

2025



IMPACT REPORT



Equality for Growth



Message from the Executive Director

Jane Magigita

As 2025 concludes, we pause to reflect on a year defined by profound commitment, strategic execution, and undeniable impact. At Equality for Growth (EfG), we began this year with a clear mandate: to ensure that women traders in Tanzania's informal sector move from the margins of economic activity to the center of decision-making. Today, I am proud to report that we have not only met our targets but have fundamentally shifted the power dynamics in the markets where we operate.

In a landscape often characterized by systemic gender barriers and economic volatility, EfG remained an anchor of stability. Our journey was guided by the imperative to translate advocacy into measurable, daily improvements in women's lives. This is evidenced by our Operational Excellence: out of *57 planned strategic activities*, *we successfully implemented 50*, achieving a remarkable *87.7%* completion rate. This consistent delivery reflects our deep commitment to program fidelity and institutional accountability.

However, the true story of 2025 lies beyond the percentages; it is found in the Strengthened Capacity and Empowerment of the women we serve.

We have moved beyond "capacity building" as a buzzword to a reality where women have become measurably more confident and vocal. We concluded the year with measurable advancements in how power is distributed and exercised, with *320 women traders* playing leading roles in advocacy initiatives that secured seven concrete policy commitments from local authorities. We have seen this Sustained Momentum translate into practice through thriving VICOBA groups and gender-responsive infrastructure planning in key regions like Dar es Salaam and Mtwara.

Our path was not without obstacles. The challenges we encountered, ranging from limited resources to patriarchal resistance in leadership, only served to sharpen our strategies. We met these hurdles with adaptability, leveraging the influence of male champions and expanding mentorship to protect our progress.

We enter 2026 with a powerful mandate, confident that the resilience demonstrated this year, made possible by your unshakable trust, will enable us to scale our impact. Thank you for being an essential part of this transformative work as we continue to champion equality as the only true engine for growth.



PILLAR I

AMPLIFYING VOICE AND SECURING JUSTICE

We secured permanent governance seats for women at Kigogo Fresh and achieved a **100%** commitment rate from local authorities on seven key advocacy initiatives. By training **320 women leaders**, we drove a **66%** increase in legal confidence, turning rights-awareness into a powerful deterrent against market exploitation and harassment.

