officers and finance officers from TGNP, TAWLA, ZAFELA, CRC and TAMWA (Mainland and Zanzibar) and directors of gender directorates and gender focal point officers from ministries responsible for gender in Mainland Tanzania and Zanzibar will be established. The Embassy and WISE will participate as observers. The committee will meet three times a year to review, plan, advice, and guide implementation for best results. Each Partner will be required to submit quarterly, midyear and annual narrative and financial reports to TAMWA prior to National Steering Committee meetings for approval. Further, the NSC will be responsible for approving the annual audit reports. The meeting of this Committee will take place after Community Steering Committee meetings, so that the issues raised at the community during the period under review, which need the attention of the NSC, are discussed and action taken. The partners will agree on a modality, which will enable them to organize

steering committee meetings on rotational basis for the purpose of collective ownership and leadership capacity strengthening. TAMWA will be the Secretary of NSC.

Community Steering Committee (CSC): In each region/intervention area, committees will be established composed of grassroots, local government leaders (Shehas, village chairpersons), community coordinators, community development officers, community health workers, religious leaders, CBOs, community police leaders, One-Stop response network coordinators and representatives of community animator, news information gatherers, councillors and paralegals. One officer from one of the partner organisations (TAMWA, TAWLA, CRC, ZAFELA AND TGNP) will attend these meetings. The committee will meet three times a year to review implementation of action against GBV at the grassroots level including at the One Stop Centre and Knowledge Advocacy Centre. The Committees will choose democratically its chair and can agree upon themselves on the leadership tenures.

Annual Partners Meeting (APM): The meetings will bring together members of national and community steering committees, community coordinators to review, draw lessons, capture challenges, share experiences and plan for the next cycle.

6.2 Management and Organization for Component 2

Both WISE and the CRDB will be the executing partners of Component 2. The two implementing partners shall be responsible for their respective parts of the component. The support shall be formally agreed upon in a separate Memoranda of Understanding.

6.2.1 WISE

WISE is a registered NGO and the Annual General Meeting is where the supreme decision making body of the organization meet and make decisions. The Board of Directors, composed of five members, appoints the Executive Director who oversees day to day implementation of WISEs' activities. There are currently four Programme officers, three supporting staff and a number of community based officers serving as volunteers all reporting to the Executive Director.

6.2.2 WAFI/CRDB

WAFI is an input to a global partnership involving Goldman Sachs, the US State Department (S/GWI) and Danida. At headquarter level representatives will, as agreed in the Memorandum of Understanding (signed by Christian Friis-Bach 14th December 2011), meet annually to discuss progress in implementation of the partnership covering a broad range of countries.

In Tanzania representatives from CRDB, GS, SD, UDDBS and the Embassy will meet semi-annually to discuss progress of the project. Furthermore, UDDBS and CRDB will communicate

regularly to coordinate a joint approach and promotion of the 10,000 women initiative and linking of its scholars to the CRDB SME section. WAFI will be implemented as a project within the Business Banking Unit, specifically SME finance under the strategic plan and activities of CRDB Bank.

6.3 Financial Management and Procurement

GEWE II will have three responsible implementing partners TAMWA, WISE and CRDB. The implementing partners will prepare work plans and budgets on an annual basis to be agreed on by the Embassy. Semi-annual requests for release of funds shall be submitted to the Embassy by the three implementing partners. Receipt of funds will be acknowledged by implementing partners. The semi-annual requests will be supported by financial reporting and cash flow statements (formats to be agreed upon). Audit reports certified by an independent external auditor (TORs to be shared and agreed on by the embassy) must be submitted on a yearly basis together with the Management Letter.

The financial management as well as procurement will follow the procedures, guidelines and modalities of the implementing partners. Accounts shall be kept in accordance with Tanzanian law and follow practices living up to international accounting standards as outlined in the accounting procedures of the implementing partners. The accounts are expected to be drawn up to the same level of detail as done in the budget. The income and expenditure related to the Danish Funds must be clearly identifiable in the accounts of the implementing partners. Prior to the finalisation of the agreement with WISE and TAMWA, the Embassy will carry out an institutional capacity assessment focusing in particular on the capacity within administration, procurement and financial management; recommendations of which will be taken on board by the implementing partners.

