Gender Mainstreaming in Tanzania’s Central Corridor
Lessons from the Rural Livelihood Development Programme
Tanzania
Elaboration:
Larissa Gross and Emily Nickerson, Pollen Group
Margaret Masbayi, Swisscontact
Vera den Otter, consultant
Alexa Mekonen, HELVETAS Swiss Intercooperation
Vicky-Sidney Msamba, Rural Livelihood Development Programme

Revision:
Margaret Masbayi, Swisscontact
Jane Carter, HELVETAS Swiss Intercooperation
Ailsa Buckley, Swisscontact
Martin Fischler, HELVETAS Swiss Intercooperation
Ryan Bourque, Pollen Group

Image cover page by Christian Bobst

Date of Publication:
May 2016

“Gender mainstreaming argues that to improve gender equality and create equitable and sustainable development, gender must become “everyone’s business”, not just women’s.”
- Mainstreaming Gender Equality: A Road to Results or a Road to Nowhere?

**Executive Summary**

The Rural Livelihood Development Programme (RLDP) (2005-2015) aimed to improve the livelihoods of smallholder producers and related enterprises in the Central Corridor of Tanzania through increased income and employment opportunities. In 2015, RLDP engaged in a Capitalisation of Experience (CapEx) process to understand what lessons could be learned from this work. These CapEx pieces focus on three topics including *Programme Management for Market Systems, Contract Farming in Tanzania’s Central Corridor* and the document here presented: *Gender Mainstreaming in Tanzania’s Central Corridor*.

RLDP used a market systems development (MSD) approachⁱ and thus worked as a facilitator in market development, rather than being an implementing programme. This means that gender mainstreaming had to mainly take place through its partners, and that RLDP could only indirectly influence outcomes at the household level. Its success in gender mainstreaming therefore was in how well RLDP staff could provide awareness, knowledge and skills regarding the benefits of gender mainstreaming to their partners. RLDP facilitated gender awareness training in the cotton, sunflower and rice sectors, and facilitated women-targeted initiatives in poultry keeping and with village savings and lending (VSL) groups in the rice sector.

This learning document, *Gender Mainstreaming in Tanzania’s Central Corridor*, explores RLDP’s experiences with gender mainstreaming in planning, implementing and monitoring; to reflect on main challenges, as well as to share lessons learned. Specific focus will be placed on RLDP’s work with village savings and lending (VSL) groups targeting female rice farmers, which was successful in enhancing women’s economic empowerment.

The following are the key recommendations based on lessons learned with regard to gender mainstreaming in market systems programmes, which this piece will explore in detail:

**Planning gender mainstreaming**

RLDP focused its programme on the cotton, rice and sunflower sub-sectors, which are cash-crops and as such traditionally dominated by men – which made it difficult to make a significant contribution towards gender equality. RLDP, however, did mainstream gender in its programme and required its partners to mainstream gender in their business approach. RLDP developed gender guidelines, but did not have a specific gender policy – instead referring to the policy documents of its implementing

---

¹ Market Systems Development (MSD) and Making Markets work for the Poor (M4P) refer to the same approach and can be used interchangeably. In this document MSD is used mostly.
agencies and SDC. Overall, commitment from staff and partners to gender mainstreaming was mixed and often disappointing. Based on lessons learned from planning gender mainstreaming, the following recommendations are made:

- **Mainstream gender from the start**: Market analysis and sector selection should be done with an understanding of gender equity from the onset; this implies accepting that the choice of sector(s) may not always be the ones with the most obvious commercial or up-scaling potential, and/or introducing gender-specific interventions.

- **Walk the talk**: Ensure that the importance of gender is reinforced at an institutional level. This requires the development of a workforce policy with specific emphasis on gender. Without this, staff, partners and beneficiaries are unlikely to buy-in to the concept of gender mainstreaming.

**Implementing gender mainstreaming**

The RLDP Gender Focal Person (GFP) was in charge of leading the programme efforts in gender mainstreaming. However, the person was often seen as 'the person doing gender' and gender activities such as gender analysis were generally seen as a one-off activity. The programme thus risked not knowing if its interventions had unexpected adverse or positive impacts that it should act on. As a facilitator, RLDP relied on its partners to mainstream gender in their business approach. The provision of gender training and working with both men and women was a requirement in partners’ MoU with RLDP, with mixed results. Some partners saw gender mainstreaming as highly beneficial, while others preferred to continue working with men only. Overall, staff and partners would have benefited from practical, field-oriented training on how to approach gender in their work. The Women's Economic Empowerment (WEE) framework, which was tested with RLDP, was seen as useful but the programme did not have enough capacity to follow up on lessons learned from its participation in the field-test. These lessons learned lead to the following recommendations:

**Human resources**

- **Management support and buy-in**: Any approach to gender mainstreaming requires support and buy-in from managers. Managers set the tone for the programme and can lend credibility to the gender mainstreaming agenda when staff buy-in is low.

- **Gender Focal Person**: If investing in a gender focal person, this person should be a member of mid-level or senior staff with leadership skills to guide the programme in gender mainstreaming.

- **Ensure all staff responsibility in gender mainstreaming**: Programmes have to ensure that all staff actively mainstream gender, e.g. by including this responsibility in their job descriptions and performance assessments to hold staff accountable.

- **Capacity for gender mainstreaming**: Staff need practical skills in gender mainstreaming and need sufficient training, tailored to their job if needed (e.g. MRM) to be able to comply with their job description.

---

2 The WEE framework was developed jointly by SDC, DfID and SIDA, as a way to integrate gender in MSD initiatives.
Gender-focused programming

Gender Analysis

- **Integrate gender in market analysis and ensure it is part of the strategic framework:** Gender analysis enables programmes to plan interventions, mitigate risk and take advantage of opportunities in the market. By integrating the two, gender does not become an activity on its own. Gender analysis should be ongoing, and lead to tailored interventions depending on the gender relations in a specific area or (ethnic) community.

