



Bridging Gaps, Building Dreams

15 Years of EfG's Impact to Women
in the Informal Sector

COVER: A joyful woman vendor at her market stall embodying EfG's vision a nation where informal female traders flourish and lead lives of dignity.
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ABOUT US

Equality for Growth (EfG) is a non-governmental organization that believes working spaces can be liberated, that legal and economic barriers erected by gender can be eroded and that women in the informal sector can operate free from exploitation and become more profitable.

EfG was established in 2008 to advocate for the rights of women in Tanzania mainland and facilitate interventions that will eradicate poverty and work to see a market space free from discrimination or exploitation on the basis of gender.

Women are provided training on running businesses and access to financing opportunities. At the same time, they are given education on their rights and a means to seek redress for violations, through the paralegals. Organizing the women into associations, encouraging and supporting them to raise their voices and claim their rights together alongside engaging relevant local officials is the last strand of work. This three-pronged approach tackles the main obstacles to market women's agency and empowerment identified by Equality for Growth; we work to empower and liberate market women economically, politically and socially.

Vision

We envision a future where women entrepreneurs in markets are organized, connected, and empowered to claim their rights and solve their problems at the market level and beyond.

Mission

We are mobilizing a movement of women entrepreneurs in markets to promote the voice, agency, and leadership of women in the informal sector at the community, local, and national levels through conscientization, organizing, access to justice, research, and economic empowerment.



OVER THE PAST 15 YEARS,

EfG has not only highlighted the challenges faced by women in the informal sector but has also been at the forefront of innovative interventions. We have offered business training, enhanced access to financing opportunities, and provided a robust legal framework for redressal through paralegals, an approach that has greatly addressed the core challenges faced by market women.

FOREWORD



Celebrating 15 Years of Empowerment and Growth

As we mark 15 triumphant years of Equality for Growth (EfG), I am drawn to a period in 2008 when the landscape for women traders in Tanzania was starkly different from what it is today. Female traders, predominantly working in the informal sector, battled institutionalized inequities, facing systemic challenges that stifled their growth, curtailed their potential, and undermined their rights.

Equality for Growth emerged from a deep desire to rewrite this narrative. We envisioned a Tanzania where working spaces are liberated from gender disparities, where women in the informal sector thrive without exploitation, and where economic barriers erected by gender biases are dismantled. Today, as we look back on our journey, we stand tall, knowing that our tireless advocacy has empowered thousands of Tanzanian women, enabling them to reshape their destinies and contribute to the nation's growth.

Over the past 15 years, EfG has not only highlighted the challenges faced by women in the informal sector but has also been at the forefront of innovative interventions. We have offered business training, enhanced access to financing opportunities, and provided a robust legal framework for redressal through paralegals, an approach that has greatly addressed the core challenges faced by market women. Our mission has always been clear: to economically, politically, and socially empower these women, granting them the agency and resources they need to succeed.

Our commitment to this mission can be seen in our tangible impact. Through our interventions, tens of thousands of traders now have an enhanced understanding of their rights, numerous market traders have received crucial legal education, and a significant number of women have been trained in leadership, transforming them into champions of change. Perhaps most hearteningly, through the VICOBA initiative, we have seen members across various Tanzanian regions come together, save, and harness the power of collective financial strength.

But beyond the numbers lies a deeper story - one of individual transformation, of communities coming together, of mindsets evolving, and of a broader societal shift towards gender equality.

As we celebrate this milestone, our 15th anniversary, it's a moment of reflection and gratitude. It's also an opportunity to renew our commitment to the vision that started it all: a vibrant, empowered, and equal Tanzanian society. While we have come a long way, our journey is far from over. But with the continued support of our stakeholders, partners, and the indomitable spirit of Tanzanian women, I am confident that the best is yet to come.

Here's to 15 years of growth, empowerment, and transformation. Here's to Equality for Growth.

Warm regards.

A handwritten signature in black ink, appearing to read 'Jane Magigita', with a horizontal line underneath.

Jane Magigita

Executive Director

INTRODUCTION



Our Story: Why We Started EfG

The Context

In 2008, as the world celebrated numerous milestones of progress and development, an in-depth look into the lives of female traders in Tanzania painted a different story. A story of hardship, inequity, and an urgency for change. It was against this backdrop that Equality for Growth (EfG) was established.

Our initial study after our establishment brought to light some staggering figures:

- **97.2%** of women traders experienced verbal abuse in the marketplace.
- Many women traders work as much as **15 hours a day**, and yet the overwhelming majority earn less than **7,000 TSH (\$3US) daily**
- Only 2.3% of women market traders were aware of their right to leadership positions.

- A significant proportion of female market traders couldn't identify more than 3 of their rights.
- Less than 1% had ever been involved in policy development.
- Merely 2% of NGOs in Tanzania were addressing the socioeconomic rights related to informal work.

It was clear that there was a significant gap in the awareness, acknowledgment, and action towards women traders' rights and welfare in Tanzania. This, despite the International Labour Organization (ILO) noting that over **85%** of Tanzanian women work in the informal sector. Furthermore, our study revealed that **74%** of informal women traders had primary education or less, severely limiting their opportunities and making them distinctively vulnerable.

As we delved deeper, we recognized that the majority of these women:

- Are widows or have faced significant personal hardships.
- Are grossly underrepresented in decision-making processes.
- Lack awareness of their basic rights.
- Face significant obstacles when trying to access business capital.
- Experience multiple forms of gender-based violence (GBV) abuses.

The Need for Continued Progress

Tanzania, as a nation, had already taken steps towards recognizing and addressing these disparities:

- The National Trade Policy acknowledged women as a disadvantaged group in developing economies, emphasizing the limitations they face, from capital access to education and skills.
- The National Strategy for Gender Development pinpointed that urbanwomen mostly engage in small-scale businesses in the informal sector, highlighting their lack of entrepreneurial skills, management problems, inadequate capital, and security concerns.
- The Tanzania Development Vision 2025 envisions a high-quality livelihood through gender equality and the empowerment of women in all socio- economic, political relations, and cultures.

However, it became evident that mere acknowledgment was not enough. To bridge the gap between policy and practice, more proactive, sustainable changes were essential.