PILLAR II

BUILDING RESILIENT SYSTEMS AND ECONOMIC POWER

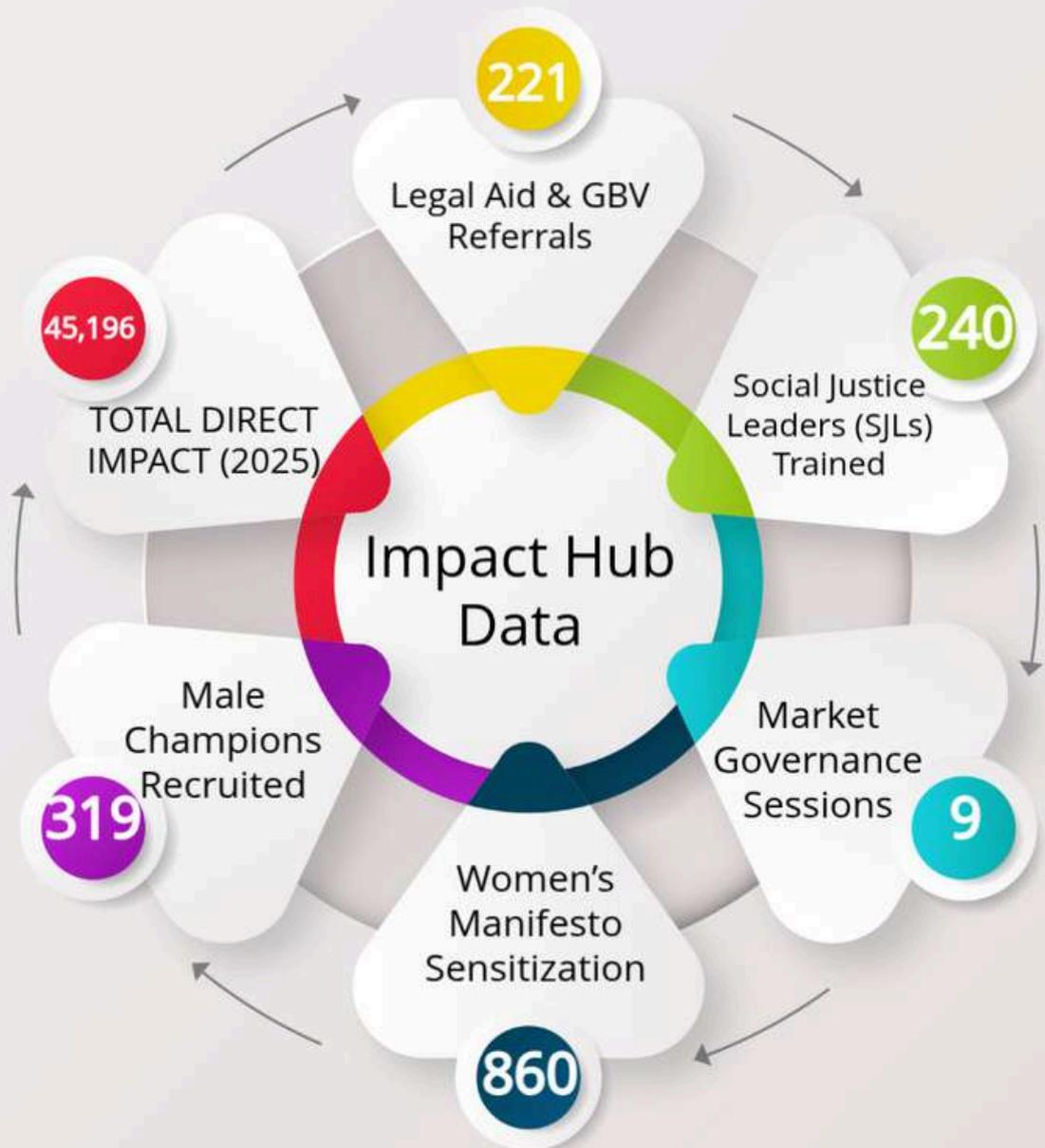
We transitioned VICOBA groups into formal economic engines through the **4:4:2 financial mentorship model** and expanded youth leadership across five regions. Facing patriarchal resistance in Q4, we nimbly pivoted to an **"Institutionalized Male Allyship"** strategy, converting potential blockers into active partners for inclusive growth.

PILLAR III

INSTITUTIONAL STEWARDSHIP AND FUTURE VIABILITY

EfG maintained a **"Zero-Breach"** compliance record, meeting **100%** of TRA and statutory obligations while completing **87.7%** of all annual activities. we demonstrated elite fiscal discipline with a **76%** utilization rate of the Urgent Action Fund, proving our readiness for scaled investment.





STRATEGIC PILLAR I

Our primary strategic focus throughout 2025 was to ensure that the challenges faced by women traders moved beyond mere discussion to drive demonstrable, positive change in their daily operating environments. We positioned ourselves as a strategic facilitator, bridging the gap between grassroots needs and local policy action to ensure that women are no longer just passive participants in the market, but its architects.

1.1 Advocacy as a Catalyst for Systemic Influence

Our advocacy this year was neither quiet nor passive; it was evidence-based and results-oriented. While the first half of the year was dedicated to preparing women to speak, the second half focused on ensuring they were heard by those in positions of power.

- **The Kigogo Fresh Breakthrough:** In Dar es Salaam, our collaborative model between women traders and local government reached a transformative tipping point. This partnership led to a groundbreaking agreement for permanent special seats for women and girls within market governance committees. By securing these seats, we have ensured that gender-responsive perspectives are permanently embedded in the decision-making fabric of the market.
- **Securing Concrete Commitments:** We concluded the year by harnessing the year's momentum with 320 women traders leading seven distinct advocacy initiatives. These efforts secured tangible commitments from authorities in Dar es Salaam and Mtwara, marking a clear transition from consultation to policy adoption.

- **Infrastructure and Safety:** We successfully reframed market infrastructure, including lighting, sanitation, and stalls, as a fundamental human rights issue. Continuous advocacy throughout the year resulted in visible improvements that have created a safer and more predictable environment for business. By the end of Quarter four, local authorities formally integrated these gender-responsive infrastructure milestones into their 2026 development budgets.

