



OUR IMPACT

2011-2015

Empowering Informal Sector
Women in Business,
Advocacy and Justice

years

5



Equality for Growth (EfG)



Equality for Growth (EfG)

Equality for Growth (EfG)

+255 22 286 3293

equalityforgrowth@gmail.com

www.equalityforgrowth.org

Registration number 66935

A.A. Timayare Building

Uhuru/Mandela Road behind Buguruni Filling Station

P.O. Box 10618

Dar es Salaam, Tanzania

Support Us

Join our generous supporters, without their contributions the transformation and successes made would not have been possible. Together we can continue to empower women to have a unified voice for visibility and advocate for their rights. For more information visit www.equalityforgrowth.org

Content

Women and Tanzania's informal sector	2
Policies surrounding gender and the informal sector.....	4
Our impact	5
Our approach	6
Words from Our Founder	7
Areas of Success	8
Combating GBV.....	8
Economic Empowerment	10
Access to Legal Justice.....	12
Organizing Women & Advocacy.....	15

Scale-up

Income & Expenditure

Thank-you

The urgent need to address gender inequality within Tanzania's Informal Sector is clear to see.

Women traders are largely denied access to basic services, social protection, resources and opportunities.



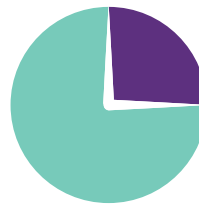
93.3% of Tanzania's employed population makes up the informal sector ¹



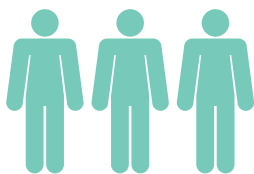
97.2% of women traders experience verbal abuse in the marketplace
*EFG Study



Over 85% of women in Tanzania work in the informal sector²



Many women traders work 15 hours/ day, and yet the majority of them earn less than 7,000 TSH (\$3US) a day
*EFG Study



71% of men account for Tanzania's Formal Sector³

Only **2.3%** of women market traders knew of their right to be a leader
*EFG Study



95% of female market traders were unable to identify more than 3 of their rights
*EFG Study



Only **2%** of NGOs in the country working to address informal work socio-economic rights
*EFG Study

<1% of female market traders had ever participated in policy development
*EFG Study

1 UNIDO Implementation Review Report, *Tanzania SME Development Policy, 2003- ten years after*, 2013
2 ILO Statistical Update on Employment in the Informal Economy, 2012
3 World Bank, *Gender and Economic Growth in Tanzania: Creating opportunities for women*, 2007

74% of informal women traders have primary education or less limiting their opportunities, excluding them from the formal sector and making them distinctively disadvantaged and vulnerable.*EfG Study

These figures reveal the large majority of women in Tanzania are engaged in informal work characterized by instability, insecurity, lack of access to services and healthcare, poor working conditions and high vulnerability.

Through our studies and experience working with informal women traders we have come to learn they are:



- Comprised by a significant portion of widows
- Largely underrepresented in decision-making processes
- Commonly unaware of their rights
- Facing obstacles to accessing business capital
- Experiencing multiple forms GBV abuses



Need for Continued Progress

Tanzanian policy has made strides towards recognizing these issues, representing an important step to ensuring informal women traders are able to operate on an equal footing with men.

Tanzania's National Trade Policy recognizes Women as a disadvantaged group in developing economies and that they are severely constrained by limitations in their accessibility to key production assets, including capital, education and skills.⁴

National Strategy for Gender Development identifies that urban women mostly engage in small scale businesses in the informal sector and that they lack the entrepreneurial skills, management problems, inadequate capital and security- which contributes to low productivity, persistence of poverty and low social status.⁵

Tanzania Development Vision 2025 acknowledges high quality livelihood is to be attained through gender equality and the empowerment of women in all socio-economic and political relations and cultures. ⁶

But more needs to be done and undertaken to engage in sustainable changes that will eradicate gender inequality in Tanzania.

The work we have accomplished over the past 5 years, and the work we will continue to do, aligns with these policies to provide informal women traders with opportunities to flourish.