Gender Awareness

- **Select gender-aware partners:** From the start, select partners that have the interest and willingness to mainstream gender in their business, and support them to build their capacity if needed.

- **Identify a business case for gender mainstreaming:** The programme should support (potential) partners (e.g. service providers, buyers and producers) in identifying the business case for engaging both men and women in their business.

Women-targeted initiatives

- **Stand-alone or integrated, women-targeted initiatives:** Activities targeting women specifically (e.g. the poultry initiative in RLDP) are justified when impacts on gender equality are expected to be limited in the selected sub-sectors. It is also possible to integrate targeted initiatives within sub-sectors that provide limited opportunities for women (e.g. VSL support in the rice sub-sector). Consider interventions that support both access and agency.

- **Do not make assumptions about the market:** It can be easy to assume that activities dominated by women have potential for women’s (economic) empowerment if up-scaled – this is often not the case, and men may take over once small subsistence activities reach market maturity. Market analysis must be done for all interventions, including women-targeted initiatives.

Learning initiatives

- **Use the WEE in MSD framework:** MSD approaches have unique challenges to mainstream gender, especially when the programme plays a facilitating rather than an implementing role. The WEE in MSD framework takes these challenges into account.

- **Maintain a facilitative role:** Apply and maintain a facilitative approach to support empowerment to reach scale and sustainability.

Monitoring gender mainstreaming

RLDP faced challenges in documenting its results in gender mainstreaming. The root of this lay in the planning stage, as the developed logical framework indicators did not effectively reflect change in gender equality. Furthermore, gender mainstreaming was new to monitoring and results measurement.
(MRM) staff, which resulted in a focus on the collection of quantitative sex-disaggregated data measuring gender parity. Based on RLDP's experience in monitoring gender mainstreaming, the following recommendations are made:

- **Ensure monitoring indicators and strategies are well defined:** Logical frameworks should reflect well-defined and nuanced indicators informing on equality, equity, empowerment and transformation, setting clear targets. MRM data collection tools should clearly define what will be measured by gender indicators. Use gender sensitive tools where relevant.

- **Conduct a gender baseline:** Whenever possible, integrate gender in the programme baseline, and use it as a benchmark of current gender dynamics in the identified sub-sector.

- **Collect quantitative and qualitative sex-disaggregated data:** It is important to collect quantitative sex-disaggregated data, but it is not enough to measure change towards gender equality and transformation. Systemic changes to empowerment and system-level changes that are relevant to women must also be captured. A combination of qualitative and quantitative data will help programmes to understand their impact on gender.

- **Feed lessons learned back into the programme:** Continuous monitoring, by having gender permanently on the agenda, allows for adjustments to be made to programming, either to improve when interventions have negative impacts, or to take advantage of positive developments by intensifying efforts.
Table of contents

Executive Summary .................................................................................................................. 3
Table of contents .................................................................................................................... 7
List of Acronyms ................................................................................................................... 8
1. Background on the Rural Livelihood Development Programme ........................................... 9
2. RLDP gender mainstreaming process of experience capitalisation ..................................... 10
3. Gender relations in Tanzania ............................................................................................... 10
4. RLDP’s work in gender mainstreaming .............................................................................. 12
   4.1 Planning for gender mainstreaming during Phase V ....................................................... 13
   4.2 Implementing gender mainstreaming in Phase V ........................................................... 15
      4.2.1 Human resources for gender mainstreaming ............................................................. 15
      4.2.2 Gender analysis ....................................................................................................... 16
      4.2.3 Gender-focused programming ............................................................................... 17
   4.3 Monitoring gender mainstreaming in Phase V ............................................................... 21
5. RLDP deep dive – Village Savings and Lending initiative ................................................ 23
   5.1 VSL groups as a gender-focused initiative .................................................................. 23
   5.2 Results from the VSL intervention .............................................................................. 25
   5.3 Perspectives of VSL members ..................................................................................... 26
   5.4 VSL unexpected outcomes ........................................................................................... 28
   5.5 VSL lessons learned ..................................................................................................... 28
   5.6 Recommendations ....................................................................................................... 29
6. Conclusions and lessons learned from RLDP gender mainstreaming experience ........... 29
   6.1 Planning gender mainstreaming in Phase V .................................................................. 30
   6.2 Implementing gender mainstreaming in Phase V ......................................................... 30
   6.3 Monitoring gender mainstreaming in Phase V ............................................................ 32
References ............................................................................................................................... 33
Appendix A – Gender Mainstreaming Tables ......................................................................... 35
Appendix B – List of key interviewees .................................................................................... 36
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BA</td>
<td>Business Analyst</td>
</tr>
<tr>
<td>CapEx</td>
<td>Capitalisation of Experience</td>
</tr>
<tr>
<td>CEDESOTA</td>
<td>Community Economic Development and Social Transformation</td>
</tr>
<tr>
<td>CHF</td>
<td>Community Health Fund</td>
</tr>
<tr>
<td>DfID</td>
<td>Department for International Development</td>
</tr>
<tr>
<td>GAP</td>
<td>Good Agricultural Practices</td>
</tr>
<tr>
<td>GFP</td>
<td>Gender Focal Person</td>
</tr>
<tr>
<td>GoT</td>
<td>Government of Tanzania</td>
</tr>
<tr>
<td>HELVETAS</td>
<td>HELVETAS Swiss Intercooperation</td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome</td>
</tr>
<tr>
<td>HR</td>
<td>Human Resources</td>
</tr>
<tr>
<td>ICRW</td>
<td>International Centre for Research on Women</td>
</tr>
<tr>
<td>LGA</td>
<td>Local Government Authority</td>
</tr>
<tr>
<td>M4P</td>
<td>Making Markets Work for the Poor</td>
</tr>
<tr>
<td>MDGs</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>MRM</td>
<td>Monitoring and Results Management</td>
</tr>
<tr>
<td>MSC</td>
<td>Most Significant Change</td>
</tr>
<tr>
<td>MSD</td>
<td>Market Systems Development</td>
</tr>
<tr>
<td>NHIF</td>
<td>National Health Insurance Fund</td>
</tr>
<tr>
<td>NSGRP II</td>
<td>National Strategy for Growth and Reduction of Poverty II</td>
</tr>
<tr>
<td>PSD-WEE</td>
<td>Private Sector Development – Women’s Economic Empowerment</td>
</tr>
<tr>
<td>RLDC</td>
<td>Rural Livelihood Development Company</td>
</tr>
<tr>
<td>RLDP</td>
<td>Rural Livelihood Development Programme</td>
</tr>
<tr>
<td>SDC</td>
<td>Swiss Agency for Development and Cooperation</td>
</tr>
<tr>
<td>SIDA</td>
<td>Swedish International Development Cooperation Agency</td>
</tr>
<tr>
<td>THDS</td>
<td>Tanzania Health and Demographic Survey</td>
</tr>
<tr>
<td>VSL</td>
<td>Village Saving and Lending</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
</tr>
</tbody>
</table>
1. Background on the Rural Livelihood Development Programme

