

**Women fight inequality and destitution in Tanzania,  
KWIECO**

**Report of the final evaluation**  
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**Prepared by:**  
**Sue Coe & Rida Mkwizu**  
**for APT Action on Poverty**

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Sue Coe and Rida Mkwizu, May 2012

## Executive Summary

The WFIDT project has been successful. At the time of the evaluation all but one of the quantitative targets had been either met or exceeded with 3 months remaining of work. It is expected the remaining targets will be met by the end of the project.

In addition to quantitative indicators being met, the qualitative indicators have received impressive impact results.

The outstanding success of the project has come from the multiple benefits achieved through the establishment of the women's savings groups (described in the logical framework as 'peer support groups') as the 'driving force' of yielding economic empowerment and greater awareness of rights. The project has followed a methodology which has started women's groups on the basis of economic incentives – something which everyone wants to achieve – and then taken the opportunity to deliver rights-based training which has empowered the women.

Many women reported that although they joined groups to increase their income, they also wanted to join the groups to receive social support as many were, formerly lonely. The increased awareness of their legal rights – coupled with support being a member of the group brings – has led to changes in their own lives and the lives of those around them as they have been sharing their knowledge in their communities. Further, many of the authority structures have also been supportive further to training from the project which has enabled and reinforced these benefits – partly as they understand the benefits to them in doing so.

The goal of this project was ***to empower women in Kilimanjaro Region of Tanzania to address the inequality in society and their severe levels of poverty.*** Started in June 2008, the purpose was ***to enable vulnerable women to tackle the discrimination and abuse of rights they face and to influence attitudes, practices and decision making processes to reduce the incidence of them.*** Enabling a critical mass of vulnerable women to generate an income in order to be in a position to afford the cost of attempting legal redress, the project has aimed to achieve a balance between addressing basic needs in order to access their rights.

This was the final external evaluation of the project, further to the project's other monitoring processes including a mid-term internal review in August 2010.

### **Summary of findings**

*Progress against **purpose** (impact)*

***To enable vulnerable women to tackle the discrimination and abuse of rights they face and to influence attitudes, practices and decision making processes to reduce the incidence of these in the future***

The overall finding of the evaluators is that the project purpose has been achieved as per the indicators, even allowing for some issues with data collection processes in the project.

## *Progress against outputs*

### **Output 1**

#### ***400 destitute, abused women will obtain a source of income through enterprise or employment***

551 women have received assistance (to March 2012) and have increased their incomes, largely through self-employment (458 women). Whether the level of income increase is enough to sustain the women and their families was not established by the time of the evaluation though plans are in place to monitor indicator 4.2 for the Project Completion Report.

Evaluators found through interviews and focus groups that although increases in income were widespread and enabled many positive changes (especially in food and school fee payments) most were not yet at sufficient levels to sustain the women. Future work should have greater market-focus and include value-added issues as part of business selection. KWIECO has an important role to help establish and encourage opportunities to be taken – especially in non-agricultural activities where possible; due to the increasingly problematic local climate – and also to help establish linkages between the women and market opportunities (which include linking the women's groups with each other). We recommend starting with the group projects.

Substantial positive impacts were noted in social empowerment of the women as a result of both increased income and group membership – which are an impressive and remarkable achievement of the project's work which should be duly acknowledged. Increases achieved to-date are already having transformational impact in the lives of the women in both economic and social areas leading to less abuse and deprivation of rights in other areas.

### **Output 2**

#### ***100 of the above group of women assisted with legal mediation or representation***

98 women have been assisted with legal advice (to March 2012), 75 with positive outcomes, the remaining number (23) are currently inconclusive. The number of legal cases have increased from pre-project levels.

The rights awareness and legal rights training work of the project has been phenomenally successful. Women are absorbing the information and using it in their lives. They are also sharing it widely in their families and communities. Significantly, some disputes do not need legal resolution as project training on rights and legal rights have informed women who have acted on their knowledge when in those situations and pre-empted cases needing to reach that stage.

45 women (against a target of 40) have been trained as 'role models/human rights ambassadors' and have been active in their communities. Although this work has brought success, the evaluators recommend urgent re-focusing of this programme to increase the numbers of women trained in each group and make it a 'trainer of trainers/resource persons programme instead. The reasons for this area covered in the report.

### **Output 3**

#### ***Services and support (Government, NGO and private sector) appropriate to the needs of vulnerable women to address rights abuse, are available and in use***

Generally all indicators assessed as achieved or should be achieved by the end of the project.

1,152 decision makers have participated in 35 sensitisation programmes (exceeding target by 15%), Evaluator interviews and the pre-evaluation random sample survey indicated this had improved duty-bearer knowledge or rights and the law, and willingness to implement them. 88 examples of positive changes in practice and attitudes among decision makers, including positive adjudications in cases related to property ownership were given. 33 women reported examples of demands for gender sensitive changes in local decision making structures (against a target of 30). This aspect of project work has been critical in creating a positive enabling environment for destitute and vulnerable women to address their rights abuse. Where village leadership has not been supportive there have been cases of 'role models' facing attack for their interventions.

2,460 women have received services against a target of 3,000 (to March 2012) but it is expected the target will be achieved by the end of the project.

**Establishment of peer support groups (indicator 3.4) have been critical in achieving overall project success – 60 groups have been established with a membership of 1,435 women – 20% and 43.5% above targets respectively.**

Some issues on project data collected under this output need review for the Project Completion report. KWIECO project staff should also more explicitly address the inclusion of most vulnerable women in new group formation to ensure they are not excluded from them.

### **Output 4**

#### ***KWIECO strengthened as an organisation to deliver services strategically***

This has significantly improved since the mid-term review in August 2010 – for example monitoring systems have been improved, the organisation has developed a strategic plan, funding has been secured in-country from DFID which will help organisational capacity building, staff have had exposure to the work of other organisations. However, further attention is needed if KWIECO is going to be able to handle further grants from institutional donors. The introduction of additional simple monitoring tools and more staff capacity to process data should be sufficient to achieve the necessary improvements. Part of the challenge for current staff is the scope of project work is now larger than staff numbers can adequately handle.

APT's contribution to the project and the organisation has been significant during the period. KWIECO has a broader-base of support and the work of this project has helped them become more widely known for what they are achieving.

The evaluators weren't able to fully assess impacts on networks and alliances during the visit due to logistical problems so information on this should be in the Project Completion Report.

## **Output 5**

### ***Increased awareness of inequality and of women's rights and positive behavioural change at family and community levels.***

An estimated 45,398 men and women have been reached through mass media campaigns against a target of 40,000. 4,862 people have attended 36 awareness raising events against a target of 4,000. 997 instances of positive change in behaviour have been documented against a target of 1,000. This output has been achieved and exceeded.

Evaluator interviews across all 4 Districts during our visit yielded many positive examples being shared on behavioural change, further verified by examples on project data sheets.

One very strong aspect – hard to capture in formal monitoring systems – is the tangible improvement in women's confidence at the end of the project compared to when groups were formed. Findings confirm (as with output 3) that success of the project partially lies in working with broader society in awareness-raising and education programmes – not just affected women. Wards where leaders have been trained and are subsequently supportive have seen better progress than those without supportive leadership.

Some interviewees requested extending the scope of its awareness raising and legal rights training to impact secondary schools in KWIECO-focused Districts. This is because it is strongly felt educating adolescent boys and girls on rights and legal entitlements could be a key intervention to prevent future abuses taking place.

### **Summary of recommendations**

#### **Main Recommendations**

1. Enterprise development – review and improve this aspect of support to the women and their groups. Specifically - marketing training and marketing support to women; incorporate 'value-added' concepts; give greater support to selection of group business projects as a way to demonstrate key concepts; explore non-agricultural business opportunities; encourage greater linkages between groups within Districts; "up-skill" (with support from APT) project staff to support more effective enterprise development amongst the women including considering employing a 2<sup>nd</sup> enterprise development officer.
2. Role models training – review the programme to become a "Training of trainers" or "Resource Persons" training; train more than 1 person per group. Train the women in District groups.
3. Train KWIECO project staff on social exclusion concepts (how to identify and eliminate barriers) and training activities so they can include it in their effective group formation training programme to ensure new groups include the most vulnerable in each area.
4. Further strengthen and improve KWIECO systems and monitoring of project work with support from APT. Increase administrative support to the project to capture data more systematically. Information gaps on indicators need addressing as a matter of urgency for the Project Completion Report.

5. KWIECO to consider extending rights-awareness training to include secondary schools to 'reach' adolescent boys and girls at a key stage in their development before they enter full adulthood, as a strategy to prevent future abuses of women.

## **Specific Recommendations by Output**

### **Output 1**

- This model should continue to be replicated in future KWIECO work and shared more broadly for others to learn from and use
- The marketing aspects of enterprise support should be fundamentally reviewed and strengthened to help women further increase their incomes and achieve sustained increases in incomes.
- APT should provide more focused support on marketing, value added and enterprise training and support methods (from the wide body of information now available globally) KWIECO project staff could use to implement in future work and help up-skill the staff working on enterprise in its future work
- The project should seek to use its size and status to create positive marketing linkages between women's groups and with potential market opportunities for women to capitalise and learn from – so they can continue to do so for themselves in future
- Many projects are based on agriculture which is a significant risk in the rapidly changing geographical climate of Kilimanjaro Region. The project should seek to learn about and encourage a range of businesses that are non-farming – working with the group projects is the recommended place to start this process.
- KWIECO should increase human resources to support market-focused enterprise support in future projects (e,g through an additional enterprise officer post or up-skilling community development workers to deliver enterprise support) as post-training technical support will be key to implement changes to become more market-focused and there are insufficient human resources now dedicated to this given the numbers now involved
- Indicator 1.2 needs monitoring data given in the Project Completion Report.

### **Output 2**

- The project should continue to implement its broad rights-awareness and legal rights programme to all groups.
- The 'role models' programme should be urgently reviewed and refocused, making it a "trainer of trainers" programme training at least 2 women from each group – so they become resource people in their area (more aligned to the original intention of this work). Future training on this programme could be delivered in Districts with the local groups rather than central to enhance networking opportunities for women for mutual support and marketing.