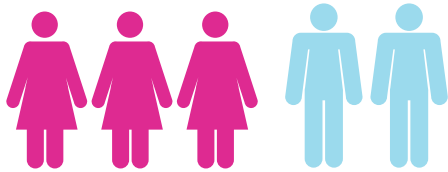
4 National Trade Policy of 2003, paragraph 4.4.2

5 National Strategy for Gender Development of 2005, paragraph 2.1.6

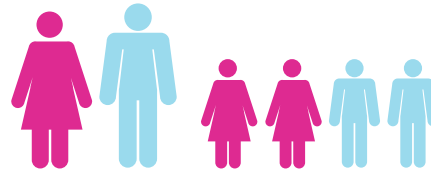
6 Tanzania Development Vision 2025, paragraph 3

Our Impact

We have been actively working with **38** markets throughout Tanzania



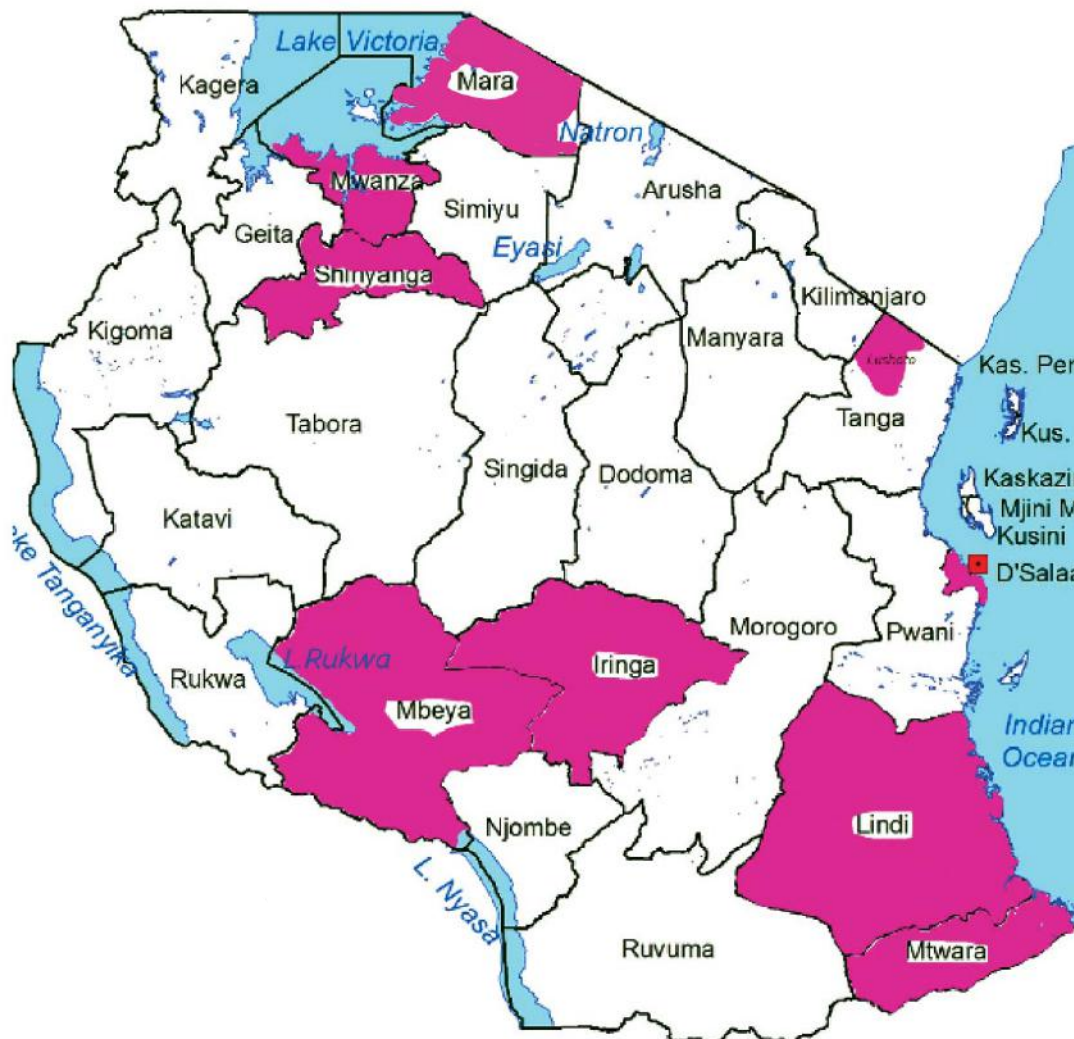
We have directly reached more than **35,000** informal sector traders, of which more than **20,000** were women



