ACRONYMS USED

ACB – Akiba Commercial Bank
CABO - Capacity Building Organisation
CDO – Community Development Officer
EUTCO – East Usambara Tea Company
GEMA – Gender and Education Management
ILO – International Labour Organisation
MYDWC – Ministry of Youth Development, Women and Children (Zanzibar)
MFC – Micro Finance Centre
MLYDS – Ministry of Labour, Youth Development and Sport
NAC – National Advisory Committee
NGO – Non-Governmental Organisation
NPM – National Project Manager
NSGRP- National Strategy for Growth and Reduction of Poverty
NTF – National Task Force
RLF – Revolving Loan Fund
SACCOS- Savings and Credit Cooperative Society
SIDO – Small Industries Development Organisation
TWFT- Tanzania Women’s Finance Trust
TGNP - Tanzania Gender Network Programme
TPAWU – Tanzanian Plantation and Agricultural Workers Union
TTE – Tanzania Tea Estates
VETA – Vocational Education Training Authority
WATCO – Wakulima Tea Company
WEC – Women’s Executive Committee
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EXECUTIVE SUMMARY

I. INTRODUCTION

The project “Promoting Gender Equality and Decent Work Throughout All Stages of Life” grew out of an earlier two-year project which promoted the linkages between women’s employment and the reduction of child labour. The outcome of that initial pilot project demonstrated that the socio-economic empowerment of poor working mothers can lead directly to improvements in overall family welfare, increased opportunities for children’s education and the reduction of child labour. Its life cycle approach recognized that poverty is likely to be passed on from one generation to another, and that women who have grown up with few choices and opportunities will be less able to influence positively the lives of their daughters and sons. National stakeholders recognized that this initial project addressed the vicious cycle of poverty by improving the welfare of poor families through the promotion of more and better jobs for women under conditions which lead to a progressive reduction of child labour, and by facilitating education and training for children and youths withdrawn from child labour as a result of project intervention.

The current project “Promoting Gender Equality and Decent Work Throughout all Stages of Life” began in March 2004. It is funded by the Netherlands Government and implemented by the Area Office of the International Labour Organisation (ILO), with technical backstopping from the Gender Bureau and the Employment Strategy Unit in ILO Geneva Headquarters. The project works in close collaboration with the Ministry of Labour, Youth Development and Sports (MLYDS) in mainland Tanzania, and in Zanzibar with the Ministry of Youth Development, Women and Children (MYDWC), which incorporates employment-related issues.

The project’s overall development objective is:
To contribute to the achievement of the national strategies for poverty reduction through integrating the Millennium Development Goals of eradicating extreme poverty and hunger, achieving universal primary education, and promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.

The immediate objectives are:
1. To have promoted women workers’ rights and enhanced awareness by constituents of Fundamental Principles and Rights at Work.
2. To have demonstrated that women’s socio-economic empowerment contributes directly to increased opportunities for children’s education and reduction of child labour.
3. To have facilitated the school-to-work transition of selected groups of young men and women.
4. To have contributed to knowledge exchange, enhancement and dissemination of the policy and programme implications and practical tools for implementing a life cycle approach to gender equality, decent work and poverty reduction.

The project aimed to reach 2,000 women workers, in a total of 24 municipalities and local authorities, by February 2006, when it is due to close, with a target of 2,000 children withdrawn from labour and provided with primary education and vocational skills training. It aimed to have established 15 day care centres for infants of working mothers.
The project is working in four regions in Tanzania Mainland and five regions in Zanzibar. It has implemented activities to assist informal sector women workers in Dar es Salaam, Tanga and in Zanzibar (both Unguja and Pemba); it has also assisted women workers in tea plantations, in Tanga and Mbeya Regions, and in sisal plantations in Morogoro Region, where implementation began under this project in 2004.

II. PROJECT MANAGEMENT AND ORGANIZATIONAL STRUCTURE

Project management and organizational structures do not differ from those established during the earlier project. Implementing agencies have been sub-contracted to undertake project activities at the grassroots level: the NGOs Gender and Education Management (GEMA) and the Capacity Building Organisation (CABO) train and assist groups of informal sector women workers in three districts of Dar es Salaam; the Tanzania Plantation and Agricultural Workers’ Union (TPAWU) to assist groups of women workers in three tea estates and one sisal plantation. In Tanga municipality, the Community Development Department has responsibility for project activities in the informal sector. The capacities of these organisations and departments have been enhanced through implementation of project activities.

In the initial project a revolving loan fund of US$200,000 was placed with the Akiba Commercial Bank (ACB) in Dar es Salaam as a guarantee to allow the bank to provide loans from its own funds to members of women’s groups organised and trained through the project. The guarantee fund was augmented by $50,000 at the start of this current project: although not specifically earmarked for this, it was intended that the additional amount should be used to guarantee loans to young men and women making the transition from education to work.

There has been no call on the loan guarantee fund, which remains intact and has accrued interest. From mid 2002 the ACB provided loans to a total of 1700 women, with a good repayment rate of around 90 per cent. The bank halted its lending activity in March 2005, however, and no loans were issued until 8 December, when it gave a loan of TSh 60 million to the MUWASIDA SACCOS. An assessment has not yet been made of how much defaulting occurred as a result of the ACB ending its loan activities.

Structures established to monitor and review project progress at the district and national level are also those put in place in the earlier project: at the national level, the National Task Force in mainland Tanzania, and the National Advisory Committee in Zanzibar; District Monitoring Teams have been established in each of the districts, municipalities or shehias (Zanzibar) where the project is implementing activities. Community Watch Groups have also been formed to identify and assist children and youths who are not at school or who are at risk of being drawn into child labour.

III. MAJOR FINDINGS

1. Project performance

The project has been on target with most of its planned outputs, and can be said to have broadly achieved three of its immediate objectives. Objective 3, however, has been achieved but one of its
output was not met. There is very little disparity between the numbers of beneficiaries the project planned to reach and those it did reach. The project has built on the lessons learned in the previous project, putting an accent on consolidation rather than rapid expansion through 2004. Among the lessons learned from the previous project was the importance of providing functional literacy, and confidence building, and that this current project should touch on issues such as equal rights, women and children’s rights, health issues and HIV/AIDS awareness. All these were incorporated in the current project’s design and activities. Given that the project has built on structures put in place during the initial project, the evaluation team judged that the time frame of two years was sufficient to accomplish all objectives.

2. Project Effectiveness

- A total of 2253 women have been assisted by the project to form a total of 66 groups in order to establish and diversify economic activities, to save regularly and to have access to credit.
- A total of 1700 women in 36 groups contributed savings and received loans from the ACB up to March 2005, when loans were abruptly halted by the bank.
- A total of four SACCOS have been formed and registered, joining the project groups in Tanga, Dar es Salaam, Unguja and Pemba. Three more SACCOS, joining the groups operating in the two tea estates in Rungwe and those in the EUTCO tea estate are due to be registered in the near future.
- A total of 21 day care centres have been established and are operating, with 29 trained teachers, largely supported by contributions from parents and employers.
- A total of 1325 children have been enrolled in the day care centers and provided with uniforms, learning and playing materials and meals.
- A total of 1281 children between the ages of 6 and 13 formerly engaged in child labour or not attending school have been supported to join primary education and provided with uniforms, shoes, exercise books and school bags.
- 619 young women and men already trained by the project were provided with equipment and trained in organisational and related skills.
- 207 young men and women have been attached to community trainers for non-formal apprenticeship training and provided with working tools.
- A wide variety of capacity building workshops and seminars have been held for key stakeholders and community leaders in aspects varying from gender issues, reproductive health to trade union matters, women and children’s rights, and child labour issues.

One major output planned did not materialise: the research study on school-to-work transition, which aimed to provide a knowledge base on the aspirations, life goals, problems and obstacles that young people face in making that transition was not done. At the same time, many of the 619 young people already trained by the project did not fully make the transition from training to work. A number have dropped out of project activities, particularly the young men, some of them taking the equipment they were given. However, it should also be noted that some young men and women have been using the skills learnt and equipments given to earn a living by engaging themselves income generating activities such as tailoring for the girls and even getting tender for making school uniforms, while the boys in particular those who were trained in carpentry have been
One major element of the project has been at a standstill from March until mid-December this year. The revolving loan fund operated by the ACB began during the initial project in June 2002, but no loans were issued for nine months between March and November 2005. This hiatus in access to credit has inevitably had a detrimental effect on the groups, as leaders reported to the evaluation mission. Some members have left groups and a few groups have disbanded. With no loans those small businesses whose expansion depended on regular access to credit have been at a standstill. However it is to the credit of the project that the groups’ members generally are not demoralized, that most continue not only to save regularly but also to repay loans, and that they remain clear on the benefits of group formation and savings as a base for credit. This difficult situation has to a considerable extent been mitigated by the project’s long term plan of action helping groups to form themselves into Credit and Savings Societies (SACCOS) to give the solidarity groups a firmer independent basis and links with the Department of Cooperatives in municipalities and districts.

A revised agreement was drawn up and signed by the ACB, the ILO and the MLYDS in September 2005, and was put into operation in December 2005. The new agreement provides for ACB to lend to the SACCOS established by the project, rather than lending to individual women as was the case with the first agreement. The ACB will no longer send its own staff to project sites outside of Dar es Salaam and in the regions. Instead SACCOS boards will be responsible for the collection of savings and repayment of loans.

Consultants recruited by the project to evaluate and consolidate the information/data on the revolving loan fund found that there were many anomalies in the bank’s reconciliation of accounts, inconsistencies of data entered in borrowers’ passbooks and loss or retention of passbooks by the bank. As the consultants put it “Passbooks and other records are a shambles”. The ACB has never complied with the agreement to submit quarterly reports to the NTF and the NAC. The ACB, for its part, has concluded that the administration of many small loans is costly, and the bank cannot continue to provide administrative services to groups outside Dar es Salaam.

Clearly, the fault lies with both sides: the bank’s expectations were too high, and the officials overestimated their capacity to provide a steady, consistent service outside of the traditional banking services. At the same time, group members’ irregular attendance clearly made record keeping difficult at times. But the decision by the bank to stop providing loans was disruptive and undid much good work that had seemingly brought about mutual understanding between a formal financial institution and poor women. Given these problems of collaboration with ACB, the bank does not yet provide the good example of a formal banking institution that can give suitable and sustainable access to credit services to poor women.

In December 2003 the evaluators of the initial project stressed that “There is currently little in place to ensure the sustainability of the loan fund operation, should the project cease operating in the near future. The agreement simply states that the fund will be owned by the government “to continue rendering support to the vulnerable women workers, with the prior consent of the ILO”.”
The situation has not changed at all. This new agreement, signed in September 2005, seems to take little cognisance of the fact that the project ends in February: e.g. it commits the ILO to continued supervisory activities for at least one year, and states that the National Task Force, which has no official or institutional status and was formed by the project, should continue to provide advice and guidance to the SACCOS boards for a similar period.

As a matter of urgency, an “exit strategy” for this critical element of the project must be determined, and above all, the “ownership” of the fund, with clear and specific terms set down for its sustainable administration, the method of its operation, and the responsibilities of all actors in this credit delivery.

3. Project impact

The project has mainstreamed gender in all its activities. Typical gender issues, including recognition of women’s multiple roles, vulnerability, different capacities and the different range and needs of economic activities were taken into account when financial services and delivery models were designed.

This approach to gender mainstreaming has contributed greatly to the fact that the groups organised under the project are cohesive and dynamic, and their members have been both economically and socially empowered. Women have more control over productive assets, they have been able to save, they have had access to credit and they are more visible in the community and at family level.

As a result of this dedicated gender mainstreaming in all activities and its empowerment of women’s groups, the project has created an awareness among municipalities and districts that local government should integrate gender awareness in their strategic planning, if they are to address poverty reduction. For example, the project has contributed to the gender awareness expressed in the Tanga municipality’s strategic plan for 2006-2010, and the project’s activities have been replicated in two additional locations in Zanzibar.

In spite of ACB’s suspension of loans, the methodology which has been put in place for the operation of the RLF has been appreciated by all stakeholders. Interventions to access credit have included capacity building for poor women, and have acknowledged that women are held back not only by lack of capital, but also by limited capacity, limited education and skills, lack of self-confidence and general powerlessness in the family and the community. The project has demonstrated that for a credit scheme to be successful, it must overcome these severe disadvantages that women face.

As a direct result of project intervention, employers in tea estates have taken on board the notion of corporate social responsibility. Employers have acknowledged that women workers’ productivity can be influenced by mainstreaming gender issues into conditions of work, specifically by providing day care centres and in one case a community centre for their women workers.
Officials at the local government level, most particularly those attached to the Community Development Departments, have used the skills and approaches provided by the project for their work with groups of poor women not included in the project’s activities.

4. Project Relevance

The project has particular relevance to the national efforts for poverty reduction as defined in the National Strategy for Growth and Poverty Reduction (NSGPR), known as Mkukuta. The NSGPR has defined three broad outcomes for poverty reduction which include:

- Growth and reduction of income poverty;
- Improved quality of life and social well being; and
- Governance and accountability, with greater attention to mainstreaming the cross-cutting issues of HIV and AIDS, gender, environment, employment, children, youth, the elderly and the disabled.

The NSGPR’s approach commits the Tanzanian government to paying increased attention to cross-cutting issues such as HIV and AIDS, gender, employment, children and the youth. At the same time, Tanzania’s Participatory Poverty Assessment (2002/3) has pinpointed the conditions that lead to poverty, which include cultural norms/traditional beliefs that diminish freedom of choice of action, such as those discriminating against women and children.

Furthermore, the project context also has taken into consideration the Tanzania Development Vision 2025 which aims among other things at achieving high quality livelihood for all Tanzanians through strategies which would ensure the realization of goals such as gender equality and the empowerment of women in all socio-economic and political relations and cultures. Zanzibar’s Poverty Reduction Plan focuses among other major strategies on:

- integrating gender concerns in development policies and plans,
- designing special programmes for vulnerable groups, and
- targeting women’s economic empowerment, especially in the rural areas.

It should also be pointed out that Tanzania is among the first three countries that are committed to the ILO’s Time Bound Programme for the elimination of the worst forms of child labour.

The ILO shares similar concerns regarding the elimination of discrimination in employment and occupation, and the elimination of the worst forms of child labour. It has been acknowledged that effective strategies to address child labour must focus on socio-economic empowerment of poor people through the promotion of adult employment. The project’s focus on working mothers is particularly important through accumulated evidence that mothers have greater impact on children’s and family welfare than fathers. The project is an example of a gender-specific project which fits well within both Government policy and the ILO’s goals of gender mainstreaming.

The project is relevant to the New Partnership Cycle where by the ILO Programme and Budget 2006 – 2007 concentrate on Decent Work Country Programmes (DWCP) with an emphasis on the elimination of child labour, and poverty reduction through creation of decent work opportunities for young women and men and HIV / AIDS.
5. **Sustainability**

A document was finalized in November which takes a long term view of possible integration and transformation of the project to a national programme within the National Strategy for Growth and Reduction of Poverty (known as MKUKUTA) which is currently being implemented. The evaluation mission was told by the Chairperson of the National Task Force, who is also the Focal Point for Mkukuta in the MLYDS that the Ministry planned to produce a paper that would outline how project components could be integrated on the basis of the Mkukuta framework.

While this promises well for long-term sustainability, it is not clear what machinery can be put in place in the short term to ensure that gains and efforts by so many actors are not lost. The likelihood of sustainability is therefore examined in context of the following indicators:

- Municipal and local authorities, worker’s and employer’s organizations and women’s groups/committees own the process and ensure integration and mainstreaming of project activities in its plans and budgets.

- The knowledge base, good practices and lessons developed will enable national, regional, and district level policy makers to adopt strategies for addressing gender equality issues, decent work and poverty alleviation at different stages of the life cycle, hence ensuring widest possible impact and long term sustainability.

- Monitoring systems involving all the key actors in the field that has been put in place with a learning process that takes into account views and opinion of primary beneficiaries will be sustained.

**Sustainability at the group level:**
The evaluation team has noted the cohesion and determination of all groups met. Those who have been saving and receiving loans have every chance of continuing their activities after the project closes in February next year. They are anxious for their SACCOS to succeed, they have the support and guidance of the cooperative officers, and they already have considerable experience in group and loan management. As they are now, the groups which have saved and received loans in the past are sustainable. All efforts must be made in the remaining months to ensure that access to credit is uninterrupted and that the remaining two SACCOS are established and registered. Furthermore, membership to SACCOS is expected to increase and the new groups will learn and gain experience from the old groups. Cooperative officers who have been seconded fully by the municipalities will visit groups weekly. This is cost effective and sustainable.

**At the local government level:**
The District Monitoring Teams do not represent a structure that is sustainable in its present form. Nevertheless, it is at the local government level that the project activities are best known and best appreciated, and where there is the best opportunity for sustainability. Officials in all the districts and municipalities visited by the evaluation team stressed how much the project had contributed to various aspects of the councils’ own plans and activities. In Tanga, particularly, the project’s approach to gender mainstreaming for poverty reduction has influenced the council’s strategic plan for 2006-2010. District level officials, and particularly those in the Community Development Departments, have received a considerable amount of training and capacity building and they
remain in their posts and will continue to assist women’s groups as part of their official duties. In Ilala, the municipal authorities are modeling a credit scheme delivery on that of the project’s solidarity group organisation.

In Zanzibar, there is a very good likelihood that the project’s activities will be sustained; they are already being integrated into the work of the MYDWC, which has extended project activities to two more districts, beyond the first four covered by the project.

**Sustainability at the national level:**
Both the NTF and NAC members are likely to continue contributing to development of sustainable national policies and programmes that aim at improving the working conditions of women. In their entirety and as individual members, have been of use to the project, and particularly during negotiations to formulate a new agreement with the ACB. But they have not met regularly: the NAC in Zanzibar last met in January, and the NTF last met in March. The former Permanent Secretary of the MYDWC in Zanzibar stressed to the evaluation team that many projects have formed these types of committees, at the district and national level, and giving them all full attention becomes difficult. He suggested that United Nations agencies help form a unit to synchronise this type of project monitoring, possibly in the ministry’s department of planning.