### **Output 3**

- APT to support KWIECO project staff to receive training on social exclusion. KWIECO project staff to include concepts and approaches in their group formation work with women's groups. .
- KWIECO should continue with its programme of training leadership and key influential individuals in communities,
- Some specific recommendations made to staff by evaluators on issues discovered in specific women's groups should be urgently considered – some women are at significant risk of physical attack.

- Indicators 3.1 iii. And 3.3 need monitoring data for the Project Completion Report.

#### **Output 4**

- Indicators 4.2, 4.3 and 4.4 need monitoring for Project Completion Report
- Project data monitoring needs further systematisation and development. APT is recommended to work with KWIECO on further simple monitoring systems,
- Further admin or M&E support is recommended to be included in future plans to enable written monitoring work to be more routinely documented.

#### **Output 5**

- Monitoring is needed on indicator 5.2 for the Project Completion Report
- The project should strengthen the collection of individual stories of change by making them an integral part of monitoring/evidence-gathering processes – these are powerful and the evaluators heard many of them during our visits
- Should funding allow, KWIECO should consider how to include secondary schools in its future work in the Districts (eg inviting teachers to its training events with local leaders if direct work in schools is not possible)

#### **Conclusions**

The project has met and exceeded all targets but one (which has been nearly met) and can be regarded as highly successful.

Just as significantly, the project has also discovered a powerful model for transformational change through establishing groups of vulnerable and destitute women (who have often lived in isolation) primarily focused around savings and loans but then utilising them as a vehicle for delivering rights training and enabling access to legal representation. The group solidarity that has been encouraged and firmly established in most cases is bringing many other benefits to the womens' lives. The project has created a strong, interwoven virtuous circle of improvements in economic and social benefits which is already reducing their economic and social poverty. The model has a strong chance of sustainable success beyond KWIECO's inputs.

The project is strongly focused on an economic basis and therefore it is important to ensure the business aspects of work are rooted in sustained success for the women of sufficient income levels – therefore the clearest and strongest recommendation is to make future work much more market-focused and have a clearer “eye” on encouraging value-added aspects as a key part of business selection.



## 1.0. INTRODUCTION

### 1.1. Background

The aim of this project was to empower women in Kilimanjaro Region of Tanzania to address the inequality in society and their severe levels of poverty. Started in June 2008, the purpose was to enable vulnerable women to tackle the discrimination and abuse of rights they face (including loss of ownership of land, property and other assets after the death of their spouses, HIV/AIDS discrimination, and/or gender based violence) by influencing patriarchal attitudes, customs, practices, decision-making structures and processes to become more gender equitable. Enabling a critical mass of vulnerable women to generate an income in order to be in a position to afford the cost of attempting legal redress, the project has aimed to achieve a balance between addressing basic needs in order to access their rights.

This project has aimed to contribute to the following long term goal:

***To empower women in Tanzania to address inequality in society and their severe levels of poverty***

with a purpose of:

***Enabling vulnerable women to tackle the discrimination and abuse of rights which they face and to influence attitudes, practices and decision-making processes to reduce the incidence of these in the future***

### 1.2. Objectives of the Evaluation

This was the final end-of-project evaluation, led by an independent consultant (Ms Sue Coe from the UK) with support from a local consultant (Mrs Rida Mkwizu) who was also part of the internal review of the project that took place in August 2010. The evaluation took place with 3 months left of the project period, enabling any final issues to be addressed in the remaining project period and to help guide future phases of work - which KWIECO are interested in implementing if donor support can be secured.

The overall objectives of the evaluation were to:

- evaluate the impact of the project on individual beneficiaries, their households and communities
- assess the success of the project in meeting its own targets and outputs with particular reference to impact, sustainability, value for money and APT's contribution to project effectiveness and KWIECO organisational development in line with feedback from Triple Line, to specifically comment on the impact of credit and increased incomes on the poorest women, and to ensure that wherever possible, beneficiary data is disaggregated by age, disability and HIV status (where disclosed)
- make recommendations on any changes to project strategies and/or methodologies that may be valuable for any subsequent and/or similar project
- assess the extent to which project activities and achievements are sustainable and identify key contributing factors which enhance and/or hinder these prospects
- identify key learning points and make recommendations for future operations of this and similar projects

### **1.3. Approach**

#### **1.3.1. Team Composition:**

The evaluation was led by Susan (Sue) Coe, a development consultant from the UK and a local external consultant, Rida Mkwizu supported by the staff of the project team of the local partner, KWIECO.

#### **1.3.2. Evaluation Timing:**

The evaluation was undertaken mainly between 18<sup>th</sup> and 26<sup>th</sup> March 2012. Before 18<sup>th</sup> March project documentation was reviewed and the project team had produced a pre-evaluation survey interviewing 246 women on a wide range of issues pertinent to project impact.

The project team presented their findings against the logical framework on 18<sup>th</sup> March, followed by 4 days of field visiting where the 2 consultants visited women's groups and Government officials in all 4 Districts the project has worked in. Focus groups were also held with role models and interviews with some of the partners of the project based in Moshi.

The findings were presented to the project team (24<sup>th</sup> March) and other KWIECO staff (26<sup>th</sup> March) for their response and feedback. Findings were then collated into a draft report submitted to APT in April 2012 for comment before the final report was submitted in May 2012.

#### **1.3.3. Documentation reviewed:**

- Project documents and logframe (original and revised);
- Annual and quarterly reports;
- APT programme manager visit reports;
- Correspondence from Triple Line (DFID);
- Project records including baseline study and activity reports
- Pre-evaluation survey of 246 women – attached in Appendix 4
- Data records prepared for the evaluation (in Excel format) – attached in Appendix 3

#### **1.3.4. Meetings, visits and Consultations:**

The meetings started with a day with the project staff to hear their report on the project's quantitative impact and assessment on what had/had not gone well.

Of the 60 peer support groups the project has started, the evaluation team visited/undertook focus group meetings with 13 groups across the 4 districts. A focus group was conducted with a selected number (14 out of 45) of women trained by the project as role models/human rights ambassadors. Visits were also made to individual and collective IGAs run by women in the savings and loans groups. The evaluators met a total of 287 people during the evaluation visit (see Appendix 5)

Separate semi structured interview meetings/focus groups were also held with other stakeholders – Government officials and duty bearers in 3 of the 4 Districts, plus 2 other partners who had worked with KWIECO on achieving project outputs and impacts. These all provided perspectives on the effectiveness and the relevance of the project's activities. Some of these stakeholders (especially Government officials in the Districts) had received rights and legal awareness training from the project.

Following analysis of the findings of the visits, consultations and documentation review, draft conclusions and recommendations were discussed and agreed by the evaluators. These were presented to the project team staff and broader KWIECO staff.

## 2.0 FINDINGS

### 2.1 Introduction

This 48 month project implemented by KWIECO, Tanzania supported by APT UK, began in June 2008, with funding from the Civil Society Challenge Fund (CSCF) of DFID. This evaluation took place during month 46 of the project.

The main objective or goal of the project is:

*To empower women in Tanzania to address the inequality in society and to address their severe levels of poverty.*

The project log frame was revised in September 2011 and this is the document used by the evaluator's to assess impact of work – see Appendix 1. .

### 2.2 Key Findings

#### 2.2.1 Progress against purpose

**Project purpose:**

***To enable vulnerable women to tackle the discrimination and abuse of rights they face and to influence attitudes, practices and decision making processes to reduce the incidence of these in the future***

<b>Indicator</b>	<b>Evidence</b>
40 role models and precedents established, challenging and overcoming abuse of their rights and stimulating increased demand for fairer treatment by duty bearers.	<p><b>Quantitative:</b> 45 role models (now called human rights ambassadors) trained – target exceeded with 3 months remaining</p> <p><b>Qualitative:</b> Many have successfully challenged for and successfully achieved their rights e.g. to land and inheritance; and are recognised as advisers on rights in their communities especially by abused women; some have taken on the (apparently self-appointed) roles of “legal officers” in their communities.</p> <p><b>Assessment: Target Achieved and exceeded</b> – though the direction this work has taken is drifting from its original intention and a fundamental review is recommended – see discussion below.</p>
Evidence of behavioural change with respect to the abuse of women's rights catalysed in 20 communities in each of the 4 Districts.	<p><b>Quantitative:</b> 88 examples of positive change demonstrated in practice and attitudes in 4 districts plus Moshi town; 33 documented examples of gender sensitive change in local decision-making structures and community forums; 997 instances (over 200 per District) of positive changes in behaviour towards destitute and vulnerable women.</p> <p><b>Qualitative:</b> During evaluator interviews – plus information reported in the mid-term review in August 2010 – there is clear demonstration by participants of changes in practices and attitudes in all of the targeted district communities</p>

<b>Indicator</b>	<b>Evidence</b>
	<p>including: treatment of accused perpetrators of abuse; women demanding for land and inheritance rights; satisfactory resolution of women's rights demands at village and ward level without reference to the courts; knowledge of legal rights issues and where to refer rights abuses.</p> <p><b>Assessment: Achieved.</b></p>
<p>Demanded services and support available through 600 decision makers (e.g. police, primary courts, other regulators) and 28 service providers (average 7 per district) servicing approximately 10,000 women.</p>	<p><b>Quantitative:</b> 2,460 women received services in areas of microfinance, HIV and AIDS, business development, legal/judicial and children's services (to March 2012). Approximately 50,000 people reached through awareness raising campaigns on legal rights to improve the enabling environment for service provision.</p> <p><b>Qualitative:</b> Attitudes of decision makers and service providers were demonstrated to have improved through the project period. In the micro-finance area, women's groups are choosing not to apply for external microfinance in the numbers originally planned as many currently find peer group savings sufficient and they are deterred by microfinance terms and conditions.</p> <p>The legal rights awareness work of the project is negating the need for some legal services to be sought, as evaluators discovered evidence women are advocating for their rights with families etc without the need to bring in legal processes as a result of knowing what their legal entitlements are</p> <p><b>Assessment:</b> Evaluators regard this has been <b>achieved</b>, though there are issues in data collection systems (see details under relevant outputs) which mean full verification is not possible.</p>

### **Findings, Comments and Observations**

The overall finding is that the project purpose has been achieved as per the indicators, even allowing for some issues with data collection processes in the project.