In 2004, the Swiss Agency for Development and Cooperation (SDC) mandated two Swiss development organisations, HELVETAS Swiss Intercooperation (HELVETAS) and Swisscontact, to design a programme that could address issues of poverty in the Central Corridor of Tanzania. In response, a consortium of the two organisations formulated the Rural Livelihood Development Programme (RLDP) implemented by the Rural Livelihood Development Company (RLDC), a not-for-profit company founded on request of SDC and jointly owned by HELVETAS and Swisscontact. Operations began in August 2005 and continued to September 2015. Initially, RLDP supported market linkages between producers and buyers aiming to increase the income of small rural producers. From 2008 onwards, however, RLDP shifted to the Making Markets Work for the Poor (M4P) approach – also called the Market Systems Development (MSD) approach. This shift was motivated by an aim to achieve higher outreach and more sustainable market development through facilitating market actors in strengthening and improving market systems in selected sub-sectors. In its final phase, on which this document focuses, RLDP worked in four sub-sectors (sunflower, rice, cotton, poultry) aiming at the goal and outcomes presented in the box.

In previous phases, the programme had engaged in the honey, dairy, rice, sunflower, cotton and poultry sectors. Narrowing down this broad portfolio, the thrust guiding Phase V was to “focus on fewer sub-sectors, but scale up”.

Table 1: Overview and foci of RLDP phases:

<table>
<thead>
<tr>
<th>Year</th>
<th>Phase</th>
<th>Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004 – 2005</td>
<td>Phase I</td>
<td>Inception / Setting up of RLDC</td>
</tr>
<tr>
<td>2005 (Aug) – 2007</td>
<td>Phase II</td>
<td>Linking farmers to markets</td>
</tr>
<tr>
<td>2008 – 2010</td>
<td>Phase III</td>
<td>Introducing M4P in five sub-sectors</td>
</tr>
<tr>
<td>2011</td>
<td>Phase IV</td>
<td>Transition phase under the same modalities as Phase III</td>
</tr>
<tr>
<td>2012 – 2015</td>
<td>Phase V</td>
<td>Scaling up in four sub-sectors and cross-sector services</td>
</tr>
</tbody>
</table>

3 The terms M4P and MSD are used interchangeably in this document. More information about the approach can be found on https://beamexchange.org/
2. **RLDP gender mainstreaming process of experience capitalisation**

For this Capitalisation of Experience (CapEx) exercise, the CapEx team engaged various stakeholders including current (9) and former (8) RLDP staff, gender focal persons at SDC (2), sunflower processors (2), rice millers (2), cotton ginners (3) and a service provider (1), smallholder farmers (50), as well as VSL group members (15) and trainers (2) to provide their input (see Annex B, list of key interviewees).

Stakeholders shared learning through semi-structured interviews with individuals and groups. In interviews with VSL groups, the team used the Most Significant Change (MSC)\(^4\) methodology. The team then asked interviewees probing questions about how the initiative had influenced their lives and, in particular, affected gender dynamics and women’s economic empowerment. The team also gathered feedback on the relevance of learning from HELVETAS, Swisscontact and SDC. This document shares lessons learned from this process and recommendations for future market systems programme design and implementation in similar settings.

3. **Gender relations in Tanzania**

Before delving into RLDP’s experiences with gender mainstreaming, it is important to understand the gender context in which the programme operated. The promotion of gender equality and empowerment of women were key to the Millennium Development Goals (MDGs)\(^5\) for 2015, which have, in turn, influenced development programming in Tanzania. As such, both equality and women’s empowerment remain objectives of the Government of Tanzania (GoT) under the second National Strategy for Growth and Reduction of Poverty (NSGRP II). Specifically, this strategy looks to align with the targets of the MDGs regarding discrimination against women.\(^6\)

Tanzania counts more than 120 different ethnic groups, with the largest group (the Sukuma) counting for approximately 16 percent of the total population, and all other groups for less than five percent each. Each of these groups differs (in varying degrees) from one another in culture, religion, social organisation and language. Generally different ethnic groups reside in specific geographical areas. Gender relations in the Central Corridor also have to be placed in this highly heterogeneous context. However, it is possible to identify certain challenges faced by most women in Tanzania, including in the Central Corridor, as gender relations and customs, even within matrilineal communities, display strong patriarchal norms. Such challenges include restricted access to land, limited control over assets and lack of decision-making power at the household and community level.

---

\(^4\) MSC is a form of participatory monitoring and evaluation. The process involves collecting significant change (SC) stories emanating from field level, and the systematic selection of the most significant of these stories by panels of designated stakeholders or staff, who are initially involved by ‘searching’ for project impact. Once changes have been captured, various people sit down together, read the stories aloud and have regular and often in-depth discussions about the value of these reported changes. When the technique is implemented successfully, whole teams of people begin to focus their attention on program impact.