**The implementing agencies:**
There are good indications that the Tanzania Plantation and Agricultural Workers Union (TPAWU) will sustain efforts initiated under the project to reach women plantation workers. TPAWU already reports using project experience in other areas and locations.

The NGOs which have collaborated with the project have also had their capacity increased in areas such as gender mainstreaming, which can contribute to their work for poverty eradication. The project has trained officials from the implementing agencies (TPAWU, GEMA, CABO, and IML) in the preparation of project proposals, project management and reporting.

**Sustainable access to credit:**
It has not been demonstrated that the ACB is comfortable with its lending operations to resource-poor women. While the formation of SACCOS has provided a firmer ground for the groups, and ensured the support and guidance of cooperative officers, the sustainability of collaboration between ACB and the groups is somewhat questionable as the project draws to a close. All efforts must be made to ensure that lending on the basis of the loan guarantee fund regains its momentum and that it continues after project closure.

**The day care centres** established by the project show every sign of being sustained by the employers and the parents after the closure of the project, through formation of parents’ committees and contributions already being made to run the centers.

**Assistance to young people making the transition from training to work:**
It is unlikely that this type of activity will continue after the project’s closure. There are no formal institutional linkages for this element of the project’s work and the instability of this target group has already been demonstrated. There is no mechanism in place to assist the young people currently being trained once they have graduated next year.
6. Project Linkages

The Tanzanian government is currently operationalizing a new strategy to address poverty reduction. The National Strategy for Growth and Reduction of Poverty (MKUKUTA) focuses on three clusters:

- Growth and reduction of income poverty
- Improvement of quality of life and social wellbeing
- Governance and accountability.

Amongst others Mkukuta has a particular focus on the poorest and most vulnerable groups, e.g. women, children and the youth.

The current project activities are very much in line with these Mkukuta priorities: the project is aimed to provide early childhood learning through the provision of day care centres; to provide primary education to those vulnerable children who had been denied education or been involved in child labour; to assist older children involved in hazardous work and risk behaviours to access vocational training and make transition to employment; and assistance to resource poor women, who have been empowered through the provision of training and awareness raising and given access to productive resources including credit.

Recognising that the changing role of government, and that management should be at the district or municipal level, the project has focused on these local government authorities where it has contributed to capacity building, particularly in efforts to mainstreaming gender and promoting women’s employment.

A direct linkage between empowering women, and the provision of basic education for children and reduction of child labour has been demonstrated by the project. In this way, the project has addressed the Millennium Development Goals of reducing extreme poverty and hunger, achieving universal primary education, promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.

The project has been exchanging and sharing knowledge and tools with other ILO projects including the IPEC projects, Child Labour in Tobacco Plantations; The Time Bound Programme and Child Labour in Commercial Plantations. It has collaborated with the Gender, Poverty and Employment programme and contributed to the development of a gender sensitive manual on SACCOS formation and Management. It has also collaborated and provided support to gender mainstreaming in the Programme for Strengthening Labour Relations in East Africa. It is collaborating and exchanging views and ideas on association building with Municipal Delivery Services and the WEDGE projects.

The project’s life-cycle approach is in line with the primary goals of the ILO, which are to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity.

The project has a wide variety of collaborating partners: the Ministry of Labour Youth Development and Sports, and in Zanzibar, the Ministry of Youth Development, Women and
Children; local government authorities, at the district/municipalities level; civil society organisations which serve as implementing partners; workers and employers representatives, and village and community leaders.

The project has taken cognizance of government policy on HIV/AIDS and contributed to its eradication by providing training and awareness creation to a wide variety of groups and actors involved in the project, from community to local government level, including groups that are most at risk, such as the commercial sex workers women/girls in the three municipalities of Dar es Salaam region.

The current project activities are in line with the ILO Programme and Budget 2006/2007 and the office Decent Work Country Programme (DWCP). While the mainstreaming strategies in the Programme and Budget 2006/07 include among others, poverty reduction and gender equality issues; the office DWCP has identified three priority areas including the elimination of child labour, youth employment and HIV/AIDS.

IV. CONCLUSIONS
In conclusion, the evaluation team finds that in its two years of implementation, the project has achieved commendable results, and in many ways it provides a model for gender mainstreaming and poverty reduction. It has built on its past efforts to mobilise and empower more than 2000 resource-poor women, who have been given the opportunity to acquire new skills and knowledge, and to gain visibility in their communities. Above all, the project has demonstrated that by mainstreaming gender issues, poverty reduction is directly addressed.

In particular:

• It has built on its past efforts to mobilise and empower more than 2000 resource-poor women, who have been given the opportunity to acquire new skills and knowledge, and to gain visibility in their communities.
• The project has demonstrated that by mainstreaming gender issues, poverty reduction is directly addressed.
• The provision of loans has enabled the women to improve their socio-economic situation; the project’s assistance has added value to their lives; e.g. some have been able to pay school fees, others have been able to afford better housing.
• The forming of the SACCOS has provided a source of alternative credit and savings services for the women’s group members.
• The project has facilitated education at all levels for over 3000 young people and children, who were at risk of child labour or denied an education. It has increased the capacity of officials at local government level, particularly those of the Community Development Departments through training.
• Some local governments in the Tanzanian mainland and most particularly in Zanzibar have incorporated the project’s approach in their poverty reduction strategies.
• Employers have accepted that they have corporate social responsibilities and provided day care centres for their employees’ small children.
• Employers have accepted that women’s workers’ productivity is linked to the provision of day care centres and the improvement of working conditions generally.
• The project has demonstrated that it is possible to reach the most disadvantaged and vulnerable groups, such as young commercial sex workers. Concrete strategies for assistance were not identified however.

But while there have been some notable successes, there are also some critical setbacks and gaps in planning and implementation.

• Collaboration with the Akiba Commercial Bank has been difficult, loans were suspended by the bank in March this year, and lending only resumed on 8 December.
• Although the women borrowers have made great efforts to save and be creditworthy, the bank has not yet taken them fully on board as legitimate clients.
• Assistance to young people to make the transition from training to work has had limited results, and much more needs to be done to determine the most effective methods of providing this assistance.
• Although it is possible that project activities will be incorporated in the Government’s new Strategy for Growth and Reduction of Poverty, the project has no immediate strategy to institutionalize any of its activities once the project closes in February. This strategy should have been included in the project design.
• There is no “exit strategy” for the revolving loan fund, and it is not clear who will oversee the development and sound establishment of the newly formed and registered SACCOS, once the project ends. The revised agreement stipulates that “six months before termination of the Agreement the Government and the ILO shall work out an appropriate institutional framework and the operational procedures which will govern the programme after termination of the project and also the procedures for smooth turnover of the Cash Guarantee to the Government”. The deadline for this has already passed.

V. LESSONS LEARNED

1. The project has demonstrated that an integrated approach is needed to address poverty reduction. Women’s groups are not only given access to credit but are given training in a variety of skills, including gender and women’s rights. This has resulted in a foundation for strong, cohesive, assertive and sustainable groups.

2. Interventions to access credit have included capacity building for poor women, and have acknowledged that women are held back not only by lack of capital, but also by limited capacity, limited education and skills, lack of self-confidence and general powerlessness in the family and the community. The project has demonstrated that for a credit scheme to be successful, it must overcome these severe disadvantages that women face.

3. As a result of the gender mainstreaming in all activities and its empowerment of women’s groups, the project has created an awareness among municipalities and districts that local government should integrate gender awareness in their strategic planning, if they are to address poverty reduction.
4. A direct linkage between empowering women, and the provision of basic education for children and reduction of child labour has been demonstrated by the project. In this way, the project has addressed the Millennium Development Goals of reducing extreme poverty and hunger, achieving universal primary education, promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.

5. The project has shown that a close follow up is necessary when working with the youth and that it is important to involve them in planning and decision making through capacity building.

6. The local government authorities, most particularly the District or the Municipality level, are the most effective points of entry to reach communities for poverty reduction interventions...

7. Sub-contracting to local NGOs working at the community level has added value – it has enabled the project to reach the communities and at the same time, build on the capacity of the NGOs themselves.

8. This project’s example adds to the accumulated experience worldwide of the capacity of resource-poor women to save and thereby empower themselves and members of their families.

9. The establishment of Day Care Centres has served to assist both the mothers and their children – for the mother, the centres have reduced their burden at work while the children have had access to early learning in preparation for primary education.

9. The project has not yet demonstrated, however, that a formal financial institution such as a bank will give access to credit without any reservations to resource-poor women.

10. Special committees such as the National Task Force and the National Advisory Committee tend not to be sustainable and to overburden government authorities, whether at the national or local government level.

11. Some youth assisted by the have been able to link themselves with existing financial institutions and credit associations popularly known as ‘Bank Kata’ in Rungwe district. They have proved creditworthy by depositing savings.

VI. RECOMMENDATIONS

1. First and foremost, an “exit strategy” should be drawn up without delay for the operation of the revolving loan fund and the ownership of the loan guarantee fund once the project closes.

2. Women members of the SACCOS organised by the project should, at the very least, participate in the long term management of the guarantee fund.

3. Ways and means should be explored to investigate the possibility of forming a federation of the SACCOS established by the project.
4. The departments of Cooperatives in the districts should continue to provide training and organisational support to the SACCOS to ensure their continuation after the closure of the project.

6. A full cost analysis of the bank’s operations is needed, and this could serve as a guide for other programmes.

7. The operation of the revolving loan scheme should be evaluated at the end of 2006, 12 months after the ACB resumed its lending operations.

8. Trade Unions should replicate the activities of the project and TPAWU to assist women workers in all sectors to have access to day care centres for their young children.

9. A mechanism for monitoring and follow up should be developed, for those young men and women given vocational training by the project, to assess how and if they have made the transition from training to work.

10. The ILO should commission a study to identify ways and means of facilitating vulnerable youth to make the transition from training to self-employment in Tanzania.

11. A project proposal should be drawn up by the ILO, on the basis of this study, to submit to donors for funding for assistance to vulnerable young men and women to make this transition from training to work.

12. TPAWU should monitor the process of “outgrowing” being put in place in the EUTCO tea estates to determine if women as well as men have access to land to plant the tea bushes they are given free or if women end up being unpaid workers on their husbands’ or male relatives’ plots.

13. Strong facilitation and technical support from the ILO is needed to see that there is a smooth transformation of the project components to both central and local authorities. Key components should be costed so as to be incorporated in government budgetary allocations. Structures should be clearly defined in which activities could be absorbed, assigning specific roles, and not forgetting the roles of the private sector, civil society and the development partners.

14. The long term plan of helping groups to form themselves into Credit and Savings Societies (SACCOS) has mitigated the negative effect of stopping loans by ACB and serves as a means of ownership and sustainability of the groups.
I. BACKGROUND AND INTRODUCTION

The project “Promoting Gender Equality and Decent Work throughout All Stages of Life” grew out of an earlier two-year project which promoted the linkages between women’s employment and the reduction of child labour. The outcome of that initial pilot project demonstrated that the socio-economic empowerment of poor working mothers can lead directly to improvements in overall family welfare, increased opportunities for children’s education and the reduction of child labour. Its life cycle approach recognized that poverty is likely to be passed on from one generation to another, and that women who have grown up with few choices and opportunities will be less able to influence positively the lives of their daughters and sons. National stakeholders recognized that this initial project addressed the vicious cycle of poverty by improving the welfare of poor families through the promotion of more and better jobs for women under conditions which lead to a progressive reduction of child labour, and by facilitating education and training for children and youths withdrawn from child labour as a result of project intervention.

A final evaluation of this first pilot project in December 2003 recommended that the achievements should be consolidated and enhanced in a further two-year period of implementation, to ensure that its impacts could be sustainable. The recommendation was accepted by the implementing agency and by the donor. The current project “Promoting Gender Equality and Decent Work Throughout all Stages of Life” began in March 2004. It is funded by the Netherlands Government and implemented by the Area Office of the International Labour Organisation (ILO), with technical backstopping by the Gender Bureau and the Employment Strategy Unit in ILO headquarters. It work in close collaboration with the Ministry of Labour, Youth Development and Sports (MLYDS) in mainland Tanzania, and in Zanzibar with the Ministry of Youth Development, Women and Children (MYDWC), which incorporates employment-related issues.

The project’s major intervention strategies have been to create access to formal and non-formal education and employment creation and to promote gender equality. It has aimed to address the disadvantages and vulnerabilities in key stages of life through three components:

1. creating linkages between basic education for children, reduction of child labour and the socio-economic empowerment of mothers;
2. addressing the problems which youth, and especially young women, face in making the transition from school to productive employment; and
3. knowledge management and knowledge sharing. In particular the project has aimed to disseminate widely policy lessons and practical recommendations for taking a life cycle approach to gender equality, decent work and poverty reduction.

The project’s overall development objective is:
To contribute to the achievement of the national strategies for poverty reduction through integrating the Millennium Development Goals of eradicating extreme poverty and hunger, achieving universal primary education, and promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.
The immediate objectives are:
1. To have promoted women workers’ rights and enhanced awareness by constituents of Fundamental Principles and Rights at Work.
2. To have demonstrated that women’s socio-economic empowerment contributes directly to increased opportunities for children’s education and reduction of child labour.
3. To have facilitated the school-to-work transition of selected groups of young men and women.
4. To have contributed to knowledge exchange, enhancement and dissemination of the policy and programme implications and practical tools for implementing a life cycle approach to gender equality, decent work and poverty reduction.

In spite of a steady annual GDP growth rate of around 6 per cent in the last five years Tanzania remains one of the poorest countries in the world, with 30 per cent of the population living on less than one dollar a day, and growing inequality in income. Women are more vulnerable than men for social, cultural, economic and legal reasons. The number of female headed households has been rising and is estimated at 30 per cent. This feminization of poverty leads to increases in child labour, as mothers (the main family providers) are forced to enlist the contribution of their children to the family income. The Child Labour Survey 2000/01 found that there were 1.2 million children involved in labour in Tanzania. The worst forms of child labour are in four sectors: commercial agriculture, mining and quarrying, domestic service and commercial sex.\(^1\) At the same time, the high rate of unemployment and underemployment generally, and particularly among the youth, is an area of policy concern.

Among the major categories of “impoverishing factors” listed in the Tanzania Participatory Poverty Assessment of 2002/3 are:

**Life-cycle linked conditions:** Ill-health, risk and social marginalization resulting from one’s age, with the old, youths and children being particularly vulnerable.

**Cultural beliefs and practices:** Impoverishment resulting from cultural norms/traditional beliefs diminishing freedom of choice and action – e.g. those discriminating against women and children.\(^2\)

The Government of Tanzania is currently putting in place significant policy reforms; the National Strategy for growth and Reduction of Poverty (NSGRP), also known as “Mkukuta”, *inter alia*, stresses the importance of the local government authorities as the entry point for all strategic interventions for poverty reduction. The three major areas of focus by the NSGRP are:

- Growth and reduction of income poverty, with goals that include reducing income poverty of men and women in both rural and urban areas.
- Improvement of quality of life and social wellbeing, whose goals include equitable access to quality primary and secondary education, universal literacy and technical and vocational training.
- Governance and accountability, whose goals include improved personal and material security, reduced crime, eliminate sexual abuse and domestic violence.

The Mkukuza strategy also aims at strengthening the capacity of local authorities to plan and facilitate implementation of the Poverty Reduction Plan, and to provide them with the financial authority and resources so that they can take an active role in implementing the plan.

\(^2\) Op cit.
The project is working in five regions in Tanzania mainland and Zanzibar: it has implemented activities to assist informal sector women workers in Dar es Salaam, Tanga, Unguja and Pemba and it has also assisted women workers in the tea plantations, in Tanga and Mbeya Regions, and in sisal plantations in Morogoro Region, where implementation began under this project in 2004.

The project aimed to reach 2,000 women workers in February 2006, when it is due to close, with a target of 2,000 children withdrawn from labour and provided with primary education and vocational skills training, and to have established 15 day care centres for infants, in a total of 24 municipalities and local authorities.

This report gives the findings and recommendations of an independent final evaluation of the project, which was undertaken by a team of two external consultants, national and international, from 21st November to 10th December 2005. (Terms of Reference for the evaluation are attached as Annex 1). The members of the evaluation team would like to express their appreciation to the many people who contributed their time and effort to the mission’s work, and to the National Project Manager for her efficient organisation of the mission’s programme. (Annex 2 gives the evaluation team’s itinerary, and Annex 3 the people met by the team to assess the project)

II. PROJECT MANAGEMENT AND ORGANISATIONAL STRUCTURES

Project management and organizational structures do not differ from those established during the first pilot project in 2001. The project is headed by a National Project Manager (NPM) who was responsible for the implementation of the first project. She is based in the ILO’s Area Office in Dar es Salaam which provides technical and administrative support and financial services. The Gender Bureau and the Employment Strategies Unit in ILO’s Geneva headquarters also provide guidance and technical advice. Funds are disbursed, as requested, by the ILO Area Office. The NPM reports no significant delays in either administrative or financial services, and that a supportive environment is provided by the Area Office and ILO headquarters.

Of the US$800,000 provided by the donor, a total of US$677,435 has been spent to date. A portion is allocated to implementing agencies which have been subcontracted to undertake project activities at the grassroots level in a total of 34 districts or municipalities. Again there is very little change from the first pilot project, and these agencies are a mix of government and non-governmental organisations (NGO). In Pemba and Unguja in Zanzibar, the Ministry of Youth Women and Children Development is the implementing agency; in Dar es Salaam, the NGO Gender and Education Management (GEMA) and the Capacity Building Organisation (CABO) are sub-contracted. The Project has sub-contracted the Tanzania Plantation and Agricultural Workers Union (TPAWU) for its implementation in the Tungi sisal plantation in Morogoro, and in the TTE plantations in Rungwe and the EUTCO tea plantations in East Usambara. In Tanga Municipality, the Community Development Department has responsibility for project activities.