On reviewing the logical framework, the lead evaluator observed there was no indicator at purpose level reflecting the economic empowerment impact of project work. However, the success of the project has lain mainly in social empowerment work and behavioural change in communities – which is reflected in purpose level indicators.

Lessons learnt from the project show role models should not be the way forward (see details under Output 2 findings) and it is not recommended future phases of work should have this at purpose level.

### **Chekereni Ward Development Committee, Moshi Rural**

**'Women had a lot of problems. They felt weak and inferior. They had no rights over anything. After KWIECO's intervention, they re-discovered themselves. They learnt about Marriage Act, Inheritance Act, Lands rights etc. Women are now aware about their rights, they have transformed their economy positively so**

they can now raise demands about entitlements. Marriages have been healed. Initially women were passive and silent, there is no way they could open their mouths to speak about anything. The silence is now broken. Women were not valued, they were not getting any inheritance, they were being harassed very much, but not now.'

**Kifula Ward Development Committee, Mwanga**

Since the training, the Ward Committee has received only one case. The committee members asserted that the training on legal rights to women has decreased the burden of the committee because the community has been enlightened about the basic laws which deal with women's insubordination as a result of information disseminated by group members. A big number of menfolk have received the awareness creation positively.

**Mbale women's peer support group, Mwanga**

Households have been transformed through the procurement of household utensils like plates, cups, vacuum flasks, beds and beddings, sofa sets, hot pots and blenders. Widows are no longer afraid of their in-laws because they can stand on their own feet. They assist each other by providing information and guidelines about what to do in case of injustices. They have found their voices, so they cannot be molested

**2.2.2 Progress against outputs**

**Output 1:**

***400 destitute, abused women will obtain a source of income through enterprise or employment***

<b>Indicator</b>	<b>Evidence</b>
1.1 400 women assisted to obtain a source of income.	<b>Quantitative:</b> 551 women assisted, including 227 who had received training (to March 2012) <b>Qualitative:</b> most women have established their own businesses, largely doing what they already knew. Some have taken casual labour at seasonal times. Some groups have formed joint projects in addition to individual businesses – this yields good potential for increases in incomes as larger markets could be reached (eg through solar-dried products)  <b>Assessment: Target exceeded by 38%</b> and numbers expected to increase further in final 3 months of project
1.2 80% of these will have independent and secure income which can sustain themselves and their dependents as evidenced by:  - family members eating at least two meals per day of better	<b>Quantitative:</b> the project has not monitored this indicator specifically but is planning to get data via its 60 groups for the Project Completion Report.  Evaluators found evidence in all focus groups and individual visits that women are paying for extra things that have significantly improved their family's welfare (especially food and school fees) and some have purchased assets including land. All women we spoke to in the evaluation were achieving at least 2 of the sub-indicators listed on the left. However, we are of the view in most cases increases are not enough yet for the women to

Indicator	Evidence
<p>quality food than before</p> <ul style="list-style-type: none"> <li>- the ability to pay primary school costs for up to 4 children</li> <li>- capacity to make regular savings</li> <li>- increased expenditure on better clothing, basic household items and home improvements;</li> </ul>	<p>comprehensively sustain themselves and their families. The dependence most put on agricultural-based businesses is a risk for sustainability given the rapidly-changing climate in Kilimanjaro Region.</p> <p><b>Qualitative:</b> Significant impacts were noted on the social empowerment women have received as a result of increased income which is yielding substantial benefits and has proved a major success of the project. <b>Women feel their lives are being transformed.</b> Control of their income is bringing greater respect from families and community members, there is less abuse and beatings, they have greater confidence, they have more control over their time and resources. E.g. 95% of the 246 women interviewed for the pre-evaluation survey reported they now participate in decisions on utilising family assets. Membership of the savings groups has given them access to information on rights they are using in their lives and sharing with others around them.</p> <p>Two-thirds of the women interviewed in the pre-evaluation survey reported improved treatment from duty bearers to women engaged in business compared to three years previously (Appendix 4)</p> <p><b>Assessment:</b> Pending accurate data, our view is that independent and secure incomes have not yet been achieved as per the indicator. However, there are large qualitative impacts to note as a result of the social empowerment linked to increased incomes which should be acknowledged as part of the project's achievements. We recommend marketing support is improved in future work to strengthen income yielded from businesses – evaluators found gaps in this area.</p>

**Faraja Group Member, Chekereni Village, Moshi Rural**

**‘The businesses we are doing are paying. When your child comes to you and tells you that he/she needs 2,500 for school use, you don’t refer him/her to the father. You provide the money and the child goes back to school’.**

**Tumaini Destitute group member, Siha District**

**‘It is over 16 yrs since my husband died. He left me with four children aged, 6, 4, 2.5 and another one on the way. It was disastrous. I wanted to give away my children because the assistance I was getting was a five kilogram container of maize. What could I do with it? The group has strengthened me and made me someone. I am standing on my own feet and am taking good care of my children, three of whom are in secondary school.’**

**Jitegemeo Group, Siha District**

**‘We were not maintaining any business records. We could not tell when we were making profits or losses. We did not know which project to retain or which one to discard. We are now enlightened due to the training which we received. Meals**

**at the family have improved. People eat at least two meals per day. Prior to the project intervention children were only eating maize meal porridge for lunch. Now people eat good meals with vegetables and fruits. Most people are livestock keepers. They keep poultry and rabbits and they have money.'**

### **Findings, Comments and Observations**

The findings against this indicator need to be assessed alongside the findings against output 3 (especially indicator 3.4) to fully understand the project's work and impact re. economic development and empowerment.

The evaluators discovered the methodology the project team have implemented has "fused" both economic empowerment and increased rights-awareness and it has brought impressive results. The project has developed a powerful model for others to usefully learn from and replicate.

Most of the women have joined the peer support groups from a motivation of wanting to increase their incomes – those who are married largely gained support from husbands to join (even husbands who had been abusive) as the men also wish to see increased incomes in the families. A large number of women (especially widows) also joined groups for social interaction and solidarity reasons – they felt isolated, lonely and overwhelmed by their problems, and these groups involve weekly meetings which means regular contact with other like-minded women.

Once the savings groups were established, KWIECO gave support to group formation and interwoven training on rights and legal entitlements to all groups with enterprise development training. For example, all 2 day economic training courses included some modules on the women's rights. This has been a highly effective method to disseminate information – women have taken information home and shared widely in their households and others in their communities.

Most women seem to have increased their incomes and this has improved their personal status in their households and their families. Increased incomes – alongside greater knowledge of their rights – have jointly worked to increase their status and their situation. It has achieved greater harmony in their households and husbands have become more cooperative – they have more respect for their wives as a result of the income, and are more willing to discuss and decide on household matters jointly. The women have more roles in making decisions over the use of resources (as reported in the pre-evaluation survey) and are taking larger roles in community matters compared to before. The women have greater confidence and are speaking up and out more within their communities. They are also seeking to support other women who are not in the groups on understanding and demanding their rights so the information is have a positive "ripple" effect to others.

The driver of this change is undoubtedly the peer support groups (specifically reported on under indicator 3.4). Had KWIECO chosen an alternative route to deliver enterprise support – e.g. to support women individually or in small group numbers – it is highly doubtful the project would have yielded the same impact. The collective benefits received by the women as a result of group members have been multiple.

Contributing weekly savings is a mandatory requirement of group membership. Most women have prioritised this in expenditure, and are committed to continue to do so. As they have seen small economic successes, they are starting to take larger risks

and establish larger businesses – which in a number of cases are yielding larger returns.

The main gaps and challenge under this output are the businesses the women are choosing to start and whether they could obtain higher incomes if they pursued alternative choices and encouraged to have a more “marketing/business” outlook. Many seem to choose on the basis of what they know rather than what would yield high return. Many are selling in the immediate locality when there are opportunities to increase returns if they extended their market to other localities. Many are not taking opportunities they have – possibly as they can’t see their potential. For example, many were observed to own mobile phones (a growing phenomenon in Tanzania) but did not realise this is a tool for information and market knowledge they could use for their benefit. Even with some fairly simple changes to the women’s strategies the evaluators felt there were reasonably simple further market opportunities to be taken.

Project training on business management has been well received and used and women are comfortably and confidently talking about their businesses, costs and returns. However, a big gap was found by evaluators on their marketing knowledge and practices. Many were not implementing the training which has been given by the project on marketing – on reviewing the current curriculum it is felt marketing training could be strengthened and made more relevant to the women’s situations. It needs to be more “current” to the changing market conditions and climate of Kilimanjaro. The evaluators also felt further relevant technical support is needed to support project staff in delivering this area – something APT could help identify if a further phase is implemented.

Groups are starting to develop group enterprise projects and this offers significant opportunities to access larger markets and larger returns. The project could find ways to link women’s groups in the same area up – with the growing strength of these groups the evaluators believe the women could perhaps seek even larger markets through joint group marketing.

### **Comment on credit**

This has been specifically requested as part of the evaluation TOR, largely derived from comments TripleLine have consistently made on the project design and annual report feedback.

In summary, the evaluators found that women currently are largely choosing to manage their credit needs within the group savings systems, preferring to wait for enough funds in the group to take their loans if they do not have enough immediately available for their desired business. The reasons for this are two-fold:-

1. The business ideas most women are planning do not yet warrant the work and conditions involved in becoming a microfinance loanee.
2. Women do not like the terms and conditions being offered by micro-finance providers available and would prefer to manage on less than get into prohibitive arrangements

As such, women were not raising lack of credit as an issue for them expanding their businesses – issues were more around finding sufficient demand

### **Lessons learnt**

- Women’s savings groups that meet weekly – where both enterprise and rights training has been delivered – has been the driving force of success for the project and yielded multiple individual and collective benefits.