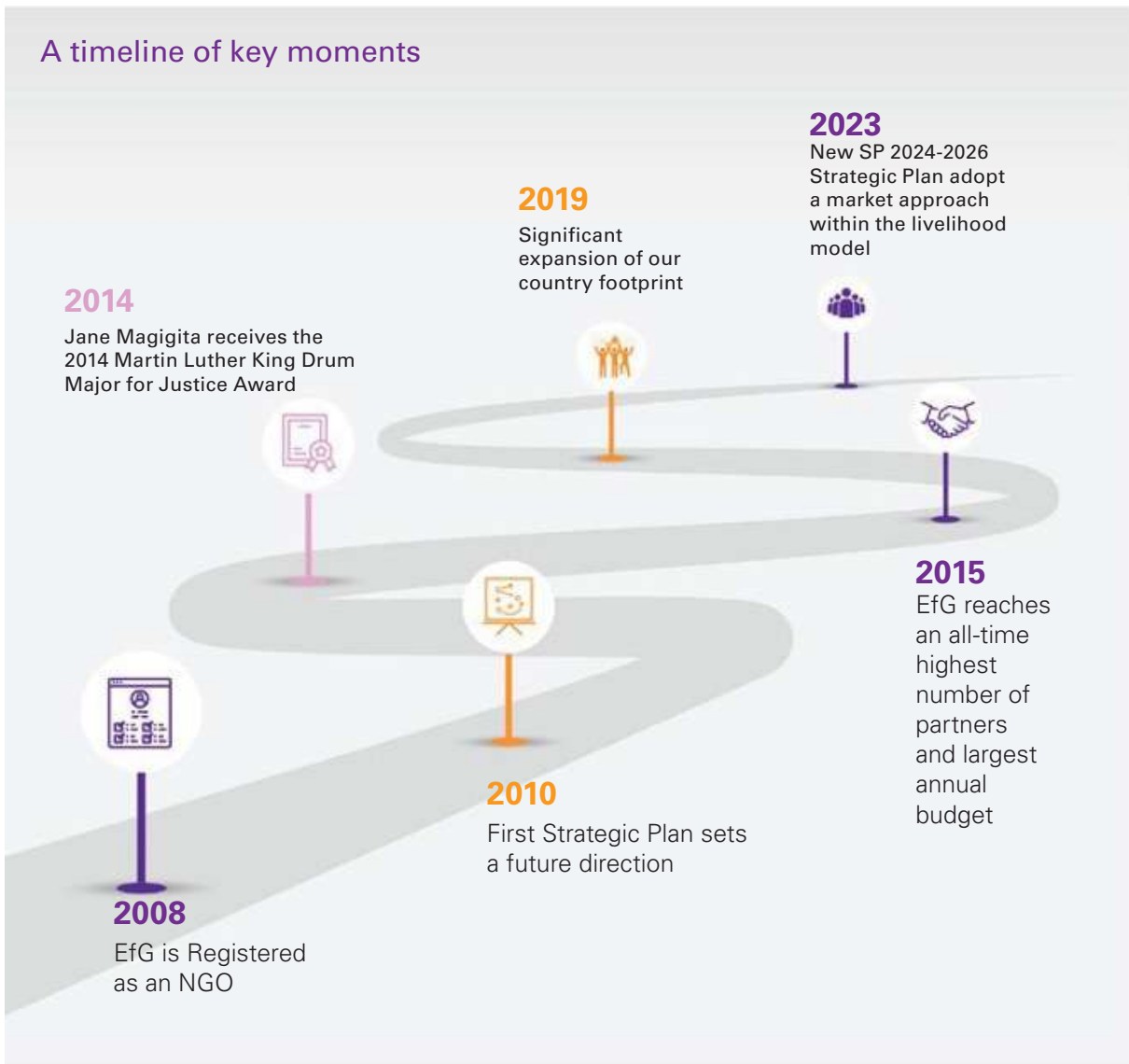
The Genesis of EfG

Given this vast disparity and the clear need for active intervention, Equality for Growth (EfG) was born. Our aim was not just to shed light on the issues, but to be an catalyst of change, to empower women, and to work tirelessly towards eradicating gender inequality in Tanzania.

Project milestones

Stage:	Activity:	Date:
Stage 1 – Development of the Idea	1. Regional Needs Assessments of 16 markets in 8 regions namely: Mbeya, Mwanza, Iringa, Shinyanga, Mtwara, Lindi, Dar es Salaam and Tanga.	October, 2014
	2. Establishment of Lushoto office: with 1 – 2 staff members, 3 VICOBA's and 1 women's association, the Lushoto office is operating as a rural testing ground for EFG model.	February 2015
	3. Transitional Programme of Voices for Visibility: laid foundations in each region by facilitating women trader convention and community dialogues in each region to introduce the Voices for Visibility program and begin rights training.	Jan-July, 2015
	4. Establishment of a National Women's Association: preliminary membership recruited, temporary office established in Mchikichini Market, Ilala District, and draft constitution now ready for national registration.	May 2015 - current
Stage 2 – Learning to Scale-Up	5. District Scoping Study: a detailed district analysis that included market feasibility studies, community assessments, and recommendations for CSO partners in each area. Also included recommendations on an 8 stage Partnership Approach and phasing of the scale-up. Consulting work was commissioned by KPMG (for DFID).	June-July, 2015
	6. EFG Model Going For Scale Project: a 3-month project to document the Voices for Visibility model, create a training manual, and design and test a Training of Trainers (TOT). (Also referred to as the SNV Scale-Up Project in internal documents and files)	Sept, 2015- Jan, 2016
	7. Creation of a pool of regional trainers, EFG now has 25+ trained, equipped women leaders who are ready to support regional growth. This was accomplished as part of the EFG Model Going for Scale Project via the Training of Trainers (TOT) performed by MSTCDC consultants (need for refresher training).	Sept – Dec 2015
	8. Concept Note for construction of Women's Only Market Model preliminary exploration of the idea of constructing a training center and women's only market in Ilala District, Dar es Salaam.	April, 2015
	9 .Policy Paper on Access to Social Security in the Informal Sector a short research and policy analysis conducted around access to social security within the informal market sector.	December, 2015
	10. Organizational Capacity Building in Finance and Admin Management Systems. See Mainstreaming section below for more details.	Ongoing

Key Milestones in Our Journey



Our Impact at a Glance

73,000+

Informal sector traders with increased awareness of GBV and human rights.



43,500+

Market traders received legal education.



7908

Women market traders received training on leadership skills.



2.7m+ Social media followers.



8.6m+ Tanzanians engaged.

15% Increase in women representation into market leadership (from 14% to 26%), between 2008 and 2023



10,500

Women traders gained knowledge on increasing earnings, managing savings and entrepreneurship skills.

81% Average reduction of GBV incidents

Increased women traders savings from **34%** to **69%**;



2,800

VICOBA members in 65 groups established in 9 different regions across Tanzania.

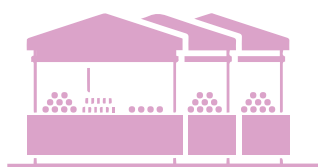


76% women traders who are members of VICOBA have increased their business capital to the tune of one billion two hundred seventy one million, three hundred eight seven thousand two hundred TZS

1,271,387,200



Increase in women's business financial capital (from **12.6%** to **76%**)



22

markets have adopted and are using guideline for ending GBV.

EfG GBV blue print guideline for public spaces adopted by United Republic of Tanzania Government as a National Guideline for addressing GBV in public spaces

Formation of National Women Association with a total of **10,676** members

1000 market traders identified and recruited as change agents in their markets

59000+ market traders who received voter education training provided by EfG in 9 regions of Tanzania Mainland

More than **1,800** Local Government Authorities Officials

360 women champions in all 9 regions

130 Members of Parliament

More than **600** Law enforcement officers

4 Cities and **12** Municipals

At least **8,125** market traders throughout 4 districts received free legal aid advice

Established Paralegal centers in **4** districts

75 Paralegals were trained and are active throughout **3** regions of Tanzania

Organized the first mobile legal aid clinics in the markets, reaching over **4,500** market traders

15,600 Women Traders received training on Business Development Studies

More than **20,700** books on marriage law, land law, contract law and guidelines for market traders have been distributed to market traders

55% of VICOBA Members linked with banking and financial institutions to secure soft loan