The major tasks of the implementing agencies have been to organise, establish, assist and train women’s socio-economic groups at the district level. The Project Manager spends approximately
70 per cent of her time guiding and monitoring this work in the Districts. A National Project Officer was recruited for eight months in mid-2004 to assist the Project Manager in her work.

At the district or municipal level, the project employs one full-time Area Coordinator seconded by TPAWU; in addition the project subsidises the salaries of four TPAWU officials, and three Cooperative Officers. The project also pays the salary of the Loan Manager for the SACCOS in Dar es Salaam.

Consultants were hired to provide expert technical inputs to evaluate and consolidate information and data on the revolving loan fund; to identify the “good practices” developed in conjunction with the revolving loan fund; to give recommendations on modalities for “Scaling up Project Activities on Promoting Gender Equality and Decent Work throughout All Stages of Life to a National Programme”; and capacity building of key actors.

The project established structures in 2001 to monitor, coordinate and guide project activities at national, district and grassroots level which have not been altered: a National Task Force in mainland Tanzania and a National Advisory Committee in Zanzibar have been formed, with representatives from government, workers and employers organisations and NGOs involved in women’s employment and child labour reduction. These should meet every three months. A District Monitoring Team, to review and coordinate project activities, with representatives from a wide range of stakeholders, has been established in each of the districts or municipalities where the project is working, and should also meet quarterly. At the grassroots level, Community Watch Groups, involving community leaders, heads of primary schools and women’s group leaders, have been established to identify and assist children and youths who are not at school or who are engaged in unacceptable forms of work or at risk of being drawn into child labour.

In the initial project a revolving loan fund of US$ 200,000 was placed with the Akiba Commercial Bank (ACB) in Dar es Salaam, as a guarantee fund to allow the bank to provide loans from its own funds to members of women’s groups. This guarantee fund was augmented by $50,000 at the start of this current project: although not specifically earmarked for this, it was intended that this additional amount should be used to guarantee loans to young men and women making the transition from education to work. There has been no call on the loan guarantee fund of $250,000 which remains intact and has accrued interest. From mid 2002 the ACB provided loans to a total of 1700 women, but halted this lending abruptly in March this year.

The following chapter gives the evaluation team’s findings and discusses the performance, effectiveness and impact of the women’s groups organisation and activities, of the implementing agencies’ work, of the ABC’s services, and of the different actors in the three-tiered organisational and management structures, as well as the progress made by the young men and women trained through the project.
III. FINDINGS

1. PROJECT DESIGN

The project framework remains very much the same as that of the initial project, and similar concerns are addressed, although these are now more explicitly expressed: decent work for women, and a life cycle approach to poverty reduction are inherent to both projects, as are rights at work, but they are more clearly articulated here. Gaps that emerged in the earlier project, particularly relating to vocational training for young men and women and the difficult transition from training to work, have been more directly addressed in the objectives. Gender issues and concerns are addressed and fully integrated.

The project has built on the lessons learned in the previous project, putting an accent on consolidation rather than rapid expansion through 2004. Among the lessons learned from the previous project was the importance of providing functional literacy, and confidence building, and that this current project should touch on issues such as equal rights, women and children’s rights, health issues and HIV/AIDS awareness. All these were incorporated in the current project’s design and activities.

One aspect which was highlighted in the lessons learned and recommendations of the initial project was that “The ILO together with the National Task Force and the National Advisory Committee should without delay identify the ways and means in which the revolving loan fund can be institutionalized in a sustainable way, to continue providing access to credit after the close of the project.” The design of this current project did not take this recommendation on board and this remains a weakness in the overall design and strategy.

The objectives of the project are clearly stated, as are the outputs. Indicators are given for the achievement of each objective. The Evaluation Team judged that the project’s time frame of two years was realistic, given that it built on structures that had been put in place in the earlier project.

The project assumptions are to some extent problematic. The first assumption, of “willingness by the key stakeholders to collaborate and coordinate closely in joint project activities” becomes questionable, given the problems of cooperation with the Akiba Commercial Bank: for the last nine months there appears to have been some resistance by this key stakeholder to full and open collaboration in joint project activities. The other two assumptions seemingly relate to Objective 4 only, and are somewhat enigmatic. It is not clear which “three countries” should be sharing information, or which publication it is in particular that has a stringent deadline.

2. PROJECT IMPLEMENTATION

By the time of the evaluation, in November/December 2005, the project should have achieved the following outputs, as listed in the project document:
• Enhanced awareness of women workers’ rights and ILO’s Declaration on Fundamental Principles and Rights at Work, with 10 women’s groups, with a total of 1000 members, reached.
• 10 capacity building seminars conducted for key stakeholders on effective action to increase opportunities for children’s education and reduce child labour through promoting mother’s socio-economic empowerment and poverty reduction.
• 10 seminars on Trade Union matters, workers participation, occupational safety and health, including HIV/AIDS conducted for employers and workers organisations, government institutions and other civil society groups.
• Selected groups of poor women in Tanzania (2000 women) have access to more and better jobs, with their children not engaged in hazardous forms of work but receiving basic education and training.
• 2000 children withdrawn from child labour and attending primary school and vocational training; 15 Day Care Centres established.
• Research undertaken by the project to enhance the knowledge base on the aspirations, life goals, perceptions of work/life, mobility, problems and obstacles young women and men face in making the transition from school to work.
• Selected groups of young women and men have improved access to employment-relevant education and training and are able to find productive employment.
• Good practices, lessons learned, tools, research/survey findings identified, documented, exchanged and disseminated, with capacity of ILO staff and constituents enhanced for operationalising a life cycle approach to gender equality, decent work.
• A high profile publication prepared on the life cycle approach to gender equality, decent work and poverty reduction, giving greater visibility for the ILO’s work on the occasion of the tenth anniversary of the Fourth World Conference on Women and the Social Summit and the five-year review of progress towards achieving the Millennium Development Goals.

By the time of the evaluation, the project had achieved the following:

To promote women workers’ rights and enhance awareness by constituents of Fundamental Principle and Rights at work (objective 1):

• Seminars on trade union matters, workers’ participation, occupational safety and health, and reproductive health, including HIV/AIDS were given to 445 key stakeholders, including trade union leaders, representatives of women workers, and plantation management in the selected tea and sisal plantations.
• Capacity building workshops on national and international laws and conventions related to women’s and children’s rights, project monitoring and criteria for collecting “Good Practices” were held for 165 members of the District Monitoring Teams in the project areas.
• A total of 751 key members of 37 communities, including community and religious leaders, ward officials, spouses of women workers, heads of primary schools and vocational training institutions have been sensitized on women workers’ rights, children’s rights, child labour issues and HIV/AIDS.
• Seven representatives from the project implementing partners attended capacity building workshops on national policies for poverty reduction and promotion of gender equality,
international labour standards, project design and management, progress report writing and work plan development.

- 13 Community master trainers have been trained on pedagogical entrepreneurship, gender and life skills.
- 30 municipal officials including community development officers, education, health, agriculture and life stock have been trained on SACCOS formation and gender.

To demonstrate that women’s socio-economic empowerment contributes directly to increased opportunities for children’s education and reduction of child labour (objective 2):

- A total of 2253 women have been assisted by the project to form groups a total of 66 groups, in order to establish and diversify economic activities, to save regularly and to have access to credit.
- 860 members of the women’s groups and their leaders have received training in productive skills, organisational management, leadership, literacy and legal literacy, labour laws, women workers’ rights, children’s rights, child labour problems, occupational safety and health and HIV/AIDS.
- 1700 women in 36 groups contributed savings and received loans from Akiba Commercial Bank up to March 2005, when loans were abruptly halted by the bank. (Women continue to contribute savings, however).
- A total of 561 women have attended functional literacy classes provided by the project...
- Two consultants together prepared an “Evaluation and Consolidation of Information/Data on the Revolving Loan Fund” following the suspension of loans by the ACB in March 2005.
- 180 leaders of women have received intensive training on SACCOS formation and management, and financial management. Out of these, 36 have further been trained as Board members of four SACCOS.
- 1766 women workers have been educated on the importance of Savings and Credit Cooperatives Societies and the needs to establish SACCOS.
- A total of four SACCOS associations have been formed, joining the project groups operating in Tanga city, Dar es Salaam, Pemba and Unguja. The board members of these four SACCOS were given training in SACCOS operations, leadership and the roles and responsibility of leaders.
- Cooperative Officers have been employed/seconded from municipal authorities to provide technical and administrative support to SACCOS Boards.
- A total of 21 day care centres have been established and are operating, with 29 trained teachers, supported by contributions from parents and employers. Parents committees have been established for 12 of these centres. Two more centres will be operational from January 2006.
- A total of 1325 children have been enrolled in the Day Care Centres.
- 1281 children between 6 and 13 years formerly engaged in child labour or not attending school have been supported to join primary education and provided with uniforms, school bags, shoes and exercise books.

\[3\] Total numbers of women and children reached by the project include those already reached in the previous 2001-03 project.
To facilitate the school-to-work transition of selected groups of young men and women (objective 3):

- 619 young women and men already trained by the project were provided with equipment and trained in organizational skills, commitment and attitude towards work, life goals, gender and HIV/AIDS.
- A total of 20 economic groups of young men and women trained by the project have been organized and provided with equipment and working capital.
- 207 young women and men have been attached to community trainers for apprenticeship training and will graduate next year.
- 45 young women engaged in commercial sex have received training in organizational skills, HIV/AIDS and gender.
- 15 community trainers attended a capacity building workshop on pedagogical skills, entrepreneurship and HIV/AIDS guidance.

To contribute to knowledge exchange and disseminate the experience of the project (objective 4):

- A total of 30 municipal community trainers, agriculture and livestock officers, and health officers in Tanga city attended a capacity building workshop on SACCOS formation and gender issues.
- A high level meeting for members of the Parliamentary Committee for Community Development was held to stimulate policy debate on how project activities could be scaled up and mainstreamed into existing national policies and programmes.
- The Permanent Secretary from the MYDWC in Zanzibar led a delegation, involving members of the District Monitoring Team and visited project sites in Tanga city. Members from the two parties had the opportunity to share, exchange and build a network which facilitates business ventures between Tanga city and Zanzibar groups.
- A field visit was organised involving nine print and electronic media houses. Information on the project’s work and approach has been widely disseminated through the media in Tanzania.
- A documentary film (DVD and video) has been produced and shown both in Tanzania and at the ILO Knowledge Fair in Geneva.
- A document was prepared by a consultant to provide modalities for “Scaling up Project Activities on Promoting Gender Equality and Decent Work throughout All Stages of Life” to a national programme.
- A paper was prepared by a consultant giving an in-depth exposition of the “Good Practices” of the project’s revolving loan fund and credit delivery. It was widely disseminated at the national level and ILO Geneva and posted on the ILO website “Virtual Forum on Knowledge Sharing”
- Members of women’s groups participated in the Dar es Salaam International Trade Fair.
- Project staff participated and contributed to the ILO Knowledge Sharing Workshop at global and regional level.
- Inputs have been provided and shared with Mkukuta, UNDAF and the ILO Decent Work Country Programme.
3. PROJECT PERFORMANCE

It can generally be said that the project has been on target with most of its planned outputs and has broadly achieved three of its objectives. There is no disparity between the numbers of beneficiaries the project planned to reach and those the project did reach. There has been capacity building at every level, together with practical assistance, and efforts at knowledge sharing, including documentation of “Good Practices” and field visits. The high profile publication has not been produced, but the project, and the ILO life-cycle approach to poverty reduction it encompasses, have received considerable exposure and publicity through media reports. A video film has been produced with testimonies from women beneficiaries.

Objective three, however, has not been full achieved, and one output was not met. The research study on school to work transition, which aimed to enhance the knowledge base on the aspirations, life goals, problems and obstacles that young people face in making that transition, has not been done, although a consultant prepared a concept note for this baseline study in 2005. At the same time, many of the young people already trained by the project did not fully make the transition from training to work. A considerable number have dropped out of project activities, particularly the young men, some taking the equipment they were given.

However, it should also be noted that some young men and women have been using the skills learnt and equipment given to earn a living by engaging themselves in income generating activities such as tailoring for the girls and even getting tender for making school uniforms, while the boys in particular those who were trained in carpentry have been making beds, chairs, cupboards for sale and other items such as window frames, doors etc were been made by tender received from people in the community.

One major element of the project has been at a standstill since March this year and only resumed during the evaluation mission. The revolving loan fund operated by the ACB began during the initial project, in 2003, but it did not operate from March to December, and no loans were issued for nine months. The provision of and access to credit is not listed as an output for this current project, presumably because it is subsumed in those outputs and activities linked to the objective of providing women with increased and improved economic opportunities. It was assumed that access to credit would continue uninterruptedly from the one project to the next.

No plan or action has yet been put in place to institutionalize any aspect of the project’s activities and so ensure the continuation of project-linked activities once the project ends in February 2006. However, a comprehensive document was finalized by a consultant in November giving recommendations on how project activities could be scaled up in the long term to become a national programme, following a joint one-day workshop for members for the Parliamentary Committee on Community Development and the project implementing agencies in May 2005.

This report has been submitted to the MLYDS. The evaluation mission was informed by the Focal Point for Mkukuta in the MLYDS (who is also the Chairperson of the National Task Force) that the Ministry planned to provide a concept paper to outline how project components could be incorporated on the basis of the Tanzanian Government’s new “National Strategy for Growth and Reduction of Poverty (NSGRP) known as “Mkukuta”.
It is not clear however, what can concretely be put in place in the very short time left to provide an immediate “exit strategy”.

4. EFFECTIVENESS

4.1 EMPOWERMENT OF WOMEN WORKING IN THE INFORMAL SECTOR

Formation, organisation and training of groups of women engaged in informal sector activities have continued actively, building on the base established in the initial two-year project. A total of 55 groups have been established, in Pemba, Unguja, Dar es Salaam and Tanga. All have established savings, varying from TSh 62,000 (one of the most recent groups formed) to TSh 8 million, and 29 of these groups have received loans from the ACB. Total savings to date by the groups in the informal sector amounts to more than TSh 66 million. (See Annex 4 for details of savings and loan per group).

These groups are organised on the solidarity group model, with small core savings and loan groups joined into larger groups ranging from 15 to 70 members, which are guided by leaders elected to a Women’s Executive Committee (WEC). Payment of regular savings and repayment of loans are the responsibility of both the core groups and the larger groups which unite these core groups, and supervised by their WECs. Economic activities are carried out individually and by the group as a whole.

Two implementing agencies are contracted by the project to assist the groups in both their economic and group management activities in Dar es Salaam: the Gender and Education Management (GEMA) and the Capacity Building Organisation (CABO). Those in Pemba and Unguja are assisted by the Ministry of Youth Development, Women and Children, and more recently by the Ministry of Cooperatives. In Tanga, however, there is no implementing agency, with the result that some planned activities were not undertaken (e.g. little focus on the youth). The District’s Department of Community Development however has been able to assist in supervising and training groups. Cooperative officers are playing an increasingly important role as the SACCOS are developed and established.

The women have received considerable training and capacity building. Training has included all aspects of group organisation and management, as well as critical gender issues, reproductive health and issues related to HIV/AIDS, women and children’s rights, child labour problems and solutions. A variety of technical skills training has been provided, from food processing to poultry keeping and mushroom cultivation. Entrepreneurial skills are also provided by the implementing agencies, which also give some guidance and supervision for savings and loan activities. The project has made it possible for women’s groups to acquire land or buildings for use in various project locations.

Although most individual enterprises are small, the women’s group members interviewed by the Evaluation Team stressed that they have benefited from credit to increase working capital. Some women had reached a fourth round of borrowing, with loans of up to TSh 1 million. A handful of women have had quite spectacular success and now run restaurants and day care centres, or
employ men as labour for the stone crushing they used to do manually themselves. The ABC maintains however that stone crushing for the construction industry, which many women are engaged in individually, in Dar es Salaam and Tanga, is not profitable work. It has been noted that repayment rates globally are not always or necessarily a measure of the success or profitability of a small business. Often, it is a strategic diversification, encouraged by a loan, which stimulates profit. There has been no real assessment of business performance as a result of loans or of training provided through this project, but it is well documented world wide that women borrowers are conscientious about repaying a loan, whether or not it has generated increased income.

SUCCESS STORY - NO.1
MUWAKO WOMEN GROUP IN TANGA.

The Chairperson of the MUWAKO Women group narrated the group’s success as follows: “After awareness raising and training offered by the project, none of the families in our community has children involved in child labour”. The training received by group members and community at large made them aware and understands the rights of women and children. Women have learned ways of starting businesses as well as looking for markets for their products. They have become visible as a group and in this respect they have been receiving aids from various visitors. Their savings have increased due to the fact that they work hard and have expanded their income generating activities. Some group members are campaigning for leadership positions at the ward and village levels. The group has joined the Regional SACCOS. Me, as an individual have bought shares from the Government and received a certificate for 70 shares I bought. This was possible because of the awareness, vision and vigor acquired as a result of the project. The ILO support is very much appreciated by members; “there is no reason for any member to continue to be poor because we have received the basic foundation for advancement”, she added.

Joint group economic activities, such as the poultry keeping by the Jiwe Gumu group in Kinondoni, for which the women have also received loans, provide very little income. But as the evaluators noted in 2003 they nevertheless serve a number of useful purposes: they provide business management experience, new skills which can then be applied to diversify individual businesses, and they can contribute to the women’s savings capacity. If well managed, the activities raise the visibility of the group in the community and help to empower the women socially. This is particularly the case if the objectives include support for community action: e.g. income that is set aside for some form of social security (such as a health fund) for its members and their families, as is generally the case.