- A virtuous circle of improved economic status and improved social situations has been created through the initial incentive of women joining groups to improve their incomes

### Recommendations

- This model should continue to be replicated in future KWIECO work and shared more broadly for others to learn from and use
- The marketing aspects of enterprise support should be fundamentally reviewed and strengthened to help women increase their incomes to sustainable levels.
- APT should provide more focused support on marketing, value added and enterprise training and support methods (from the wide body of information now available globally) KWIECO project staff could use to implement in future work and help up-skill the staff working on enterprise in its future work
- The project should seek to use its size and status to create positive marketing linkages between women’s groups and with potential market opportunities for women to capitalise and learn from – so they can continue to do so for themselves in future
- Many projects are based on agriculture which is a significant risk in the rapidly changing geographical climate of Kilimanjaro Region. The project should seek to learn about and encourage a range of businesses that are non-farming – working with the group projects is the recommended place to start this process.
- KWIECO should increase human resources to support market-focused enterprise support in future projects (eg through an additional enterprise officer post or up-skilling community development workers to deliver enterprise support) as post-training technical support will be key to implement changes to become more market-focused and there are insufficient human resources now dedicated to this given the numbers now involved
- Indicator 1.2 needs monitoring data given in the Project Completion Report.

### Output 2

#### ***100 of the above group of women assisted with legal mediation or representation***

<b>Indicator</b>	<b>Evidence</b>
2.1 Positive outcomes of legal assistance	<p><b>Quantitative:</b> 98 women assisted with legal advice. 75 reported positive outcomes, with the remaining cases still inconclusive.</p> <p>The pre-evaluation survey amongst 246 women showed significant increases in legal cases – from 1-2 per year until 2009 there were 7 in 2010, 4 in 2011 and 2 in the 1<sup>st</sup> quarter of 2012 (see Appendix 4). The survey also reported a 90% reduction in cases of stealing inheritance from HIV/AIDS widows in the same period – and of this reduction 90% of cases can be accounted for directly by KWIECO activities (Appendix 4).</p> <p><b>Qualitative:</b> Destitute and vulnerable women as well as local decision makers have provided evidence of successful outcomes of rights abuse cases – see data tables in Appendix 3 for details.</p>

<b>Indicator</b>	<b>Evidence</b>
	<b>Assessment: Target will be achieved (and probably exceeded) by end of project.</b>
2.2 40 role models, including precedents, established and being used to raise awareness (including older role models and impact on children).	<p><b>Quantitative:</b> 45 role models (now called human rights ambassadors) trained – target exceeded with 3 months remaining</p> <p><b>Qualitative:</b> Many have successfully challenged for and achieved their rights e.g. land and inheritance and are recognised as advisers on rights in their communities especially by abused women; some have taken on the (apparently self-appointed) roles of “legal officers” in their communities.</p> <p><b>Assessment: Target achieved and exceeded</b> – though the direction this work has taken is drifting from its original intention and a fundamental review is recommended – see comments below.</p>

#### **Members of Faraja Women’s Group, Chekereni Village, Moshi Rural**

‘My sister in law was chased away by her husband. I gave her the training materials about Marriage Law which I got from KWIECO. She pursued her rights and won her case.’

‘As a widow, Clementina was being molested and harassed by her in-laws. She demanded her rights and received her husband’s estates. She now lives happily with her children and sends them to school. She contends that KWIECO training has empowered her, she is now assertive; whereas she had reached a stage where she was considering to commit suicide so as to follow her deceased husband.’

#### **Kifula Ward Development Committee, Mwanga District**

It was reported that since the training, the Ward Committee has received only one case. The committee members asserted that the training on legal rights to women has decreased the burden of the committee because the community has been enlightened about the basic laws which deal with womens’ insubordination as a result of information disseminated by group members.

#### **Member of Tumaini Destitute Group, Siha District**

‘I feel like crying. My husband died in the year 2001. My eldest child was in nursery school and the other one was very young. My in-laws were molesting, harassing and abusing me. The Almighty God brought these KWIECO teachers who taught us about our rights. They have fished us out of the depths; we now know where we are.’

### **Findings, Comments and Observations**

#### **Legal cases and Rights Awareness**

The target will be met for legal assistance (98 had been recorded with 3 months remaining). The positive outcomes achieved so far have helped encourage other women to consider pursuing their legal rights also – which is KWIECO’s traditional strength as an organisation.

What is not captured but was clear from the evaluation was **the impact of rights awareness training throughout the women's groups** on empowering them to advocate for their rights. This **is already preventing some cases reaching the point of needing legal assistance** – especially in cases of widow inheritance.

Further, there were reports to the evaluators from women who faced situations where they already knew their rights due to project training and therefore were able to prevent issues becoming disputes – for example one woman was widowed a year after receiving KWIECO training on inheritance rights meant and successfully prevented her late husband's family stealing her land, house and goods when they arrived to take them in the immediate aftermath of his death.

This indicates future directions for this work – making the women aware of their legal rights and empowering them to feel enough confidence to advocate for them will help prevent future legal disputes as the cases should not need to go through formal processes which are difficult financially and emotionally for women to go through.

### **Role Models**

This area of the work has achieved impact, but is now taking a direction which was not the original intention in the log-frame – or of KWIECO – and so is need of review and adjustment.

It is clear that the rights awareness training being conducted to the women's groups is leading many of them to naturally become role models in their communities. The evaluators had many instances reported of group members – even the ones who were least confident initially – sharing information with the families and neighbours and encouraging other women to know and attain their rights.

What now seems to be happening though is a high percentage of the women who have been through the specific role models/human rights ambassador training believe themselves to be “paralegals” in their communities. They are getting involved in difficult individual cases – not all successfully – and spending many hours on them which takes them away from their own activities (including their IGAs). Some would now like recompense for this time and enhanced “special” individual recognition for their work.

If this trend continues, it is highly likely to negatively impact on the strong group solidarity the groups have achieved as some of these selected women clearly now seek individual recognition and “special” people in their groups.

Further, in some cases the women are experiencing negative attitudes from people (especially men) who they are challenging over their behaviour on specific cases. Some men are verbally abusing and physically threatening some of the role models. In one case, one of the “role models” was stabbed – but thankfully recovered.

Despite being aware of some of the negative stories, a significant number of the “role models” still want enhanced recognition to distinguish them from their peers. They seem to not acknowledge the risks and threats this could bring them if they continue to implement their “role model” work as quasi-paralegals – even though there are structures to address this in their communities that KWIECO support.

### **Lessons learnt**

- Rights training delivered to peer support groups creates many positive “ripples” in the families of the women and their communities – in combination

with the social support received via peer support groups most group members have become advocates and role models in their own right

- Selecting “special” candidates from groups to be “role models/human rights ambassadors” could be a counter-productive strategy (for both the women involved and the intention of the programme) if they interpret their training as such that they become “paralegals” in their communities.

### Recommendations

- **Legal cases/rights awareness.** The project should implement its broad rights-awareness programme to all groups to empower women to know and demand their rights.
- **Role Models/Human Rights Ambassador programme.** The programme should be urgently reviewed and refocused. The project should consider making it a “trainer of trainers” programme on the different topics and train at least 2 women from each group – so they become resource people in their area who can train the rest of their savings group members on those topics to nurture the emerging roles most savings groups members are now showing as being role models in their own right (more aligned to the original intention of this work) rather than barely-trained legal officers who work independently from other savings groups members (which is how the situation is now unfolding in quite a few groups). Further, future training on this programme could be delivered in each District comprised of women from groups in the locality to provide tangible networking opportunities for women from groups in the same District to connect with each other for mutual support and potential economic development opportunities (thus overlapping with the aims of Output 1).

### Output 3:

***Services and support (Government, NGO and private sector) appropriate to the needs of vulnerable women to address rights abuse, are available and in use***

<b>Indicator</b>	<b>Evidence</b>
3.1 .i. Participation in sensitisation programmes of 1,000 men and women decision makers in key target groups (service providers, duty holders, employers).	<b>Quantitative:</b> 1,152 decision makers have participated in 35 sensitisation programmes (to March 2012).  <b>Assessment: Target achieved and exceeded</b>
3.1 .ii Participants’ knowledge and understanding of women’s legal rights and needs increased.	<b>Qualitative:</b> Feedback from individual and focus group meetings with participants including police officers, ward development officers, ward and village reconciliation boards, primary court magistrate, medical officer revealed increased knowledge and understanding. In some cases this was very significant.  Evaluator interviews confirmed duty-bearers improved knowledge of rights and the law, and willingness to implement them. The pre-evaluation survey showed two-thirds of women reporting support from duty-bearers to access legal services.