For component 1 all funds will be transferred directly to TAMWA as the fund manager, responsible for managing all funds to the various organizations involved in Component 1 activities. Hence, all funds will be disbursed to the account of TAMWA as the main partner organization on the basis of approved annual plans, budgets and financial statements. An external auditor will carry out audits of the TAMWA accounts annually. TAMWA must ensure that the partners (TAWLA, CRC, ZAFELA AND TGNP) have similar robust financial management setups and the individual agreements between TAMWA and the partners must clearly state how the partners are accounting to TAMWA. Partner organizations should be ready to provide the materials necessary for the TAMWA auditors.

For component 2 the funds will be transferred to WISE and CRDB respectively. For CRDB special conditions apply for the credit guarantee. The remaining funds in the original Danida Credit Guarantee Facility (ref. section 4.3) together with additional funds under WAFI shall be deposited in an internal account in CRDB recorded separately in the books of the Bank under

the name “Danida SME Credit Guarantee Fund”. A note should be taken on that the additional guarantee fund will only be used to secure the loans of the WAFI.

A commission will be charged for guarantees issued, as per the CRDB Operational Guidelines, and will be deposited in the “Danida SME Credit Guarantee Fund” account. Claims made by the Bank for guarantees called on defaulted credits will be withdrawn from the account. For fund sustainability the Bank shall also contribute one percent (1%) of its interest earnings to the fund.

The Credit Guarantee Fund will operate as a revolving Fund and the “Danida SME Credit Guarantee Fund” account will remain as an internal account in the books of CRDB Bank until the Fund is fully exhausted, and the funds in the account can only be utilized in accordance with this Agreement.

7. Monitoring, reporting, reviews and evaluations

The programme will be monitored by the Danish embassy through the receipt of annual work plans and budgets, semi-annual progress reports and an annual visit to selected project sites. Evaluations may occur when need arises. It is anticipated that a mini-review will be conducted in the last quarter of 2013 focusing in particular on learning, replication and sustainability.

The (sub)components will conduct baseline and end line mappings and establish a monitoring system to track progress, lessons, challenges and achievements.

For TAMWA, each partner will be required to submit quarterly, midyear and annual narrative and financial reports to TAMWA prior to National Steering Committee meetings for monitoring purposes.

As part of BSPS III, the WAFI sub-component will be monitored, reported, reviewed and evaluated along with the other outputs. CRDB will submit brief quarterly progress reports including update on the performance of the credit guarantee facility.

8. Risks

Risk	Risks identified	Likelihood	Safeguards	Responsible unit
<i>Programme level</i>	<ul style="list-style-type: none"> Corruption prone country and therefore fiduciary risks could occur 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> Danida fiduciary risk safeguards to apply to financial management Danida will conduct a fiduciary risk assessment of the organisations as well as follow annual audits closely Partners to provide financial histories 	Embassy and partners
<i>Component 1</i>	<ul style="list-style-type: none"> Legal reform exercise much delayed and change or review of GBV legislature delayed Poor conviction rate of GBV offenders Media coverage of GBV issues reflecting mostly the victim as the perpetrator of the attack Difficulties in collaboration between partners with TAMWA as the leader Lack of sustainability after funding 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> TAMWA to increase their follow-up and legal reforms on GBV laws through increased collaboration with other actors and stakeholders Increased sensitisation of communities to create GBV Committees that shall assist in evidence gathering and prevent GBV incidents TAMWA to increase sensitisation of media houses and journalists on how to cover information on GBV issues Ensure ownership for all partners 	TAMWA and partners
<i>Component 2 WISE</i>	<ul style="list-style-type: none"> Low level of text and numerical literacy among women Inadequate access to financial resources due to terms and conditions for 	<ul style="list-style-type: none"> Medium-Low 	<ul style="list-style-type: none"> Most women are willing to learn reading and writing, and there are national literacy programmes in almost all villages Increased access to VICOBA WISE to focus on strengthening market supply 	WISE