Among the women’s groups mobilized by the project in Dar es Salaam, five were formed by former commercial sex workers and their adolescent daughters in March 2005, reaching a total of 193 women and girls. These groups were assisted and trained by CABO, which provided awareness raising, focusing on risk assessment, gender issues, protection against HIV/AIDS and legal rights issues for women and children, as well as organisational and skills training. CABO has also facilitated access to health services for these groups, including the management of sexually transmitted infections. By assisting the daughters of sex workers, who were given training as
tailors and provided with sewing machines and workplaces, the project has acted to break the cycle of poverty and powerlessness that forced their mothers into commercial sex work.

Through the project women’s groups were able to acquire land and buildings for use as day care centres, weekly meetings and production units as follows:

- Two women’s groups in Dar es Salaam have acquired land
- One women’s group has acquired a building in Dar es Salaam
- Two women’s groups in Tanga city have acquired buildings
- Two women’s groups in Zanzibar, one each in Pemba and Unguja, have acquired buildings
- Two youth groups in Dar es Salaam have acquired land.
- One youth group in Tanga has acquired land.

The project has renovated all the buildings and provided facilities including desks, tables and chalk boards. The project has also built two women’s centres in Dar es Salaam, and one in Tanga and one youth Centre in Tanga and provided equipments for all centres.

The project has also made contact with a group of 43 young women engaged in commercial sex, through CABO. The young women, some of whom have children, and many of whom are drug users, live and work in appalling conditions. They have been given training in organisational skills, in gender issues and on HIV/AIDS. The evaluation mission met with these young women, who said they wanted help particularly to rid themselves of drug addiction. There were indications at the meeting that the women are impatient for practical help from the project, rather than consciousness raising and training, but it is difficult to see what else, at this stage, the project or the implementing agencies could offer. A “drop-in” centre, counseling and rehabilitation would be of immediate benefit to these young women.

The training that the women workers in the informal sector have received, their access to credit, and their awareness of gender issues have created a foundation for strong, cohesive groups of women who have been empowered in their daily lives, who know their rights, and who are able to negotiate with those in authority. The evaluation team was impressed by the sense of purpose the group members displayed, as well as by their determination to continue savings and loan repayments in spite of the ACB’s suspension of services. Although each group met by the team requested continued assistance from the project, it is the opinion of the evaluation team that most of the groups which were formed before 2005 (in total 36), and have been engaged in regular savings and loan operations, are now sustainable and will continue to operate successfully on behalf of their members after the project’s closure if they are provided with regular access to credit.

4.2 EMPOWERMENT OF WOMEN WORKERS IN PLANTATIONS

The project has initiated assistance to women workers in four tea plantations and one sisal plantation, with 16 groups formed, involving a total of 259 women. In collaboration with the Tanzania Plantation and Agricultural Workers Union (TPAWU) as the implementing agency activities have been implemented in the EUTCO tea plantations in Muheza District (Tanga Region), in the Tungi sisal estates in Morogoro District, and in the TTE/WATCO in Rungwe and
he Ambagula tea estates in Korogwe District. The evaluation team was able to visit all the plantations with the exception of the Ambagula Estate.

**Tea Estates**

The majority of women workers in tea plantations are employed as casual labour to pick tea leaves and few are employed on a contractual basis for other work. Approximately 75 per cent of tea pickers on plantations are women who are employed on a daily basis, and few women have access to better jobs on the estates: in EUTCO, for example, of the 1700 workers employed as more permanent contract workers, only 600 are women. Generally, payment is made for the amount picked per day, which varies according to the season.

At EUTCO the project has continued to promote the economic empowerment of women workers. Four groups have been established with a total of 52 members who together have savings of TSh1 million but no member has yet received a loan. Both men and women workers have received training on questions pertaining to child labour, the new labour laws and HIV/AIDS, formation of SACCOS, and fundamental principles of rights at work. A total of 10 day care centres have been built and are operational, with 11 teachers, eight of whom have received one-year training in Moshi. No group has started economic activities yet, but they have received training and will soon be able to establish a SACCOS.

The attitude of the employers towards assistance to women workers on the EUTCO estate has changed dramatically since the first project’s evaluation in 2003. Then, the employers were found to be resistant to attempts to organise women workers into groups or to offer them training, and were half-hearted in their assistance to the provision of day care centres. At present, the manager and his staff are taking the initiative in building a community centre and day care centres, and taking an active interest in the welfare of the workers. This positive change can in large part be attributed to the project’s work. As the human resources manager put it: “The project’s activities were a challenge for us.” Management as well as workers participated in an awareness raising workshop held by the project on workers and children’s rights.

EUTCO management is now planning to assist communities to grow tea and is providing tea plant seedlings for this purpose to “outgrowers”, who can sell the leaves to EUTCO when harvesting starts in two years’ time. This new arrangement should be watched closely to see if women as well as men have access to land to plant the tea bushes, or if women end up being unpaid workers on their husbands’ or male relatives’ plots.

The situation in the two TTE tea estates, in Rungwe district, has not changed much since the evaluation of the first project. Workers at the TTE plantation are now being paid wages but are still owed three years of salary in arrears. The future of the estate is uncertain, with a case against the estate owners pending in the Mbeya High Court. The implementing agency TPAYWU believes that the economic activities undertaken by the two women’s groups on the plantation have to some extent filled the gap in income left by the employers. The situation in the WATCO owned plantations is better, as employment and wages have been regular. Five groups on this estate are also carrying out small economic activities. (See Annex 5 for lists of groups and their savings and loan status).
The women met by the evaluation team reported that the abrupt withdrawal of the ACB had “shocked them”, as many were on their third round of loans, and this has slowed their progress. They have undergone training to form a SACCOS, however, and it is hoped that this will be established and registered by the beginning of January. Ten day care centres are operating in the Rungwe estates, and both companies have contributed towards their daily operations by contributing labour for the renovation of buildings and providing salaries for the teachers. Uniforms and porridge or milk are supplied by the project, except for EUTCO, which provides porridge.

In Ambagula tea estates, a group of 23 women have recently come together and already collected savings of TSh 153,000.

**The sisal estate**

The project’s work in the Tungi sisal estate in Morogoro district began in 2004. The situation for workers in this sisal estate is difficult. The estate was recently privatized, but it is not yet on a sound footing. Women’s work is mostly seasonal, but they receive a small retainer during the off (dry) season. Currently, 32 women have formed a group and have received training in group organisation, savings and credit, and have begun to save, although they find this difficult in the circumstances. It is unlikely that they will be able to form a SACCOS before the project closes.

A total of 101 children of school-going age were identified as at risk (56 of them girls) and have been helped to return to primary school; a further 56 boys and girls, too old for primary school, are being given vocational training. The project has built a day care centre, and provided equipment and uniforms. It is hoped that the parents will be able to pay for the day care attendant.

None of the groups based in plantations have yet established a SACCOS, although it is hoped that three can be registered, for the groups in EUTCO and those in Rungwe district. The greatest gains to the women, however, have been the confidence building that group formation and training has given, and their awareness of their rights and those of their children. The project has also greatly contributed to the growing awareness by employers that if gender issues such as the provision of child care are integrated into women’s working conditions, their productivity improves. The project has served to make employers aware, particularly in EUTCO, of the need for corporate social responsibility.

TPAWU officials stressed to the Evaluation Team that involvement with the project had strengthened the Union’s capacity to assist its women members. It has been an active implementer of actions to establish women workers’ and children’s rights in the plantations with the project’s support. The General Secretary confirms that the Union now understands the problems of women workers in tea and sisal plantations better than before the project’s interventions, and it is now implementing similar assistance to women workers in other localities.

**4.3 ACCESS TO CREDIT**
A major aspect of the economic empowerment of women has been the access to credit organised by the project in collaboration with the Akiba Commercial Bank (ACB). By March 2005, the project had assisted 1700 women, organised into 36 groups, to save regularly and to have regular access to credit provided by the Akiba Commercial Bank on the basis of these savings and of an upper level loan guarantee fund of $250,000 deposited with the bank to offset non-payment of loans. The agreement to establish and administer the fund to provide access to credit to poor women organised in solidarity groups was signed by the Akiba Bank, the ILO, and the Government of Tanzania through (the MLYDS). The scheme began operating in June 2002 and by March this year, when ACB halted its lending to project groups, a total of TSh264,798,100 had been given out in loans of between TSh50,000 and TSh 1 million against the women’s total savings of TSh 68,741,871. (See Annex 4 for details of loans and savings per group). The loans, which are given to diversify and expand women’s small businesses operated individually or in groups in the informal sector, are charged 23 per cent interest – lower than the ACB’s normal rate of 28 per cent.

There has been relatively little defaulting: the ACB estimates that the repayment rate has been at around 90 per cent. The timing of loan repayments is flexible and tailored to suit the capacity and nature of a borrower’s business, and the rate of turnover is taken into account. Borrowers can pay in as short a period as three months, or over a year, depending on how quickly or slowly the business is expected to yield results. Women choose their own repayment schedule.

In March of this year, when the initial agreement between the ILO, ACB and the MLYDS expired, and while negotiations were underway for a new agreement, the ACB stopped all loans. A new agreement was drawn up and signed by all three parties in September, but loans only resumed in December. This hiatus in access to credit has inevitably had a detrimental effect on the groups, as leaders reported to the Evaluation Mission. Some members have left the groups, and a few groups have disbanded. With no loans, those small businesses whose expansion depended on regular access to credit have been at a standstill. However, it is to the credit of the project that the groups’ members generally are not demoralized, that most have continued not only to save regularly, but also to repay loans, and that they remain clear on the benefits of group formation and savings as a base for credit. Every group the project visited stressed how valuable the credit had been to them, and how anxiously they were waiting for access to loans to resume.

The difficult situation has to a considerable extent been mitigated by the project’s long term plan of action in helping groups to form themselves into Savings and Credit Cooperative Societies (SACCOS), to give the solidarity groups a firmer independent basis and links with the department of cooperatives in municipalities and districts. Starting in October 2004, group members were sensitized on the advantages of forming SACCOS, and trained in SACCOS organisation and operation. (See Annex 5 for details of groups organised in SACCOS). The evaluation team had a brief meeting with participants of a one-week seminar organised by the project in Tanga, which concentrated on gender issues and SACCOS formation. The 30 participants, both men and women, came from different local government sectors, including agriculture, health, education and community development. All stressed the quality and value of the training, some wished to have further training so that they could effectively use the skills in the field.
Four regional SACCOS were established in July and registered in Dar es Salaam, Tanga, Unguja and Pemba, with clear guidelines and savings and loans policies. The women’s groups in the tea and sisal plantations are in the process of organizing their own SACCOS. It is planned that ACB will provide loans to SACCOS, from its own funds on the basis of the project’s guarantee fund. But it will no longer be responsible for the collection of savings and loan repayments. The ACB will no longer send its own staff to project sites outside of Dar es Salaam and in the regions. Instead, SACCOS boards will be responsible for the collection of savings and repayment of loans. The SACCOS in the regions will open accounts with their nearest banks, such as the Cooperative and Rural Development Bank, for disbursement of loans and repayments.

The ACB has not been able to explain fully why it suspended its services, but it seems clear that it lacks the human resources capacity to fulfill its initial commitments to the project. Under the previous agreement, the implementing agencies subcontracted by the project were responsible for the initial organisation and training of the groups’ savings and credit activities, including individual business needs assessment and business management. The ACB then provided training in accordance with the loan procedures agreed by the project, and supervised the groups’ savings, appraised loan applications, disbursed loans and collected repayment. Representatives of the ACB, which has no branches outside Dar es Salaam, undertook to visit the groups in the city once a week, and those in Zanzibar, Tanga and Mbeya once a month for this purpose. For three months, until October 2003, the project covered the cost of travel for the ACB to Zanzibar, thereafter the bank met all human resources and travel costs. At the time of the December 2003 evaluation of the previous project, the ACB told the evaluation mission that an additional incentive for the ACB’s collaboration with the project was that it was being facilitated to reach a new group of clients – as a direct result of its work with the project, the bank planned to place permanent representatives in the towns of Tanga, Zanzibar/Unguja and Mbeya from next year, to reach other clients not linked to the project. Two years later, the situation is very different, as the ACB complains of the high cost of this outreach.

In July 2005 two consultants were recruited by the project to evaluate and consolidate the information/data on the revolving loan fund. The consultants found that:

- The halting of the credit facility had brought confusion to the women’s groups
- Bonuses for swift loan repayment had not been given to borrowers as agreed.
- The deduction of penalty interest by the bank for late repayment was against the official agreement.
- Deductions from individual savings for non-repayment were inconsistent.
- There were many anomalies in the bank’s reconciliation of accounts, inconsistency of data in passbooks, lack of authenticity/verification of the passbooks, and loss or retention of passbooks by the ACB. Some passbooks had been lost by ABC officials. As the consultants put it: “Passbooks and other records are a shambles”.
- ACB had never complied with the agreement to submit quarterly reports to the NTF and NAC. This was also noted during the evaluation of the first project, in 2003.

In a meeting between the Evaluation Team and staff members of the ACB, the following points were made by the bank officials:
• The major problems with group records and attendance were with groups in Dar es Salaam, Tanga, and Rungwe, there were no problems with groups in Unguja or Pemba which were more disciplined.
• ACB had to commit considerable human resources to the project’s groups at the end of each month, which increased the cost of operation.
• Women frequently came to the meetings without their passbooks, so that regular entries were not possible, and loan repayments were deducted from group savings immediately, because there was no record of repayment.
• Members did not always come to the meetings – if that happened, loan repayments were also deducted from the group savings immediately.
• Social problems had a direct impact on client activities – most particularly the prevalence of HIV/AIDS has played an important negative role in group organisation and activities.
• The bank had expected that the size of loans would grow more rapidly – the many small loans, some starting at $50, were costly to administer.
• The 10% of defaulters were generally engaged in unprofitable businesses such as stone crushing – the implementing agencies were not always able to give sound business advice.

Clearly, the fault lies with both sides: the bank’s expectation was too high, and the officials overestimated their capacity to provide a steady, consistent service outside of the traditional banking services. At the same time, the group members’ irregular attendance clearly made record keeping difficult at times. But the unilateral decision by the bank to stop providing loans was disruptive and undid much good work that had seemingly brought about mutual understanding between a formal financial institution and poor women.

The evaluation team commends the formation of the SACCOS, as a clear way of making the women more independent of the ACB and ensuring that regulations remain in place for the savings and credit activities at the grassroots level. But it seems that there is as yet no clear idea of who will in effect own the guarantee fund of $250,000 deposited with the ACB and who will ensure that it is properly used for the beneficiaries it was intended to serve, or how it will be managed.

In December 2003 the evaluators of the initial project stressed that “There is currently little in place to ensure the sustainability of the loan fund operation, should the project cease operating in the near future. This is not surprising, given the short time it has been operating. But it is also not at all clear from the official agreement between the ACB, the MLYDS and the ILO what structures will be put in place. The agreement simply states that the fund will be owned by the government “to continue rendering support to the vulnerable women workers with the prior consent of the ILO”.”

The situation has not changed at all. This new agreement, signed in September 2005, seems to take little cognisance of the fact that the project ends in February: e.g. it commits the ILO to continued supervisory activities for at least one year, and the National Task Force, which has no official or institutional status and was formed by the project, to provide advice and guidance to the SACCOS boards for a similar period. The agreement states that “Six months before termination of the Agreement, the Government and the ILO shall work out an appropriate institutional framework and the operational procedures which will govern the programme after the termination of the
Project, and also the procedures for smooth turnover of the Cash Guarantee to the Government”. The deadline for this is long passed.

As a matter of urgency, an “exit strategy” for this critical element of the project should be formulated. Above all, clear and specific terms should be set down for its sustainable administration, the method of its operation, and the responsibilities of all actors in this credit delivery. It is hoped that the women borrowers will at least be a part of the management of the guarantee fund.

In the light of these problems, the ACB does not yet provide the good example of a formal banking institution that can provide suitable and sustainable credit services to poor women.

4.4 VOCATIONAL TRAINING AND THE TRANSITION FROM EDUCATION TO WORK.

Youth unemployment remains an enormous problem in Tanzania, and young people are particularly vulnerable as they try to make the difficult transition from education and training to work. Assistance to young men and women has been one of the immediate objectives of the project, which has provided skills training to a total of 1128 young men and women over the two project implementation periods - youths who would otherwise have had little or no opportunity to enter into productive work, and whose behaviour, in some cases, was putting them at risk. Of these trainees, 619 have been trained in vocational and organisational skills and assisted to form economic groups; 202 have been provided with vocational and life skills but not yet organised into groups; and 207 are currently undergoing training which will end in July 2005. (See Annexes 7 and 8 for details of numbers trained and organised for economic activities etc.).

The curriculum of formal vocational training institutions such as the VETA training centres were found to be too theoretical and inappropriate for these youngsters who had little primary education to build on. The current project therefore has concentrated on providing the non-formal apprenticeship training which had proved more successful in the past project, attaching these trainees to master craftsmen and women in the community, with the emphasis on practical rather than theoretical training. The capacity of the master trainers was increased, so as to improve their pedagogical skills, and to enable them to guide their students in areas such as life skills, risk behaviour and HIV/AIDS.

As before, the types of training were restricted to tailoring, food preparation, batik and tie-dye for the girls an carpentry, motor mechanics, masonry and electrical installation for the boys. Four girls broke the stereotypical mold to take up motor mechanics instead of tailoring; one is currently attached to a motor workshop in Kinondoni, Dar es Salaam.

The 619 young women and men already trained by the earlier project were encouraged to organise themselves into economic groups. They were then provided with tools – sewing machines for the young women and tools of their trade for the young men – as well as working capital, and it was planned to give them access to credit. Through the project youth groups were able to acquire land and buildings for the use of two youth groups in Dar es Salaam, and one in Tanga. The project has
also built a youth centre in Tanga. The various implementing agencies are providing the credit and encouraging them to develop their capacity to save.