\(^5\) http://www.unwomen.org/en/news/in-focus/mdg-momentum

\(^6\) http://www.povertymonitoring.go.tz/
“Land might be a constraint hindering women to join contract farming.”
Salehe Hongoa, sunflower oil processor, Singida Rural.

Although the 1995 National Land Policy gives women the right to own land, customary and traditional law often restrict their ability to take advantage of the legal framework. In addition, gender-based violence is prevalent in all socio-economic and cultural backgrounds (THDS, 2010).

In household decision-making, a lot of variation exists among families as well as between different ethnic groups. The topic of decision-making is relevant as the division of labour and role in the family are usually strongly defined. With regard to financial decision-making, this is often strongly dominated by the male head of the family. However, the RLDP household survey (2011) shows that this also differs by household. For example, the survey showed that “41% of women could not spend own money without the agreement of their husband, but 26% could always. The same survey highlighted that 46% of women were consulted by their husbands regarding decision of a significant expense while 21% were never consulted. These dynamics also vary from one crop sub-sector to another”.

The plethora of other decisions may either be made by the husband or wife, depending on the topic. This was investigated in gender analyses for each of the key sub-sectors, conducted by external consultants engaged by the project. The gender analysis on the sunflower sector for example shows that generally household decision-making on production is shared, whereas decisions related to marketing are dominated by men. Often, women’s voices become stronger for married, older women with children, and those who are better educated.7

“Some husbands in Mwanzugi refused their wives to join our VSL when first introduced. They were worried that women would have their own income, gain power and control, and then disrespect them.”
– VSL Zonal Facilitator (Sasa nimeelewa documentary)

Despite the challenges, realities of gender dynamics can be challenged and shifted. In Manyara Region, women’s involvement in VSL activities has increased their contribution to household income and voice in decision-making processes.

---

7 Van Aalst (2014), WORKING PAPER / 2014.02 ISSN 2294-8643 Household decision-making and gender relations in Tanzania. Literature and theory review.
4. RLDP’s work in gender mainstreaming

RLDP adjusted its gender mainstreaming approach in response to the updated SDC gender mainstreaming strategy in 2008, which aimed to renew the commitment of partner projects to a set of minimum standards. In 2010, RLDP selected a gender focal person to drive forward its gender mainstreaming agenda. Due to competing demands on the gender focal person’s time, however, the team found that achievements in terms of gender mainstreaming remained modest over the whole phase. Based on this, the programme re-emphasised gender mainstreaming as a high priority in Phase V.

SDC Gender Mainstreaming

SDC intends to achieve gender mainstreaming through three components:

1. **Gender as a transversal theme** – a minimum requirement that integrates gender in the analysis, implementation and monitoring of all programmes and projects.

2. **Engendering organisations** – integration of gender in procedures, staff competence, budgets, indicators, organisational culture, etc.

3. **Gender-specific programmes** – initiatives or budgets addressing specific gender issues. Necessary if other programming is not sufficient to reduce gender gaps.

In 2008, released its Gender Mainstreaming Strategy, introducing the **SDC Minimum Standard**:

- **Workplace policy**: All partners must have a workplace policy covering gender equality. Staff must be familiarised with the policy.

- **Focal point**: All SDC-supported partner organisations should have a Focal Point for Gender. The Focal Point should have clear ToRs and a plan of action for implementing their role.

- **Monitoring**: Gender should be integrated into existing project monitoring systems. Sex-disaggregated data should be routinely collected for monitoring.

- **Gender analysis**: Gender analysis should be integrated into situational analysis of all projects and findings of gender situational analysis should be reflected in the planned project activities.

- **Annual reporting**: Gender should be included in annual reporting.

- **Discussed at meetings**: Gender should be routinely raised during all project visits and relevant steering committee meetings.

Looking back at SDC’s minimum standard, RLDP’s performance on gender mainstreaming was generally successful (see table 2 below). However, the CapEx team identified room for improvement in several areas.
In the following sections, the team explores lessons learned from RLDP’s experiences in planning, implementing and monitoring gender mainstreaming.

### 4.1 Planning for gender mainstreaming during Phase V

Gender mainstreaming was not completely new to RLDP and gender targets and activities were planned for each sub-sector. The sub-sectors sunflower, rice and cotton were chosen primarily for their up-scaling potential, in line with donor requirements. The choice was not guided by a deliberate focus on the sectors that would impact most on women; rather, it was expected that women’s needs would be addressed in a cross-cutting manner. RLDP also developed women-targeted interventions in the rice and poultry sectors with an aim to increase its impacts towards gender equality. A gender analysis was done in the sunflower sub-sector (2011) prior to the planning for Phase V, which allowed informed gender mainstreaming planning in this sub-sector in the project document. With the underlying assumption that social discrimination affects women disproportionately, the RLDP Phase V team designed the following initiatives to support the achievement of its gender mainstreaming objectives:
- Aligning RLDP with SDC’s gender agenda and contributing to knowledge sharing platforms
- Advocacy and capacity building on gender equality amongst stakeholders
- Gender assessments of the rice and cotton sub-sectors
- A targeted women’s initiative in the poultry sub-sector
- Raising gender awareness in sunflower, rice and cotton through contract farming trainings
- VSL groups to provide access to finance, and contribute to empowerment of women, in rice farming

In 2012, RLDP released its gender mainstreaming guidelines (Appendix A, Table 5) to inform staff, project partners, co-facilitators and stakeholders. The guidelines highlighted RLDP’s Phase V objectives for gender mainstreaming (Appendix A, Table 6), steps for implementation, and responsibility for achieving successful implementation. However, the programme did not develop a gender workplace policy (due to limited capacity in the team). By not investing in gender equality through an internal RLDC policy, the programme risked not ‘practising what it preached’ to partners and beneficiaries. Nevertheless, even without an explicit policy, the RLDP management was aware of the overall HELVETAS policy on workforce diversity and there was some, albeit inadequate, attempt to recruit women to the team.

