

Equality for Growth (EfG)

2024 ANNUAL REPORT



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Overview

In 2024, Equality for Growth (EfG) made significant and impactful progresses toward advancing gender equality and empowering women entrepreneurs, with a particular focus on those operating in the informal sector. Through a series of strategic interventions, advocacy campaigns, and capacity-building programs, EfG worked tirelessly to enhance women’s economic and social rights, equipping them with the necessary tools, skills, and resources to thrive. These efforts played a pivotal role in breaking down barriers, creating more opportunities, and fostering an environment of equal participation and recognition for women in entrepreneurship.

A key milestone in EfG’s ongoing mission was the successful integration of climate change resilience into its 2024–2026 Strategic Plan. Recognizing the disproportionate impact climate change has on women, particularly in the informal economy, EfG took bold steps to address the unique challenges they face. The plan emphasizes equipping women entrepreneurs with the knowledge and resources needed to adapt to and mitigate the effects of climate change, ensuring that their businesses not only survive but also flourish in a changing global landscape. Through this forward-thinking approach, EfG continues to lead the charge in promoting both gender equality and climate resilience, making significant progress toward creating a more inclusive and sustainable future for women in the informal sector.

1.0. EFG PROGRAMS



2.0 Empowering Women, Transforming Communities

..... Key Achievements

■ Expanding Women Entrepreneurs' Networks

EfG expanded its network of women market traders by integrating **69** new members, bringing the total to **10,707** women traders across Dar es Salaam, Mwanza, Musoma, Dodoma, and Mbeya. This expansion strengthens their advocacy capacity and enhances economic opportunities. As a result, women traders now enjoy greater collective bargaining power and improved access to resources.



■ Strengthening Advocacy for Financial Inclusion

EfG supported the National Women Market Traders Secretariat by commissioning a critical assessment of the **4%** government loan for women entrepreneurs. Findings revealed major barriers such as bureaucratic delays, lack of transparency, and high loan acquisition costs. EfG and UWAWASOTA presented policy recommendations to the President's Office – Regional Administration and Local Government (PO-RALG) in Dodoma, advocating for improved financial access for women.



3.0 Breaking Barriers, Elevating Women in Leadership

Increased Female Representation:

32 to 37,

The number of women in market leadership rose from 32 to 37, demonstrating steady progress

Successful Elections

Kigogo Fresh Market

6 

women contested, 3 won
(including Vice Secretary and
committee members).

Tabata Muslim Market

4 

women contested, 2 won
(Vice Secretary and Treasurer)



■ Women's Leadership in the 2024 Local Government Elections

Women traders are stepping beyond the marketplaces and into political leadership, marking a major milestone in gender equality. Their participation in Tanzania's 2024 Local Government Elections showcases their growing political ambition and influence in decision-making spaces.

Increased Political Participation

More women traders are contesting and winning local government positions.



Election Success Across Regions

Mwanza

12 contested
7 won seats.

Mara

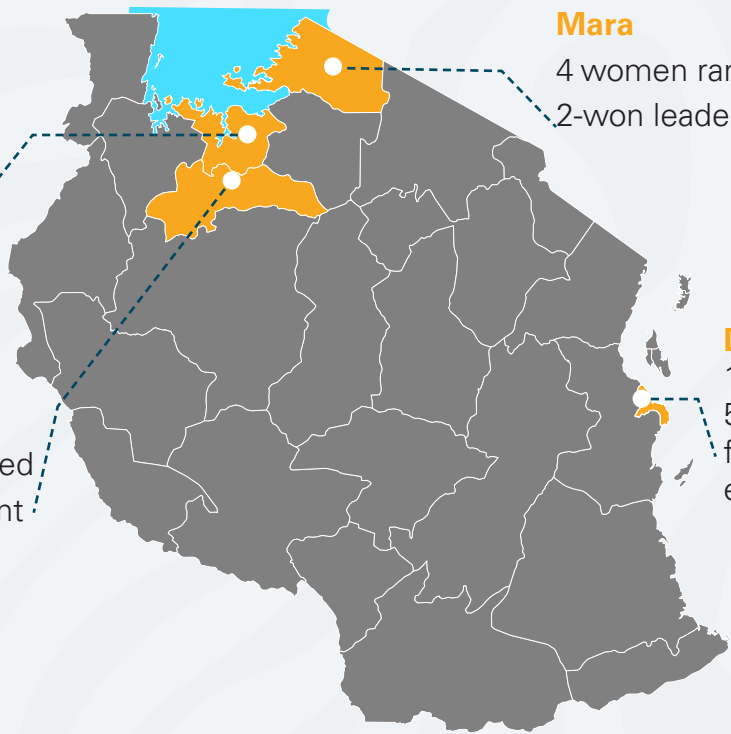
4 women ran
2-won leadership positions.

Shinyanga

3 women secured
local government
positions.