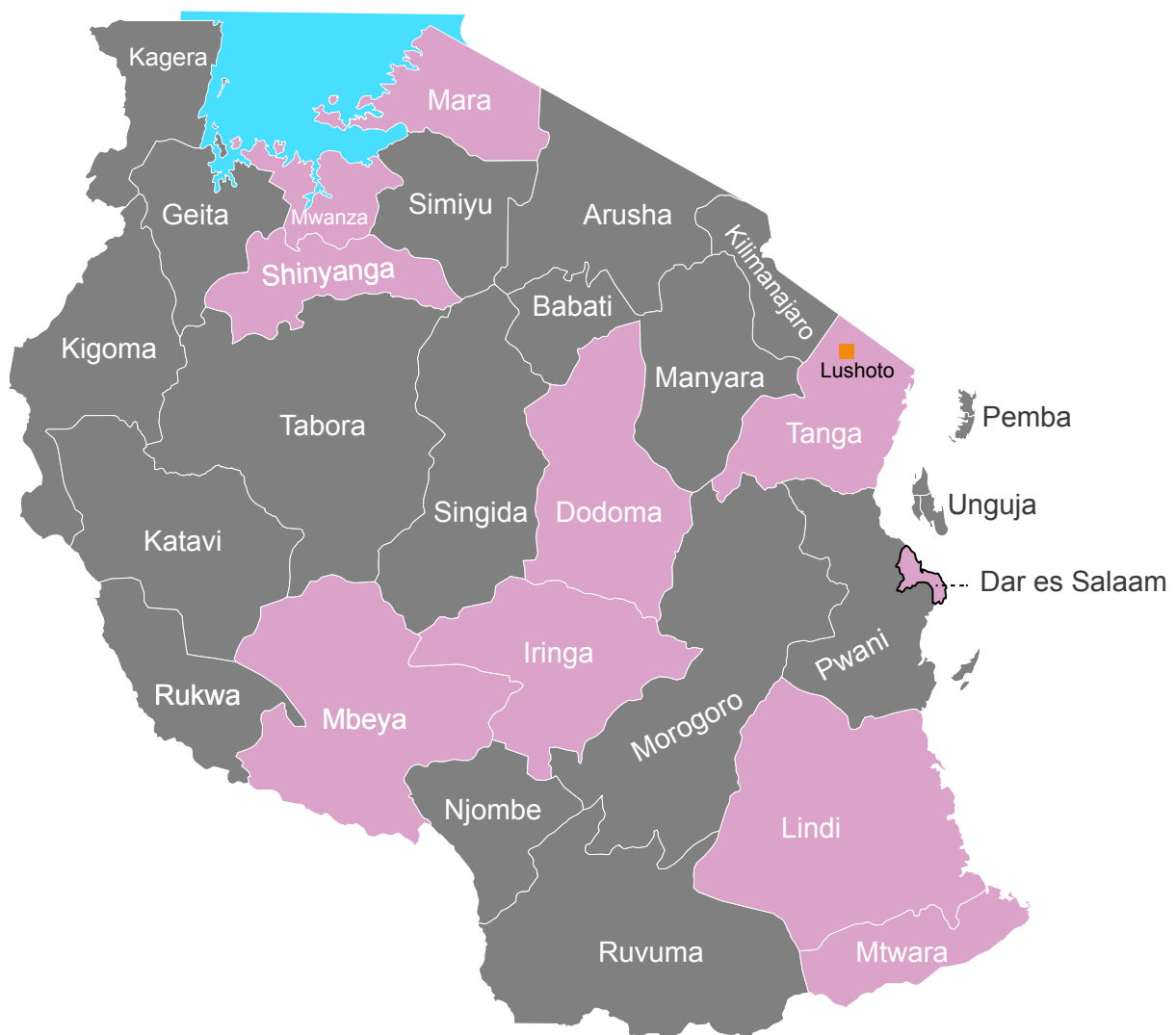
Our Target Groups

Primary Target: Market traders, vendors, home based workers, unpaid workers and informal workers in the formal settings

Secondary Target: Market leadership, men operation in the informal sector, paralegals and other Civil Society Organizations

Private sector: LGAs, law makers, enforcers, interpreters like police force, gender and children's desks, municipal leaders, religious leaders, media and general public.

Our Geographical Footprint



Our Proudest Moments:

Jane Magigita Wins the Drum Major for Justice Award



“
Ms Magigita strengthens the voices of her fellow Tanzanians so that they too can demand justice in peaceful and non-violent manner. For the past thirteen years, she has provided legal aid services to women who are victims of gender-based violence.”

Throughout Equality for Growth (EfG)'s 15-year journey, many moments have defined us, but one shines especially bright: when our very own Ms. Jane Magigita was recognized in 2014. The U.S. Embassy in Tanzania awarded her the prestigious Dr. Martin Luther King Jr. Drum Major for Justice Award. For all of us at EfG, it wasn't just about Jane's personal achievement; it was a nod to the work every one of us had put in.

Jane, with her infectious enthusiasm, put it best during her acceptance: "This award is for all the women we serve."

The then US Embassy Charge D' Affaires, Ms Virginia Blaser is quoted in a local newspaper commending Jane for her vision, courage and commitment in combating injustice. "Ms Magigita strengthens the voices of her fellow Tanzanians so that they too can demand justice in peaceful and non-violent manner. For the past thirteen years, she has provided legal aid services to women who are victims of gender-based violence."

"Thanks to her that these women and their children refused to accept the injustice of gender violence. And, like people who marched with Dr King these women have been empowered to demand their legal rights as citizens of this great nation," the US official said.

Our core programs

Safe Spaces | Women's Economic Empowerment | Women's Leadership for Change
| Access to Justice

PROMOTE SAFE SPACE AND COMBATING GENDER BASED VIOLENCE



The Problem

In informal marketplaces, Gender-based Violence (GBV) is not just an occasional occurrence; it is widespread, ingrained, and often regarded as the norm. Such violence profoundly affects traders, impacting their physical well-being, emotional health, safety, economic stability, and overall security. Recognizing the gravity of the situation, EfG conducted Baseline Surveys in 2015 and 2019 across three significant regions: Dar es Salaam, Shinyanga, and Dodoma, focusing on the prevalence of GBV in these marketplaces. The findings from Dar es Salaam were particularly alarming, with 96.77% of women reporting experiencing violence at their places of work. Shinyanga's data presented a multifaceted scenario:

economic violence emerged as the most prevalent at 34%, closely followed by psychological or verbal abuse at 31%. Physical violence affected 28% of respondents, with sexual and other forms of violence coming in at 4% and 3%, respectively. Dodoma, on the other hand, painted a different picture. Sexual assault was the primary form of violence, experienced by 32% of respondents. This was almost at par with verbal abuse, reported by 31%. Economic violence affected 21%, while physical violence and psychological abuse were

relatively less common, reported by 8% and 6% respectively. Other forms of violence accounted for the remaining 2%.

EfG's surveys not only highlight the pervasive nature of GBV in marketplaces but also emphasize the critical need for focused interventions and comprehensive reforms.

Interventions and Results

Increasing Market Traders' Awareness on GBV and its Impact on Women

EfG has actively organized and launched anti-GBV campaigns with the goal of enhancing understanding, expanding knowledge, and transforming attitudes and behaviors associated with GBV. Our engagement with the media has been crucial in elevating public awareness on GBV, championing anti-GBV initiatives, and advocating for legal and policy reforms. Through our endeavors, EfG has:

- Engaged with over 20,000 market traders, amplifying awareness about GBV and women's rights.

- Documented a decline in GBV incidents in markets by 81%.
- Witnessed 22 markets embracing and utilizing our guideline for terminating GBV.

Promotion of Anti-GBV Guidelines in Markets

The model guidelines, a brainchild of EfG, were introduced to market traders and District/Municipal authorities as instrumental tools to counteract GBV in market environments. These guidelines, tailored to the specific needs of market traders, deliver comprehensive information on how to manage, monitor, and address GBV occurrences. They highlight both preventive and responsive actions, with the ambition of cultivating a unified approach to address GBV in these settings. Currently, 22 markets have integrated these guidelines, and through this initiative, over 1,500 GBV survivors receive assistance annually.

Bolstering Collaboration Amongst Key Stakeholders Against GBV

EfG's initiative emphasizes fostering a more collaborative environment between law enforcers, Market Committees, and Municipal officials to adeptly tackle GBV in markets. Our focus lies in building the capacity of these stakeholders, equipping them with the tools and knowledge to handle GBV incidents and ensuring a cohesive effort in preventing and combatting GBV. Enhanced capability among these service providers has streamlined the response mechanism for GBV incidents in marketplaces.

Documentation and Propagation of EfG's Model Approach

EfG's model approach has been documented and shared with local government entities, spanning Municipal and District Councils, various ministries including the Ministry of Health, Community Development, Gender, Elderly, and Children, Ministry of Agriculture, Ministry of Industry and Trade, and PO-RALG (TAMISEMI), as well as with civil society organizations and the media. Our intent is to elucidate the mechanisms through which women in the informal sector can mitigate GBV at the marketplace. Central to our strategy is a curriculum aimed at training and capacity building, which raises awareness about women's rights and provides them with essential legal support. Currently, EfG is extending the 'Sauti ya Mwanamke' model to the regions of Shinyanga and Mbeya.

**MPE RIZIKI
SI
MATHU**



EfG Stories

Themes 1

COMBATING GENDER BASED VIOLENCE

Combating gender-based violence in marketplaces: Defending informal women traders' dignity

Before Equality for Growth (EfG) started working in markets in Tanzania, women vendors in markets had almost universally (96%) reported having experienced verbal abuse at their places of work. The rampant and shocking verbal abuse was only indicative of the many challenges informal women traders faced throughout the country, including many other forms of gender-based violence.

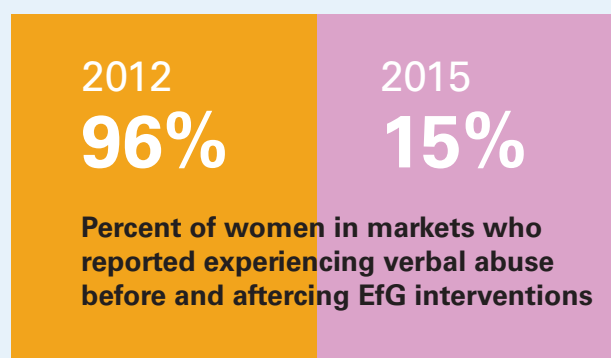
Eva Paschal Kakobe, is a batik maker and trader at Mchikichini market in Dar es Salaam where she has plied this trade since 2002. She recalls how common it was to hear insults indignifying women several times every day. Eva says:

“The men in this market used to see us as mere shadows. The working environment here was very demoralizing. If it was not for the need to earn a living, not even the bravest of women could survive such a harsh environment.”

Tanzanian marketplaces were filled with such tales. Besides verbal insults, cases of women being denied economic opportunity, either by not being allowed to take trading space; or by not being paid for products or services they supplied, were also common features of the informal traders' work environment.