**Lessons learned regarding inclusion of gender in the planning of the project:**
- The three sub-sectors – cotton, rice and sunflower- were selected for their upscaling potential, not taking into account the involvement and opportunities for men and women. In fact, because of high marketing potential they were strongly dominated by men from the start – a difficult status quo to change.
- Although the development of gender guidelines was an important step and commitment towards gender mainstreaming within RLDPs programming, a gendered workforce policy would have ensured that RLDP was ‘walking the talk’ when advocating gender mainstreaming to their partners and beneficiaries.

**Recommendations**
- The selection of value chains should be done with gender implications in mind. Often there is a conflict between high up-scaling potential and high potential to engage women; it is important that such issues are identified and choices made accordingly. The start of a new Phase allows for making such choices.
- A gendered workforce policy is important internally, to successfully guide gender mainstreaming in programming and holding staff accountable, as well as externally, advocating for gender mainstreaming to partners and beneficiaries.
4.2 Implementing gender mainstreaming in Phase V

To gain a better understanding of the different elements of RLDP’s gender mainstreaming activities in implementation, this chapter looks at what human resources were available, the role of gender analysis and RLDPs experiences in gender-focused programming, particularly in gender awareness-raising, the selection and implementation of targeted initiatives and its involvement in gender-related learning initiatives.

4.2.1 Human resources for gender mainstreaming

The primary human resource for execution of gender mainstreaming was the Gender Focal Person (GFP). A new GFP took up this role at the start of the phase. The GFP was to fulfil his role internally by assessing the RLDP team’s adherence to the Gender Mainstreaming Guidelines, sensitizing staff on gender issues and coordinating ‘in-house’ training for staff on gender issues. Externally, the GFP’s role was to work with stakeholders on gender, including partner enterprises and beneficiaries, as well as leading the poultry intervention that focused on women. Additionally, the GFP was to support the Monitoring and Results Management (MRM) team on gender.

While the ProDoc and RLDP gender guidelines were clear on the shared responsibility of gender mainstreaming, the GFP was seen as ‘the gender person’ in charge of gender mainstreaming. The relation between the other Business Analysts (BAs) and the GFP was challenging. While some BAs made progress on women’s initiatives, they found that support offered by the GFP was often periodic and not consistently available due to competing time commitments. As such, interactions occurred more intensively during planning and reporting periods, making gender seem a reporting requirement as opposed to a focal point of team strategy.

Therefore, despite RLDP’s investment in staff capacity, gender considerations tended to boil down to simplified messages, repeated during meetings, such as, “where can we create more opportunities for women?” This tended to steer the team away from considering complex gender dynamics in the Central Corridor to a focus on gender as a target.

Lessons learned regarding allocation of human resources for gender mainstreaming

- Careful thought had been given to the appointment of the GFP – especially to selecting a man rather than a woman, as it was felt that this would avoid the cliché of a woman dealing with “women’s business”. However, the GFP was relatively young and junior to many of the other staff and did not have sufficient capacity in leadership skills to guide BAs and partners in gender mainstreaming. He was inadequately backed by management - leading to a situation where he became mainly someone who implemented gender mainstreaming himself in projects assigned to him (poultry).
- It would be easy to blame the RLDP management for giving insufficient backing to the GFP and gender mainstreaming overall, and indeed this was in part the case. However, the strategy of
entrusting gender to a GFP has also had mixed results in other projects and programs. According to the GSE Coordinator of HELVETAS, GFPs are generally only really effective when employed as part of a team to bring additional gender highlights to programmes or projects in which gender mainstreaming is already anchored – rather than single-handedly trying to impose this.

- Some staff had a sincere interest in mainstreaming gender in their projects, but were confused and frustrated about how to do this effectively. With a weak GFP and little management reinforcement, they were not able to increase their knowledge and skills in this area. Unfortunately, “gender training” is often perceived in terms of training in theoretical gender concepts; what was needed were practical ideas on how to foster constructive interactions between women and men in the context of the specific value chains.

Recommendations

- GFPs should ideally be persons in a mid-level or senior position and have strong leadership skills, to ensure they are capable to guide others in effectively mainstreaming gender in their work.
- Management support of gender mainstreaming is essential in ensuring institutional reinforcement from the top, emphasizing that “gender is everyone’s business”.
- The responsibility of gender mainstreaming performance goals should be integrated into every staff person’s job description and be part of annual performance reviews to ensure all staff are held accountable.
- All staff members need to have sufficient capacity to mainstream gender. Programmes need to invest enough resources to provide practical gender training and coaching. Providing this went beyond the capacities of the GFP.

4.2.2 Gender analysis

Gender analysis\(^8\) is a process or method that can be used to understand the reproductive, productive and community roles and relationships between men and women, and the constraints they face relative to each other. A gender analysis is essential to understand local dynamics (problems, opportunities, values), plan interventions that are relevant and beneficial to both women and men and to assess the different benefits/inconveniences of programmes for women and men. Gender analysis enables programmes to build relevant strategies, mitigate potential risks and take advantage of current gender dynamics.

During the first year of Phase V, RLDP commissioned gender analyses for the rice and cotton sub-sectors; a gender analysis for the sunflower sector had been completed in 2011. In the sunflower sector, analysis was conducted on the division of roles in production and marketing, decision-making, access and control over resources, leadership participation, services obtained, educational opportunities and service providers’ views on gender. The assessment of the cotton and rice sectors provided analysis on pre-market discrimination as well as market conditions and their impact on the

---

\(^8\) SDC Gender in Practice Toolkit – Sheet 3: Gender Analysis (2003)
ability of women to participate in such markets. Both analysis papers offered recommendations to RLDP on how to move forward with gender mainstreaming and address the constraints identified.

“In both sectors, rice and cotton, a gender gap in production exists due to women’s core activities before and after work. Mainly ‘free’ women (who are head of households) are entering the market, although with difficulty.”