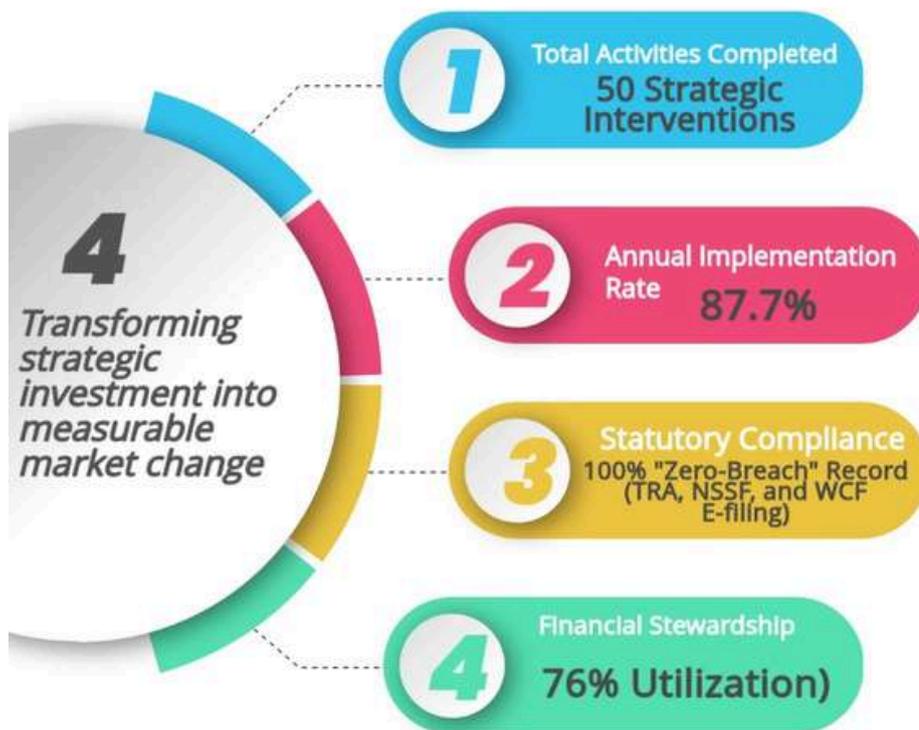


1.2 The Legal Shield: Strengthening Paralegals and Social Justice Leaders (SJLs)

The backbone of our protection mechanism remains our dedicated network of paralegals and Social Justice Leaders. Throughout the year, we provided the technical support and mentorship necessary for these leaders to navigate and resolve complex cases of harassment and illegal taxation.

- **A Powerful Expansion of Citizen Voice:** The impact of our Legal Aid Centers (LCS) has triggered a significant cultural shift. We have observed a measurable increase in confidence, with women becoming more vocal in addressing the systemic issues that affect their lives.
- **Legal Knowledge as a Strategic Safeguard:** Our monitoring data reveals a **66%** rise in the ability of women traders to navigate legal disputes independently. This increased **"legal literacy"** serves as a powerful deterrent against exploitation, ensuring that the rights of women in the informal sector are recognized and respected. This ownership of their legal rights remains our clearest indicator of long-term social empowerment.

The 2025 Execution Dashboard



STRATEGIC PILLAR II

BUILDING RESILIENT SYSTEMS AND ECONOMIC POWER

Sustainable change is only possible through robust systems rooted in community ownership. Throughout 2025, EfG focused on deepening our grassroots network and providing sophisticated technical support to ensure women's groups evolve from informal associations into powerful, self-sustaining economic entities.

2.1 VICOBA: The Engine of Financial Resilience

The year 2025 marked a strategic evolution of our Village Community Banking (VICOBA) model. We successfully transitioned from simple savings facilitation to a comprehensive system of financial mentorship, effectively turning these groups into engines of prosperity.