The results have been somewhat disappointing, however. Many of the groups have either dissolved or lost members. Some have taken the tools and equipment provided by the project with them. Of the 352 boys trained, 176 remain in production groups; of the 267 girls, 220 remain. It is not clear whether the remaining ex-trainees have been actively practicing their new skills apart from the project’s organisation.

There is every evidence that the vocational training is appreciated, as there are few drop-outs at this stage. And skills once learned are seldom entirely forgotten. It seems clear, however, that young people find it difficult to form cohesive groups and to commit themselves to the discipline that group organisation demands. Rules and regulations should perhaps be less stringent, and the support given by the implementing agencies should probably be more intense and constant. A further 207 young women and men are currently attached to community master trainers for apprenticeship training, who will graduate some months after the project closes. It is to be hoped that the project’s implementing agencies will be able to continue to provide support to the new graduates.

There seems to have been very little research done in Tanzania on the school to work transition, and it is unfortunate that the proposed study on the subject, which would have contributed to the knowledge base on the aspirations, problems and obstacles young people face at this point in their lives, was not conducted.

**4.5. CHILDREN’S ACCESS TO PRIMARY EDUCATION AND DAY CARE CENTRES**

As a result of the project’s intervention, a total of 1281 children, (some of whom were engaged in child labour while others had no access to education) have been integrated into primary education. (See Annex 9 for a breakdown of figures in each region). The project has provided them with uniforms, school bags, shoes and exercise books. The Community Watch Groups, consisting of community and religious leaders, women’s group leaders and village and ward officials, are reportedly continuing to be vigilant on the question of child labour in their communities, following the successful consciousness raising efforts by the project in the initial project. This awareness in communities of children’s rights and the importance of education has led to increased enrollment.

A number of these children now attending primary school “graduated” from a day care centre established by the project, and there is no doubt that they have started their education with the considerable advantage that the provision of early childhood learning brings.

Under the project’s auspices, 23 day care centres have been established, catering for over 1325 children, and 29 day care attendants have received a year’s professional training in the Moshi. Two more centres, one each in Unguja and Pemba, will start operating in January. (See Annex 10). These day care centres have enabled women working in the informal sector and in the tea and sisal plantations to carry out their work in the knowledge that their children are being cared for.
Plantation employers have remarked on the improved productivity of the working mothers as a result.

Five day care centres operate for informal sector working mothers, one each in Pemba, Unguja, two in Tanga and one Dar es Salaam (Kinondoni). The remaining 18 operate in the plantations. The project has been particularly successful in persuading employers in the three tea estates and in the sisal estate, to understand the benefits of providing day care centres for their employees, and all have joined in this exercise, providing labour to build the centres and milk or porridge for the children. In the EUTCO tea estates, the employers are also paying for the building of a new centre. Day attendants are paid for by the parents in seven centres, who are responsible for the small fees of TSh1000 charged every month. Parents committees have been formed for 12 of the centres to supervise their management. The project continues to provide financial assistance to the remaining centres. Although some parents have been unable or unwilling to pay the fees, it has been impossible to exclude those children – further awareness raising exercises for parents are planned. But there is every indication that the day care centres are soundly established and will be sustainable.

SUCCESS STORY – NO. 2

Ms. Hilda Mrutu a nursery school teacher at JIWE GUMU Day Care Centre in Kunduchi, Dar es Salaam, who is also the Secretary of the JIWE GUMU women group had the following to say:

“I have received one year professional training as a nursery school teacher, thanks to the project”. At the beginning my husband did not want me to go for the training. However, after persuading him he finally allowed me to go. I have benefited a lot from the training and I have applied for further training, which will start in January 2006. I have gained confidence, I can lead meeting meetings, I can speak in public meetings. I was also taught cookery and embroidery, the skills I am using to improve the family welfare. I have opened a nursery school at home. I have abandoned stone crushing, I am now involved in poultry and mushroom farming. These activities have enabled me to increase my income and I am now out of stone crushing”. My husband has now seen the importance of joining women groups, he is supportive and looks after children when I am away from home attending group meetings or any other activity related to the project.

4.6. KNOWLEDGE SHARING AT DIFFERENT LEVELS

The many knowledge sharing activities linked to Objective 4 have contributed to the project’s visibility and impact. These include:

- A documentary film (DVD and video) has been produced and shown both in Tanzania and at the ILO Knowledge Fair in Geneva.
• A participatory document was prepared by a consultant to provide modalities for “Scaling up Project Activities on Promoting Gender Equality and Decent Work throughout All Stages of Life” to a national programme and shared with the stakeholders in the ministries of MLYDS in Tanzania and the MYDWC in Zanzibar.

• A paper was prepared by a consultant giving an in-depth exposition of the “Good Practices” of the project’s revolving loan fund and credit delivery. It was widely disseminated at the national level and ILO Geneva and posted on the ILO website “Virtual Forum on Knowledge Sharing”.

• Members of women’s groups participated in the Dar es Salaam International Trade Fair.

• Project staff participated and contributed to the ILO Knowledge Sharing Workshop at global and regional level.

4.7 PROJECT IMPACT

The project has mainstreamed gender in all its activities by consciously using measures to achieve equality, and by systematically examining and taking into account possible effects when defining and implementing them. Typical gender issues, including recognition of women’s multiple roles, vulnerability, different capacities and the different range and needs of economic activities were taken into account when financial services and delivery models were designed. Awareness raising for community leaders has played a significant role.

This approach to gender mainstreaming has contributed greatly to the fact that the groups organised under the project are cohesive and dynamic, and their members have been both economically and socially empowered. Women have more control over productive assets, they have been able to save, they have had access to credit and they are more visible in the community and at family level.

As a result of this dedicated gender mainstreaming in all activities and its empowerment of women’s groups, the project has created awareness among municipalities and districts that local government plans should integrate gender awareness in their strategic planning, if they are to address poverty reduction. For example, the project has contributed to the gender awareness expressed in the Tanga municipality’s strategic plan for 2006-2010, and the project’s activities have been replicated in two additional locations in Zanzibar.

Women have been made aware of new economic opportunities and some have been able to develop their income generating activities from a level of simple survival to that of a small profitable business.

In spite of ACB’s suspension of loans, the methodology which has been put in place for the operation of the RLF has been appreciated by all stakeholders. Interventions to access credit have included capacity building for poor women, and have acknowledged that women are held back not only by lack of capital, but also by limited capacity, limited education and skills, lack of self-confidence and general powerlessness in the family and the community. The project has demonstrated that for a credit scheme to be successful, it must overcome these severe disadvantages that women face.
As a direct result of project intervention, employers in tea estates have taken on board the notion of corporate social responsibility. Employers have acknowledged that women workers’ productivity can be influenced by mainstreaming gender issues into conditions of work, by providing day care centres and in one case a community centre for their women workers.

Officials at the local government level, most particularly those attached to the Community Development Departments, have used the skills and approaches provided by the project for their work with groups of poor women not included in the project’s activities. Similarly TPAWU has increased its capacity to assist women workers.

4.8. PROJECT LINKAGES

The Tanzanian government is operationalizing the new strategy put in place since July 2005. The National Strategy for Growth and Reduction of Poverty (MKUKUTA) focuses on three clusters:
- Growth and reduction of income poverty
- Improvement of quality of life and social wellbeing
- Governance and accountability.

Amongst others Mkukuta has a particular focus on the poorest and most vulnerable groups, e.g. women, children and the youth.

The current project activities are very much in line with these Mkukuta priorities: the project aimed to provide early childhood learning through the provision of day care centres; to provide primary education to those vulnerable children who had been denied education or been involved in child labour; vulnerable groups of youth have been given the opportunity to acquire vocation skills and make transition to employment and assistance to resource poor women, who have been empowered through the provision of training and awareness raising and given access to productive resources including credit.

Recognising that the changing role of government, and that management should be at the district or municipal level, the project has focused on these local government authorities where it has contributed to capacity building, particularly in efforts in mainstreaming gender.

A direct linkage between empowering women, and the provision of basic education for children and reduction of child labour has been demonstrated by the project. In this way, the project has addressed the Millennium Development Goals of reducing extreme poverty and hunger, achieving universal primary education, promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.

The project has been exchanging and sharing knowledge and tools with other ILO projects including the IPEC projects, Child Labour in Tobacco Plantations; The Time Bound Programme and Child Labour in Commercial Plantations. It has collaborated with the Gender, Poverty and Employment programme and contributed to the development of a gender sensitive manual on SACCOS formation and Management. It has also collaborated and provided support to gender
mainstreaming in the Programme for Strengthening Labour Relations in East Africa. It is collaborating and exchanging views and ideas on association building with Municipal Delivery Services and the WEDGE projects.

The project’s life-cycle approach is in line with the primary goals of the ILO, which are to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity.

The project has a wide variety of collaborating partners: the Ministry of Labour Youth Development and Sports, and in Zanzibar, the Ministry of Youth Development, Women and Children; local government authorities, at the district/municipalities level; civil society organisations which serve as implementing partners; workers and employers representatives, and village and community leaders.

The project has taken cognizance of government policy on HIV/AIDS and contributed to its eradication by providing training and awareness creation to a wide variety of groups and actors involved in the project, from community to local government level, including groups that are most at risk, such as the commercial sex workers women/girls in the Ilala district of Dar es Salaam.

The current project activities are in line with the ILO Programme and Budget 2006/2007 and the office Decent Work Country Programme (DWCP). While the mainstreaming strategies in the Programme and Budget 2006/07 include among others, poverty reduction and gender equality issues; the office DWCP has identified three priority areas including the elimination of child labour, youth employment and HIV/AIDS.

4.9 SUSTAINABILITY

A consultant was employed to provide modalities for “Scaling up Project Activities on Promoting Gender Equality and Decent Work throughout All Stages of Life” to a national programme. A document was finalized in November, and it takes a long term view of possible integration with the National Strategy for Growth and Reduction of Poverty (known as MKUKUTA) which is in place since July 2005. But there is in effect no immediate “exit strategy” planned and it is not clear what machinery can be put in place in the next three months to ensure that gains and efforts by so many actors are not lost. The likelihood of sustainability is examined in this immediate context.

While this promises well for long-term sustainability, it is not clear what machinery can be put in place in the short term to ensure that gains and efforts by so many actors are not lost. The likelihood of sustainability is therefore examined in context of the following indicators:

- Municipal and local authorities, worker’s and employer’s organizations and women’s groups/committees own the process and ensure integration and mainstreaming of project activities in its plans and budgets.

- The knowledge base, good practices and lessons developed will enable national, regional, and district level policy makers to adopt strategies for addressing gender equality issues,
decent work and poverty alleviation at different stages of the life cycle, hence ensuring widest possible impact and long term sustainability.

- Monitoring systems involving all the key actors in the field that has been put in place with a learning process that takes into account views and opinion of primary beneficiaries will be sustained.

**Sustainability at the group level:**
The evaluation team has noted the cohesion and determination of all groups met. The assistance provided to women’s groups has created a foundation for strong groups of women who have been empowered in their daily lives, who know their rights, and who are able to negotiate with those in authority. Those who have been saving and receiving loans have every chance of continuing their activities after the project closes in February next year. They are anxious for their SACCOS to succeed, they have the support and guidance of the cooperative officers, and they already have considerable experience in group and loan management. As they are now, the groups which have saved and received loans in the past are sustainable. All efforts must be made in the remaining months to ensure that access to credit resumes and that the remaining two SACCOS are established and registered.

**At the local government level:**
A District Monitoring Team (DMT) was put in place in each municipality or district in which the project has been working. The DMTs’ tasks were to guide and monitor project implementation and review progress. They were intended to include representatives of women’s groups and of technical sectors from local government departments: e.g. agricultural, education and livestock officers, community development officers, etc. As the former Permanent Secretary of the MYDWC in Zanzibar pointed out, there are many such committees formed by projects at the district level – and very often the same officers are on all of them.

The DMTs have varied greatly in effectiveness, and all meet quarter as planned with few wishing to meet monthly for effective follow up and monitoring. The evaluation team met with several of these DMTs, and it seemed that they generally now consist mainly of women’s group representatives and officers of the community departments. The individual members of the DMTs have certainly played a role in effective implementation, and they are a meeting point between the local government authorities and the women, but they do not represent a structure that is sustainable in its present form.

Nevertheless, it is at the local government level that the project activities are best known and best appreciated, and where there is the best opportunity for sustainability, particularly in the light of the new National Strategy for Growth and Reduction of Poverty, which stresses that local authorities are the entry point for all strategies for poverty eradication. Officials in all the districts and municipalities visited by the evaluation team stressed the importance of the project and how much it had contributed to various aspects of the councils’ own plans and activities. In Tanga, particularly, the project’s approach to gender mainstreaming for poverty reduction has influenced the council’s strategic plan for 2006-2010. District level officials, and particularly those in the Community Development Departments, have received a considerable amount of training and
capacity building and they remain in their posts and will continue to assist women’s groups as part of their official duties.

All local government directors and administrators interviewed, however, have also stressed their lack of human and financial resources, and the demands made on them by projects operating in their areas. This is particularly the case with the Community Development departments, as only these have officers working at the ward and village level. The local government authorities met were not yet in a position to suggest where best the project’s activities could eventually be integrated into Mkukuta implementation.

In Zanzibar, there is a very good likelihood that the project’s activities will be sustained; they are already being integrated into the work of the MYDWC, which has extended project activities to two more locations beyond the first four covered by the project. The former Permanent Secretary of the ministry (who has after the November election moved to another ministry) told the evaluation team that the ministry had acquired the skills and know-how to ensure continuation, and that it would eventually move to all 10 Shehias in Unguja and Pemba. The Zanzibar Poverty Reduction Paper2 has included linkages between women’s employment and child labour. The Minister of YDWC has stressed his support to the SACCOS established by the project in Pemba and Unguja, and his eventual support for the establishment of a women’s bank.

**Sustainability at the national level:**
The project set in place two national level bodies to guide and advise project implementation. In Tanzania mainland the National Task Force was formed to review and guide progress and particularly to advise the WECs on the operation of the loan fund and review the quarterly reports prepared by the ACB. The National Advisory Committee in Zanzibar was formed with similar aims. In each case, this national level committee consists of representatives from government, trade unions, employers and NGOs, and representatives of the implementing agencies. These high level committees should meet quarterly – but the NAC in Zanzibar last met in January, and the NTF last met in March.

The Evaluation Team noted that the Ministry of Community Development, Gender and Children had not appointed an official to the NTF – a lack which was noted during the evaluation of the initial project which recommended that this should be rectified, given that so much of the project’s implantation is done at the district and ward level in collaboration with the Community Development Officers and their assistants.

It should be noted that both the NTF and NAC, in their entirety and as individual members, have been of use to the project, in a somewhat ad hoc fashion, as the need arose, and several members took an active part in the negotiating and drawing up the second Revolving Loan Fund agreement. These committees are not likely to survive beyond the life of the project, however. As the former Permanent Secretary of the MYDWC in Zanzibar stressed to the evaluation team, many projects have formed these types of committees, at the district and national level, and giving them all full attention becomes difficult. He suggested that United Nations agencies help form a unit to synchronise this type of project monitoring, possibly in the ministry’s department of planning.
**The implementing agencies:**

There are good indications that the Tanzania Plantation and Agricultural Workers Union (TPAWU) will sustain efforts initiated under the project to reach women plantation workers. TPAWU already reports using project experience in other areas and locations.

The Community Development Officers at the ward level have been given considerable training and awareness raising; many of those met by the evaluation team report using project tools and their new expertise in reaching and training more women’s groups, outside of the project.

The NGOs which have collaborated with the project have also had their capacity increased in areas such as gender mainstreaming, which can contribute to their work for poverty eradication. The project has given GEMA and CABO officials training in the preparation of project proposals.

**Sustainable access to credit:**

It has not been demonstrated that the ACB is totally comfortable with its lending operations to resource-poor women. While the formation of SACCOS has provided a firmer ground for the groups, and ensured the support and guidance of cooperative officers, the sustainability of collaboration between ACB and the groups is somewhat questionable as the project draws to a close. All efforts must be made to ensure that lending on the basis of the loan guarantee fund regains its momentum and that it continues after project closure.

**The Day care centres** established by the project show every sign of being sustained by the employers and the parents after the closure of the project.

**Assistance to young people making the transition from training to work:**

It is unlikely that this type of activity will continue after the project’s closure. There are no formal institutional linkages for this element of the project’s work and the instability of this target group has already been demonstrated. No follow-up has been planned for the young people currently receiving training, who will graduate next year.

**4.10 PROJECT RELEVANCE**

The project has particular relevance to the national efforts for poverty reduction as defined in the National Strategy for Growth and Poverty Reduction (NSGPR), known as Mkukuta. The NSGPR has defined three broad outcomes for poverty reduction which include:

- Growth and reduction of income poverty;
- Improved quality of life and social well being; and
- Governance and accountability, with greater attention to mainstreaming the cross-cutting issues of HIV and AIDS, gender, environment, employment, children, youth, the elderly and the disabled.

The NSGPR’s approach commits the Tanzanian government to paying increased attention to cross-cutting issues such as HIV and AIDS, gender, employment, children and the youth. At the same time, Tanzania’s Participatory Poverty Assessment (2002/3) has pinpointed the conditions that lead to poverty, which include cultural norms/traditional beliefs that diminish freedom of choice of action, such as those discriminating against women and children.
Furthermore, the project context also has taken into consideration the Tanzania Development Visions 2025 which aims among other things at achieving high quality livelihood for all Tanzanians through strategies which would ensure the realization of goals such as gender equality and the empowerment of women in all socio-economic and political relations and cultures.

Zanzibar’s Poverty Reduction Plan focuses among other major strategies on:
- integrating gender concerns in development policies and plans,
- designing special programmes for vulnerable groups, and
- targeting women’s economic empowerment, especially in the rural areas.