-RLDC Gender Assessment Study for the Central Corridor Regions

Lessons learned regarding gender analysis
- Despite the recommendations provided in the studies, this rarely translated into adjustments in implementation. Gender analysis was treated as a ‘one-off’ and rather theoretical activity, conducted by academics. The findings were not tailored in such a way that they readily fitted into regular programme implementation. Whilst this should not have been a constraint to their use, it is probable that more overtly practical, simple recommendations would have been easier for the team to follow.
- The differences in gender relations between different groups in the Central Corridor were not well-explored in the analyses, thus further limiting some of the practical interpretation.

Recommendations
- Gender analysis should (and can easily) be integrated into market assessments, guiding the development of the ProDoc.
- A lot of diversity exists in gender relations in Tanzania, geographically and at household level, generally linked to the numerous different ethnic groups each having their own culture and traditions. Gender mainstreaming initiatives need to take these differences into account, even if the business approach can be more general across regions.
- Gender analysis should be a continuous activity throughout the project phase.

4.2.3 Gender-focused programming
Phase V of RLDP included a number of initiatives that were undertaken specifically through a gender-focused lens, including: awareness-raising to increase stakeholders’ understanding of gender equality issues; targeted women’s initiatives with VSL groups such as rice parboiling with female rice farmers and poultry-rearing by women, and; learning initiatives directly supported by HELVETAS advisory services. These are all explored in turn:

4.2.3.1 Gender awareness-raising
The RLDP technical team integrated gender awareness-raising in contract-farming interventions with its 17 partners and service providers. In turn, the provision of gender training to farmers was a requirement in their MoUs. As RLDP played the role of facilitator in market systems development, trainings and workshops on gender issues were provided during GAP training, through the District
Gender Focal Persons from the Community Development Department. The intention of the workshops was to change gender dynamics in target communities as well as to encourage further discussions on gender amongst stakeholders. Trainings with producers focused on resource control and encouraged couples to share the profits from their cultivation efforts.

**Lessons learned regarding gender awareness-raising**

- Including the requirement of gender mainstreaming in MoUs with processors did not necessarily consider the business interests of processors to engage in gender-focussed activities, and led to varying results. Some processors found a gender lens useful to their business as they valued female suppliers for their loyalty. This perception meant that they were more willing to invest in gender initiatives. Other processors, however, saw no advantage to investing in gender training. In these scenarios, processors either primarily interacted with male suppliers or did not see any significant difference in working with either men or women.

- The trainings with producers had varying levels of success. Some farmers expressed gratitude for the training conducted and shared experiences from their own lives while others could not recall the content of the training or had not received training.

> “At harvest, I would go to the shop and buy many drinks for my friends… now my wife encourages me to manage our money better and we make decisions together. We have saved enough to start building a house.”

– Cotton farmer (received gender training) Buganza Village

**Recommendations**

- A business case for gender mainstreaming is essential to get business partners on board; the programme can support partners’ in identifying such business cases.

- In selection of partners/ processors, their interest and willingness in gender mainstreaming should be one of the criteria to choose to engage them in the programme or not.

- Gender awareness training as a service provided by processors has to be of sufficient quality. The programme must evaluate and can provide support to improve the quality if needed.

**4.2.3.2 Targeted initiatives for women**

While gender was mainstreamed in all sub-sectors, RLDP anticipated limited outcomes for women in the male dominated sub-sectors (cotton, rice and sunflower). In such situations it is justified⁹ to include initiatives targeted directly at women in the same intervention area to create ‘quick wins’. On the one

---

⁹ See SDC gender mainstreaming policy, component 3: Gender Specific Programmes
hand this may raise the morale of staff in their ability to contribute to gender equality, while on the other hand it provides an entry point to providing women with entrepreneurial skills. RLDP decided to design three such targeted initiatives: rice parboiling, poultry rearing and VSL groups in the rice sub-sector. The first two are described here in short, whereas the VSL groups are covered in detail in chapter 5.

RLDP’s rice parboiling intervention (the process of partially boiling rice in the husk) was a pilot project with one processor targeting female rice producers, with the intention of increasing income through value addition. Unfortunately, the villages targeted were not successful in accessing markets through this processor. The processor had been unable to find a market and had not bought from the villages engaged in rice parboiling. Those provided with equipment decided to instead produce parboiled rice for their own consumption.

To promote alternative sources of income and contribute to the increased economic empowerment of women, RLDP also implemented interventions in the poultry sector. This involved working directly with women’s groups to develop their capacity to rear chickens and market them effectively. The Gender Peer Review Tanzania Report, commissioned by SDC, investigated this initiative and found that women had experienced some positive changes in decision-making power due to the additional income they brought to the household. The additional income also improved food security. However, the team found that poultry rearing also added to the workloads of the targeted women. Observing the success of some women in the poultry sector, some men started to engage themselves. They were overall doing better, able to invest more and were more easily able to access markets. Overall, the report found that while the initiative had encouraged women to form a solidarity group and establish VSLs, women were not sufficiently profiting economically from poultry keeping, and improvements to the programme activities were suggested.

Lessons learned regarding targeted initiatives

- In both interventions, the main lesson learned is that no proper market assessments had been done and that there was not enough understanding of core supply and demand dynamics.
- In the case of poultry rearing, the fact that the men, who started engaging themselves in the sector after viewing women’s relative success, did better than women proves that obstacles to gender equality existed and were not sufficiently analysed or addressed. (Men taking over the backyard poultry business when trying to upscale to wider markets is in fact a classic example that has occurred in many other countries).
**Recommendations**

- A women-oriented intervention is justified when other initiatives (e.g. focus on cash-crops, strongly male dominated) are (initially) expected to have limited or slow gender impacts. Women-targeted interventions can be integrated in other initiatives, but should not be a replacement of gender mainstreaming in other interventions. When such targeted initiatives take place in the same intervention areas, the targeted initiative may become a catalyst for the others.

- A proper market assessment has to be done before engaging in any new intervention, whether targeted at men or women, or both.

- A sound gender analysis of the proposed market intervention must accompany the market assessment.