EfG recognized the need to intervene. A mix of interventions were carried out which included forming women's associations, providing accessible legal aid services, engaging men to break harmful traditional norms, supporting markets to have gender-sensitive policies and building the capacity of women traders themselves, market leaders, law enforcers and other market actors to be more active in addressing informal women trader's issue

The widespread abuse served as an entry point for EfG. A repeat study showed that, through EfG's efforts, only 15% of women traders had experienced verbal abuse in 2015.



EfG's awareness-raising efforts have relied on innovative campaigning to achieve their goals. When addressing challenges affecting women in the marketplace, women and men often allude to well-known phrases.

'Mpe riziki, si matusi' maybe the most well-known slogan in the marketplaces. The four-word, seemingly simple campaign slogan has been extremely instrumental in overcoming the normalization of abuse towards women.

It is typical to see products, such as t-shirts, with the slogan plastered on them, as well as posters, displayed throughout the marketplace. With such efforts, over time, the message grew loud and clear that vulgar language, particularly that directed at women, had no place in Tanzanian markets.

A portrait of Betty Mteweale, a woman with short dark hair, smiling. She is wearing a black top with a red and white floral pattern and small hoop earrings. The background is a plain, light-colored wall. The image is overlaid with a semi-transparent teal box on the left side containing text.

IN HER OWN WORDS

Betty Mteweale

Women's Association
Leader for Mchikichini
Market, Dar es Salaam

“Nobody can be bullied here anymore. With all the work we have done with EfG’s support, women are no longer a docile group that can be tossed to and fro. We are powerful and we command respect at this

WOMEN'S ECONOMIC EMPOWERMENT



The Problem

Informal women traders encounter numerous challenges when trying to increase their household incomes. High interest rates on loans and restrictions from money lending institutions are significant obstacles. Additionally, accessing capital and assets like land presents further barriers. A small proportion, only about 5% of Tanzanian women, have bank accounts, leaving the majority struggling to store their money securely. Moreover, in marketplaces, women traders predominantly find themselves in lower-skilled and lesser-paying roles compared to their male counterparts.

Interventions and Results

Formation of Self-Help and Credit Schemes such as VICOBA

The VICOBA model aligns with national policies that aim to support informal women workers in eradicating poverty and enhancing livelihoods. EfG's efforts have led to:

- The establishment of 58 VICOBA (Village Community Bank) groups, uniting over 1,500 women from 9 regions in Tanzania Mainland.
- A significant milestone where 45% of

VICOBA groups opened bank accounts to secure their assets.

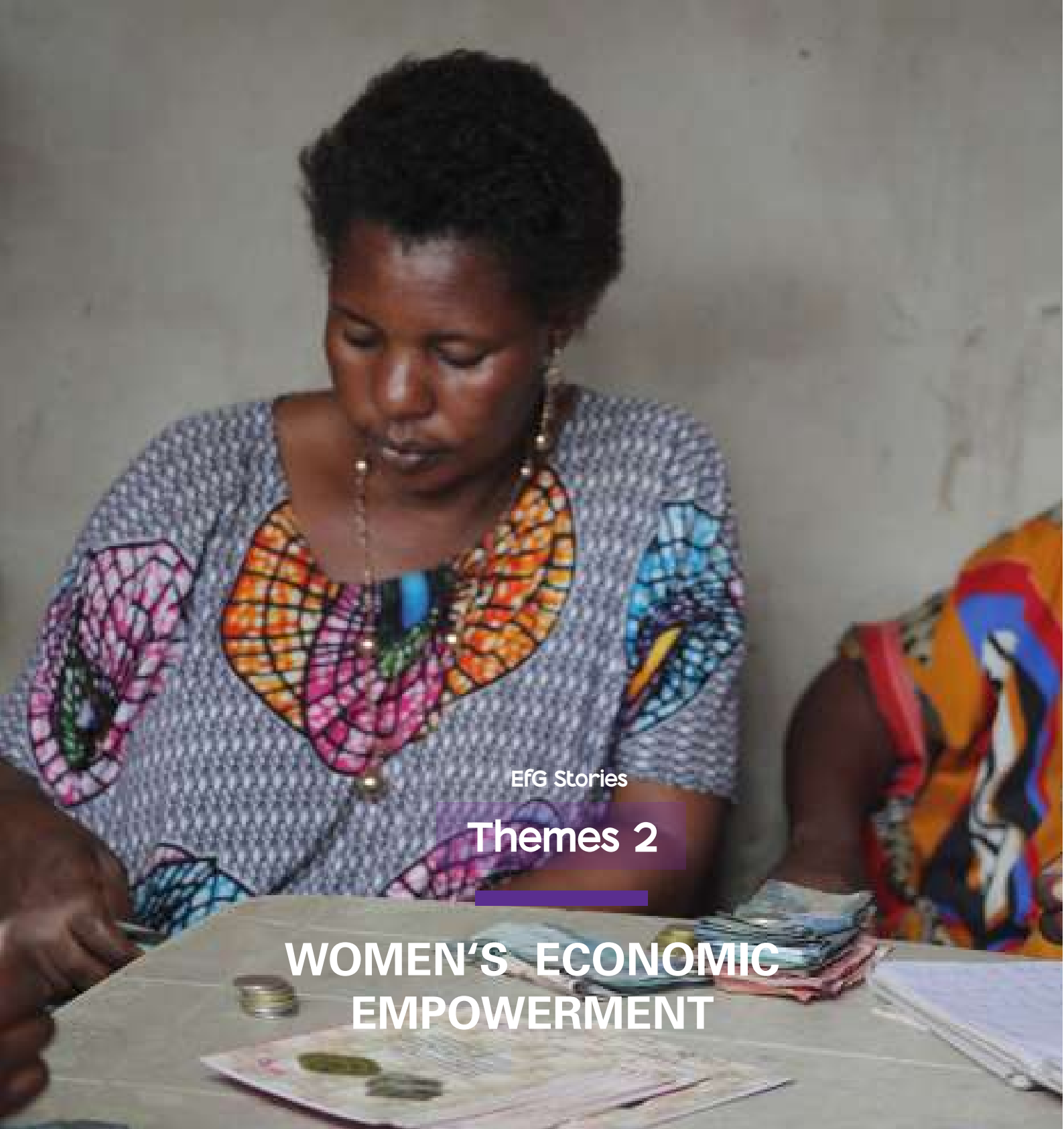
- The growth in collective savings, with groups having saved more than 604 Million TSH collectively.
- A marked increase in land ownership; since joining VICOBA, 42% of the members have acquired land. As a result, now 71% of VICOBA women own land.
- Two groups, comprising a total of 60 women, used VICOBA funds to jointly purchase land plots.
- The creation of an advocacy platform.

Empowering Women with Financial and Leadership Skills:

EfG has facilitated extensive training and provided technical support to women traders. Specifically:

- Over 12,800 women market traders were trained in various skills.
- 1,620 women market traders received training on business skills and sessions on economic rights.

- Change in business behaviors by women
- Women have health relationship with money
- Women have increased their saving
- Improved quality of life ie. productive assets, housing and land ownership



EfG Stories

Themes 2

WOMEN'S ECONOMIC EMPOWERMENT

Towards the economic emancipation of the informal woman trader

In its boutique of interventions geared at improving informal women traders' welfare, EfG helped the women to establish village community banking (VICOBA) groups.

Before these efforts by EfG, a lot of women had to pursue their financial needs individually, which limited their power to mobilize capital and meet their financial needs.

The few who had thought about pooling together their resources to address their welfare were in merry-go-round schemes. The informality of these schemes left them exposed to losses as Irene Daniel from the Tabata Muslim market narrates.

"There was no order in the merry-go-round schemes. Our scheme in this market kept collapsing, and sometimes, before everyone could recover their full investment. There were too many cases of defaulters and we didn't have a way of dealing with them, so these very groups that were supposed to bring us together, ended up turning friends into enemies. We needed a new system."

When EfG introduced the idea of VICOBA groups and helped the women understand how to operate them, there was a great response. The women saved on a weekly bases, and thus, grew their capital to a level where they could start lending money to each other for both business and personal needs. Irene says:

"I have purchased a plot with a loan I got from our group. I also have a colleague who has bought a car to support her business and personal movements."

As of 2015, EfG had established **65 VICOBA groups** with an estimated **2,400** members in 9 different regions across Tanzania. VICOBA groups had savings amounting to more than **TZS 765 million**.