Our work has indirectly benefitted more than **15,000** girls, boys, men and other family members

Impacted more than **50,000** Tanzanians

Where We Work



 Areas covered by EfG

Our Approach

Since 2008, we have been working to:

- 1 **Raise awareness about women's socio-economic rights**
- 2 **Address gender-based violence that impacts women's businesses**
- 3 **Enhance women's ability to organize and advocate for change**
- 4 **Address gender-related barriers that impede business growth**
- 5 **Foster interaction between women and local authorities**

Through utilizing an approach of collaboration, we work in partnership with our beneficiaries to empower women traders so they can mobilize themselves, have a collective voice and raise awareness of the issues they face. We work to provide informal women with access to rights and business knowledge, opportunities, resources and legal justice.

“ Equality for Growth is clearly a very professional, committed and technically competent team. ” — UN Women

“ [EfG is an] organisation [willing] to learn from others.., [and] is flexible in their approach to learning and implementation of activities. ” — KPMG

“ EfG has been an overseas partner for the past 6 years and it has been incredible to see how the dedicated organization has grown and turned their passion into impactful results, providing new opportunities for so many informal market women throughout Tanzania. ” — VIDEA

Our Activities:

- Organizing and supporting women's associations
- Providing accessible legal aid services
- Engaging men in women's right awareness to break down harmful traditional norms
- Supporting the creation and reforming of market constitutions and bylaws to include gender-sensitive policies
- Providing training and capacity building for market leaders, law enforcers, local officials, paralegals, market traders and legal community supporters on addressing informal women trader's specific issues
- Sharing information with other NGOs, media, policy makers and the general public
- Strengthening leadership and accountability to improve market issues and conditions
- Increasing women's participation in marketplace decision-making processes
- Conducting rights awareness, GBV and activism campaigns

Words from our Founder- Ms. Jane Magigita

- **Recipient of Martin Luther King Jr.
(Drum Major for Justice) Award 2014**

“ This Award honours those who are leaders, those who will get in front of issues and drive the changes necessary for justice, peace and righteousness. With humility it is a great thing to be counted as one of those people. Martin Luther King Jr. spoke of wanting to be a Drum Major.

What is a Drum Major? It is the person out front, the person leading the way. But he told us that it is not leading that makes you great. The thing that makes you truly great, is to be a leader in the service of others. That is what this award is really about, service to others. I see this nomination as an award of those whom I serve, the 96 % of Tanzanian women who derive their income from the informal sector. Many of these women are poor and illiterate but they are a significant force in our economy, they are major producers and distributors of goods and services and thousands upon thousands of households, of families and children, rely on these women to meet their basic needs.

Yet there are so many barriers to them earning a decent living.... With the right interventions to support these women, they will slowly build capital, build skills and pull themselves and their families out of poverty.... These women are determined; they are persistent and have incredible spirit. Working with women traders has shown that informal sector women are able to create a movement and grab every opportunity to improve their situation and will go further than you could ever imagine.... I believe all men can be Drum Majors for women's rights.

They can provide their mothers, wives, sisters, and daughters with a safe environment to live and work.