- **Financial Resilience Delivered:** A core success this year was the *intensified focus on the formation and reformation of productive self-help groups*. The measurable increase in participation across all four quarters directly translated into strengthened economic resilience for women and their families. Our Quarter four monitoring confirmed that these groups now provide a vital safety net, increasing access to capital and collective bargaining power.
- **The 4:4:2 Mentorship and Technical Support:** To bridge the gap between grassroots savings and formal financial credit, we rolled out specialized training on the *4:4:2 loan application process*. This targeted support, combined with mentorship in recordkeeping and cash-flow management, ensures the long-term viability and "bankability" of the groups.
- **Formalizing Group Governance:** We provided hands-on assistance to dozens of groups in drafting and submitting formal constitutions. This institutionalization is a critical milestone; it allows these groups to be recognized by local government and formal financial institutions, securing their status as permanent economic actors.

2.2 Expanding the Network and Nurturing Future Leadership

We remained committed to expanding our reach while ensuring our existing network of champions remained robust and strategically aligned.

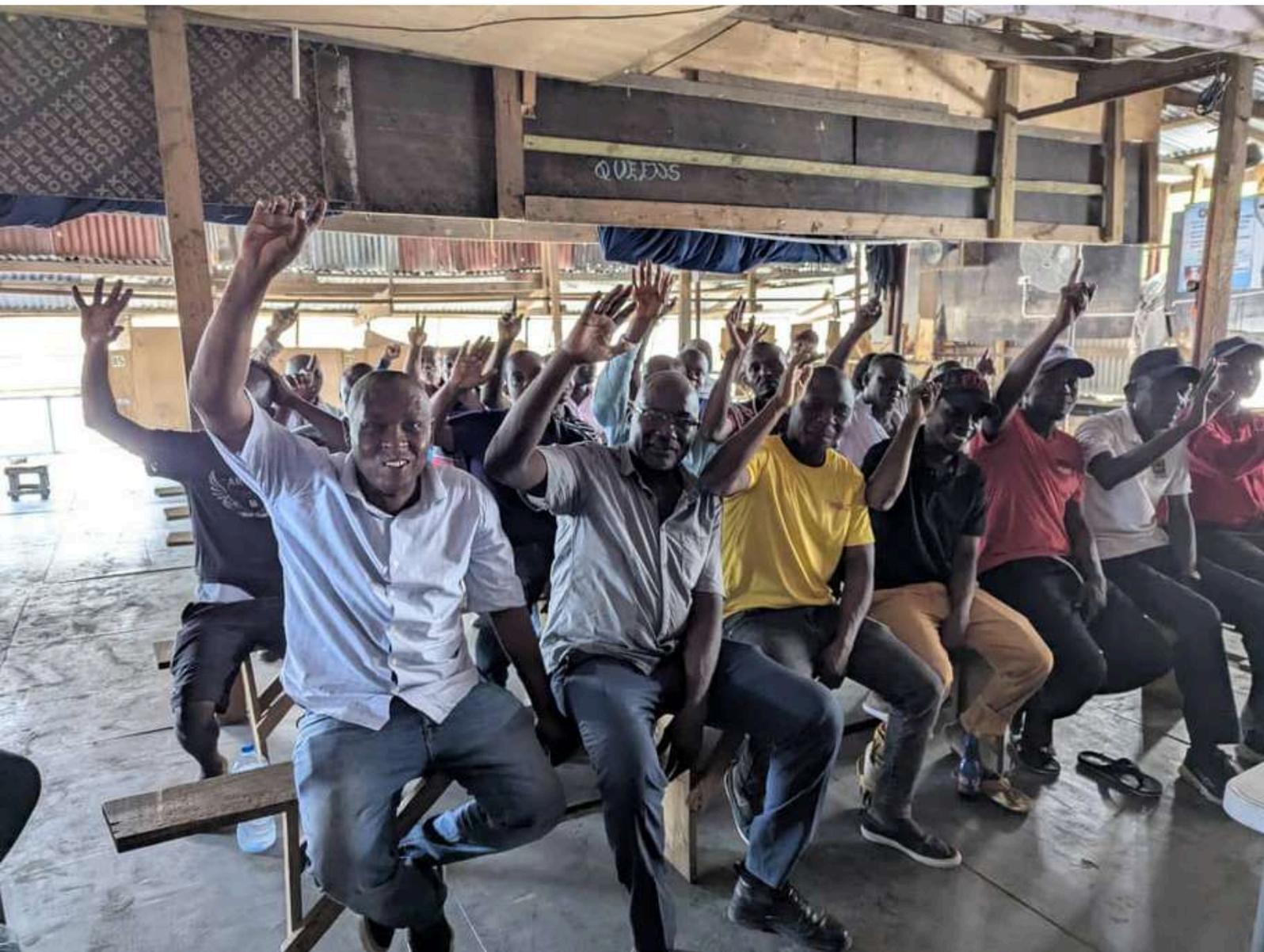
- **Investing in Youth Champions:** Recognizing that 2025 is a transition year for Tanzania's economy, we moved from the planning stage to the active mentorship of women youth champions across five strategic regions (*Mtwara, Lindi, Mbeya, Mara, Shinyanga, Dodoma, Dar es Salaam, and Mwanza*). By equipping young women with advocacy and leadership skills today, we are safeguarding the rights of women traders for decades to come.