	<p>lending</p> <ul style="list-style-type: none"> • Poor access to markets due to distance and packaging materials • Low level status in household and community despite sensitisation 		<p>networks</p>	
<p><i>Component 2</i> <i>WAFI</i></p>	<ul style="list-style-type: none"> • Demand from female-headed SMEs is insufficient i.e. less bankable women entrepreneurs • CRDB loans not fully repaid if the lender knows there is guarantee facility • Starter up businesses may not perform so loans may not be repaid 	<ul style="list-style-type: none"> • Medium-High 	<ul style="list-style-type: none"> • Active and targeted promotion of CRDB Bank services towards female entrepreneurs • The availability of a credit guarantee facility will not be disclosed to the beneficiaries • Only good business ideas will be picked and a good mentorship programme will be in place 	<p>CRDB</p>

Annexes

Annex I People Consulted During the Formulation Process

Lessons from GEWE I

1. Kijakazi R. Mtengwa, Permanent Secretary, MCDGC
2. Meshack Ndaskoi, Director of Gender, MCDGC
3. Serena Bertaina, Programme officer Governance, European Union, Delegation to the United Republic of Tanzania
4. Catherineros Barretto, Professional Development/Training Consultant
5. Anna Collins-Falk, UNWOMEN, Tanzania (on Concept note)
6. Victoria Mushi, CIDA, Tanzania (on Concept note)

Component 1

7. Ananilea Nkya, Executive Director, TAMWA
8. Usu Mallya, Executive Director, TGNP
9. Diana Mwiru, Principal, GTI, Gender Training Institute, TGNP
10. Mary Nsemwa, Head of TGNP Programme for Activism and Lobbying
11. Ayubu Sizya, Monitoring and Evaluation, TGNP
12. Annmarie Mavenjina, Executive Director, TAWLA
13. Hilda Stuart, Head of Good Governance Dept., TAWLA
14. Jovine Sanga, Legal officer Research Dept., TAWLA
15. Tabitha Siwale, Chief Executive, Women's Action Trust, Human Settlement, WAT
16. Bernard Kindoli, Policy Development Manager, Foundation for Civil Society, FCS
17. Imelda Lulu Urio, Director, Capacity Building and Empowerment, Legal and Human Rights Centre, LHRC

MSWYWCD, Zanzibar:

18. Mhaza G. Juma, Director for Planning, Policy and Research
19. Rahma Khamis, Director for Women and Children
20. Halima A. Omar, Gender Programme Coordinator
21. Wahida M. Mohammed, Gender Planning Officer

Zanzibar Gender Coalition:

22. Asha Aboud, Catalyst Organisation for Women's Progress in Zanzibar
23. Nawal M. Borafia, Forum for African Women Educationalists, FAWE
24. Asma Ismail, FAWE
25. Kidana R. Moh'd, Zanzibar Association for Children's Advancement, ZACA