They can support them in their business and help them access resources. They can help share domestic burdens to make women's lives easier. And they can speak out against other men who would threaten women with violence of all kinds... We should all be Drum Majors in service of informal sector women. Martin Luther King Jr. believed that through love, through justice, through truth and through commitment to one another we could make this old world into a new world. Let us work together and make a new world where women are equal, where there is opportunity for everyone and where no one lives trapped in poverty. ”

Delivered on March 4, 2014
US Embassy, Dar es Salaam



Combating GBV

Multiple forms of Gender-based Violence (GBV) are prevalent, institutionalized and normalized within informal marketplaces, impacting traders' health, safety, security and economic well-being.

Methods:

In order to combat GBV in marketplaces, we have been working to break down harmful societal norms and practices to ensure women are granted dignity, respected and are able to work in a safe environment.

- Building capacity of market leaders, law enforcers, market traders and officials in addressing GBV
- Media Engagement
- Organizing and conducting anti-GBV campaigns
- Training paralegals and legal community supporters on preventing and handling GBV
- Peaceful Demonstrations
- Distribution of publications, materials and resources
- Working with local leaders and the Police Children and Gender Desk

Reached **6,000 +** Market Traders, increasing awareness of women's rights

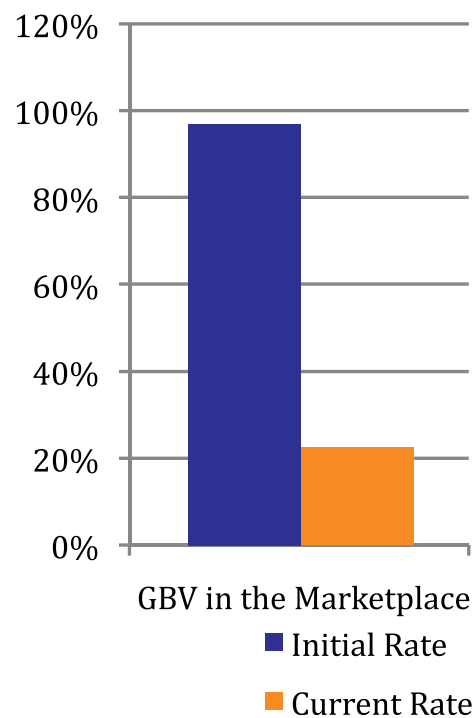
Assisted **1,500 +** survivors of GBV

Saw **10** markets adopt and actively utilize the guideline for ending GBV

Approximately **95** cases from markets were referred to the Police each year

Our Give Payment not Abuse Program:

Contributed to a **70%** decrease in the number of GBV incidents

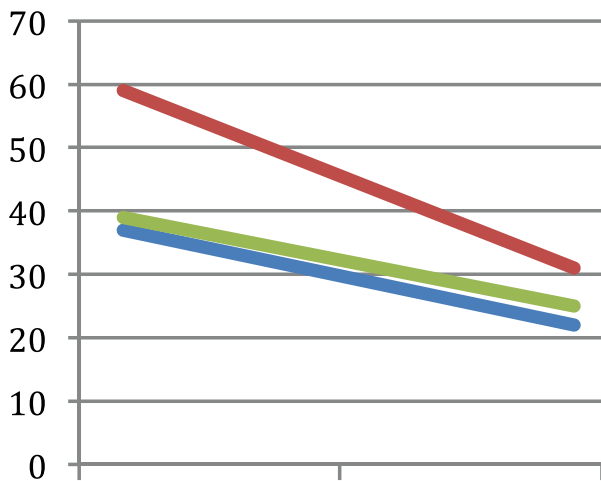


Approximately **1,200** cases were handled by Paralegals, LCS and market committees each year

120 law enforcement officers were trained on GBV and women's rights in markets

675+ market members- from the leader level to the trader level- are active agents of change in their markets

Success Stories:



NUMBER OF INCIDENTS REPORTED

— Physical Abuse — Sexual Abuse
— Economic Abuse



At Temeke Stereo market a local women trader was experiencing verbal violence from some of the male traders in the market. Upon learning about the abuses the woman was experiencing, an EfG Legal Community Supporter provided assistance to the women in how to address the issue. Working together the perpetrators were brought before the market committee where they faced large fines and were held accountable for their abuses against the female trader. After following up with the Legal Community Supporter, we have learned the woman is no longer experiencing verbal violence in her workplace.