- **Optimized Regional Engagement:** EfG continued to refine our cost-effective "lighter touch" approaches in our eight core regions. This methodology has proven highly efficient, allowing us to maintain deep grassroots contact and resource mobilization across vast geographical areas without compromising on impact.

2.3 Navigating Systemic Challenges: Overcoming Resistance

A significant realization in the final quarter was the persistent patriarchal resistance exhibited by some market committee leaders. Certain male members viewed gender-responsive strategies as a challenge to traditional hierarchies.

- **Our Strategic Response:** In a clear display of strategic agility, EfG adapted our approach in real-time to confront these systemic barriers directly. We designed focused sensitization sessions to deepen men's understanding of gender equality, reframing inclusive leadership as a benefit to the entire market community. By leveraging the influence of male champions to challenge these deep-seated attitudes, we have turned potential obstacles into a collaborative dialogue for change.



STRATEGIC PILLAR III

INSTITUTIONAL STEWARDSHIP AND FUTURE VIABILITY

To achieve systemic, lasting change, EfG operates within a high-functioning, collaborative ecosystem. Throughout 2025, we focused on deepening our organizational health, ensuring that our internal governance and external partnerships are as robust as our grassroots advocacy.

3.1 High-Value Stakeholder Dialogue and Peer Review

In 2025, EfG solidified its reputation as a thought leader, serving as a hub for strategic dialogue and peer review. Our work was continually validated against global best practices through high-level engagements:

- **Global Operational Benchmarking:** We hosted technical delegations from vast number of partners to review and refine our operational frameworks, ensuring our internal systems meet international standards.
- **EfG strategically partners** with NBS, ALAT, and PO-RALG to prioritize women in national policy. By aligning our "Sauti ya Mwanamke Sokoni" program with national statistics, we transform grassroots advocacy into government-backed development.
- **Multilateral and Academic Alignment:** Strategic dialogues with UN Women, ALAT, and the University of Dar es Salaam allowed us to align our grassroots data with national development priorities and the UN Sustainable Development Goals.
- **Continental Relevance:** A regional peer review with FOS South Africa in Q3 ensured that our Tanzanian model remains competitive and strategically aligned with broader African movements for economic justice.



Advancing Market-Based Childcare Systems

In 2025, EfG addressed a critical barrier to women’s economic participation: *the lack of safe childcare* in trading environments. Recognizing that childcare is central to a woman’s ability to trade effectively and balance family responsibilities, we launched a strategic initiative to link women’s empowerment with structural reform. By proposing the establishment of *baby crèches*, EfG is driving a structural reform that links women’s empowerment directly to institutional change.

2025 Implementation & Strategy:

- **Bridging the Gap:** We are working to integrate childcare services within public trading environments to create market systems that are safe, equitable, and supportive of women’s social and economic rights.
- **Technical Foundation:** EfG engaged a consultant to develop a comprehensive position paper titled “The Importance and Feasibility of Establishing and Managing Baby Crèches in Public Spaces, Particularly Markets in Tanzania”.
- **Evidence-Based Policy:** This 2025 study builds on previous assessments showing a strong need for structured and accessible childcare, while aligning with national commitments like the National Gender Policy and the National Multi-Sectoral Early Childhood Development Programme.