It should also be pointed out that Tanzania is among the first three countries that are committed to the ILO’s Time Bound Programme for the elimination of the worst forms of child labour.

The ILO shares similar concerns regarding the elimination of discrimination in employment and occupation, and the elimination of the worst forms of child labour. It has been acknowledged that effective strategies to address child labour must focus on socio-economic empowerment of poor people through the promotion of adult employment. The project’s focus on working mothers is particularly important through accumulated evidence that mothers have greater impact on children’s and family welfare than fathers. The project is an example of a gender-specific project which fits well within both Government policy and the ILO’s goals of gender mainstreaming.

**The project has relevance** the ILO Programme and Budget 2006/2007 and the office Decent Work Country Programme (DWCP). While the mainstreaming strategies in the Programme and Budget 2006/07 include among others, poverty reduction and gender equality issues; the office DWCP has identified three priority areas including the elimination of child labour, youth employment and HIV/AIDS all of which are project’s main focus.

**IV CONCLUSIONS**

In conclusion, the evaluation team finds that in its two years of implementation, the project has achieved commendable results, and in many ways it provides a model for gender mainstreaming and poverty reduction. It has built on its past efforts to mobilise and empower more than 2000 resource-poor women, who have been given the opportunity to acquire new skills and knowledge, and to gain visibility in their communities.

Above all, the project has demonstrated that by mainstreaming gender issues, poverty reduction is directly addressed.

Most particularly:
- The provision of loans has enabled the women to improve their socio-economic situation; the project’s assistance has added value to their lives: e.g. some have been able to pay school fees, others have been able to afford better housing.
- The forming of the SACCOS has provided a source of alternative credit and savings services for the women’s group members.
- The project has facilitated education at all levels for over 3000 young people and children, who were at risk of child labour or denied an education. It has increased the capacity of
officials at local government level, particularly those of the Community Development Departments through training.

- Some local governments in the Tanzanian mainland and most particularly in Zanzibar have incorporated the project’s approach in their poverty reduction strategies.
- Employers have accepted that they have corporate social responsibilities and provided day care centres for their employees’ small children.
- Employers have accepted that women’s workers’ productivity is linked to the provision of day care centres and the improvement of working conditions generally.
- The project has demonstrated that it is possible to reach the most disadvantaged and vulnerable groups, such as young commercial sex workers. Concrete strategies for assistance were not identified however

But while there have been some notable successes, there are also some important set backs and gaps in planning and implementation.

- Collaboration with the Akiba Commercial Bank has been difficult, the bank from March to December this year unilaterally suspended loans, and lending has only just resumed.
- Although the women borrowers have made great efforts to save and be creditworthy, the bank has not yet taken them fully on board as legitimate clients.
- Assistance to young people to make the transition from training to work has had limited results, and much more needs to be done to determine the most effective methods of providing this assistance.
- There is no “exit strategy” for the revolving loan fund, and it is not clear who will oversee the development and sound establishment of the newly formed and registered SACCOS, once the project ends. Nor is it clear who will assume management of the US$250,000, what modalities for lending will be able to put in place, and how the guarantee fund can be safeguarded.

V. LESSONS LEARNED

1. The project has demonstrated that an integrated approach is needed to address poverty reduction. Women’s groups are not only given access to credit but are given training in a variety of skills, including gender and women’s rights. This has resulted in a foundation for strong, cohesive, assertive and sustainable groups.

2. Interventions to access credit have included capacity building for poor women, and have acknowledged that women are held back not only by lack of capital, but also by limited capacity, limited education and skills, lack of self-confidence and general powerlessness in the family and the community. The project has demonstrated that for a credit scheme to be successful, it must overcome these severe disadvantages that women face.

3. As a result of the gender mainstreaming in all activities and its empowerment of women’s groups, the project has created an awareness among municipalities and districts that local government should integrate gender awareness in their strategic planning, if they are to address poverty reduction
4. A direct linkage between empowering women and the provision of basic education for children and reduction of child labour has been demonstrated by the project. In this way, the project has addressed the Millennium Development Goals of reducing extreme poverty and hunger, achieving universal primary education, promoting gender equality and the empowerment of women through using a life cycle approach to Decent Work.

5. The project has shown that a close follow up is necessary when working with the youth and that it is important to involve them in planning and decision making through capacity building.

5 The local government authorities, most particularly the District or the Municipality level, are the most effective points of entry to reach communities for poverty reduction interventions.

6. Sub-contracting to local NGOs working at the community level has added value – it has enabled the project to reach the communities and at the same time, build on the capacity of the NGOs themselves.

7. This project’s example adds to the accumulated experience of the capacity of resource-poor women to save and thereby empower themselves and members of their families.

8. The establishment of Day Care Centres has served to assist both the mothers and their children – for the mother, the centres have reduced their burden at work while the children have had access to early learning in preparation for primary education.

9. The project has not yet demonstrated, however, that a formal financial institution such as a bank will give access to credit without any reservations to resource-poor women.

10. Special committees such as the National Task Force and the National Advisory Committee tend not to be sustainable and to overburden government authorities, whether at the national or local government level.

V. RECOMMENDATIONS

1. An “exit strategy” must be drawn up without delay for the operation of the revolving loan fund and the management of the loan guarantee fund once the project closes.

2. Women members of the SACCOS organised by the project should, at the very least, participate in the long term management of the guarantee fund.

3. Ways and means should be explored to form a federation of SACCOS established by the project.

5. The Departments of Cooperatives in the districts should continue to provide training and organisational support to the project SACCOS to ensure their continuation after the closure of the project.
6. A full cost analysis of the bank’s operations should be made by the ACB and provided to the ILO and the MLYDS, and this could serve as a guide for other programmes.

7. The performance of the revolving loan scheme through 2006 should be evaluated in December 2006.

8. Trades Unions should replicate the activities of the project and TPAWU to assist women workers in all sectors to have access to day care centres for their young children.

9. A mechanism for monitoring and follow up should be developed, for those young men and women given vocational training by the project, to assess how and if they have made the transition from training to work.

10. The ILO should commission a study to identify ways and means of facilitating vulnerable youth to make the transition from training to self-employment in Tanzania.

11. A project proposal should be drawn up by the ILO, on the basis of the study, to submit to donors for funding for assistance to vulnerable young men and women to make this transition from training to work.

12. TPAWU should monitor the process of “outgrowing” being put in place in the EUTCO tea estates to determine if women as well as men have access to land to plant the tea bushes they are given free or if women end up being unpaid workers on their husbands’ or male relatives’ plots.

13. Strong facilitation and technical support from the ILO is needed to see that there is a smooth transformation of the project components to both central and local authorities. Key components should be costed so as to be incorporated in government budgetary allocations. Structures should be clearly defined in which activities could be absorbed, assigning specific roles, and not forgetting the role of the Private sector, civil society and the development partners.

14. The long term plan of helping groups to form themselves into Credit and Savings Societies (SACCOS) has mitigated the negative effect of stopping loans by ACB and serves as a means of ownership and sustainability of the groups.
Terms of Reference for the Independent Evaluation

**Project Title:** Promoting Gender Equality and Decent Work Throughout All Stages of Life

**Project Number:** RAF/04/M54/NET

**Donor Agency:** The Netherlands Government

**Donor contribution:** USD 800,000

**Implementing partners:** Ministries of Labour in Tanzania Mainland and Zanzibar, Workers and Employers Organizations, Municipality Authorities, Civil Society Organizations.

**Type of evaluation:** Independent

**Geographical coverage:**
- Selected Locations of the Informal Economy in Tanzania Mainland - Selected locations in Dar es Salaam, Tanga, Mbeya, and Morogoro Regions
- Selected Locations of the Informal Economy in Zanzibar {Unguja and Pemba Isles}

**Date and duration of the evaluation:** December 2005 (1\textsuperscript{st} three weeks)

**Preparation Date:** October 2005
1. Background and Justification

1.1 Background

The report of the Director-General to the ILC 2003 on Working out of Poverty noted that "identifying the key stages of life when people are vulnerable to falling into poverty is the starting point for understanding the dynamics of life and work of poor communities"; and also that "if girls, compared to boys, face negative cultural attitudes and practices and discrimination from birth, they will grow up to be women with greater constraints and few choices and opportunities. In turn, they will be less able to influence positively the lives of their daughters and sons, so that poverty is likely to be passed on from one generation to the next." Between May 2000 and April 2004, ILO office, Dar es Salaam implemented a project for 'Promoting the Linkages between Women's Employment and the Reduction of Child Labour in Tanzania'. The outcomes of the project demonstrated that the socio-economic empowerment of poor working mothers leads directly to improvements in overall family welfare, increased opportunities for children's education and reduction of child labour. The life cycle approach was a key element in the project. National stakeholders recognised that the pilot activities had contributed to addressing the feminization of poverty and the vicious cycle of poverty from one generation to the next and strongly recommended that activities be scaled up and mainstreamed into national policies and programmes.

This current project is further operationalizing, validating, and consolidating the life cycle approach to decent work and poverty reduction by building upon the lessons learned, good practices and tools developed in the previous. The project is using access to formal and non-formal education, employment creation and the promotion of gender equality as the major intervention strategies. It is addressing the disadvantages and vulnerabilities in the key stages of life through a series of components: Component One: creating linkages between basic education for children, reduction of child labour and the socio-economic empowerment of mothers; Component Two: addressing the problems youth, especially young women, face in making the transition from school to productive employment; and Component Three is focusing on knowledge management and knowledge sharing. It is facilitating the interchange of good practices, lessons learned and tools among the key actors, including information dissemination, capacity building, and exchange visits. Policy lessons and practical recommendations for taking a life cycle approach to gender equality, decent work and poverty reduction is widely disseminated to the constituents and through the Gender and Employment Help Desk (www.ilo.org/genprom/eeo).
1.2 Justification

Tanzania is a low income country estimated to have 30 percent of its population surviving on a less than one dollar a day. Women are more vulnerable to poverty than men for social, economic and cultural factors. The number of female-headed households is on the increase, estimated at 30 percent. Illiteracy is higher among females than males and teenage pregnancy is on the increase, leading to school drop out and missed opportunity in education and vocational training. Poverty among women is characterised by low income and expenditure, high mortality and morbidity, poor nutritional status, low educational attainment, vulnerability to external shocks and lack of voice in decision-making at all levels. The feminisation of poverty leads to increases in child labour. Women as the main family providers are forced to enlist contribution of their children to support family income. Intergenerational poverty can be traced to the discrimination and inequality women face throughout the life cycle. Girls are more likely to have less basic education than boys, leave school earlier, marry and have children earlier than boys and hence repeat the generational cycle of poverty. Young women face greater difficulties than young men in making the transition from school to work. While youth often have unemployment and underemployment rates two to three times more serious than adult rates, young women invariably have higher rates than young men. Adult women face persisting social, cultural, economic, and legal constraints that mean they do not have equal access and control over productive resources; and older women, despite lacking income opportunities and social security, are often burdened with care of the younger generation as HIV/AIDS continues to devastate the region.

In Tanzania, more than 2.2 million people are infected with HIV/AIDS, 70% of whom are between 22-49 years. The average age of infection is getting younger for females, a girl of 15 or 16 is up to six times more likely to be infected than a boy of the same age. The burden of care falls primarily on women and girls: adult women are increasingly abandoning their productive activities to care for the sick and orphans. Girl children are withdrawn from school to care for the sick therefore miss out of education.

Promoting decent work and breaking the cycle of poverty in Tanzanian context requires an approach based on interventions that address the gender differences in the intergenerational transmission of opportunities and disadvantages over the life cycle. The most vulnerable of the key stages of life are the earliest ones: childhood and youth. It is during these formative stages of life that the most enduring aspects of personal development take shape and determine by and large the nature and degree of success in later life. The consequences are not only personal or at the family level; a nation’s future is largely shaped by the opportunities available to its younger population.
2. **Scope and Purpose**

Under the supervision of ILO Office, Dar es Salaam and in close consultation with ILO Constituents (Government, Employers and Worker's Organization), civil society groups, municipal authorities and representatives of women workers, the consultant(s) would be responsible for evaluating the Netherlands Partnership Project for 'Promoting Gender Equality and Decent Work Throughout All Stages of Life' which covers selected locations of the Informal Economy, Sisal and Tea sectors in Tanzania Mainland and Zanzibar. This project is being implemented by the Ministries of Labour in Tanzania Mainland and Zanzibar, Worker's and Employer's Organizations, Civil Society Groups and Municipal Authorities in partnership with women and youth groups. The evaluation will cover the design, implementation and performance of the project since its inception in April 2004 to date.

The scope of this independent evaluation will include looking at its impact on the direct and indirect beneficiaries, and examining the project's effectiveness, relevance, sustainability and efficiency, using project's performance indicators listed in the project document. The evaluation should assess the delivery and impact of the project, its viability and replicability for purposes of sustaining project results and the kind of follow-up actions that should be done to ensure long-term project sustainability. Towards this end, the evaluation will assess the basic design of the project, including the implementation methodology and the progress made towards achieving the immediate objectives. It will also draw lessons from its implementation for future programmes and projects of similar nature.

3. **Project Assessment**

The final evaluation should focus on various aspects of the project including its design, implementation, performance, effects and impact, and sustainability. The following questions may be used to guide the evaluation:

3.1 **Project design**

- Were the problems needing solution adequately identified in the project document?
- Were objectives clearly stated, including specification of targets and identification of beneficiaries?
- Were the indicators of achievement clearly defined, describing the changes to be brought about?
Has the project document provided the general framework and strategy for managing project implementation?

Has the project design built on lessons learned from the previous project for Promoting the Linkages between Women's Employment and the Reduction of Child labour?

How feasible was the project strategy, including clarity and logical consistency between inputs, activities, outputs and performance indicators towards the achievements of the objectives? (quality, quantity and time-frame)

How practical was the institutional relationships, the organization structure and management of the project?

How did the project link with the identified themes-basic education, gender and employment creation?

Were the project assumptions correct? What, if any, divergence is there between project assumption and reality?

Was gender analysis undertaken in the design stage - assessing the different situations of men and women and anticipating the differential impacts of project interventions?

Did the project design reflect existing gender equality policies within the ILO?

3.2 Implementation (delivery process)

- Have the inputs (human, financial and material) to the project been provided as planned?
- Have the planned activities been carried out and the outputs produced with the expected quality/quantity and timeliness?
- Has the overall execution of the project focused on the attainment of the objectives?
- Were the project planning, implementation and monitoring carried out in a participatory manner?
- What activities have been carried out, outputs produced and impact realised over and above project document?
- Were the immediate objectives adequately addressed and realised?

3.3 Performance

Relevance:

- Was the project a good idea given the situation that needs improvement? To what extent were the project objectives consistent with the target group priorities?
- Was the project relevant to the national development priorities and needs?
• What are the views of the target beneficiaries? Were their priorities addressed and met? If not, what alternative ways to meet the needs of beneficiaries?
• To what extent the Constituents and other social partners benefited from the project and vs. versa?
• Was the project an appropriate means to developing partner organizations' capacities for addressing women’s employment issues and child labour reduction?
• Do the national partner organizations still need such means to further improve their capacities or have their needs changed or do they have new needs that have to be addressed?
• Were gender issues adequately included in the design of the project?

**Effectiveness:**

• To what extent the project execution focused on the achievement of its objectives? Have the planned objectives, outputs and activities been achieved? Give a full and systematic assessment of the outputs and impact made to date.
• Were the project objectives clear, realistic and achievable within the time schedule and allocated resources?
• Was the organizational set up and project management realistic? How effective and sustainable is the structures created at the national, district and community levels?
• To what extent has the project enabled the partner organizations, including sector ministries, municipal authorities, village governments, and civil society groups, to collectively plan and implement their own pilot projects in the context of women’s employment and child labour reduction?
• Has the project implementation methodology facilitated the process of developing local and national self-reliance in the planning and implementation of pilot projects?
• To what extent has the project facilitated capability-building activities aimed at preparing the partner organizations to eventually take the lead in preparing and implementing projects in the future?
• To what extent has the project contributed to reducing decent work deficit and to enhancing income and employment opportunities for poor women workers and youth? Are there gaps that need to be addressed further?
• To what extent has the project collaborated with other UN agencies and ILO programmes and units with related themes?
• Has the project contributed to knowledge sharing among constituents and social partners? And within ILO?
• Was the number of intended beneficiaries reached according to the plan?
• Were gender issues adequately addressed in the implementation? How effective was awareness raising in addressing gender issues?
What are the effects the project has on intended beneficiaries, both male and female?
• Are there internal/external factors that have (positively or negatively) influenced the achievement of the objectives?

Efficiency:

- The extent in which inputs (resources and time) were used in the best possible way to achieve outcomes. What could we do differently to improve implementation, thereby maximising impact, at an acceptable and sustainable cost?
- Have the human, financial and material resources been utilized efficiently?
- Have resources been disbursed as approved and timely to implementing agencies?
- Have financial records been subject to regular examination in accordance with established procedures?
- Have resources been spent as economically as possible in relation to outputs and benefits.

Sustainability:

- Have the institutional arrangements been made to ensure continued positive impacts after the project cycle? Describe the ways in which project beneficiaries are being equipped to assume responsibilities after the completion of the project.
- Has the capacity of partner institutions and services been strengthened to implement the activities? What still needs to be done to enhance effectiveness in future?
- Are there interest, involvement and commitment of local and national stakeholders and of other UN agencies and donors to support the project and enhance project achievements?
- Are there specific action plans from constituents and other social partners for the period following the phase out of regular external assistance?
- Is there actual and potential expansion or replicability of the project to other areas or regions after the project?
- Was an exit strategy designed and if so, how effectively has it been addressed?
- Are there initiatives to mainstream and scale up project activities to national level policies and programmes? How?
- To what extent has the project contributed to promotion of women workers' rights and fundamental principles at work, critical gender issues, and child labour problems? Are local leaders and other stakeholders, aware of gender issues and ready to support women's employment and child labour reduction? Are they involved in the implementation and monitoring of project activities?
Has there been, as a result of the project, increased awareness among local and national stakeholders on the issues of women's employment and the linkages with the reduction of child labour? Assess whether the project had any significant (positive or negative) unforeseen effects and what could have been or could be done to enhance or mitigate them so that the project has a greater overall impact?