TZS 10m loan turns vegetable vendor to employer of three

To Christina Mtimba, a vegetable vendor mostly selling habanero peppers, capsicum and white eggplant, her stall at the market was something she did to make ends meet. Her daily profits helped her put food on the table for her three kids she supported as a single mother, but she admits that it was a struggle.

When EfG introduced VICOBA groups at the Temeke Market in 2015, she gladly joined, hoping for some economic relief. She says:

“I am an extremely diligent person. Being a single mother taught me to fend for myself and for my kids. Unfortunately, I did not have enough training on saving and investing, so this business stayed somewhat small for many years.”

Since she joined the group, she has been saving a portion of her daily profit and using it to buy shares worth TZS 15,000. After some time, she borrowed TZS 600,000 and TZS 1 million as capital to finance the growth of her business. It was then that her diligence, matched with her access to credit started to bear fruit. She says:

“I had received enough training from EfG which grew my confidence in business. In 2018, I took a TZS 10 million loan, 10 times bigger than the last one, and I bought two motorbikes and a tricycle for commercial purposes. There are challenges in that business, but overall I can say I am earning a bigger income, and I have provided employment to three young men.”

Christina aims to take a bigger loan from the group and venture into the spare parts business.





IN HER OWN WORDS

Christina Mtimba

Vegetable vendor,
Temeke Market, Dar
es Salaam

“At first, our expectation was that EfG would give us handouts. We now realize that the power lies within us to achieve our financial well-being. The training and motivation I got from EfG is invaluable.”

WOMEN'S LEADERSHIP FOR CHANGE



The Problem

Informal sector women lack the organization of a collective voice, hindering them from advocating for their rights, constitutional reforms, and improvement of their working conditions. They are also largely underrepresented in leadership positions and less involved in decision-making processes, preventing women's interests from being represented and protected in laws and policies.

Interventions and Results

Developing a legal rights and economic empowerment manual

In 2013 EfG developed the first informal sector resource manual tool on taxation, licensing, and legal and economic rights. The manual aims to enhance legal education and improve business knowledge amongst market traders.

Introducing mobile legal aid clinics to cater to informal markets

In improving women's access to justice, EfG introduced mobile legal aid clinics to cater to market traders at market places. The clinics have enabled market traders to gain easier access to legal

services, provided at the market level. There are legal officers in place who have been providing legal aid services at markets on a rotational and weekly basis. Over 7,168 market traders have benefited from free legal aid services provided through mobile legal aid clinics.

Recruitment of paralegals for legal empowerment

EfG has successfully recruited and trained paralegals and legal community supporters (LCS) who now conduct awareness-raising sessions and provide legal aid to market traders. A total of 108 paralegals and LCS were empowered and are active throughout 4 regions of Tanzania mainland, namely Dar es Salaam, Mwanza, Mbeya and Lushoto Tanga. The trained paralegals and LCS will continue to provide legal aid within their respective communities upon

completion of the project. This has positive implications on the sustainability of the project. Currently, LCS and paralegals provide legal advice to approximately 4,000 market traders.



EfG Stories

Themes 3

WOMEN IN LEADERSHIP

Women's leadership promising to undo decades of damage caused by patriarchal systems in markets

When EfG began its market interventions, it was clear that male-dominated leadership was a dimension that contributed to the many woes women faced. In a study done by the organization, only 2.3 percent of women listed the right to be a leader as a woman's right. As a consequence of this little awareness of their right to be leaders, women barely featured in market leadership positions.

Betty Mteweale, who chairs the union of women market traders in Tanzania (UWAWASOTA) as well as the batik traders' sector at the Mchikichini market says:

"For a long period, we experienced the repercussions of leaders who were out of step with our agenda as women. The male leaders in markets all over Tanzania were very dismissive of our ideas and needs, and this is why we lived with blatant verbal abuse for long without any hope for change."

Betty also recalls how women had no or little incentive to be in leadership positions. It was until EfG mobilized women to be aware of their right to hold leadership positions, and confident enough to seek such positions that things began to change.

Neema Charles Maega has been working at the Kigilagila market in Dar es Salaam selling vegetables since 2012. She says leadership is her 'calling', but she never dared to contest for market leadership. This was until December 2016 when she gathered enough motivation from EfG and her peers to vie, and consequently, became the chairperson of the market. Her confidence has grown significantly, and she says she can do more. She says:

"After this experience, I am confident that I can even run for any of the local government positions."

2019
14%

2022
26%

Percent of women leaders in Market Committees across in Tanzania before and after EfG interventions



Jane Maginga: Informal woman trader stands up to corrupt and oppressive leadership

Soko Kuu is one of the largest markets in Musoma, the main business district of Mara region. The market had been led by a female chairperson, who, until her sudden demise in October 2017, had worked well with the women of the market to push back against negative pressure exerted by the staff at the Municipal level.

Her demise created a vacuum that the Municipal staff wanted to explore. Luckily, Jane Maginga, an outspoken member of the women vendors' association became the de facto leader championing for the women's agenda, including ensuring a leadership succession plan that doesn't leave women out in the cold. She says:

"The Musoma Market Officer delayed the election process. We believed there were efforts to maximize on the leadership vacuum to seek personal gain, so we pressed the municipal council, until we finally had an election in July 2018, albeit 10 months late."

Jane decided to vie for the vacant chair position -- and she won it, despite what she terms as 'dirty tactics' by the municipal staff to fail her. Unfortunately, 12 days into her election as the Market Chair, she lost her niece and had to be in Dar es Salaam for about a month. When she came back to Musoma, she was greeted by news that the Municipal's leadership had increased fees from TZS 200 to TZS 500 per day.

Jane led the vendors to push back against this increase in fees, and that served to intensify her feud with the municipal staff.

Soon, in a shocking move, Jane received a termination letter from the District Commercial Officer (DCO). Jane sued the Municipal and the DCO, demanding compensation worth TZS 70 million for wrongful termination. She lost the first judgement at the trial court as the magistrate ruled that the case was to be heard at the Commission for Mediation and Arbitration.

Jane did not give up. With support from EfG and her lawyer, she went to the court of appeal, which ended up vindicating her and instructing the District Court of Musoma to hear her case, and further ruling that she was put in place through a democratic process, and could only be removed from office in the manner prescribed in the market's constitution.

Nervous, the Municipal staff, including the DCO pleaded with Jane to settle the matter amicably. Jane was reinstated as the Market Chairperson for a period of 5 years, and opted to forgo the damages she claimed from the municipal. She says:

"My motive in this was not money, else I wouldn't have persisted for that long. I wanted to show women all over Tanzania that they can be bold and challenge oppressive patriarchal systems."



A woman leader, a more progressive market

In marketplaces where women's needs are not taken into consideration, one of the most typical features is the lack of unity among the women themselves. Neema Charles Maega, the Chairperson at Kigilagila market says:

"The women's movement in this market was in total disarray. We did not have a uniform agenda, nor did we support each other as much as we should have. That affected us in every aspect of our lives here in the market."

When she got the position of chair, she says, one of her first goals was to unite the women and help them rally around issues that affect them. She says:

"Since these women had confidence in me, convinced me to vie for this position and voted for me, it was time for me to return the favor. I led them to believe that, together, we can bring a stop to all forms of abuse; but also all the bickering and badmouthing that kept us disunited. We have achieved so much in both the interest of the women and the market in general since I took office."

Miraji Mkandawire, a male rice trader at the market speaks about the difference having Neema has made. He says her leadership style is preferred as she is more responsive compared to what they were used to.





IN HIS OWN WORDS

Miraji Mkandawire

Male vendor, Kigilagila
market, Dar es Salaam

“I’ve been here long enough to say that a woman’s leadership is much more progressive. Neema leads without pride, and her responsiveness helps to get a lot of good things done here. She is not self-serving.”

ACCESS TO JUSTICE



The Problem

When we first began to look at the situation of women in the informal sector we discovered that an alarmingly large number of women were unaware of their rights, laws and policies. We found that most women did not even know where to report abuses or violations they suffer or where to access legal services. For the few who appeared to know where to access such services, proximity of the services and associated financial costs were found to be major obstacles hindering access.

Interventions and Results

Developing a legal rights and economic empowerment manual

In 2013 EfG developed the first informal sector resource manual tool on taxation, licensing, and legal and economic rights. The manual aims to enhance legal education and improve business knowledge amongst market traders.