2026 Strategic Outlook:

- Building on this evidence-based foundation, EfG will intensify these efforts in 2026. We move from the research phase into *active advocacy* for the physical establishment and *management of these crèches*. This shift ensures that market infrastructure finally reflects the reality of women’s lives, allowing them to trade with dignity and peace of mind..



3.2 Governance, Accountability, and a "Zero-Breach" Philosophy

Good stewardship is the foundation of the trust our partners place in us. Our 2025 governance record reflects a culture of rigorous oversight and transparency:

- **Active Leadership:** Our management maintained a consistent rhythm of oversight, convening a successful Annual General Meeting (AGM), multiple Board Committee sessions, and four full Board Meetings. These forums provided the space for critical review of our performance and sustainability measures.
- **Uncompromising Compliance:** We maintained 100% statutory compliance throughout the year. Utilizing the E-filing system for all TRA and social security obligations, we confirm that no legal requirements or regulations were breached in 2025, serving as a tangible benchmark of our operational integrity and regulatory diligence.

3.3 Financial Stewardship and Strategic Resource Optimization

Our financial strategy in 2025 prioritized the efficient deployment of capital to maximize programmatic impact:

- **Grant Utilization:** Early in the year, we demonstrated high efficiency with utilization rates of 76%.
- **Operational Efficiency:** The successful execution of 87.7% of all planned activities for the year confirms that our resources were effectively converted into tangible outcomes.
- **Navigating Volatility:** During the final quarter, we faced a period of low cash flow. Rather than compromising the quality of our interventions, we adopted a responsible management approach, strategically postponing two activities to Q1 2026. By communicating this transparently to our donors, we protected our long-term financial health without sacrificing our strategic objectives.

3.4 Lessons in Adaptation

The year provided critical insights into the social landscape of the markets. In Q4, we encountered significant patriarchal resistance from certain male market leaders who viewed gender-responsive shifts as a threat to their traditional authority.

- **The "Male Champion" Pivot:** Demonstrating strategic agility, we avoided unproductive confrontation. Instead, we recalibrated our tactics by identifying and training influential men to act as Male Champions. By demonstrating that inclusive, safe markets drive higher profitability for everyone, we transitioned these leaders from potential blockers to active allies in our mission for growth.



2025: A YEAR OF RESILIENCE AND MEASURABLE IMPACT

Deepening Systems, Expanding Reach, and Solidifying Change

A legacy of action the foundation laid in 2025 is one of institutional strength and grassroots victory. We conclude this reporting period with *50 successful strategic activities completed*, representing an *87.7% implementation rate* across our core pillars. This is more than just a summary of progress; it is the evidence that our adaptive strategy works even in a complex and shifting economic landscape.

What We Are Proud of Achieving This Year:

1. The "Legal Shield"

We have successfully shifted "*Legal Literacy*" from a theoretical concept to a tangible deterrent against exploitation, resulting in a *66% increase* in women's confidence when addressing disputes and harassment.

2. Market Governance Reform

The historic leadership transition at Kigogo Fresh stands as our flagship win, proving that *gender-responsive governance is possible* when supported by strategic advocacy.

3. Financial Resilience

The rollout of the *4:4:2 model and VICOBA mentorship* has moved women from the margins of the economy toward the center of financial influence.

4. Institutional Integrity

We have maintained the *highest level of trust* with our partners by ensuring full delivery on our promises. Even while navigating cash-flow management challenges, we prioritized the completion of critical activities to safeguard the institutional reliability we have built over 15 years.

Pioneering Market-Based Childcare

In 2025, EfG proudly tackled a major barrier to women's trade by launching a strategic initiative for market-based baby crèches. By developing a comprehensive feasibility study aligned with national policies, we have laid the foundation to transform public markets into inclusive spaces that support both women's economic rights and safe childcare. This milestone marks our shift from advocacy to structural reform, ensuring mothers no longer have to choose between their livelihood and their children's well-being.

The Final Word on 2025

The evidence is definitive: when women traders are equipped with rights-awareness and a platform for leadership, the benefits create a ripple effect of prosperity across the entire community. We enter the next phase of our journey with a refined strategy, a powerful evidence base, and a steady commitment to making gender equality a lived reality in every market in Tanzania.