Dar es Salaam

12 contested
5 secured candidacies
for the November 2024
elections



4.0 Empowering Women Entrepreneurs: Strengthening Leadership, Advocacy, and Rights Awareness

■ Women Taking Action for Change

Women entrepreneurs in Tanzania’s marketplaces are increasingly aware of their rights and are taking collective action to address their challenges. Through targeted legal empowerment, leadership training, and advocacy efforts, they are influencing policies, improving working conditions, and strengthening market infrastructure.

■ Advancing Women’s Rights & Advocacy in Markets

64 women from Tabata, Ilala, and Kampochea markets are actively advocating for better market infrastructure, including improved sewage systems and designated working spaces.

300 women’s groups across Dar es Salaam, Mwanza, Musoma, Dodoma, and Mbeya have been strengthened, enhancing their capacity for collective action leading to key developments, such as: New toilets with 10 pits constructed in Kampochea Market, women traders in Tabata Market included in renovation planning to ensure safe spaces for female vendors.

Successful lobbying for the renovation of Kinyerezi Market, incorporating essential facilities for businesses



7.0 Empowering Women Through Digital Innovation & Advocacy

EfG is transforming markets into safe, inclusive, and fair trading spaces by empowering women traders and promoting participatory regulations. A key achievement during the year 2024 was the successful adoption of digital tools through the EfG App, which has become a powerful platform for women entrepreneurs.

Expanding Digital Access & Advocacy

Increased EfG App registrations, enabling women traders to connect, access vital information, and collectively advocate for policies affecting their businesses.



■ Digital Literacy Training for Women MSMEs

- Development of Digital Inclusion and Empowerment Manual aimed at empowering women traders with leadership, technology, and online business skills.
- **46** women from Ilala and Temeke markets attended a digital training session.
- Empowered women to engage in leadership, decision-making, and advocacy roles within their communities.

- Organized training sessions for 186 women champions, equipping them with the skills to collect and input data through the EfG App, enhancing technical capacity and empowering women traders to use the app efficiently for data collection.
- Launched the women traders profiling exercise on March 22, 2024. The initiative aimed to gather data on women-led businesses, create individual profiles, and build a database for networking and mentorship.
- Women Champions and Social Justice Leaders from Dar es Salaam, Mwanza, Mbeya, and Mara–Musoma regions registered 1,024 women traders using the EfG App.



8.0 Creating Safer and More Inclusive Markets: Combating Gender-Based Violence

■ Empowering Market Communities to End GBV

EfG is leading transformative initiatives to combat Gender-Based Violence (GBV) in public market spaces by increasing awareness, establishing prevention mechanisms, and providing legal support. Through targeted in-market campaigns, GBV Desks, and legal aid clinics, market traders are now better equipped to prevent, report, and address GBV, creating a safer, more just trading environment.

In-Market GBV Awareness Campaigns reached 10,582 traders (**5,538** women & **5,044** men) through interactive sessions, raising awareness on GBV and legal rights.

Empowered market communities to identify, report, and prevent GBV, fostering a more vigilant and proactive environment.

Increased awareness levels, with **47.8%** of women and **43.4%** of men in markets now informed about GBV prevention and survivor support services.



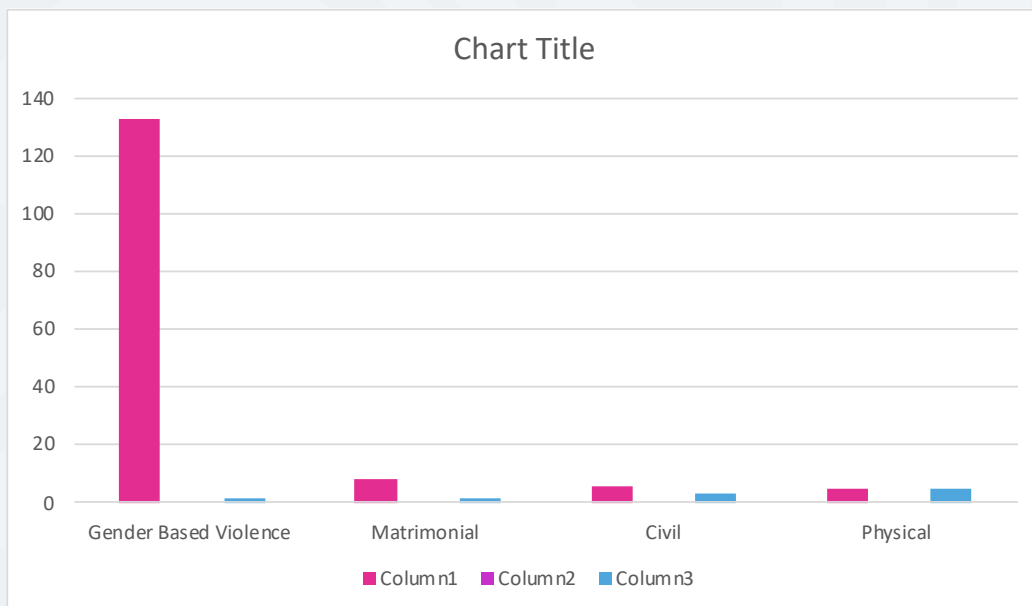
■ Establishment of GBV Prevention Desks

- Three GBV Desks launched in Tabata, Kigogo Fresh, and Temeke Stereo Markets, providing critical support for survivors and coordinating prevention efforts. Each desk includes 10 key stakeholders include local leaders, police, healthcare workers, and community representatives to ensure comprehensive GBV response mechanisms.
- Equipped with tools and training resources, enabling effective case documentation, reporting, and survivor support.
- Collaborating with the Ministry to Strengthen GBV Monitoring and Evaluation