4. Findings, Conclusions and Recommendations

The evaluation team shall list:
1. The major findings of the evaluation
2. Conclusions based on full and systematic analysis and synthesis of the facts
3. Recommendations containing practical guidance for future planning, implementation and evaluation of related activities, including suggestions on how to ensure the use of lessons learned.

5. Lessons Learned

The evaluation team shall formulate a general list of “lessons learned” that do not specifically refer to this particular project but rather to a broader context, e.g. the applicability of such lessons to other projects and programmes. For this purpose, two types of lessons learned shall be identified:

1. **Normative lessons** that point out what should be done or avoided to ensure the success of these types of locally/nationally executed projects; and

2. **Causal lessons** that show what are the likely positive or negative outcomes of certain actions or processes.

6. Composition of the Evaluation Team

The team to conduct this independent evaluation shall consist of the following members:

1. Independent International evaluator (to be selected in consultation with ILO Office, theme coordinator and other project backstopping officers in Geneva)
2. Independent National Evaluator (to be selected in consultation with ILO Office, Constituents and other stakeholders)
3. National Project Task Force/Advisory Committee for Tanzania Mainland and Zanzibar, for inputs during briefing and debriefing sessions (before and after field work)
4. Donor (The Netherlands Embassy), for inputs during briefing and de-briefing sessions (before and after field work)
5. Representatives of women and youth groups, during field work.
6. SACCOS Board Members, during field work
7. Selected key informants from the national, district and community levels, during field work
8. Selected members of the District Monitoring Teams, during field work.
9. National Project Manager, to guide the evaluation exercise.

7. Methodology/Approaches of the Evaluation

This evaluation will include desk review of available documents and materials related to the project, field visits and interviews with project beneficiaries and other key stakeholders. Before starting fieldwork, the evaluation team will receive all relevant project documents, progress reports and other relevant written materials. Direct observation of selected ongoing training activities and/or project sites, individual interviews and focus groups discussions with project implementing partners and project direct or indirect beneficiaries will be necessary. Field visits will be selected from existing locations in Dar es Salaam, Mbeya, Tanga, Morogoro and Zanzibar regions.

The evaluation will take a participatory approach, involving to a great extent the beneficiaries of the project. A draft report will be produced and submitted to the ILO office, constituents and implementing partners for comments and feedback.

A final report will be therefore submitted to the ILO reflecting any feedback or correction from parties concerned. The expected output of the evaluation is to provide clear findings and recommendations, lessons learned and proposal for follow-up actions.

The evaluation is also, and especially, intended to assess the overall project rationale, strategy and methodology in light of the identified problem and of the local context and constraints. The general idea will be to assess the project contribution toward the economical and social empowerment of women in the specific context of child labour affected communities.

8. Timetable and itinerary

Shown below is a proposed itinerary and time schedule, which may be modified by the evaluation team in consultation with the parties concerned:
October (3rd week)- Drafting and finalizing the Terms of Reference.

October (4\textsuperscript{th} week) - Identifying and consulting with international and national evaluators

November (1\textsuperscript{st} week)- Collection and submission of all relevant documents to the evaluators

November (2\textsuperscript{nd} and 3\textsuperscript{rd} week)- Consultations and setting appointments with key stakeholders

November (4\textsuperscript{th} week – December 1\textsuperscript{st} week)- briefing sessions and undertaking of participatory independent evaluation

December (2\textsuperscript{nd} week)- production of the draft report and debriefing sessions

December (3\textsuperscript{rd} week) - submission of the final evaluation report.

9. **Sources of information**

The project team will provide all the necessary documents, reports and materials related to the project. Specifically, the following will be supplied:

- Gender and Decent Work Project Document
- Gender and Decent Work Progress Report
- Final Report, Good Practices for Revolving Loan Fund
- Concept Note, Youth Study
- Concept Note, Mainstreaming and Scaling Up Project Activities
- Final report, Mainstreaming and Scaling Up Project Activities
- Progress Report and Summary of Implementation
- Brief Report to the Minister, Ministry of Labour, Youth Development and Sports
- Workplans from Implementing Agencies
- ToRs for various Assignments
- Final Report, Reconciling and Consolidating RLF Data

10. **Consultations**

Consultations should include, but not limited to:

- Management, ILO Office, Dar es Salaam
- Netherlands Embassy, Dar es Salaam
- National Project Manager
- ILO Office Staff Working on Related Projects/Programme
- Permanent Secretary, Ministry of labour, Youth Development and Sports
- Principal Secretary, Ministry of Youth, Employment, Women and Children
- Members of the National Task Force for Tanzania Mainland and National Advisory Committee for Zanzibar
- Selected Municipal Authorities
- Representatives of Women Workers
- SACCOS Board Members
- Selected Members of the District Monitoring Committees
- Akiba Commercial Bank

11. Final Report (Preparation and Dissemination)

The draft report shall be completed within three weeks from the commencement of assignment and shared with the ILO Office, Dar es Salaam; project staff: Netherlands Embassy; and members of the National Task Force/Advisory Committee for comments. The final report shall be submitted within one week after incorporating comments.

The final report will be widely disseminated to the constituents, other key stakeholders and through the Gender and Employment Help Desk (www.ilo.org/genprom/eeo).
Annex

Suggested Outline for Evaluation Report

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Evaluation Mission Itinerary
20th November to 10 December 2005.

Sunday 20 November
Arrival of International Consultant
Briefing by the National Task Force Chairperson (MLYDS)

Monday 11 November
Briefing by the Director and Deputy Director, ILO Area Office
Meeting with officials of Ilala Municipal officials
Meeting with the Acting Permanent Secretary/Director of Policy, MLYDS
Meeting with the General Secretary, TPAWU
Meeting with member of the National Task Force (Director, Tanzania Women’s Finance Trust)
Meeting with officials of the Akiba Commercial Bank

Tuesday 22 November
Briefing by Project Manager, ILO
Meeting with Kinondoni Municipality officials
Meeting with GEMA, CABO and Regional SACCOS Board members
Meeting with representatives of women’s groups in Kinondoni and Kunduchi

Wednesday 23 November
Travel to Tanga
Meeting with Regional Authorities Tanga
Meeting with Dept.of Community Development and members of the District Monitoring Team
Meeting with leaders of the Regional SACCOS
Meeting with group leaders

Thursday 24 November
Meeting with representatives of women’s groups, Tanga
Travel to EUTCO
Meeting with Project Area Coordinator and EUTCO management
Visit to project sites
Travel to Morogoro

Friday 25 November
Meeting with Management, Tungi Sisal Estate
Meeting with women and youth groups
Travel to Rungwe district

Saturday 26 November
Meeting with District Authorities
Meeting with Area Coordinator and members of the District Monitoring Team
Meetings with management, WATCO and TTE estates
Meeting with women’s and youths groups

**Sunday 27 November**
Travel to Dar es Salaam

**Monday 28 November**
Travel to Unguja, Zanzibar
Meeting with Acting Permanent Secretary, MYDWC
Meeting with former Permanent Secretary, MYDWC
Meeting with project team
Meeting with leaders of SACCOS
Meetings with group members
Travel to Dar es Salaam

**Tuesday 29 November**
Meeting with Dutch Embassy

**Wednesday 30 November – Tuesday 6 December**
Production of draft report

**Wednesday 7 December**
Distribution of draft report

**Thursday 8 December**
Presentation of draft report:
- Dutch Embassy
- National Task Force
- ILO Area Office

**Friday 9 December**
Preparation of final report

**Saturday 10 December**
Presentation of final report to ILO Area Office

**Sunday 11 December**
Departure of International Consultant
PEOPLE MET.

Tanzania Government, Dar es Salaam

Ms. Marietta Ch. Mcha - Chairperson National Task Force/ Mkukuta Focal point MLYDS
Mr. Daniel M. Mangweha – Principle Economist, Ilala Municipality
Ms. Elizabeth Kaseza – Community Development Officer / Credit Officer Ilala Municipality.
Mr. Mussa A. Liute – Economist, Ilala Municipality
Mr. Ngowi - Director of Policy and Planning Ministry of Labour Youth and Sports
Ms. Mary Shirima - Administrative Officer, Kinondoni District
Mr. Onesmo Kweyamba – Community Development Officer, Kinondoni Municipality
Ms. Clara Urasa – Community Development Officer Kinondoni
Ms. Mary Mzeru – Tanzania Women Finance Trust Fund / member of the National Task Force

Zanzibar

Mr. Salmin Senga - Deputy Principal Secretary and Acting Principal Secretary - MYDWC
Dr. Omary Dadi Shajak - Principal Secretary MOICS
Ms. Fatma Juma - Project Coordinator MYDWC
Ms. Khuzaymat Hamid Suleiman - Assistant Project Coordinator – MYDWC
Mr. Khalil Thuwein Haji - Assistant Project Coordinator – MYDWC

Royal Netherlands Embassy

Ms. Henny de Vries - First Secretary International Development and Gender - Royal Netherlands Embassy
Ms Zaina Maimu - Policy Officer / Gender Social Development, Health and Rights - Royal Netherlands Embassy
Charlene de Zohe - Intern with the CSO – Royal Netherlands Embassy

ILO Area Office, Dar es Salaam

Mr. Ali Ibrahim, Director
Mr. A. Musindo, Deputy Director

Tanzania Plantation and Agricultural Workers Union (TPAWU)
Mr. G. P. Nyindo - General Secretary – TPAWU

Ms. Philippina Mosha – TPAWU Gender Focal Point

{

Akiba Commercial Bank

Mr. Vitalis Kimario - Ag. Micro Finance Manager

Mr. Said Suleiman - Loan Supervisor

Mr. Paul Kinabo - Loan Officer

Mr. Erick Kuyeno - Loan Officer

Mr. Meltus Ruasa - Finance Manager

Mr. Arnold Moshi - Manager – Ubungo Branch

Gender Education and Management (GEMA)

Mr. A Manase Mollel

Ms. Joyce Mapima

Capacity Building for Organization (CABO)

Flora D. Rimoy

MUWASIDA - WOMEN GROUP – KINONDONI

Ms. Demetria Simon

Ms. Maimuna Mohamed

Ms. Khadija Msigwa

Ms. Mary Marope

Ms. Margreth Chacha

Ms. Chiku Sigera

Ms. Amina Salumu

Ms. Hilda Mrutu

Mr. Raphael Mboya – Loan Manager

Tanga

Mr. Paul Amaneli M. Chikira - Regional Administrative Secretary

Mr. Sabas Kasa Mbala – Statistician,-Tanga Municipal Council

Ms. Edith Sianga - CDO Project Coordinator

Muwasita SACCOS GROUP
Ms. Edna Issaka
Ms. Juliana Mananga
Ms. Pili Ally
Ms. Fatuma Khalidi
Ms. Mwanamiansi Rassy
Ms. Rahma Amiri
Ms. Agnes Changoma
Ms. Mwanaisha Jumaa Mbega

East Usambara Tea Company (EUTCO)
Mr. K. Prakash, Production Manager EUTCO
Mr. David Lukindo, EUTCO Human Resources Manager
Mrs. Halima Chambali - Project Coordinator, EUTCO

Mbeya Rungwe District
Ms. Bertha Mende - District Commissioner
Mr. Masanga E. M. Buliga - District Executive Director
Mr. Mohamed Nkya – Economist, Planning Officer

Rungwe District Monitoring Committee
Mr. Didacus R. Bashome
Mr. Mohamed Nkya
Mr. John Bosco Komba
Mr. Vedastus K. Manyasi
Mr. Thawali Kasendiy
Mr. Thomas Mlaponi
Ms. Suma Kabinga

TTE Management
Mr. Pius A. Nyagawa - Ag. General Manager
Mr. Paul L. Mpangala - Factory Manager
Mr. Gerald I. Mtali - Divisional Manager
Mr. Anyigulile Mwaijibe - Estates Cashier
Mr. Didacus R. Bashome - Personnel and Public Relations Manager

Wakulima Tea Company Limited (WATCO)
Mr. Halifa M. Mtengela - Estate Manager
Management of Tungi Estate - Morogoro

Mr. Nicolus Moshi - TPAWU Manager  
Mary Mwezimpya - Area Coordinator  
Mwl. Ali Kazubeti  
Mr. Idi Abdala Sanze  
Mr. Amlı Yusufu  
Ms. Halima Hasani  
Mr. Adolf Isdon  
Mr. Juma Bakari  
Mama Omari

Waridi SACCOS – Leaders - Unguja

Ms. Amina Kadiri Khamis  
Ms. Uleda Abdalla Sallim  
Ms. Arafa Saidi Waziri  
Ms. Mlumwa M. Salhina  
Ms. Nuru Idrisa Juma  
Ms. Saada Yusuf Salumu  
Ms. Mpaji Mhumwa founi  
Ms. A. Hussein Msigwa  
Ms. Faiza Amran Hemed - Cooperative Officer

Women / Youth Group Members of:

Jiwe Gumu, Dar es salaam Kunduchi  
Tubadilike - Uwanja wa Fisi - Manzese Dar es salaam  
Kiwamboma - Tanga  
Kwamkoro - EUTCO  
Uvikuu Youth Group - Rungwe  
Nkaju Youth Group - Rungwe  
Uvitume Kyimo Youth Group - Rungwe  
Primary school - Tungi - Morogoro  
Parents Association - Tungi  
Luwalisi / Chivanjee TTE - Mbeya  
Kyimbila and Upendo TPAWU - Rungwe
ANNEX 4

Women Groups Participating in the Project for Promoting Gender Equality and Decent Work Throughout All Stages of Life.

List of Groups, Current Savings and Number of Loans Issued

Dar es Salaam Region

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>BENDERA MBAO</td>
<td>40</td>
<td>1,722,675.00</td>
<td>4</td>
</tr>
<tr>
<td>2.</td>
<td>GOLOKA</td>
<td>13</td>
<td>75,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>3.</td>
<td>JIWE GUMU</td>
<td>86</td>
<td>3,164,285.00</td>
<td>4</td>
</tr>
<tr>
<td>4.</td>
<td>KIWAKOM</td>
<td>71</td>
<td>3,036,702.00</td>
<td>4</td>
</tr>
<tr>
<td>5.</td>
<td>MADUKA MAWILI</td>
<td>20</td>
<td>87,500.00</td>
<td>No loans</td>
</tr>
<tr>
<td>6.</td>
<td>MIEMBENI</td>
<td>13</td>
<td>122,500.00</td>
<td>’’</td>
</tr>
<tr>
<td>7.</td>
<td>MIKWAMI</td>
<td>38</td>
<td>140,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>8.</td>
<td>UWAWAM</td>
<td>43</td>
<td>1,479,540.00</td>
<td>2</td>
</tr>
<tr>
<td>9.</td>
<td>MZINGA ‘B’</td>
<td>20</td>
<td>95,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>10.</td>
<td>UWAYAKA (MANZESE ‘A’)</td>
<td>23</td>
<td>142,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>11.</td>
<td>SAHARA</td>
<td>15</td>
<td>229,500.00</td>
<td>No loans</td>
</tr>
<tr>
<td>12.</td>
<td>TEGETA (UWATE)</td>
<td>23</td>
<td>62,500.00</td>
<td>’’</td>
</tr>
<tr>
<td>13.</td>
<td>TOATO</td>
<td>42</td>
<td>486,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>14.</td>
<td>TUWAWAKO</td>
<td>39</td>
<td>1,683,100.00</td>
<td>2</td>
</tr>
<tr>
<td>15.</td>
<td>UMALIKIMU</td>
<td>26</td>
<td>624,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>16.</td>
<td>UMALIMBA</td>
<td>23</td>
<td>1,294,300.00</td>
<td>4</td>
</tr>
<tr>
<td>17.</td>
<td>UMALIPUDA ‘A’</td>
<td>32</td>
<td>4,347,156.00</td>
<td>5</td>
</tr>
<tr>
<td>18.</td>
<td>UPAM ‘A’</td>
<td>24</td>
<td>984,929.00</td>
<td>2</td>
</tr>
<tr>
<td>19.</td>
<td>MWAMKO</td>
<td>32</td>
<td>262,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>20.</td>
<td>UWAMWA (MWANANYAMALA ‘A’)</td>
<td>16</td>
<td>544,228.00</td>
<td>1</td>
</tr>
<tr>
<td>21.</td>
<td>WABUMA</td>
<td>7</td>
<td>399,55.00</td>
<td>1</td>
</tr>
<tr>
<td>22.</td>
<td>WATEMI</td>
<td>10</td>
<td>921,205.00</td>
<td>1</td>
</tr>
<tr>
<td>23.</td>
<td>KAWE ‘B’</td>
<td>50</td>
<td>375,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>24.</td>
<td>MANZESE ‘B’</td>
<td>49</td>
<td>367,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>25.</td>
<td>MWANANYAMALA ‘B’</td>
<td>48</td>
<td>360,000.00</td>
<td>’’</td>
</tr>
<tr>
<td>26.</td>
<td>KAWE ‘A’</td>
<td>30</td>
<td>95,000.00</td>
<td>’’</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>833</strong></td>
<td><strong>23,100,670.00</strong></td>
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</tr>
</tbody>
</table>