INSTITUTIONAL EXCELLENCE



A MANDATE FOR THE FUTURE: 2026 STRATEGIC HORIZON

Scaling Impact and Institutional Excellence for Tanzania's Women Traders

As Equality for Growth (EfG) continues the implementation of its 2024–2026 Strategic Plan, the coming year represents a shift from establishing models to institutionalizing change. Guided by our vision for the rights and safety of women and girls in the informal sector, our 2026 Annual Work Plan focuses on six transformative pillars:

1. Political & Economic Freedom

We aim to move women entrepreneurs from the margins to the center of financial influence, ensuring they are empowered for both political and economic leadership.

2. Market Safety and Productivity

Our priority is to promote inclusive, productive, and safer working environments where women can thrive without fear of exploitation or harassment.

3. Expanding Public & Private Opportunities

We will enhance access for women traders to participate in broader economic opportunities across both the public and private sectors.

4. Responsive & Accountable Governance

We will strengthen governance systems to ensure they remain responsive to the specific needs and leadership of women entrepreneurs.

5. Climate Resilience & Disability Inclusion

Environmental sustainability and disability inclusion will remain cross-cutting mandates, ensuring our programming is resilient and accessible to everyone.

6. Institutional Excellence

To ensure long-term impact, we will continue strengthening our internal operational systems to deliver excellence in every region where we serve.



To ensure our grassroots impact drives national policy change, we have prioritized Strategic Visibility in 2025. By investing in our communication capacity, we are ensuring that the successes of women traders are not just local victories, but are amplified across the digital and policy landscape to influence stakeholders and scale our proven models.

MEDIA ENGAGEMENT

In 2025, EfG successfully amplified its strategic visibility, securing consistent coverage across national and regional broadcast, print, and digital platforms. Media engagement was driven by our landmark governance victory at Kigogo Fresh, the rollout of the 4:4:2 financial model, and our "Legal Shield" advocacy. This elevated public presence has solidified EfG's role as the authoritative voice for women in the informal sector, effectively bridging the gap between grassroots impact and national policy dialogue. We successfully reached **8571** engagement in our social media platform.



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[Efg Tanzania](#)



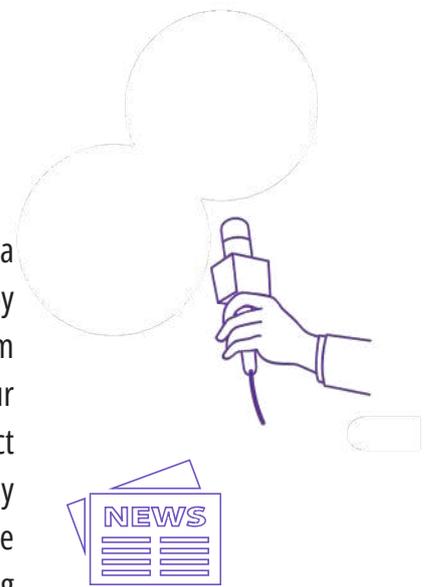
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MEDIA QUERIES

2025 marked a significant surge in media appetite for EfG's expertise, characterized by a consistent increase in inquiries from national and regional outlets. Our leadership team prioritized high-impact interviews and policy dialogues that directly advanced the visibility of women in the informal sector. By strategically selecting engagements that aligned with our core mission, we have solidified EfG's reputation as the primary authoritative voice for market governance and economic justice in Tanzania



Youth@EfG



Youth

Launched as a platform for advocacy, our 2025 youth-led initiatives focused on digitizing the Women's Manifesto. Seasoned Youth Champions led dialogues on financial literacy (the 4:4:2 model), reaching thousands of young traders through peer-to-peer digital storytelling



Our Youth Champion program reached full maturity in 2025



Members of a VICOBA during a Q3 mentorship session, applying the 4:4:2 model to scale their collective investment power.

Our Impact in Action



Our Partners

Our mission is fueled by the enduring support and trust of our partners. For years, these long-standing collaborations have provided the vital resources and platforms necessary to implement our core activities and translate grassroots advocacy into lasting impact. We sincerely appreciate all our partners for their steady commitment to our shared vision, making it possible to empower women and special groups toward a more equitable and prosperous future.



Africa
Philanthropy
Network