**4.2.3.3 Learning initiatives**

In addition to the gender-focused programming discussed above, RLDP contributed to the *Synthesis Report Women’s Economic Empowerment (WEE) Guidelines Field Tests* – a task undertaken through a separate thematic mandate with SDC’s employment and income network in 2013. This was part of a broader joint initiative of DfID, SIDA and SDC. The field test aimed to refine a list of key questions related to mainstreaming WEE in M4P and identify gaps not addressed by the draft guidelines. In the case of RLDP, questions related to on-going project implementation in the sunflower sector were chosen in line with the mid-way stage of a project in its final phase. The field test included desk analysis and was followed by interviews with sunflower farmers and processors engaged in contract farming. The RLDP team found that overall, the elements of the framework that were tested were useful to its gender mainstreaming work.

**Lessons learned regarding WEE learning initiative**

The main lesson learned is that the WEE framework in the MSD approach is relevant. Reviewing the simplified framework in table 3, taking the example of the parboiled rice initiative, the business case (for women) to invest in equipment was not strong as there was no ready market. If this question had been asked, the technical team may have adjusted its approach (WEE success factor 4).

**Table 3: WEE success factors in the MSD project cycle stage**

<table>
<thead>
<tr>
<th>WEE success factor</th>
<th>MSD project cycle stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mainstreaming WEE from the start</td>
<td>I. Setting the strategic framework</td>
</tr>
<tr>
<td>2. Conduct good background research on gender roles</td>
<td>V. Assessing change (monitoring)</td>
</tr>
<tr>
<td>3. Investigate women’s other roles</td>
<td>II. Understanding market systems</td>
</tr>
<tr>
<td>4. Make a business case for women</td>
<td>III. Deepening sustainable outcomes</td>
</tr>
<tr>
<td>5. Consider the gender-responsiveness of partners</td>
<td>IV. Facilitating systemic change</td>
</tr>
<tr>
<td>6. Build capacity and systems for gender mainstreaming</td>
<td></td>
</tr>
<tr>
<td>7. Ensure potential for up-scaling</td>
<td></td>
</tr>
</tbody>
</table>

---

10 From: Carter, J. and Rüegg, M. Women’s Economic Empowerment and M4P: Points to Consider. HELVETAS Swiss Intercooperation. 2013
**Recommendations**

- Application of the (now finalised and simplified) WEE framework in MSD interventions from the start of interventions. The alignment of both frameworks makes it easier for practitioners to integrate gender mainstreaming successfully in their interventions.

4.3 Monitoring gender mainstreaming in Phase V

Capturing gender mainstreaming results was a challenge for RLDP. The main focus of gender monitoring and reporting activities was the collection of sex-disaggregated data, thus limiting understanding to the number of men and women involved in the programme. Monitoring data from Phase IV had shown that more men were participating in programmes than women. As a result, the team decided to develop targeted women’s initiatives. However, it did not sufficiently analyse ‘how’ men and women were involved.

The RLDP logframe guided MRM reporting. At the goal level, the gender-focused indicator was “control over resources by women beneficiaries”. RLDP intended to measure how much control women had over resources in their households and how that influence changed over time. At the outcome level, the gender-focused indicator was “awareness on gender equality among farmers (inclusion)”. It was recognised that changes at farm level “may have unintended consequences on household income (substitution effects) and on gender roles (resource allocation, workload etc.). Such issues must be watched carefully and insights must feed back into program steering.” Result chains did not include gender, with the exception of the one for poultry. This one however showed a too-simplistic understanding of the issue (gender awareness at intervention level leading to direct changes in women’s enterprising ability being enhanced at farmer’s level, leading to control over income by women).

The 2011 socio-economic household survey included questions on control over resources and decision-making, and served as a baseline. To measure results before the phase end, it would have been useful to conduct case studies looking into the issue of control over resources. A final household survey after the phase end did not take place. RLDP did try to measure “the awareness of gender equality” outcome, but simplified the indicator to “participation of men and women in programming”. Hence, participation in programming was seen as a proxy for awareness of gender equality.
Figure 1: Evaluation framework for gender mainstreaming (Oxfam)

<table>
<thead>
<tr>
<th>Gender Parity</th>
<th>Gender Equality</th>
<th>Gender Equity</th>
<th>Empowerment</th>
<th>Transformation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal representation and participation of women and men</td>
<td>Equal access, control, opportunities, rewards, and benefits for women and men</td>
<td>The ratio of participation, access, opportunities, rewards, and benefits according to needs/concerns of women and men, women’s empowerment and transformation of gender relations</td>
<td>Cognitive, behavioural, and affective changes to increase levels of equality and empowerment of women in relation to men</td>
<td>Transforming the gender order; changing existing distribution of resources and responsibilities to create balanced gender relations</td>
</tr>
</tbody>
</table>

Figure 1, developed by Oxfam, outlines a framework\(^{11}\) for understanding gender mainstreaming. It shows that monitoring focused solely on sex-disaggregated data is problematic, as it focuses on gender parity, which is only one step in the transformation of gender power relations. The proxy used by RLDP therefore did not sufficiently cover the indicator on awareness.

“Collecting the number of participants is not enough – there are other dimensions that must be understood. And if they are not understood during planning they will not be understood during monitoring.”

– RLDP MRM Staff

Lessons learned on monitoring/ MRM in gender mainstreaming

- Overall, the failure to effectively reflect gender mainstreaming in the logframe and monitoring tools led to the programme operating with a lack of clarity regarding the success of their interventions.
- Despite interest in effectively monitoring gender mainstreaming in the programme, MRM staff did not have enough skills and knowledge regarding how to do so.
- Sex-disaggregated data was collected throughout the programme implementation. While important, this could not sufficiently reflect gender mainstreaming results.
- RLDP logframe indicators reflected measuring change towards gender equality (control over resources at goal level), rather than transformation. What was measured in the end reflected gender parity.

Recommendations

- Logical frameworks need to reflect clearly defined and nuanced indicators informing on equality, equity, empowerment and transformation with clear targets.
- Conduct a gender baseline alongside market research to gain an understanding of how current gender dynamics influence markets.