26. Mwanjaha Maulid, Zanzibar Women's Corporation, ZAWCO

Component 2

27. Astronaut R. Bagile, Executive Director, WISE

28. Samweli Kilua, Programme officer Business Sector, Embassy of Denmark, Dar es Salaam

29. Mikkel Klim, Programme Co-ordinator, Business Sector, Embassy of Denmark, Dar es Salaam

30. Esther Pendo Msuya, Project Officer for Gender and Governance, Embassy of Denmark, Dar es Salaam.

Annex II List of Documentation

- MCDGC, A National Gender Diagnostic Study, Final draft report May 2011
- MCDGC, The Forward Looking Study of the Tanzania Ministry of Community Development, Gender and Children, December 2010.
- MCDGC, The National Gender and Development Strategy, 2005
- MCDGC Strategic Plan, Final Draft 2011-2016, May 2011
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- MoFEA, Guideline for the development of next generation of MKUKUTA and MKUZA, Review studies on MKUKUTA I (especially the gender review) April 2009
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- MKUKUTA Annual Implementation Reports 2007
- RGoZ, MKUZA II, Zanzibar Strategy for Growth and Reduction of Poverty 2010-2015, October 2010
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- REPOA, Poverty and Human Development Reports (2005, 2007, 2009)
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- MCDGC, National Report on the Implementation of the Beijing Platform for Action, CEDAW 2009
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- TGNP Research Report on: Civil Society participation in the Implementation of the Beijing Platform for Action (BPFA), September 2004
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- Southern African Development Community (SADC), Protocol on Gender and Development 2008

- National Bureau of Statistics, Tanzania Demographic Health Survey April 2011
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- MSWYWCD, A Multi-Sectoral Strategy and Action Plan for Preventing and Responding to Gender Based Violence (GBV) in Zanzibar, UN Tanzania 2011
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- TAWLA, Review of Gender Discriminative Laws, 2009
- TAWLA, Tanzania Women Lawyers Association Five Year Strategy, 2010 – 2014
- TGNP, Gender, Democracy and Development Digest, Issue No. 1, 2010: Consolidated 2010/2011 Budget Review Position Paper
- TGNP, Transformative Feminist Movement Building In Tanzania
- TGNP, Six months progress report, Jan-June 2011
- TGNP, Annual Report January-December 2010
- Amanda Brown et al., Advocating for Social Change and Development, An Analysis of the Capacity of Local Women's Organizations in Tanzania, Elliott School of International Affairs, International Development Studies 2003
- EU Commission, Tanzania, First Report On the Implementation of the EU Plan of Action on Gender Equality and Women's Empowerment in Development (2010-2015) in Tanzania
- MCDGC, Action Finche for Tanzania/Governance 2011/12
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- Iongwa Mashangao, Evaluation Report for WISE (zero draft), December 2011
- WISE, Women's Power Project, A Gateway to Women's Empowerment, Project proposal 2012-2014
- WISE, Strategic Plan 2007-2012
- Danish embassy Tanzania, Business Sector, Addendum, WAFI Project document 2008-2013
- Danida Approval Note for 2009 – 2011 Gender Equality and Women's Empowerment programme

Annex III Component Documentation

Component 1

Attachments:

- Tanzania Media Women Association – TAMWA (<http://www.tamwa.org/>):
- TAMWA INFO 2010
- TAMWA Strategic Plan 2009-2014
- Tanzania Women Lawyers Association TAWLA - <http://www.tawla.or.tz/>
- TGNP - <http://www.tgnp.org/>
- Zanzibar Women Lawyers' Association, ZAFELA – Acts as a medium for providing legal guidance to state and non-state actors or institutions dealing with women and children. ZAFELA seeks to raise awareness to women at all levels, especially as regards laws that affect women's lives directly or indirectly.
- Zanzibar Gender Coalition, ZGC – An umbrella organization comprising of around 14 member organisations, e.g., Zanzibar Women's Cooperation, ZAWCO, ZAFELA, Forum for African Women Educationists, FAWE, Catalyst Organisation for Women in Zanzibar, COWPZ, Zanzibar Women in Technical Education, ZAWOTE, Zanzibar Women Cooperation, ZAWCO, Children groups and disabled groups.
- Women Empowerment in Zanzibar Project, WEZA – on-going TAMWA Zanzibar project, initiated in 2007 on GBV issues of girls and women in selected communities.
- The Ministry of Social Welfare, Youth, Women and Children Development MSWYWCD – <http://mlywcd.org/>

Component 2

Attachments:

- WISE, Women's Power Project, A Gateway to Women's Empowerment, Project proposal 2012-2014
- WISE, Strategic Plan 2007-201