Introducing mobile legal aid clinics to cater to informal markets

In improving women's access to justice, EfG introduced mobile legal aid clinics to cater to market traders at marketplaces. The clinics have enabled market traders to gain easier access to legal

services, provided at the market level. There are legal officers in place who have been providing legal aid services at markets on a rotational and weekly basis. Over 7,168 market traders have benefited from free legal aid services provided through mobile legal aid clinics.

Recruitment of paralegals for legal empowerment

EfG has successfully recruited and trained paralegals and legal community supporters (LCS) who now conduct awareness-raising sessions and provide legal aid to market traders. A total of 108 paralegals and LCS were empowered and are active throughout 4 regions of Tanzania mainland, namely Dar es Salaam, Mwanza, Mbeya and Lushoto Tanga. The trained paralegals and LCS will continue to provide legal aid within their respective communities upon completion of the project. This has positive implications on the sustainability of the project. Currently, LCS and paralegals provide legal advice to approximately 4,000 market traders.

Support growth of paralegals groups

EfG is working to support the formalization of paralegal work by assisting with the registration process and finding paralegals opportunities to

network with other service providers, with the aim of building relationships and working together, which will also help in achieving sustainability. So far three (3) paralegal centres in the Districts of Ilala in Dar es Salaam, and Bumbuli and Lushoto in Tanga have been established and registered.

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. In response to this background, EfG conducted awareness through mobile and stationed legal aid service in markets. These resulted in:

- At least 8,125 market traders throughout 4 districts received free legal aid advice
- 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 2,400 market traders
- Approximately 55,126 beneficiaries received legal education on probate, marriage, contracts and sexual offences
- More than 20,700 books on marriage law, land law, contract law and guidelines for market traders have been distributed to market traders

Paralegals: The refuge of oppressed market women

Legal support interventions are at the core of EfG's success in significantly reducing cases of violence against women in market places. EfG trained women vendors to become paralegals and others legal community supporters. These groups have their eyes and ears alert observing and helping women traders overcome abuse via established regulations.

Irene Daniel has been a food vendor at the Tabata Muslim market since 2010. In 2015 she was trained by EfG and became a paralegal. She recalls a case where three men wrecked havoc at their market by carelessly hurling insults. Irene reported them to the market committee, but the committee members were scared of the three men, thus took no action.

Irene took the case to the police, and it eventually went to court where, one of the men received a sentence of 6 months or a fine of TZS 300,000. The three men also lost their place in the market, bringing an end to their reign of terror.

Thanks to EfG's training and other interventions, Irene has taken his activism beyond the market. She had a female client who was a child domestic worker. Irene noticed that she had bruises on her body. She was moved and she took action. She narrates:

"We were taught by EfG how to identify potential victims of abuse, and I put that knowledge to use. I found out that the girl was held at her boss' house without her wish. I took this case to the police, and we went to the house. The perpetrator received a strong reprimand from the police, and agreed to let the girl go back home as she wished."





EfG Stories

Themes 4

SURVIVING THE COVID - 19 PANDEMIC

Informal women traders finding creative ways to brave the Covid-19 storm

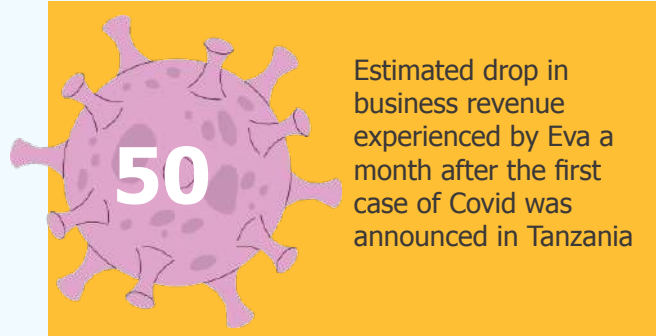
Despite Tanzania not locking down during the height of the pandemic, restrictions imposed in several neighbouring countries made business difficult for women doing cross border trade. Eva Paschal Kakobe, a maker and trader of batik clothes at the Mchikichini market is among those who felt the pandemic's pinch.

Eva and other batik clothes traders at the market have clients from the neighboring countries of DR Congo, Kenya, Uganda, Botswana, the Comoros and, Sudan. Cross-country travel restrictions caused a slump in her business. She says:

“Suddenly, my revenue was falling day after day. I saw a smaller number of customers, especially foreigners. When the first Covid case was announced, my revenue fell from around TZS 3,000,000 to around TZS 1,500,000 in the first month. I realized that I had to do something.”

Eva is one of the paralegals at the Mchikichini market so she keeps frequent contact with EfG staff. Upon realizing that women traders are struggling, EfG staff began efforts to raise awareness on alternative ways of marketing. Key among them was using digital platforms. Eva got such assistance and she says:

“EfG helped me realize that I can still do business online. So I contacted my frequent clients, and began a system for transporting their orders to them through buses. Within the first few months, my business was almost back to where it was before the pandemic.”



Informal women traders may suffer disproportionate pandemic effects

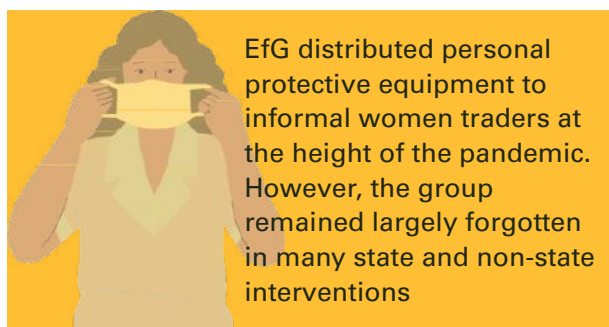
In a March 2021 report by the East Africa Community (EAC), ministries responsible for gender across the region reported a near 48% increase in the gender based violence cases reported to the police or through the GBV toll-free lines. This increase in cases of gender based violence is consistent with what has been reported globally.

The EAC's report reveals that, while health precautions are important, they reinforce the discrimination of informal women traders from economic engagement as they are not realistic for most of them.

Many of the women informal workers, who are often the primary providers for their households, live and work in conditions that are characterized by over-crowding. Esther Ijumba, an avocado vendor at the Soweto market in Mbeya says:

“We did not have the luxury to stay at home. Our families depend on us, so we still had to come to this crowded place despite the risk of infection, because this is where we earn our daily bread. Social isolation and home-based work are feasible for middle-class office employees, but not for women in the informal sector.”

With increased rates of gender-based violence at their households, informal traders were left in a situation where they suffered more from the pandemic compared to their male counterparts.