Another incident occurred where a male trader sexually assaulted a female customer. Market traders had been receiving education on their rights and access to justice and therefore advised and encouraged the women to report the abuse to the market committee. Due to her account, market members worked together for three days until the perpetrator was successfully apprehended. The male abuser was fined and banned from conducting any business in the market. The committee also decided to dispense warnings to other male traders of the repercussions for committing acts of violence against women in order to prevent additional incidents from occurring.

Economic Empowerment

Informal women traders face many obstacles increasing their household incomes due to high interest rates on loans and imposed restrictions by money lending institutions. There are also hindrances to gaining capital and assets such as land. Few are able to open bank accounts, making it difficult to save. Moreover, women traders are largely burdened with lower-skilled and lower-paying work than men in the marketplace.

Only **5%** of Tanzanian women have bank accounts⁷



Response:

Organizing VICOBA (Village Community Bank) Women's Group Associations that:

- provide access to low interest loans
 - increase women's capital power
 - build capacity on increased earnings and managing savings and loans
- empower women with financial and leadership skills
- assist women in growing and expanding their businesses
- facilitate increased household income
- allow women to contribute to household decision-making
- facilitate a platform for advocacy

Voices for Visibility was successful in:

- Establishing **58** VICOBA groups with **1,500+** members in 9 different regions across Tanzania
- **41%** of these groups have already been successful in opening their own Bank accounts to safeguard their assets
- VICOBA groups have savings amounting to more than **604** Million TSH (\$274,783 US)



⁷ Financial Sector Deepening Trust, Tanzania, 2007

Success Story

- Two groups of **60** women used VICOBA capital to purchase joint land plots
- Increasing the amount of members who have increased their savings by opening personal bank accounts from **34% to 69%**
- **76%** of members increased their business capital Women using start-up capital below 20,000 TZS (\$9 US) has decreased by **100%**
- Women using start-up capital above 1,000,000 TZS (\$456 US) has increased from **0.4%** to **23%**
- The amount of members who have built a house since joining the group increased by **12%**
- Over **42%** of members have purchased land since joining VICOBA and now **71%** of members are landowners

Fatna has been a member of VICOBA for the past 5 years. When she first joined the group, she was a fishseller in Buguruni Market. With access to a low interest loan, Fatna was able to successfully grow her business by increasing her fish supply, which raised her sales. With the extra capital she accessed a larger loan, which she used to buy land, start building a house and invest in diversifying her business ventures. She has purchased four motorcycles and hired drivers to offer *boda boda* public transport services, which allows for reliable profits coming in daily.

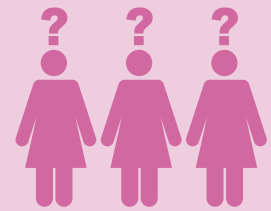
The widowed mother uses these earnings to support her daughter and grandchild and the success of her business venture has allowed her to save up enough to finish building them a home, purchase a second plot of land and buy a vehicle. Due to the benefits of accessibility from VICOBA, Fatna has secured shares that now have a value of over 9 Million TSH (\$41, 080 US). She has also become a leader of VICOBA and oversees 12 different groups across the city providing support and training to market women. Furthermore, the inspirational woman contested for leadership in Buguruni and is now a member of the Board of Cooperative Societies, representing women market traders' interests.



Access to Justice

When we first began to look at the situation in the informal sector we found that an alarmingly high rate of women were unaware of their rights, laws and policies. It was discovered many women did not even know where to report abuses and violations or where to access legal advice. For the few that did know where to access legal aid, they also faced obstacles of access due to distance and associated financial costs.