<b>Indicator</b>	<b>Evidence</b>
<p>3.1 .iii            Demonstration by participants of changes in practices and attitudes in 20 communities in at least 6 districts with 60% of participant decision makers influencing an average of 10 incidents of rights abuses per annum, including:</p> <ul style="list-style-type: none"> <li>- Positive adjudications in favour of women's rights with respect to property ownership, gender-based violence, etc.</li> <li>- Primary courts upholding women's rights</li> <li>- Police referrals addressing abuse of women.</li> </ul>	<p><b>Assessment: Achieved</b></p> <p><b>Quantitative:</b> 88 examples of positive change demonstrated changes in practice and attitudes in 4 districts plus Moshi town.</p> <p>No data provided on the % of decision makers and the number of incidents of rights abuses per annum, though within the 88 examples some allude to this. The pre-evaluation sample survey of 246 women gives strong evidence (between two-thirds and over ninety percent) improvements on different issues relevant to this indicator.</p> <p><b>Qualitative:</b> During evaluator interviews – plus information reported in the mid-term review in August 2010 – there is clear demonstration by participants of changes in practices and attitudes in the targeted district communities including: treatment of accused perpetrators of abuse; women demanding for land and inheritance rights; satisfactory resolution of women's rights demands at village and ward level without reference to the courts; knowledge of legal rights issues and where to refer rights abuses.</p> <p><b>Assessment:</b> Lack of enough data to fully assess but other data available. Evaluators suggest this has probably been achieved.</p>
<p>3.2            30 women participating and/or demanding gender sensitive changes in local decision making structures &amp; community forums.</p>	<p><b>Quantitative:</b> 33 women reported providing examples of demands for gender sensitive changes.</p> <p><b>Qualitative:</b> Participation/increased vocalisation of women in ward and village reconciliation committees and ward development committees; increased demands to ward executive officers for development services.</p> <p><b>Assessment: Achieved</b></p>
<p>3.3            At least 3,000 vulnerable women stimulated to use services (e.g. microfinance, disability &amp; HIV/AIDS services, business services, legal and justice services).</p>	<p><b>Quantitative:</b> 2,460 received services (to March 2012)</p> <p><b>Qualitative:</b> Women's groups are choosing not to apply for external microfinance as they currently find peer group savings sufficient. External/mainstream MFI terms and conditions are also a deterrent factor.</p> <p>The legal rights awareness work of the project is negating the need for some legal services to be sought, as evaluators discovered evidence that women are advocating for their rights with families etc without the need to bring in legal processes as a result of knowing what their legal entitlements are. Other services being accessed are HIV/AIDS information/programmes, business development and children's services</p> <p><b>Assessment:</b> Should be achieved by end of project, especially if the project is able to capture all examples under this indicator. There are some mitigating circumstances on the women seeking some services (as given above)</p>

<b>Indicator</b>	<b>Evidence</b>
<p>3.4 At least 50 peer support groups started and attended by 1,000 women, 80% of whom report perception of reduced vulnerability as a result of their participation.</p>	<p><b>Quantitative:</b> 60 peer support groups started and attended by 1,435 women  <b>Qualitative:</b> Evaluator interviews overwhelmingly concluded the success of this approach to both encourage economic development and a strong mechanism for delivering rights-awareness training and providing women with effective social support.  <b>Assessment: Achieved and exceeded (20% more groups, 43.5% more membership than target) – this indicator represents the “driving” force for the whole success of the overall project</b></p>

**Faraja Group member, Chekereni Village**

**‘We no longer run about begging. The group is our shade. We run to it when in need and our peers support us.’**

**Rombo District Tarakea Motamburu Ward Leaders and District Officials’ meeting**

**The leaders acknowledge and appreciate the degree to which KWIECO has involved them in project activities. They are very much aware about what is taking place in the community regarding project goals and achievements therefrom. They are direct beneficiaries because they received training on legal issues. They also participated in the group level training events. The leaders said that the training on legal issues which they received from KWIECO has been very handy in the execution of their routine work. They make reference to the training materials which were provided during the training. According to them, legal rights community awareness has resulted in reduced skirmishes at family level and lessened their burden in providing conciliation services.**

**Findings, Comments and Observations**

**The key to the success of the whole project can be found under this output in indicator 3.4 – the women’s peer support groups.**

The project has achieved impressive success through the model it has implemented of encouraging women’s economic empowerment through the route of savings and loans groups – as these have also been the vehicle to provide rights and legal awareness training, plus a valuable weekly space for the destitute and vulnerable women to meet, encourage and support each other.

The number of peer support groups and the level of membership has exceeded targets. Women are starting to “spread the word” about their benefits within their communities, and establishing other potential members for new groups. Although the groups are formed and initially largely focused around economic development and savings and loans requirements, it was very clear that the rights awareness and legal rights training messages – which are interwoven to the economic training modules – have “struck home” to many of the women and they are taking, using and sharing those messages in their individual circumstances to largely positive effect.

The project acted on recommendations from the mid-term review on group selection. Groups are now mixed (so they are no longer all “destitute” or all “vulnerable”) and

this seems to be yielding benefits – partly as the groups have stronger local geographical focus.

An issue evaluators identified during interviews with peer groups is that vulnerability factors do not appear to be an explicit group selection criteria of the women. We believe there are risks the most vulnerable women could be (inadvertently) excluded from new savings and loans groups without a general understanding as part of group formation of the reasons for social exclusion and vulnerability.

In terms of current reach of women with specific vulnerabilities, the evaluators felt that peer support groups we visited seem to be including a number of them – especially older women, widows and those who are HIV positive (where they have declared their status – not all have) due to the history of how groups were formed (originally there were separate “vulnerable” and “destitute” groups – these are now mixed). The pre-evaluation sample survey showed that 15% of members are aged 60 years or older, 20% of members have a disability or permanent illness (three-quarters of this number being HIV positive), and two-thirds of members are widowed or divorced. However, in one peer support group the inclusion of disabled women was not on equal grounds and the work of the group – whilst being well-intentioned – was not empowering the disabled women to achieve independent incomes.

Success has been especially marked in Districts where the leadership are supportive of what the project is doing and who have received training on legal rights for women on issues such as inheritance. Positive comments were received from District leaders about greater harmony and peace (and therefore reduced numbers of incidents) as a tangible incentive for them to be involved.

This confirms and endorses an important principle of tackling social exclusion issues – activities need to work with general society and duty-bearers (especially to challenge stigma and discrimination) as well as with socially excluded groups.

Women’s groups who have not received support from their village leadership are tending to face more problems – especially if they try to create awareness about legal rights with other women in those communities. Some are highly vulnerable to abuse and attack as a result.

### **Lessons learnt**

- **Peer support groups have been the clear driving force of success of the whole project.** Their formation and carefully facilitated development should continue to be a central strategy of future work.
- The approach recommended at the mid-term review of mixing destitute and vulnerable groups was adopted and has worked.
- Successful training of District leadership and other key leaders in communities is an important part of reducing discrimination and abuse of vulnerable women and should be continued.
- Vigilance needs to be exercised in this ‘mixed’ approach that the most vulnerable women do not become excluded from group membership and activities.

### **Recommendations**

- KWIECO project staff should receive inputs on social exclusion training to prevent future (and potentially some current) groups excluding the most vulnerable members in their communities, and encourage women to understand causes of social exclusion and how to tackle barriers.

- KWIECO should continue with its programme of training leadership and key influential individuals in communities as an important strand of economic and social empowerment for vulnerable and destitute women,
- Some specific recommendations were made to staff by evaluators on issues in specific women's groups who lack support from their village leadership and have been under personal threat from standing up for their rights – KWIECO are considering their approach in those villages to reduce the threats and risks to the women.
- Indicators 3.1 iii. and 3.3 need monitoring data provided for the Project Completion Report.

#### Output 4:

#### ***KWIECO strengthened as an organisation to deliver services strategically***

<b>Indicator</b>	<b>Evidence</b>
4.1 Impact and outreach is carried further through strategic targeting of stakeholders & service providers.	<p><b>Qualitative:</b> Women in peer support groups are spreading the impact of project work by sharing throughout their own communities to family and community members. The project has linked with a number of stakeholders and service providers. Peer support groups have also been linked to service providers. Examples include: SACCOS for group saving; SIDO and ward agricultural officers for IGA training;</p> <p><b>Assessment:</b> Comments in the mid-term review have not been addressed. This indicator will need reporting on in the Project Completion Report.</p>
4.2 Information and lessons documented (1 document for publication in a journal, 2 shortened exchanges with APT partners and other organisations internationally; KWIECO providing additional experience & information, re: gender rights to APT partners. Lobbying by MPs).	<p><b>Qualitative:</b> Some exchange visits and lesson learning have happened (e.g. the project manager has participated in an APT partner evaluation in Kenya and workshop in Sri Lanka). The project is primarily seeking to address this in the end-of-project period through an international lesson learning workshop (scheduled for May 2012) and an article for publication based on the final evaluation.</p> <p><b>Assessment</b> - this should be reported on in the Project Completion Report but should be achieved based on current activities and plans for the final quarter.</p>
4.3 Increased information gathering and awareness enables increased lobbying activity (e.g. case precedents established and publicised, political recognition, i.e. lobbying by MPs).	<p><b>Quantitative:</b> Lobbying undertaken with local government to build capacity of the reconciliation committees leading to joint KWIECO and government support to address this. Other data not available during final evaluation period to assess this indicator further.</p> <p><b>Assessment:</b> Information to be provided in Project Completion Report.</p>
4.4	<b>Qualitative:</b> There has been an increase in alliances and



<b>Indicator</b>	<b>Evidence</b>
Increase in alliances & network activity including local authorities & other regulators (number of alliances, impact of dialogue, joint activities).	network activity but this data was not provided to the evaluators during their visit – KWIECO's legal officers have more information which used for the final report.  <b>Assessment:</b> to be provided in Project Completion Report
4.5 Effective systems of programme and financial management operating: financial systems improved, accounts accurate and timely, M&E systems maintained & effective, staffing procedures in place & in use.	<b>Quantitative and qualitative:</b> Monitoring systems have improved significantly since the mid-term review, and much more data was forthcoming for the final evaluation, hence being able to assess how successful project work has been. However, not all indicators have had systems established to monitor them and some procedures are not yet routine. Programme management is effective.  <b>Assessment: Largely achieved</b> , but there are gaps and further improvement is necessary if the project continues to a further phase.
4.6 Assisted to develop at least 2 new proposals.	<b>Quantitative:</b> KWIECO has worked on 3 proposals with APT. APT Chief Executive participated in their strategic planning workshop in 2011 to help future organisational directions. This grant has opened opportunities with DFID in Tanzania and the organisation has recently been awarded a 3 year grant under the Accountability in Tanzania - ACT Programme.  <b>Assessment: Achieved and exceeded.</b>

### **Findings, Comments and Observations**

Project monitoring systems have improved since the mid-term review (a key recommendation). This has enabled progress that wasn't previously being adequately captured to be recognised and acknowledged – the project has essentially been under-reporting on its achievements for much of the period. However, the systems are not yet strong enough or robust enough yet to cope with the rigours and demands of most institutional donors, and further attention is required to systematise them more.

Part of the challenge is the project size and scope means there has not been enough staff time or resources for proper, systematic documentation, and priority has been given (rightly in the view of the evaluators where decisions have needed to be made about priority allocation of resources) to the content of the project and achieving its objectives.