Tanga Region

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>KIWAKOKI</td>
<td>46</td>
<td>3,736,000.00</td>
<td>3</td>
</tr>
<tr>
<td>S/No</td>
<td>Name of Group</td>
<td>No. of Members</td>
<td>Current Savings</td>
<td>No. of Loans</td>
</tr>
<tr>
<td>------</td>
<td>-------------------</td>
<td>----------------</td>
<td>-----------------</td>
<td>--------------</td>
</tr>
<tr>
<td>2.</td>
<td>MULISHE</td>
<td>19</td>
<td>1,543,000.00</td>
<td>4</td>
</tr>
<tr>
<td>3.</td>
<td>MUWABINDO</td>
<td>36</td>
<td>1,580,000.00</td>
<td>3</td>
</tr>
<tr>
<td>4.</td>
<td>MUWAKO</td>
<td>23</td>
<td>908,525.00</td>
<td>4</td>
</tr>
<tr>
<td>5.</td>
<td>KIWAMBOMA</td>
<td>18</td>
<td>1,996,500.00</td>
<td>4</td>
</tr>
<tr>
<td>6.</td>
<td>KIMADESE</td>
<td>34</td>
<td>1,821,000.00</td>
<td>3</td>
</tr>
<tr>
<td>7.</td>
<td>KIWAKAZI</td>
<td>21</td>
<td>1,076,620.00</td>
<td>1</td>
</tr>
<tr>
<td>8.</td>
<td>MAMBOKWA</td>
<td>23</td>
<td>1,062,500.00</td>
<td>1</td>
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<tr>
<td>9.</td>
<td>UMADE</td>
<td>16</td>
<td>376,746.00</td>
<td>1</td>
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<tr>
<td>10.</td>
<td>MATOFAMA</td>
<td>21</td>
<td>1,064,000.00</td>
<td>1</td>
</tr>
<tr>
<td>11.</td>
<td>KIMACHO</td>
<td>24</td>
<td>538,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>12.</td>
<td>KIMAKIKWA</td>
<td>23</td>
<td>345,000.00</td>
<td>''</td>
</tr>
<tr>
<td>13.</td>
<td>KIMAUDO</td>
<td>21</td>
<td>315,000.00</td>
<td>''</td>
</tr>
<tr>
<td>14.</td>
<td>KIWAMBOGA</td>
<td>22</td>
<td>185,250.00</td>
<td>''</td>
</tr>
<tr>
<td>15.</td>
<td>KIMALIKI</td>
<td>35</td>
<td>376,500.00</td>
<td>''</td>
</tr>
<tr>
<td>16.</td>
<td>MUASHOKWA</td>
<td>35</td>
<td>371,000.00</td>
<td>''</td>
</tr>
<tr>
<td>17.</td>
<td>ZINDUKA</td>
<td>30</td>
<td>526,000.00</td>
<td>''</td>
</tr>
<tr>
<td>18.</td>
<td>WAMIKATA</td>
<td>33</td>
<td>252,500.00</td>
<td>''</td>
</tr>
<tr>
<td>19.</td>
<td>UWASOKWA</td>
<td>43</td>
<td>526,000.00</td>
<td>''</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>526</strong></td>
<td><strong>18,350,441.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

Mbeya (Rungwe District)

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>CHIVANJEE</td>
<td>25 (7men)</td>
<td>981,500.00</td>
<td>2</td>
</tr>
<tr>
<td>2.</td>
<td>LUWALISI</td>
<td>11 (4men)</td>
<td>437,500.00</td>
<td>2</td>
</tr>
<tr>
<td>3.</td>
<td>KYIMBILA</td>
<td>26 (9men)</td>
<td>1,182,800.00</td>
<td>2</td>
</tr>
<tr>
<td>4.</td>
<td>RUNGWE</td>
<td>30 (7 men)</td>
<td>941,000.00</td>
<td>2</td>
</tr>
<tr>
<td>5.</td>
<td>KATUMBA</td>
<td>30</td>
<td>3,100,000.00</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>122</strong></td>
<td><strong>6,642,800.00</strong></td>
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</tr>
</tbody>
</table>

Zanzibar (Unguja)

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>TWENDE SALAMA</td>
<td>50</td>
<td>6,430,000.00</td>
<td>4</td>
</tr>
<tr>
<td>2.</td>
<td>MTAJI WA MASIKINI</td>
<td>50</td>
<td>2,739,600.00</td>
<td>3</td>
</tr>
<tr>
<td>3.</td>
<td>TUNAOMBA SALAMA</td>
<td>49</td>
<td>3,949,000.00</td>
<td>3</td>
</tr>
<tr>
<td>4.</td>
<td>KINAMAMA TUAMKE</td>
<td>85</td>
<td>1,502,500.00</td>
<td>No loans</td>
</tr>
<tr>
<td>5.</td>
<td>MOLA TUPE KHERI</td>
<td>91</td>
<td>928,500.00</td>
<td>''</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>325</strong></td>
<td><strong>15,549,600.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

Pemba

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>HERI YETU</td>
<td>53</td>
<td>6,102,108.00</td>
<td>3</td>
</tr>
<tr>
<td>2.</td>
<td>LENGO MOJA</td>
<td>50</td>
<td>1,218,926.00</td>
<td>1</td>
</tr>
<tr>
<td>S/No</td>
<td>Name of Group</td>
<td>No. of Members</td>
<td>Current Savings</td>
<td>No. of Loans</td>
</tr>
<tr>
<td>------</td>
<td>----------------------------</td>
<td>----------------</td>
<td>-----------------</td>
<td>--------------</td>
</tr>
<tr>
<td>3.</td>
<td>NIA MOJA</td>
<td>52</td>
<td>1,036,000.00</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>MWANZO MGUMU</td>
<td>70</td>
<td>815,000.00</td>
<td>No loans</td>
</tr>
<tr>
<td>5.</td>
<td>KIWEMBWA</td>
<td>85</td>
<td>543,000.00</td>
<td>''</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>310</strong></td>
<td><strong>9,715,034.00</strong></td>
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</table>

**Muheza District (EUTCO)**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>PIGA VITA UMASIKINI</td>
<td>21</td>
<td>170,000.00</td>
<td>No Loans</td>
</tr>
<tr>
<td>2.</td>
<td>BULWA WOMEN GROUP</td>
<td>26</td>
<td>455,000.00</td>
<td>''</td>
</tr>
<tr>
<td>3.</td>
<td>UPENDO</td>
<td>15</td>
<td>85,000.00</td>
<td>''</td>
</tr>
<tr>
<td>4.</td>
<td>KWAMKORO WOMEN GROUP</td>
<td>20</td>
<td>370,000.00</td>
<td>''</td>
</tr>
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<td></td>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>1,080,000.00</strong></td>
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</tr>
</tbody>
</table>

**Morogoro District (Tungi Estates)**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Tungi Women group</td>
<td>32</td>
<td>65,500.00</td>
<td>No loans</td>
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</tbody>
</table>

**Korogwe District (Ambangulu Tea Estates)**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>No. of Members</th>
<th>Current Savings</th>
<th>No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Ambangulu Women Group</td>
<td>23</td>
<td>153,000.00</td>
<td>No loans</td>
</tr>
</tbody>
</table>
### ANNEX 5

**Savings and Credit Cooperative Societies (SACCOS) established so far**

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Association Location</th>
<th>Location</th>
<th>No. of members</th>
<th>Legal status</th>
<th>Members Savings</th>
<th>Expected date of issuing loans</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MUWASIDA SACCOS</td>
<td>Dar es Salaam</td>
<td>833</td>
<td>Registered in June 2005</td>
<td>23,100,670</td>
<td>December 2005</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>MUWASITA SACCOS</td>
<td>Tanga City</td>
<td>526</td>
<td>Registered in July 2005</td>
<td>18,350,441</td>
<td>December 2005</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>WARIDI SACCOS</td>
<td>Zanzibar</td>
<td>317</td>
<td>Registered in September 2005</td>
<td>15,549,600</td>
<td>December 2005</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>PESACCO</td>
<td>Pemba</td>
<td>310</td>
<td>Registered in September 2005</td>
<td>9,715,034</td>
<td>January 2006</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>TTE SACCOS</td>
<td>Rungwe District, Mbeya</td>
<td>36</td>
<td>Not registered</td>
<td>1,758,500</td>
<td>February 2006</td>
<td>Training has been conducted</td>
</tr>
<tr>
<td>6.</td>
<td>WATCO SACCOS</td>
<td>Rungwe District, Mbeya</td>
<td>56</td>
<td>‘’</td>
<td>2,264,000</td>
<td>Not yet planned</td>
<td>Training not conducted</td>
</tr>
<tr>
<td>7.</td>
<td>EUTCO SACCOS</td>
<td>Muheza District, Tanga</td>
<td>62</td>
<td>‘’</td>
<td>1,080,000</td>
<td>Not yet planned</td>
<td>Training not conducted</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>2,253</strong></td>
<td></td>
<td><strong>71,818,245</strong></td>
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</tbody>
</table>

### ANNEX 6

**Women Workers Attending Functional/Literacy Classes**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Location</th>
<th>No. of Women</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dar es Salaam Informal Economy</td>
<td>235</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Tanga Informal Economy</td>
<td>226</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Zanzibar Informal Economy (Unguja and Pemba)</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>561</strong></td>
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</tr>
</tbody>
</table>
Young women and men identified from hazardous work and provided with opportunities for vocational training.

Already trained in vocational skills and organized into economic groups

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>Location</th>
<th>Initial No.</th>
<th>Curren t No.</th>
<th>Tools and Equipment Provided</th>
<th>Loans issued</th>
<th>Repayment</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kunduchi Youth Group</td>
<td>Dar es Salaam</td>
<td>46 (20 girls and 26 boys)</td>
<td>19 (18 girls and 1 boy)</td>
<td>9 girls given sewing machines, 4 girls, catering equipment and 1 boy carpentry tools</td>
<td>950,000</td>
<td>50% recovered</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; loans issued to 5 girls who paid well.</td>
</tr>
<tr>
<td>2.</td>
<td>Pugu Youth Group</td>
<td>Dar es Salaam</td>
<td>41 (11 girls and 31 boys)</td>
<td>39 (9 girls and 30 boys)</td>
<td>10 girls given sewing machines, 2 salon equipment</td>
<td>600,000</td>
<td>20% collected</td>
<td>Still repaying</td>
</tr>
<tr>
<td>3.</td>
<td>Kigamboni Youth Group</td>
<td>Dar es Salaam</td>
<td>26 (14 girls and 12 boys)</td>
<td>9 girls</td>
<td>Poultry, Horticulture and batik/tie die making</td>
<td>300,000</td>
<td>30% paid</td>
<td>Still repaying</td>
</tr>
<tr>
<td>4.</td>
<td>Kongowe and Kiwalani Youth Groups</td>
<td>Dar es Salaam</td>
<td>30 girls</td>
<td>30 girls</td>
<td>Sewing machines and materials as working capital</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5.</td>
<td>Chwaka Girls</td>
<td>Zanzibar</td>
<td>10 girls</td>
<td>10 girls</td>
<td>Given working machines and materials as working capital</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>6.</td>
<td>Chwaka Boys</td>
<td>Zanzibar</td>
<td>10 boys</td>
<td>10 boys</td>
<td>‘’</td>
<td>-</td>
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</tr>
<tr>
<td>7.</td>
<td>Pemba girls</td>
<td>Pemba</td>
<td>15 girls</td>
<td>15 girls</td>
<td>Tailoring machines and working capital</td>
<td>360,000</td>
<td>61% recovered</td>
<td>Still repaying</td>
</tr>
<tr>
<td>8.</td>
<td>Pemba boys</td>
<td>Pemba</td>
<td>20 boys</td>
<td>20 boys</td>
<td>Provided with carpentry tools and materials</td>
<td>-</td>
<td>-</td>
<td>Used materials to generate capital</td>
</tr>
<tr>
<td>9.</td>
<td>KYCABERTG (7 sub-groups)</td>
<td>Rungwe</td>
<td>46 boys, 40 girls</td>
<td>10 boys, 18 girls</td>
<td>Issued carpentry, tailoring and electrical installation tools and equipment</td>
<td>350,000</td>
<td>47% paid</td>
<td>Two sub-groups finished paying and received 2&lt;sup&gt;nd&lt;/sup&gt; loan</td>
</tr>
<tr>
<td>10.</td>
<td>TYCT (5 sub-groups)</td>
<td>Rungwe</td>
<td>16 boys, 25 girls</td>
<td>7 girls</td>
<td>Given carpentry and tailoring tools and machines</td>
<td>250,000</td>
<td>62% recovered</td>
<td>Two sub-groups have received 2&lt;sup&gt;nd&lt;/sup&gt; loans and opened</td>
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<td>Accounts with a bank</td>
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<td>11.</td>
<td>UVIKUU (3 sub-groups)</td>
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<td>19 boys, 26 girls</td>
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<td>18 (13 girls, 5 boys)</td>
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<td>Offered masonry, carpentry and tailoring machines and tools</td>
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<td>UVITUME (2 sub-groups)</td>
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<td>39 boys, 5 girls</td>
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<td>CAJOBIRIMA (3 sub-groups)</td>
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<td>Africa Dadas ‘A’ Dar es Salaam, Manzese</td>
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<td>Loans issued in Sept. Repayment will start in Dec.</td>
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<td>16 girls</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6 girls</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Given sewing machines</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>756,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>18% recovered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 got married and 5 left the area</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>267 girls,</td>
<td>220 girls,</td>
</tr>
</tbody>
</table>

73
<table>
<thead>
<tr>
<th>352 boys</th>
<th>176 boys</th>
<th></th>
<th></th>
</tr>
</thead>
</table>
### ANNEX 8

Youth provided with vocational/life skills but not yet organized and given tools and capital

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Group</th>
<th>Location</th>
<th>Initial No.</th>
<th>Current No.</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Tubadilike</td>
<td>Dar es Salaam</td>
<td>45 (43 girls and 2 boys)</td>
<td>43 (41 girls and 2 boys)</td>
<td>Young women and men involved in drugs, alcohol, and commercial sex</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Manzese</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Tailors Group</td>
<td>Zanzibar</td>
<td>20 girls</td>
<td>20 girls</td>
<td>Completed training in July 2005</td>
</tr>
<tr>
<td>3.</td>
<td>Construction group</td>
<td><strong>''</strong></td>
<td>15 boys</td>
<td>15 boys</td>
<td><strong>''</strong></td>
</tr>
<tr>
<td>4.</td>
<td>Tailors group</td>
<td>Tanga city</td>
<td>16 girls</td>
<td>16 girls</td>
<td>Completed training in November 2005</td>
</tr>
<tr>
<td>5.</td>
<td>Mechanics and</td>
<td><strong>''</strong></td>
<td>6 boys</td>
<td>6 boys</td>
<td><strong>''</strong></td>
</tr>
<tr>
<td></td>
<td>construction group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Carpentry group</td>
<td>Pemba</td>
<td>39 boys</td>
<td>39 boys</td>
<td>Completed training in July 2005 but still attached to</td>
</tr>
<tr>
<td>7.</td>
<td>Tailors group</td>
<td><strong>''</strong></td>
<td>31 girls</td>
<td>31 girls</td>
<td>Completed training in July 2005</td>
</tr>
<tr>
<td>8.</td>
<td>Construction group</td>
<td>Muheza</td>
<td>30 boys</td>
<td>30 boys</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td>202 (110 girls and 92 boys)</td>
<td>170 (108 girls and 92 boys)</td>
<td></td>
</tr>
</tbody>
</table>

Currently undergoing training (attached to master trainers for non-formal training)

<table>
<thead>
<tr>
<th>S/No</th>
<th>Location</th>
<th>Initial No.</th>
<th>Current No.</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dar es Salaam</td>
<td>82 (31 girls and 51 boys)</td>
<td>79 (30 girls and 49 boys)</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Tungi Estates</td>
<td>56 (20 girls and 36 boys)</td>
<td>56 (20 girls and 36 boys)</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Ambangulu Estates</td>
<td>18 (3 girls and 15 boys)</td>
<td>18 (3 girls and 15 boys)</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Zanzibar</td>
<td>45 (25 girls and 20)</td>
<td>45 (25 girls and 20)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>boys)</td>
<td>boys)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------</td>
<td>-----------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Pemba 50 (20 girls and 30 boys)</td>
<td>50 (20 girls and 30 boys)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong> 251 (96 girls and 137 boys)</td>
<td><strong>207 (95 girls and 153 boys)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ANNEX 9

Number of Children Withdrawn from Child Labour and Integrated into Primary Education between July 2005 and October 2005.

<table>
<thead>
<tr>
<th>S/No</th>
<th>Location</th>
<th>Number of Children</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dar es Salaam Informal Economy</td>
<td>281</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Rungwe (TTE and WATCO) Tea Estates</td>
<td>200</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Tungi Tea Estates</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Ambangulu Tea Estates</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>EUTCO</td>
<td>200</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Zanzibar (Unguja and Pemba)</td>
<td>200</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Tanga Informal Economy</td>
<td>200</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1,281</strong></td>
<td></td>
</tr>
</tbody>
</table>

ANNEX 10

Day care Centres

<table>
<thead>
<tr>
<th>S/No</th>
<th>SECTOR</th>
<th>NUMBER OF CENTRES</th>
<th>NO. OF CHILDREN</th>
<th>NO. OF TRAINED DAYCARE ATTENDANTS</th>
<th>REMARKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dar es Salaam Informal Economy</td>
<td>3</td>
<td>78</td>
<td>3</td>
<td>Only one centre is operational</td>
</tr>
<tr>
<td>2.</td>
<td>East Usambara Tea Company</td>
<td>7</td>
<td>400</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Tukuyu Tea Estates</td>
<td>10</td>
<td>394</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Ambangulu Tea Estates</td>
<td>1</td>
<td>120</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Tungi Tea Estates</td>
<td>1</td>
<td>125</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>WATCO Tea Estates</td>
<td>3</td>
<td>208</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Zanzibar Informal Economy</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>Will be operational in January</td>
</tr>
<tr>
<td>7.</td>
<td>Pemba Informal Economy</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>1,325</strong></td>
<td><strong>29</strong></td>
<td></td>
</tr>
</tbody>
</table>