Over **95%** of women traders did not know where to report rights violations ⁸



Methods:

- Training Paralegals to deliver legal aid to market traders
- Training Legal Community Supporters (LCS) to provide legal advice and support to market traders
- Strengthening relationship between markets and the Gender and Children Police Desk
- Increasing awareness of where to access legal services and where to report violations
- Working closely with market officials, market leaders and municipal officials on encouraging reporting of rights violations and building capacity to properly penalize perpetrators
- Referring clients to lawyers and other NGOs specializing in justice
- Increase women's awareness of their rights including inheritance rights, property rights and marriage laws



⁸ EFG Study, 2009

Successes:

- **7,168** market traders throughout **4** districts received free legal aid advice
- LCS & Paralegals provided legal advice to approximately **4,000** traders
- Established Paralegal centers in **4** districts
- Developed the first informal sector manual on taxation, licensing, registration and economic rights to be a resource for other CSOs to use
- **75** Paralegals were trained and are active throughout **3** regions of Tanzania
- Organized the first mobile legal aid clinics in the markets, reaching over **700** market traders
- Nearly **11,000** beneficiaries received legal education on probate, marriage, contracts and sexual offences
- More than **13,200** books on marriage law, land law, contract law and guidelines for market traders have been distributed to market traders
- We helped provide advice and referrals to more than **200** cases
- **200+** legal documents drafted

District	Case Type									
	Marriage	Inheritance	Land	Childcare	Criminal	Claims	Work	Violence	Contract	Total
Ilala	1573	1258	518	267	198	528	107	1305	159	5913
Lushoto	205	158	20	17	27	22	15	46	0	510
Mkinga	65	71	90	0	12	30	7	20	0	295
Bumbuli	130	67	102	18	35	89	0	7	1	449
Total	1973	1554	730	302	272	669	129	1378	160	7168

Figure. Issues addressed by EfG's paralegals and legal community supporters, by region

Success Stories

Mariam is a single mother of four. Three years ago, her husband left her for another woman. Since being separated, he had refused to pay child support, leaving Mariam to care for her children on her own. After learning about EfG's legal services, Mariam reached out for guidance regarding her situation. She was provided with knowledge on matrimonial laws and her rights, support and access to a pro-bono lawyer. Her case went to court; ruling in her favor her ex-husband is now obligated to provide financial support. The family property and farmland was also successfully allocated to her children. Following this success, Mariam gained confidence and her burden of care was lifted allowing her the opportunity to join a VICOBA group where she served as a leader and works to spread the knowledge she gained from EfG to fellow market traders. Mariam also contested for a market leadership position and played a prominent role in drafting a new gender-inclusive market constitution.



Asha is a widowed mother of four. During her marriage, she managed to obtain a number of properties in Dar es Salaam, including a land plot. After her husband's death, his relatives denied her the right to inherit the property, arguing she had no claim. Asha received human rights education from EfG and learned that traditional marriages such as hers are legally recognized and that her children had the right to inherit their late father's property. Because of this knowledge, she started to claim her rights and those of her children to inherit the property.



“I went to my late husband's village and met with his relatives. I read to them the booklet on the law of marriage and inheritance in Tanzania that I obtained from EfG.”

Asha was successful in retrieving back her land and a plot certificate is being processed.

“The education on marriage and inheritance that I obtained from EfG has helped me to get back my land that was lost for seven (7) year.”

Organizing & Advocacy

Informal sector women lack the organization of a collective voice, hindering them from holding authorities accountable and lobbying for their rights, constitutional reform and improvements to their working conditions. They are also largely underrepresented in leadership positions and participation decision-making processes, preventing women's interests from being represented and protected in laws and policies.

Methods:

- Facilitate the organizing of women's groups and associations to have a collective voice to raise their issues on market, municipal and national levels
- Forming Public Expenditure Tracking System (PETS) Committees to monitor income and expenditures and hold leaders and officials accountable to constitutional obligations to improving working conditions of markets
- Advocate for reform and creation of gender-inclusive market constitutions
- Provide leadership training and support women contesting for leadership positions
- Train women on how to engage and use media to raise awareness of their issues

Accomplishments:

- **38** Women Market Trader Associations were formed, representing approximately **3,000+** women
- Increase of women leadership in markets by **14%**, from **15 %** to **26%**
- The election of the **first female** market chairperson
- **1508** women were provided with training on leadership throughout **10** districts across Tanzania
- First National Convention of Women Traders was held
- Women have taken the first steps towards forming the National Association of Women Traders by bringing together women market traders from **9** regions
- Improved market working conditions and infrastructure—water, sanitation, electricity, increased number stall spaces
- Created the first guideline of gender policies for market leadership constitution to be spread across the country



Success Story: Kigogo Fresh Market



A group of women traders from the Ilala market had been displaced from their trading spaces. They were promised a new market three years ago but the construction process had been long delayed, forcing the women to conduct their businesses in the streets. They faced multiple challenges and negative impacts that limited their earnings and forced them to work under illegitimate, insecure, unsafe and poor working conditions. With the increasing desperate need for the new market, we worked with the women traders to understand their economic and social rights and provided them with support. Our Voices for Visibility reached out to the women through education on legal rights including freedom of speech, property rights and the right to hold leaders accountable.

Subsequently, the women traders began to organize themselves into a mobilized group to begin to lobby for the regaining of their trading spaces. EfG continued to provide guidance and assistance as the women's group lobbied Ward Executive Officers. Their efforts raised the attention to the issue and the new Kigogo Fresh market was successfully opened, with 86 stalls specifically set aside for women traders who were a part of the association. In advocating for the opening of the market, the association was also successful in ensuring the new market was equipped with proper infrastructure, sanitation, water supply and drainage to secure a safe working environment for all market traders. The association was also successful in influencing Ilala municipal officials to make the market easily accessible for customers to ensure their businesses will be profitable by lobbying them to place a bus stop in front of the market.

Market Constitutional Reforms

Kiwalani Market- created constitution for first time to include:

- 50/50 male-female market committee seat members
- Women in decision-making processes

Buguruni Market- amended constitution to include articles stipulating:

- Market leaders must be active campaigners against GBV
- 50/50 male-female market committee seat members
- A designated woman's seat on the election committee

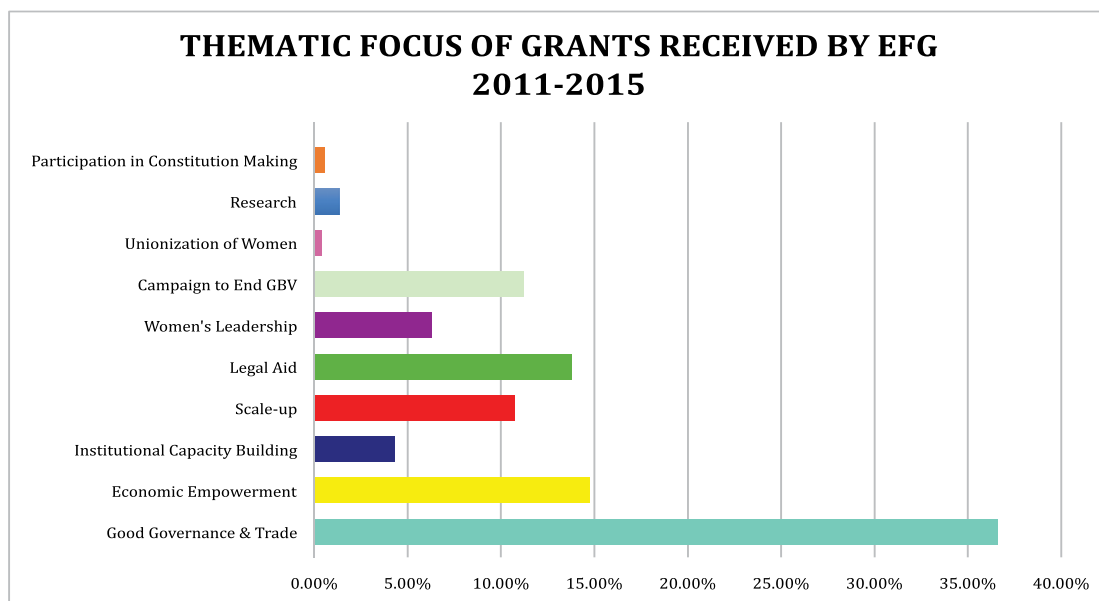
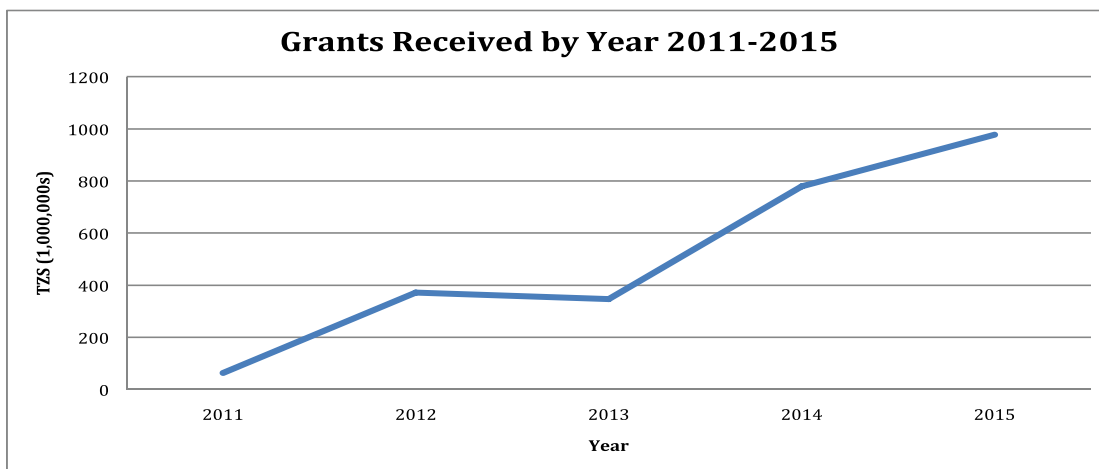
Scale-Up