However, especially given KWIECO's desire to continue and expand the successful model it has established through this project, it is important the systems, data and resources to capture information are established before a next phase is implemented.

It was difficult for evaluators to assess impacts on networks and alliances as unfortunately on the day most of this was due to be assessed many partners who

KWIECO expected to attend did not make it to the meeting. Staff felt information can be provided to demonstrate the indicators have been met for the Project Completion Report.

### **APT's Contribution to the project**

APT's support role has been clear to KWIECO. It has proved important in strengthening their organisational capacity – both in delivering this project but also in helping to guide future strategic directions of the NGO overall (e.g. the CEO of APT participated in strategic development planning for KWIECO). KWIECO have successfully gained support from more donors as a result of this project – including the DFID Accountability in Tanzania (ACT) Programme based in Dar es Salaam. Having said this, APT's role – should a further phase happen – could be stronger in the technical support on the marketing enterprise aspects of work (as commented on under output 1) as the project needs to see greater success in this aspect of work in order for impacts to have sustainability beyond KWIECO's inputs, both in terms of incomes reaching sufficient levels for the women to achieve independence and over a sustained period of time.

### **Lessons**

- Implementing simple monitoring systems have helped the project to more accurately communicate its considerable successes in this final evaluation. This was not the situation at the mid-term review.
- APT's inputs to monitoring systems, strategic development and linkages to other donors have helped the development of the project and KWIECO as an organisation.
- The monitoring systems and staff resources allocated to them are not enough to cope with further expansion of work and so time spent on them now would be a good investment for the future.

### **Recommendations**

- Indicators 4.1, 4.2, 4.3 and 4.4 need monitoring for Project Completion Report
- Project data monitoring needs further systematisation and development. We recommend APT work with KWIECO on further simple monitoring systems that can be used as project staff in their daily work (the staff follow certain routine procedures well already that APT helped them to establish),
- Due to the size of workload for existing staff and plans to increase its scope further, it is recommended that further administrative or M&E support is included in future plans to enable written monitoring work to be more systematically captured on a routine basis.

### **Output 5:**

***Increased awareness of inequality and of women's rights and positive behavioural change at family and community levels.***

<b>Indicator</b>	<b>Evidence</b>
5.1 Estimated 40,000 men & women reached through indirect mass media promotions: no. of campaigns, estimated outreach.	<b>Quantitative:</b> Estimated 45,398 people reached through 31 indirect mass media campaigns (source: project data sheets with detailed breakdown). <b>Qualitative:</b> These figures are derived from a combination of actual figures (from events where project staff were present) and estimates from media stations on radio listeners. Evaluator interviews provided a number of anecdotal examples of the impact of this work, including

<b>Indicator</b>	<b>Evidence</b>
	<p>testimonies from women about changing attitudes towards them.</p> <p><b>Assessment: Achieved and exceeded quantitative target by 13%.</b></p>
<p>5.2 5% of a sample of 1,000 men and women (200 in each district) with improved awareness and understanding of women's legal rights, of discrimination facing women and of impact on children and older dependants.</p>	<p><b>Quantitative:</b> Sample survey not undertaken for review; <b>Qualitative:</b> Anecdotal evidence available in communities where leadership have positively accepted KWIECO training on women's rights, but not enough to verify this indicator.</p> <p><b>Assessment:</b> Needs verification for Project Completion Report</p>
<p>5.3 4,000 men and women attending / participating in awareness raising events; at least 40% of them aware of legal rights versus customary law.</p>	<p><b>Quantitative: 4,862 people</b> (4,103 women, 759 men) attended 36 awareness raising events.</p> <p><b>Qualitative:</b> Review did not address whether 40% of them were aware of legal rights versus customary law as data had not been collected in preparation for the evaluation but evidence from discussions with peer group members and leaders/stakeholders was that as a result of awareness raising by KWIECO there was an increased awareness of the legal rights of women. Evidence of reduction in reported disputes at ward level due to increased rights awareness.</p> <p><b>Assessment:</b> First part of quantitative indicator exceeded by 22%, 2<sup>nd</sup> part not yet verified – but considered to be on track from evidence gained through evaluator interviews.</p>
<p>5.4 1,000 new incidences of positive change in behaviour (average of 200 per district), including changes in: - 'stealing' inheritance from HIV widows - women's ability to hold on to their property, assets and/or control their income - family/community support to actions taken to punish or prevent gender related violence - qualitative changes in: decision-making in spouse relations / wider family, support to fighting for rights. from</p>	<p><b>Quantitative:</b> Evidence of 997 instances have been collected (to March 2012) and over 200 in each of the 4 Districts – examples include close relatives now realising illegal behaviour towards widows will not work where widows are aware of their rights; widows being aware of what to do if their legal rights have been abused; and peer support group members giving advice on legal rights to women in their wards whose rights they see beings abused</p> <p><b>Qualitative:</b> Project has improved on data collection, but the detail of monitoring and data capturing could be further improved. Consistently impressive stories of change in all Districts emerged during evaluator interviews of positive change in behaviour.</p> <p><b>Assessment: Achieved.</b></p>

<b>Indicator</b>	<b>Evidence</b>
both men and women; women's self esteem/confidence.	

**Upendo Group, Kamwanga village, Rombo District**  
**“The community perceives us differently”**

**Rida Mkwizu**

**“A general observation made is that in all groups, the members have acquired leadership positions in the community at the church, political and government administration”**

### **Findings, Comments and Observations**

Evaluator interviews across all 4 Districts during our visit yielded many positive examples being shared on behavioural change. This is further verified by the examples given in the project data sheets.

The project has benefitted from implementing the recommendation to monitor indicator 5.4 better as there is an impressive record of positive behavioural changes now recorded across all Districts.

One very strong aspect – hard to capture in formal monitoring systems – is the tangible improvement in women’s confidence at the end of the project compared to when groups were formed. The evaluator who was part of the mid-term review team in August 2010 especially noticed it (most marked when visiting women she had met 2 years before and seeing the changes) but this was also clear and evident in 11 of the 12 groups visited during the week who were able to clearly articulate the positive changes to their lives which have resulted from being part of their peer support groups, their improved economic incomes and the awareness raising work of the project in their communities. 1 group – who are struggling with the economic development aspects of their group – are still experiencing marked issues in their personal confidence and specific recommendations were made to project staff about addressing these.

This output – which overlaps somewhat with indicators in output 3 – also confirms findings that part of the success of the project lies in working with the whole of society in awareness-raising and education programmes – not just affected women. Wards where leaders have been trained and are subsequently supportive have seen better progress than those without supportive leadership.

A point made to evaluators in some interviews by ward officials and partner NGOs was to request to extend the scope of its awareness raising and training on legal rights to impact secondary schools in the Districts where it operates. This is because there was a strong feeling that educating adolescent boys and girls on rights and legal entitlements could be a key intervention point to prevent future abuses taking place.

### **Lessons**

- The “combination” approach of working with directly affected groups and influencing attitudes and practices of duty-bearers and potential perpetrators is a successful one and should be continued
- Monitoring systems need to improve to track all indicators in this output

- Rights awareness training could be usefully extended to other groups

### **Recommendations**

- Monitoring is needed on indicator 5.2 for the Project Completion Report
- The project should improve and systematise its collection of individual stories of change as part of its monitoring of groups and evidence gathering – these are powerful and the evaluators heard many of them during our visits.
- Should funding allow, KWIECO should consider how to include secondary schools in its future work in the Districts (eg inviting teachers to its training events with local leaders if direct work in schools is not possible)

## **3.0 CONCLUSIONS**

Although the evaluators have some key recommendations to make to KWIECO about learning from this project and strengthening future work, this project is one we believe to be a clear-cut success in having achieved its objectives. KWIECO – and APT through their support which facilitated it to happen – should be pleased and proud of what has been achieved in transforming the lives of the destitute and vulnerable women who have been involved with it. This is not to say there are no challenges ahead – these have been outlined through the findings.

A number of recommendations have been made for future phases of work, the key ones are recapped below as a conclusion:

### **Main recommendations**

1. Enterprise development – review and improve this aspect of support to the women and their groups. Suggested areas to review and improve are:
  - Tailor marketing training and marketing support to women – e.g. find out why women have not been using the marketing components of existing training; using mobile phones as marketing tools; nurture creative thinking on business selection in the groups, optimal and effective use of available opportunities, collective marketing for effective bargaining, staggering production to enhance market demand
  - Look at Value Added work – to encourage choices to be made to increase returns on investments
  - Give greater support to group business projects at selection stage as an effective intervention point which could help women improve their individual business selection process
  - Explore non-agricultural based business opportunities to reduce the heavy reliance on agricultural businesses – a big risk/threat in the context of local climate change
  - Encourage greater linkages between the groups to help develop market linkages regionally – e.g. conduct leadership training in District groups to allow relationships to build between the women
  - APT to assist ‘up-skill’ WFIDT project staff to support enterprise development more and seek relevant inputs to inform them of relevant practice – and consider recruiting a second enterprise development officer if the work continues
2. Role models training – review the programme to become a “Training of trainers” or “resource persons” training - training more than 1 person per group with a mandate to train other group members. Train the women in

District groups to help improve support and marketing links (as per recommendation above).

3. Group selection to encourage selection of the most socially excluded women – train KWIECO project staff on social exclusion concepts (how to identify and eliminate) and training activities so they can include it in their effective group formation training programme to ensure new groups include the most vulnerable in each area.
4. Further strengthen and improve KWIECO systems and monitoring of project work – it is recommended APT to provide further assistance on this. Increase administrative support to the project to capture data more systematically as an integral part of monitoring processes. The information gaps on indicators need addressing as a matter of urgency for the Project Completion Report.
5. KWIECO to consider extending rights-awareness training to include secondary schools to 'reach' adolescent boys and girls at a key stage in their development before they enter full adulthood, as a strategy to prevent future abuses of women.