Expanding Access to Justice

- ▮ Provided immediate legal support to **151** market traders, addressing **133** GBV cases and additional **8** matrimonial, **6** civil, and **4** physical violence cases.
- ▮ Strengthened community trust in legal services, particularly empowering women to assert their legal rights and seek justice.



9.0 Addressing Capacity Gaps in Policy and Gender Awareness

EfG conducted an assessment identifying critical challenges among Women-Led Organizations (WLOs), including insufficient policy and legal knowledge and gender awareness. The findings revealed that only **9%** of WLOs have a strong understanding of legal frameworks, with **61%** involved in policy-making but only **5%** feeling effectively included. Additionally, financial constraints, limited advocacy resources, and inadequate staff expertise hinder their effectiveness.



- Development and Validation of Gender Policy & Legal Advocacy Training Manual to strengthened advocacy capacities of WLOs, fostered collaborative learning and networking and enhanced policy discourse engagement for women-led organizations

■ CSO Week 2024: Advocacy for Women Traders and Market Infrastructure



EfG actively participated in CSO Week in 2024, hosting two impactful sessions:

- “Empowering Bold Voices: **Mpe Riziki Si Matusi Model**” – Addressing GBV in public spaces, emphasizing women’s safety in informal markets.
- “Enhancing LGA Accountability for Market Infrastructure” – Advocating for improved governance in local markets, emphasizing women traders’ needs.
- Launched the Women Market Traders’ Election Manifesto, advocating for gender-inclusive market policies.
- Promoted financial inclusion, gender-based violence (GBV) interventions, and technological access for women traders.
- Strengthened government-CSO collaboration for inclusive economic policies.

10.0 Financial Management Training for Market Groups

45

group leaders and representatives from Ilala and Temeke Municipals received training on financial management.

Focused on empowering members with budgeting, saving, risk management, and ethical decision-making skills

Enhanced financial literacy, record-keeping, transparency, and accountability within community-based financial groups.

Strengthened financial resilience and sustainability of the groups

Women entrepreneurs were assisted in accessing 4:4:2 interest-free municipal loans, promoting economic empowerment.



Supported the formation and reformation of 35 VICOBA groups, consisting of **752** active members across nine regions.



The formation and support of VICOBA groups have provided a critical support network, resulting in increased capital accumulation, even amidst challenges.

Formation and Support of VICOBA Groups



EfG's initiatives have significantly improved the financial stability of women entrepreneurs by enhancing their financial management skills and access to resources



Total capital accumulated by the groups reached TZS **425,224,000/-**.



■ Increased Income through Business Expansion

- 46 women market traders expanded their businesses using loans from their VICOBA groups, demonstrating the effectiveness of community-based financial solutions.
- These loans enabled women entrepreneurs to diversify and grow their businesses, resulting in increased income.
- 120 women accessed loans through VICOBA groups, underscoring the importance of community-based financial support for business expansion.
- 9 women secured financing from SACCOS, demonstrating their engagement with cooperative societies.
- 4 women accessed loans from CRDB Bank, showing increased access to formal banking systems.
- Kampochea Market: A member expanded her beauty salon by adding soft drinks and fresh juices, boosting her revenue and showing adaptability in meeting market demand.
- Kigogo Fresh Market: **35** members of a women's association expanded their businesses by using loans wisely, supported by EfG's financial management education. This resulted in significant increases in business capital and financial stability.
- Gongo la Mboto Market: **10** members utilized loans for diverse business growth, including vegetable and fruit sales, food vending, grain trading, and shopkeeping. This expansion led to improved income stability and business diversification.



11.0 Social Media Outreach:

The social media campaign has effectively raised awareness of women traders' stories and EfG's initiatives, fostering engagement across local and international audiences. EfG shared several posts featuring women traders' stories across Instagram, Facebook, and YouTube from January to December 2024. The posts reached a total of **21,112** views, demonstrating a broad engagement with the content.

12.0 Conclusion

As we move into 2025, Equality for Growth (EfG) remains committed to driving lasting change through the implementation of its 2024–2026 Strategic Plan. By focusing on six key strategic areas, EfG will empower women entrepreneurs, create safer and more productive market environments, expand economic opportunities, and strengthen institutional capacity. With a vision of inclusivity and equity, EfG will continue addressing critical cross-cutting issues to ensure that women and young girls in Tanzania's informal sector can thrive.

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