Due to the many successes we have accomplished over the years, we have begun the process of scaling up and sharing our model of success across all of Tanzania. Working closely with our partners and supporters, we laid the groundwork to share our knowledge and resources to empower women in additional regions of the country.

We have developed a curriculum centered around training and capacity building that successfully raises awareness of women's rights and provides women with legal support. By identifying a network of like-minded NGOs across the country that are already established in their areas, we are equipped to spread our success through a model of partnership. We have also tested the model of sharing our training resources in two additional regions of Tanzania. This represents a major opportunity to continue to progressively spread the proven beneficial impact of our initiatives to women in additional areas.

Income & Expenditure





In closing, we at EfG want to acknowledge and offer our most sincere gratitude to all our stakeholders, partners, supporters and funders who contributed to the successful year we accomplished together.

We extend the utmost thanks to-

Our Stakeholders

- Market Committees**
- Journalists**
- Paralegals**
- Legal Community Supporters**
- Municipal Officials**
- Law Enforcers**
- Police Gender and Children Desk**
- **WLAC**
- **TAWLA**
- **PUGU Poverty Alleviation and Development Agency**
- **NUGGET Development in Tanzania**
- **International Educators Trust Fund Tanzania**
- **Ilala Paralegals**
- **Education for Youth Economic Development**
- **Buguruni Youth Peer Educators**
- **Vituka Paralegal Unit**
- **Kitu cha Wasaidizi wa Kisheria**

Our Supporters

- UK Department for International Development (DFID)**
- UN Trust Fund for Ending Violence Against Women**
- The Embassy of Finland**
- One World Action**
- Legal Service Facilities (LSF)**
- US State Department of the American Embassy**
- Women Fund Tanzania (WFT)**
- Victoria Development Agency (VIDEA)**
- The British High Embassy**
- Melinda and Gates Foundation- Vital Voices**

We conclude by expressing our profound thanks and appreciation to the resilient and courageous market women we have the honor of working with. We close by thanking all the men and women who have risen to their role in combating violence against women; and we are eager to continue fostering this change in 2016!

SPONSORED BY:



**EMBASSY OF FINLAND
DAR ES SALAAM**