**CSCF 428: Women fight inequality and destitution in Tanzania - revised September 2011**

Project Summary	Measurable Indicators	Means of Verification	Assumptions
<p><b>Goal:</b> To empower women in Tanzania to address the inequality in society and to address their severe levels of poverty</p>	<ul style="list-style-type: none"> <li>• Women have more equal access to resources and participation in development processes</li> <li>• Reduced numbers of families facing absolute poverty</li> </ul>	<p>Baseline survey, Project Monitoring. Government Statistics.</p>	<p>Economy does not deteriorate to hinder this.</p>
<p><b>Purpose:</b>To enable vulnerable women to tackle the discrimination and abuse of rights which they face and to influence attitudes, practises and decision-making processes to reduce the incidence of these in the future.</p>	<ul style="list-style-type: none"> <li>• 40 role models and precedents established, challenging and overcoming abuse of their rights and stimulating increased demand for fairer treatment by duty bearers.</li> <li>• Evidence of behavioural change with respect to the abuse of women's rights catalysed in 20 communities in each of the four districts</li> <li>• Demanded services and support available through 600 decision makers (e.g. police, primary courts, other regulators) and 28 service providers (average of 7 in each district) which service approximately 10,000 women.</li> </ul>	<p>Project Monitoring: Baseline Survey. Random sampling of families, decision makers. Records from other organisations.</p>	<p>Targets are appropriate &amp; considered Time needed to change ingrained discrimination</p>
<p><b>Outputs:</b> 1. 400 destitute, abused women will obtain a source of income through employment or enterprise.</p>	<p>1.3 400 women assisted to obtain a source of income. 1.4 80% of these will have independent and secure income which can sustain</p>	<p>Baseline &amp; Project Monitoring. Project and employer records.</p>	<p>Economy supports new employment</p>

Project Summary	Measurable Indicators	Means of Verification	Assumptions
<p>2. 100 of the above group of women assisted with legal mediation or representation</p> <p>3. Services and support (Government, NGO and private sector) appropriate to the needs of vulnerable women to address rights abuse, are available and in use</p>	<p>themselves and their dependents, as evidenced by:</p> <ul style="list-style-type: none"> <li>- Family members eating at least two meals per day of better quality food than before</li> <li>- The ability to pay primary school costs for up to 4 children</li> <li>- Capacity to make regular savings</li> <li>- Increased expenditure on better clothing, basic household items and home improvements</li> </ul> <p>2.3 Positive outcomes of legal assistance.</p> <p>2.4 40 role models, including precedents, established and being used to raise awareness (including older role models and impact on children).</p> <p>3.2.i. Participation in sensitisation programmes of 1,000 men and women decision makers in key target groups (service providers, regulators, employers).</p> <p>3.1.ii Participants' knowledge and understanding of women's legal rights and needs increased.</p> <p>3.2.iii Demonstration by at least 60% of participant decision makers of changes in their practices and attitudes in 20</p>	<p>Records of other organisations. Project Monitoring and Baseline Survey. <b>Individual and collective interviews with project beneficiaries</b></p> <p>Project records <b>Individual and collective interviews with project beneficiaries</b></p> <p>Feedback at end sensitisation/training.</p> <p>Follow up to and/or records of service providers/ other organisations. Sampling and case studies in each community.</p>	<p>Levels of co-operation can be built on and expanded, new ones established.</p>





Project Summary	Measurable Indicators	Means of Verification	Assumptions
<p>5. Increased awareness of inequality and of women's rights and positive behavioural change at family and community levels.</p>	<p>APT partners and other organisations internationally; KWIECO providing additional experience/information, re: gender rights to APT partners</p> <p>4.3 Increased information gathering and awareness enables increased lobbying activity (e.g. case precedents established and publicised, political recognition eg lobbying by MPs)</p> <p>4.4 Increase in alliances &amp; network activity including local authorities &amp; other regulators (number of alliances, impact of dialogue, joint activities).</p> <p>4.6 Effective systems of programme and financial management operating: financial systems improved, accounts accurate and timely, M&amp;E systems maintained &amp; effective, staffing procedures in place &amp; in use.</p> <p>4.6 Assisted to develop at least 2 new proposals</p> <p>5.1 Estimated 40,000 men &amp; women reached through indirect mass media promotions: no of campaigns, estimated outreach.</p> <p>5.2 5% of a sample of 800 men and women (200 in each district) with improved awareness and understanding of women's</p>	<p>Individual and collective interviews with project beneficiaries</p> <p>Reports on awareness raising events. Mass media records of distribution &amp; outreach. Sampling through quizzes,</p>	<p>Ingrained discrimination can start to be changed within time period.</p>

Project Summary	Measurable Indicators	Means of Verification	Assumptions
	<p>legal rights, of discrimination facing women and of impact on children and older dependents.</p> <p>5.3 4,000 men and women attending/ participating in awareness raising events</p> <p>5.4 800 new incidences of positive change in behaviour (an average of 200 in each District), including changes in:</p> <ul style="list-style-type: none"> <li>- 'stealing' inheritance from HIV widows</li> <li>- women's ability to hold on to their property, assets and/or control their income</li> <li>- family/community support to actions taken to punish or prevent gender related violence</li> <li>- Qualitative changes in: decision-making in spouse relations/ wider family, support to fighting for rights from both men and women; women's self esteem/confidence.</li> <li>- Uptake of women in employment, with equal terms</li> </ul>	<p>pavement questionnaires</p> <p>Sample surveys in project monitoring. Case Studies.</p> <p>Individual and collective interviews with project beneficiaries</p>	
<p><b>Activities:</b></p> <p><b>All Outputs:</b> Baseline information gathering and detailed, updated mapping of available services.</p> <p><b>Output 1:</b> 1.1 Enable access to sources of livelihood through</p>	<p><b>Inputs:</b></p> <p><b>Capital:</b> £38,990 Office Equipment, Vehicle &amp; 4 motorbikes</p> <p><b>Staffing:</b> £146,606 KWIECO Director, Project Co-ordinator, Accountant, 2 Project Officers, 2</p>	<p>Project Monitoring – Financial and Narrative Progress Reports. Audits.</p>	<p>Staff with suitable experience can be recruited.</p> <p>Funding secured.</p>

Project Summary	Measurable Indicators	Means of Verification	Assumptions
<p>employment placements and assistance with self employment. Includes market assessment, market linkages follow up support etc.</p> <p>1.2 Facilitating linkages to employers and other service providers (e.g. credit, skills upgrading).</p> <p><b>Output 2:</b></p> <p>2.1 Mediation services, legal counselling and representation, including establishment of precedents</p> <p><b>Output 3:</b></p> <p>3.1 Targeted sensitisation programmes with key decision makers (regulators - traditional leaders, primary courts, local authorities, police) involving exchange visits, sensitisation workshops, frequent dialogue/meetings, information publications.</p> <p>3.2 Facilitate access and establish more effective communication with demanded service providers (such as those providing services for people living with HIV/AIDS, literacy, other health care) through exchange visits, workshops, dialogue, and publications.</p> <p>3.3 Support the formation and strengthening of self-help/peer groups to provide their own encouragement and support in other unmet areas of need: e.g. confidence building and other skills, revolving loan schemes, business women groups, other HIV and healthy living care, etc.</p> <p><b>Output 4:</b></p>	<p>Community Workers, Driver</p> <p><b>Operating Costs:</b> £69,554</p> <p><b>Training and Advocacy:</b> £101,947</p> <p>Apprenticeship tools &amp; equipment, loan capital &amp; training, legal advice, media &amp; awareness campaigns, exchange visits (regional), other training &amp; exposure for decision makers</p> <p><b>Organisational Development:</b> £43,766</p> <p>KWIECO planning &amp; strategy reviews, staff training, exchange visits/conferences, problem solving &amp; follow up.</p> <p><b>Information Dissemination:</b> £7,165</p> <p><b>Monitoring &amp; Evaluation:</b> £45,613</p> <p><b>UK Administration:</b> £36,291</p> <p><b>TOTAL:</b> £489,932 over 4 years</p>		

Project Summary	Measurable Indicators	Means of Verification	Assumptions
<p>4.1 Facilitate KWIECO's strategic planning and reviews and capacity building inputs provided</p> <p>4.2 Exchange of information through visits, participation in workshops and written information including publications, for national and international exchange of information.</p> <p>4.3 Networking and joint advocacy with other organisations, using improved information e.g. precedents, case studies</p> <p>4.4 APT mentoring and one to one guidance on project management (including financial and monitoring) systems</p> <p><b>Output 5:</b></p> <p>5.1. Rural outreach programmes to raise awareness of women's rights, improve the understanding of their needs. Will work with CBOs, church based and other organisations, and will include workshops, public events and festivals with competitions and plays, and working with key role models.</p> <p>5.2 Widespread awareness raising and community sensitisation about discriminative practices which hinder gender equality using mass media (radio; through popular shows, music and soap dramas, and printed media using high impact images and stories such as cartoons), and attendance at public events.</p>			

## **P169 KWIECO: WOMEN FIGHT INEQUALITY AND DESTITUTION IN TANZANIA**

24th January 2012

### **PROJECT EVALUATION: 26TH MARCH-2ND APRIL 2012**

#### **TERMS OF REFERENCE**

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##### **BACKGROUND TO EVALUATION**

An external end-of-project evaluation was scheduled in Year 4 (April 2011-March 2012). The evaluation provides an opportunity to assess overall progress towards the project's targets and objectives, and to identify and document key learning for wider dissemination, including an experience sharing workshop to be held in May 2012.