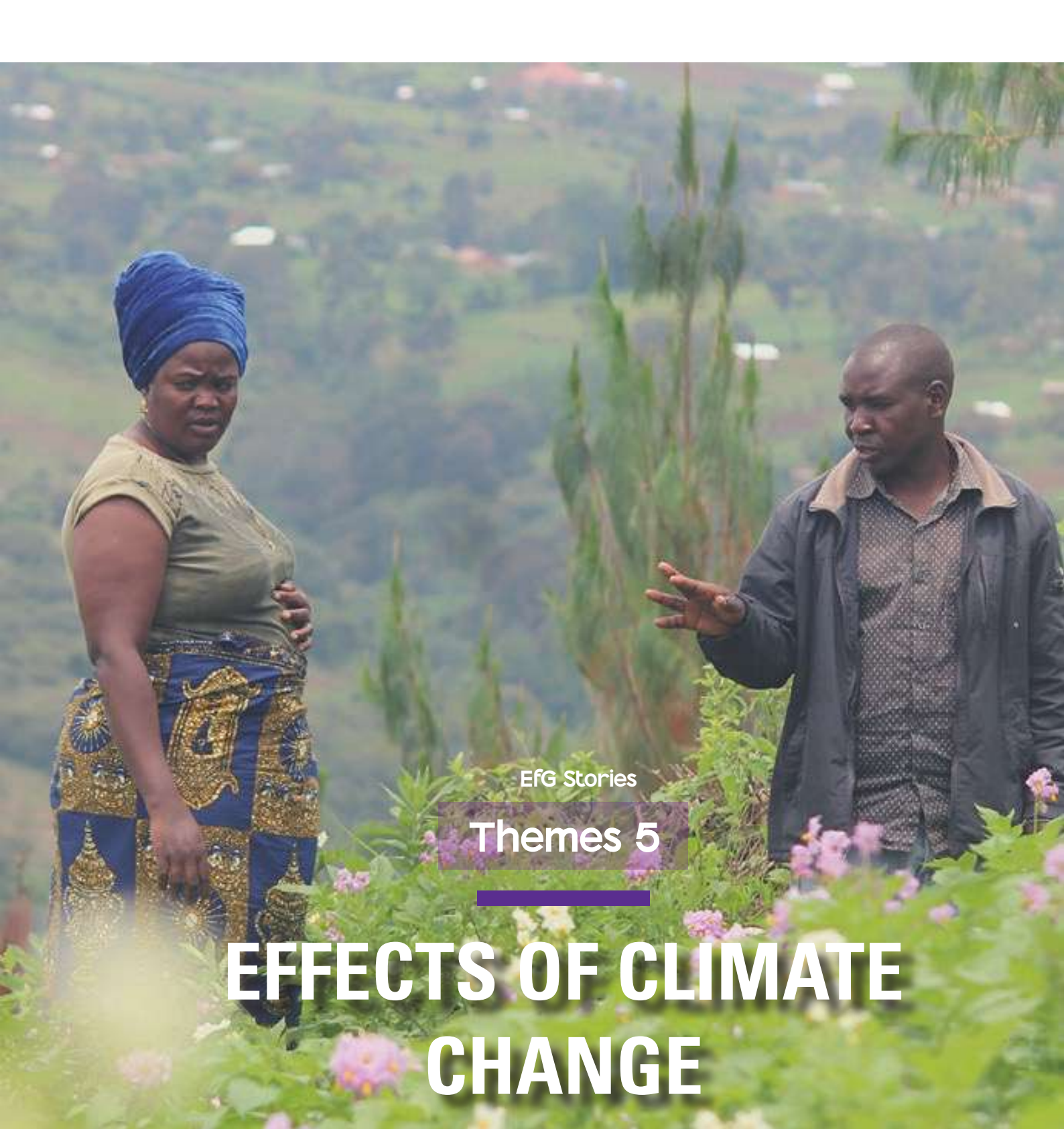


IN HER OWN WORDS

Maltida Sanga

Vendor, Soweto Market,
Mbeya

“If you earn a daily wage and your family depends on it, you really must brave shocks such as the pandemic. We could not afford to stay home, so we continued working while taking all the necessary precautions.



EfG Stories

Themes 5

EFFECTS OF CLIMATE CHANGE

Informal women traders in the age of rising climate change

Future climate projections for Tanzania done in 2017 by Future Climate for Africa (FCFA) show that rainfall in Tanzania is highly variable, with large differences in amounts and seasonality (the timing of wet seasons and dry seasons) from year to year. Like in many other parts of the world, the adverse impacts of climate change are having their toll in the livelihoods of people and in the sectors of the economy in the country.

Informal women traders are particularly affected adversely, because they account for a significant proportion of vendors perishables food items in many markets. Zenitha Thobias Mayega is a potato vendor at Soko Matola in Mbeya. She often needs around TZS 420,000 in circulation to be able to buy 10 sacks of potatoes which is her trading stock per week. In late 2021, potatoes became scarce due to excessive rain. Zenitha explains how this affected her income:

“From TZS 42,000 per sack, in a short time prices rose to TZS 62,000. The sad reality is that, as a trader, there’s a limit to how much of that increase you can push onto the end consumer. They just won’t buy from you. And, potatoes are perishable, so rather than suffer a big loss by holding on to them, you end up selling at a loss.”

Zenitha also notes that under such condition, the quality of potatoes is also affected. She says:

“When farmers are uncertain about their yield, they harvest the potatoes before their appropriate time. We got a lot of bad quality potatoes which becomes our loss.”



Dealing with increased economic uncertainty as a result of climate change

Abraham Msigwa, 76, is a long time potato farmer up on the hills of Mbeya. He is a model farmer, as he has consistently obtained good yields from his farms. However, he notes that farming is becoming more expensive due to unpredictable climate trends.

The potato plants on his farms are blossoming, while right next to him, in a neighboring farm, the plants are brown and wilted, indicating lack of care. Abraham explains why, while pointing at the two farms:

“The rains these days are extremely unpredictable. Farming requires you to have some spare funds which you can use to give the necessary attention to your crops when the weather is not friendly. That extra cash is the difference between my farm and my good neighbour’s farm.”

The additional expenses emanate from the need to control late blight diseases on tomatoes. Waziri Mwansepele who is an agro-dealer and potato dealer in the same area as Abraham estimates that, farmers had to spend an extra TZS 40,000 to 80,000 for 2 additional rounds of spraying Masterking72 or Snow King72% to rescue their crops. He says:

“That is not a small amount. These farmers earn season to season. Hence, by the time they are close to harvesting, many won’t have that TZS 40,000 to spend on the farm. So, they just wait and pray that climate conditions don’t affect them adversely.”

TZS
40K -
80K

Additional funds that potato farmers have to spend on pesticides in unfavourable climate conditions.





IN HIS OWN WORDS

Abraham Msigwa

Farmer, Mbeya

“We, as farmers, can’t accept losses easily after toiling in the farm for a long time. When our yields are bad due to bad weather, its the small scale traders like Zenitha who will suffer from inflated prices

UKAID SUPPORT FROM YEAR 2011-2019 A FOUNDATION FOR MODEL'S SUCCESS

EfG's great idea and decision to fund vs capacity challenges

What we liked	Working with women/gender issues on governance; working with economic development; unusual target group; dynamic executive director
What was the challenge?	EfG was a start-up organization that was a 'local partner' of an international NGO based in London called One World Action (OWA). They were used to being guided by OWA in almost all their decisions. The sudden news of OWA closing down meant that they lost a strategic partner who was crucial to their operation and programme implementation. The big question was; Could they fly solo?
Income the year we started to fund them	Approximately GBP 24,000
Income 2014	Approximately GBP 160,000
Number of donors when we started to fund them	AcT was the first and only donor for EfG at the start of our contract with them.
Number of donors 2014	Four donors: UKAID, Embassy of Finland, Legal Services Facility (LSF) and VIDEA Canada

AcT received Equality for Growth's (EfG) application in February 2010, during the third round of applications. They submitted their concept note jointly with One World Action (OWA), which was a 'big sister' for EfG. AcT felt that not only was EfG working in an area that was of particular interest to the programme (gender and growth), but they could also provide an interesting perspective of governance and accountability through their focus on economic empowerment. Moreover, EfG was working in a non-traditional sector and touching on the issue of urban poverty which receives less attention than needed. With this, EfG successfully made it through the first stage of the application process and proceeded into step two.

During this stage, it was realized that although EfG could successfully become an AcT partner, they needed to find other donors. Being a start up organization, EfG was yet to have any funds that could help them to start operations. AcT then provided them with some support to find other donors in Dar es Salaam. Almost a year lapsed and EfG (together with OWA) were still not able to get any additional donors on board. It was a catch twenty two situation for them. Donors were not willing to fund until they saw some activities and EfG couldn't start operations without funding.

Equality for Growth

Equality for Growth (EfG) has been established with the aim of assisting women traders in local markets in Tanzania, specifically the Ilala markets as a starting point. Following a study that EfG conducted, it was established that women traders face multiple hurdles in their attempt to earn a livelihood. They are deprived of proper trading places, cheated in their businesses, sexually and verbally harassed and generally disrespected. EfG also found that market authorities, once alerted to the power they have to address some of these problems, are generally supportive. And hence, the Voices for Visibility project was started

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After internal discussions and agreement with DFID, it was decided to fully fund EfG 'Sauti ya Mwanamke Sokoni' ('Voices of Market Women') Programme and waive our 40% maximum funding guideline. This decision was met by another challenge, as the day AcT informed EfG that they would be receiving funds, was the same day that EfG learned of the decision to close down by OWA. This came as a big blow to EfG as OWA gave EfG support in terms of strategic planning, goal setting and direction and through most of the fund application process, OWA had been the first point of contact.

Despite this sudden closing down of OWA, AcT believed that they could go ahead and fund EfG without having them re-apply in their own right. We felt that through a careful approach to addressing all the capacity gaps identified, EfG would be able to manage their funds and implement their activities. Therefore, in September 2011, AcT entered into a strategic grant agreement with EfG, making them an AcT partner and hence able to draw from the experience of the programme management team as well as other partners, in their capacity development.

Bridging capacity gaps

The first tranche of funds was largely geared towards setting up the organization which included recruitment of new staff, purchase of some assets, as well as development of an operational plan. This is because EfG was just starting operations and hence there needed to be a strong focus on institutional development.

AcT worked with EFG to ensure that sufficient controls were in place to manage small amounts of initial funding. It was decided that a full financial management assessment will be undertaken after about six months of operations, when key staff would have been recruited and systems and processes strengthened. Funding was to be disbursed quarterly against milestones, with quarterly verification of expenditures by auditors. This was to be done until the organisation is clearly established and deemed strong enough to manage bi-annual disbursements.