##### **The overall objectives of this evaluation are to:**

- evaluate the impact of the project on individual beneficiaries, their households and communities
- assess the success of the project in meeting its own targets and outputs (as set out above and more fully in the project documents), with particular reference to impact, sustainability, value for money and APT's contribution to project effectiveness and KWIECO organisational development
- in line with feedback from Triple Line, to specifically comment on the impact of credit and increased incomes on the poorest women, and to ensure that wherever possible, beneficiary data is disaggregated by age, disability and HIV status (where disclosed)
- make recommendations on any changes to project strategies and/or methodologies that may be valuable for any subsequent and/or similar project
- assess the extent to which project activities and achievements are sustainable and identify key contributing factors which enhance and/or hinder these prospects
- identify key learning points and make recommendations for future operations of this and similar projects

##### **The following activities are expected to be undertaken by the evaluation team:**

- Review of relevant project documentation, including the project proposal, baseline survey, mid-term review, annual reports and Triple Line correspondence on this, quarterly reports, APT staff tour reports, monitoring and impact assessment data gathered by KWIECO
- Oversee the design of a survey instrument and collection of an appropriate and adequate sample of data
- Identify and interview a range of individual project beneficiaries, support groups, project staff and other relevant stakeholders such as local government and NGOs with whom the project is engaging
- Draft an outline report with initial findings, and present to the project management (APT and KWIECO) for discussion and feedback

- Produce a final report (soft and hard copy) in the light of feedback received

## **OUTPUTS**

- A report of approximately 20 pages, including an executive summary, assessing the overall impact of the project to date, including:
  - an analysis of the project achievements, quantitatively and qualitatively
  - an analysis of the project design (in terms of its ability to meet the project objectives within the overall socio-economic operating environment)
  - lessons learned and recommendations for future or similar projects
  - annexes as appropriate

## **EVALUATION TEAM COMPOSITION AND TIMING**

The evaluation team will consist of two independent consultants, Sue Coe and Rida Mkwizu. Rida was involved in the mid-term review of this project conducted in August 2010. Sue will have overall responsibility for writing the report, although Rida will be required to be involved in its production under the supervision of Sue as the team leader. The evaluation is scheduled from Monday 19th March to Saturday 24th March 2012, to be followed by a presentation of initial findings and recommendations by the review team to KWIECO and interested stakeholders on Monday 26th March 2012.

A draft report covering all activities, findings and detailed recommendations will be submitted in electronic form for feedback to KWIECO and APT no later than 16th April 2012 who will in turn provide all comments and suggestions no later than 23rd April 2012. A final report, complete with all annexures will be submitted to KWIECO and APT by soft copy no later than 7th May 2012.

**Appendix 3 and Appendix 4 – see separate files**



## Appendix 5

WFIDT EVALUATION ITINERARY & VISIT SUMMARY (19TH -26TH MARCH 2012)								
DATE	WARD	DISTRICT	GROUP/ INDIVIDUAL VISITED	MALE	FEMALE	TOTAL	EVALUATOR	
19TH MARCH	Moshi town	Moshi Urban	Project staff	2	5	7	Both	
20th March	Mabogini	Moshi Rural	Ward Development Committee representatives	3	13	16	Both	
			Faraja Group	0	15	15	Both	
			Chekereni Parish Priest	1	0	1	Both	
			Juhudi Group	0	11	11	Both	
21st March	Kifula	Mwanga	Ward tribunal representatives	7	4	11	Rida	
			Mbale Group	0	15	15	Rida	
			Individual Beneficiaries (Aina Ibrahim, Mariam Joseph & Jaina Yahya)	0	3	3	Rida	
			Decision makers	3	3	6	Rida	
	Sanya Juu	Siha	Siha	Business visits (Bupe Mwakipiti,Rose Lengimeti,Rebeca Mgana,Gladness Munuo and Josephine Wendo)	0	5	5	Sue
				Siha Kaskazini WDC representatives	3	3	6	Sue
				Ebenezer Group	0	28	28	Sue
				Lutheran church leaders (part of Ebeneza meeting)	2	0	2	Sue
22nd March	Livishi	Siha	Jitegemee Group	0	9	9	Rida	
			Tumaini Group	0	9	9	Rida	
			Individual Beneficiaries (Deshifuisha Kileo & Selina Munuo)	0	2	2	Rida	
	Mamsera	Rombo	Livestock extension officer	1	0	1	Sue	
			Upendo Group	0	25	25	Sue	

			Kuinuana Group	0	15	15	Sue
	Mrao Keryo	Rombo	Wajibika Group	0	20	20	Sue
23rd March	Tarakea Motamburu		Ward Leaders	2	3	5	Rida
			Upendo Group –Kamwanga	0	14	14	Rida
	Mrao Keryo (Rombo)	Rombo	Tumaini Group	0	20	20	Rida
	Moshi town	Moshi Urban	Partners (CCBRT, KNFC, SIDO & KIWAKKUKI)	1	3	4	Sue
			Role Models	0	14	14	Sue
			Meeting with project clients with legal problems	0	6	6	Sue
24th March	Moshi Town	Moshi Urban	De-briefing – Project Staff	2	4	6	Both
26th March	Moshi Town	Moshi Urban	Workshop-Findings discussion	4	7	11	Both
<b>TOTAL</b>				<b>31</b>	<b>256</b>	<b>287</b>	

## **Appendix 6 – Selected Individual Case Studies (Rida Mkwizu)**

### **Juhudi Group, Magobeni Village, Moshi Rural**

The women have used the judicial education and awareness to assist other people in the community through advocacy. A lady whose estates had been confiscated was assisted to demand her rights. She took her case to the police and was advised to see KWIECO people for advice and guidance. She got legal assistance and won the case, so her estates were restored. This particular lady had a civil claim about family land. She initiated a court procedure against her brothers and won the case.

### **Jaina Yahaya (firewood selling) - Masumbeni, - Msaku Village**

The lady lives with a sick husband who cannot engage in chores which need a lot of energy. She also suffered a big medical operation from a goiter condition so she cannot head-carry heavy loads. Jaina deals with firewood selling. She buys trees, pays those who fell them and makes firewood. She started very humbly. She was buying firewood costing Tshs. 2,000, then 4,000, 5,000 and 7,000 using head portage. The profit was not much but it was increasing steadily from 3,000, 10,000 to 40,000. She now buys a big load (150,000); and uses lorry transportation. At times the whole load is sold at the place where the trees have been purchased. She knows who her customers are so she deposits the loads at centres (peoples residential areas), near her customers residence apart from her home. At times she procures the firewood according to orders already lodged with her. Her present profit margin ranges from Tshs. 50,000 60,000 per trip. She has made a name in the firewood business so people who have trees to sell look for her and she has no problem of looking for a market. She sells on credit but all her debtors pay in due course.

She has managed to buy big containers for preserving grain, couches, cupboard, a good bed, domestic utensils and she has taken a loan to procure a sewing machine. She has also paid Tshs. 155,000 school fees for a grand-daughter of her brother in law who is doing well at school, but who had nobody to support her..

### **Tumaini Group, Sanya Juu, Siha District**

One member, a mother of four, took a Tshs. 50,000 loan and opened a vegetable farm. She was encountering drought problem so she bought a watering pipe and accessed water from a water canal near her residence. She took other loans of Tshs 100,000 and 400,000 and combined it with her savings and opened a retail shop. She is paying secondary school fees for three children (two boys and a girl). One of them is attending a boarding school where she is paying Tshs. 900,000. The youngest child is in Std. V.

Another member, Habikaeli Stefano; was very timid when she joined the group. She was always in a hurry. She would come to the group meeting late and dash away hurriedly before the meeting comes to an end. It was learned that she was often sneaking out to attend meetings because her ferocious husband was not in agreement with her group membership. When the husband found out that she was attending group meetings, he battered her mercilessly; but the lady did not give up. When the resistance was too much, she would only pop to the group meeting to keep her savings or to effect loan repayment. The husband used to beat Habikaeli and chase her away during harvest time so that he could misuse the family harvested grain through excessive drinking. When the grain and the money is depleted, he would go for her and ask her to go back to the matrimonial home so that she can work on the farm for the next harvest. Currently Habikaeli proudly asserts that she does not hide her group membership. She is now settled, she no longer runs hurriedly the way she used to. She knows her rights and will not allow anyone to prevent her from doing what she wants to do.

**Selina Munuo, Tumaini Group, Sanyaa Juu, Siha District** - livestock/goats/rabbits/retail shop/vegetable production and marketing

43 year old Selina lost her husband in October 2000. After a lot of harassment from in-laws she was disappointed and frustrated. As a helpless mother of four young children she was at a loss. She wanted to give away her children to relatives. Out of her deprivation, she found herself being a member of a group which is being supported by KWIECO.

After engaging in small agricultural enterprises (vegetable gardening) from loans from her group; she decided to operate a retail shop because there was no shop in the vicinity. She sells sugar, salt, burns, scones, half-cakes, soap, tea-leaves, mobile phone recharge vouchers, home baking flour, soft drinks (soda), cooking oil, beans etc. She also keeps goats, rabbits, and takes care of somebody's cow- the first calf of which was taken by the owner; but now the cow has a second calf (a she-calf); which is hers. This means that she has started raising her own flock. Selina has a vegetable garden where she grows carrots, cabbage, spinach and bananas. The garden is watered through a water pipe which draws water from the village furrow. Irrigation enables Selina to grow vegetables during the dry season when they are in short supply. She, therefore, enjoys a good market and 22 consequently gets good prices.

Selina's project was visited during the midterm review. There is vivid growth. During the mid-term review, Selina's shop was operating from her two-rooms living house where she was staying with all her children. Currently, she has built a new house where she is staying with her daughter and operating her retail shop. She has moved out of the old house and left her secondary school going boys to use it as their living quarter. During the mid term review; Selina's cow was nursing its first calf which was taken by the owner.

**Deashifuhisa Samson. Kileo, Sanya Juu, Siha District**

- beekeeping/goats/livestock/gardening/green-grass/passion fruit

Deashifuhisa's husband died in April 2009. She has very nice cows, goats and chicken, (exotic breed) which she was keeping at the lifetime of her husband. What she has done is improved husbandry. The cow gives her 4 litres of milk in the morning and four in the evening. She confirms that with improved husbandry she could get more milk. After the demise of her husband; Jitegemee group members visited her and encouraged her to join the group. She was very much impressed because she was feeling lonely. When she visited the group; she was convinced that she would benefit by becoming a group member since she would be able to save and get a loan. Her son is constructing a residential house at the family plot which she will occupy when completed. Deashifuhisa has participated in the construction by contributing grills for one window.