One of the first steps in their capacity building was the introduction to outcome mapping (OM) to EFG staff as well as board members. As they were still in the process of setting up systems and processes, EfG was very much eager to adopt OM as their Monitoring & Evaluation (M & E) tool. The two day orientation sessions were fruitful and from the enthusiasm of the participants, AcT had no doubt that EfG was keen to learn. However, as in many cases, the practicality of applying learned concepts is usually much harder than envisaged, and EfG was no exception.

What followed was a series of meetings, workshops and email correspondence, all related to strengthening their operational plan, and M&E using outcome mapping. The back and forth process with their documents was not only stressful to EfG but also to AcT. The amount of time and resources spent on helping EfG build up their systems was double than that of other more experienced AcT partners. There was a risk that these interventions might not pay off and the programme would have spent more resources on a project that eventually brought few results – and also absorbed relatively few funds at a time when AcT was under pressure to spend.

However, with the first set of reports, EfG showed that they were definitely engaging with their stakeholders, and that bringing about change in the Dar es Salaam markets was possible. While results recorded were fairly limited, they were moving in the right direction. With each reporting period, EfG improved and they are now achieving results that, taking into account the small scale of their operations, are comparable with other older, and technically more experienced, CSOs.

Their capacity has also increased with hiring of more staff. In addition, they have been able to develop several proposals for new donors and are now also receiving funds from the Embassy of Finland and Legal Service Facility (LSF). Being funded by AcT has helped to provide a good reference for them among other donors who otherwise would not be keen to fund or support a new CSO such as EfG.

Lessons from EfG

From the above, it is clear that capacity building cannot be standard for all organisations. It is also not something that has a defined period of time. It requires both parties to understand the goal that they are working towards, as well as start from a commonly understood baseline. In EfG's case, the baseline was very easy to determine as they were essentially a new organization that was just starting up operations. As they had not yet developed any organizational document, they were able to implement learning from AcT as well as AcT partners.

What also helped was the organisation's willingness to learn from others. They contacted some of the AcT partners in order to learn from their experience of what works and what does not. EfG was also flexible in their approach to learning and implementation of the activities. Lessons from their last quarter formed the basis of determining/amending the next quarter's activities.

In addition, the small number of staff also helped to ensure that everyone is involved and working towards achieving their goals. Individuals who were in finance as well program were all going into the field and engaging with the market women. All of them maintained journals of their observations that formed part of their reports.

As the fund managers, among other things AcT learned that while capacity building does require an organisation to provide guidance and assistance through every step of development, it is also important to step back and let the learning CSO internalize the suggestions and finally make a decision on what will work for them.

Some of the behavioral/attitude changes

- Women traders at Kigogo Fresh also wrote a letter on June 13th, 2013 to complain to the Ilala Municipal Director about the unhygienic market environment, which affecting trade and health of traders and customers. Ilala Municipality responded by cleaning the market environment, building toilets and renovating the road
- During the market opening at Kigogo Fresh, the Market Officer went to approve the allocation of slots. He promised and allocated slots to all women traders. It was further warned that anyone trying to acquire multiple slots for rent will lose all other slots i.e. the market will be committed to a one slot per person.
- At Ilala market, women traders confronted Ilala Ward Councilor regarding high levies charged on vegetable vendors. However the issue was not resolved by the councilor. They then forwarded the matter to Ilala Municipal Director and the matter was referred to the same councilor. The results was that levies were reduced from Tshs. 2000/- and 5000/- to Tshs 800/-.
- Increase of empowerment of women traders resulted in increased of participation of women in decision making bodies. For instance a woman trader from Kigogo Sambusa won the position to be a member in a District Constitutional Committee. Kigogo Sambusa woman trader was elected to be involved in reviewing United Republic of Tanzania constitutional draft at the district level.
- Women market traders at Mchikichini market wrote a letter to DED of Ilala Municipality to ask about the renovation of their market. The DED responded and sent the consultancy to estimate the cost of renovation so as to re-build the market.
- Chanika market leaders supported women traders to join in the market leadership. Out of sixteen market leaders, eight are women.

OUR NEW STRATEGIC PLAN 2024-2026



Our Model – The EfG Strategic Approach

At Equality for Growth (EfG), we are at the forefront of empowering women entrepreneurs in Tanzanian markets through our innovative and robust strategic approach. Our vision is to create responsive, democratic, and connected markets where women entrepreneurs are organized and act together to claim their rights, solve problems, and leverage their newfound skills for broader impact.

Mission and Core Values: Our mission involves mobilizing a transformative movement of women entrepreneurs at the community, local, and national levels. Conscientization, organizing, access to justice, research, and economic empowerment form the pillars of our work. We embrace values such as justice, dignity, innovation, solidarity, courage, inclusivity, transparency, and accountability, guiding our interactions and decision-making.

Our Model (2024-2026): EfG’s unique three-stage model, “Coming Together,” “Educating and Inspiring,” and “Means to Action,” forms the backbone of our success. Through this model, we empower women entrepreneurs by building platforms for advocacy, providing comprehensive training, and fostering strong leadership.

We create a supportive ecosystem that ignites women’s potential, enhances business skills, and highlights underlying systems of oppression they face.

Challenges Faced by Women Entrepreneurs:

Women entrepreneurs in Tanzanian markets face numerous challenges, from limited leadership opportunities to gender-based violence. Our focus is on women who aspire to claim their rights, grow their businesses, and drive political and economic change in markets and beyond.

Vision

We envision a future where women entrepreneurs in markets are organized, connected, and empowered to claim their rights and solve their problems at the market level and beyond.

Mission

We are mobilizing a movement of women entrepreneurs in markets to promote the voice, agency, and leadership of women in the informal sector at the community, local, and national levels through conscientization, organizing, access to justice, research, and economic empowerment.

Key Objectives and Strategies:

1. Leadership:

- Cultivate and empower champion women across regions, providing them with tools and support to catalyze change.
- Introduce market scorecards to drive competition, leading to safer and more inclusive market spaces.
- Engage in strategic advocacy and media outreach to amplify women entrepreneurs' voices and create lasting impact.

2. Rights:

- Raise awareness among women entrepreneurs about their rights and provide tools to assert them effectively.
- Establish advocacy groups to foster collective action and address shared challenges.
- Collaborate with national and local governments to promote women entrepreneurs' interests.

3. Economy:

- Conduct comprehensive market studies to identify growth prospects and untapped opportunities.
- Offer tailored business development services and mentorship to support MSMEs led by women.
- Advocate for improved access to municipal loans and financial resources for women entrepreneurs.

Action Plans:

- Document and assess implementation progress, engaging stakeholders at all levels.
- Monitor training effectiveness through ongoing assessments and follow-up interventions.
- Gauge advocacy impact through outcome mapping, leveraging social media analytics and media engagement.
- Conduct annual surveys to track movement progress and refine strategies accordingly.

Financial Projections: With ambitious targets, EfG seeks to support over 35,000 women entrepreneurs across 15 regions, forming 48 advocacy and savings groups in key markets. We are committed to allocating resources strategically and securing funding for vital campaigns and disaster mitigation efforts.

Risk Assessment: Recognizing potential risks, such as political discrimination and leadership changes, we are prepared with effective mitigation measures. Non-partisan advocacy, building support among leaders, disaster planning, community awareness initiatives, and technology partnerships fortify our resilience.

Conclusion: EfG's strategic approach is driven by technical expertise, dedication, and a deep understanding of the challenges faced by women entrepreneurs in Tanzanian markets. Through transparent and adaptive efforts, we are committed to fostering an inclusive and empowering ecosystem where women's voices are amplified, and their contributions play a transformative role in shaping a more equitable and prosperous future for Tanzania.

GALLERY







Penina Reveta – Board Chairperson
MSc. in Community Economic Development
Specialist in Community Dev, Monitoring,
Evaluation & Learning

EfG BOARD OF DIRECTORS



**Jane Magigita – Secretary to the BoD
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Frank Rweyemamu –Member

Financial Accountability Advisor, CPA (T), Advanced
Diploma in Banking & Finance (IFM)

EfG STAFF

EfG is extremely grateful for the time, dedication and expertise offered by both staff and volunteers that helped us reach where we are today. At different times and capacity the team has served the organization tirelessly even during the difficult financial climate. Though targets and ambitions were not all met as anticipated due to unforeseeable limitations, the team still maintained the energy and commitment to serve others.



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