- MRM data collection tools should be gender sensitive, indicating exactly what information must be collected and what tools will be used for data collection to properly reflect indicators, both quantitatively and qualitatively.
- Case studies can be a good tool to understand gender dynamics at goal level during programme implementation, instead of waiting several years for a household study to be implemented.
- Programme monitoring needs to be flexible to adaptations if it is recognised that a particular gender dynamic influencing their interventions is not currently captured. Team and partner discussions on gender need to be held on a regular basis, so that such dynamics are not ignored until the next planning period.
- Invest in MRM team members with experience in inclusive development and the data needed to understand changing relationships and dynamics.

5. RLDp deep dive – Village Savings and Lending initiative

The rest of this Capitalisation of Experience learning piece will present learning from a ‘deep dive’ into RLDP’s initiative on Village Savings and Lending (VSL) groups, which targeted female rice farmers. The team selected the VSL initiative to illustrate the efforts of RLDP to mainstream gender in interventions. To better capture outcomes and any indications of deep behaviour change, the RLDP CapEx team utilised the Most Significant Change (MSC) methodology for interviewing key stakeholders.

5.1 VSL groups as a gender-focused initiative

By Phase V, RLDP had identified access to finance as a key market constraint in the rice sector. Small rice enterprises were not able to take on the risk of supplying inputs through a contract farming model and smallholder farmers did not have the capital to invest in good agricultural practices for a resource-intensive crop such as rice (which is often a crop for richer farmers who own or have access to valuable irrigated land and who can afford intensive inputs of pesticide and fertilizer).

Selecting the model

After an analysis of different financing models, RLDP, with support from CEDESOTA (Community Economic Development and Social Transformation), decided to support the establishment of VSL groups (VSL for short). The VSL intervention aimed to address access to finance in rice for both men and women through financial management training, including saving, budgeting and record keeping, with an explicit focus on targeting women (target was set at 60%). VSLs are often dominated by women and represent self-formed groups of 25-30 people that meet once a week, save together and take loans from the savings. The VSL intervention took place in rice farming communities in 30 villages of the Mvomero, Manyoni, Babati, Igunga, Nzega and Shinyanga districts. The VSLs operate in a one-year cycle, after which accumulated savings and loan profits are shared amongst members. CEDESOTA groups implemented a hybrid model, which leaves some funds “in the box” for the next
cycle. This action encourages members to return to the group and provides immediate loan options. The model also includes a social fund whereby members can borrow without interest specifically for social needs such as funerals. VSLs can create opportunities to save and access loans for various purposes such as investments in the farm, developing entrepreneurship skills and paying for health insurance.

“Agriculture is seasonal, which makes it difficult for smallholder farmers to save and have cash to invest in agricultural activities during the season. Through VSLs, farmers can start a business and get more continuous income.” – VSL Service Provider

RLDP anticipated that smallholder farmers would be able to access loans from the VSL to cover specific agricultural needs (such as pesticides and fertilizers). Also, this would allow them to delay sale of rice to obtain better prices. The VSL group would also allow them to access credit to finance expansion and improvement of their agro–economic activities. This investment would help cover the high input costs of rice cultivation. Due to the intervention, rice producers were also expected to develop saving habits.

Video highlighting the importance of male champions in addressing gender relation issues

RLDP developed a video entitled Sasa nimeelewa (Now I Understand), which highlighted the importance of male champions in addressing gender relations. It focused on the experience of a VSL group in Mwanzugi village near Igunga and, in particular, the dynamic between a wife who wished to join the VSL and a husband who prevented her, threatening to separate from his wife if she joined the group. The husband believed his wife was shirking her responsibilities at home and towards him. The trainer intervened in this circumstance and discussed the benefits of the VSL with the husband. Afterwards, he relented, allowing his wife to join the group and deciding to join himself. In general, the purpose of the video was to demonstrate the positive impact VSLs could have on the economic empowerment, power and agency of women. The lessons shared in the video targeted other development actors and VSL training service providers in Tanzania.

Video still from “Sasa Nimeelewa”

---


13 Power refers to “ability to control and share in resource use” and agency refers to “ability to define and make choices” (source: ICRW, Understanding and Measuring Women’s Economic Empowerment Definition, Framework and Indicators. 2011)
5.2 Results from the VSL intervention

Table 4 shows that the one-year RLDP-VSL intervention contributed to women’s empowerment in the rural Manyara Region. Respondents indicated that income-generating activities increased profits as well as greater control over assets and shared decision-making at the household level. Smallholder farmers have shifted to farming as a business in order to be able to continue participating in VSLs, as there is a requirement to buy shares each week. This also motivates farmers to expand existing businesses or invest in new business, highlighting a strong complementarity between the VSL intervention and investment in agricultural activities.

“I use VSL loans to buy rice from other farmers and sell it when the price is higher.”
– VSL member Manyara Region

At household level, some women faced significant barriers to joining a VSL, with some respondents stating that their husbands were initially sceptical of their participation. They soon realised, however – usually through intervention of a mediator (highlighting the importance of male champions in gender equality) – the benefits of their wives taking an active part in a VSL group, as it enabled them to engage in income-generating activities and contribute more to household expenses. In some cases, husbands would also become interested in participating in the VSL and would join a group or would support their wives in buying shares. As a result of the VSL intervention, women’s voices were taken into account, demonstrating the relationship between capacity building, economic advancement, awareness on the benefits of gender equality and women’s power and agency.

By 2013, there were 2,195 women and 1,227 men members of the supported VSL groups, corresponding to 64 percent women. This total membership of 3,422 was equivalent to the total number of contract farmers supported in the rice sub-sector.
<table>
<thead>
<tr>
<th>Indicators</th>
<th>Definition of Indicators</th>
<th>Perspectives of participants in VSL (n=17)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RLDP Context</td>
<td>Men experience change/total number of men interviewed (4)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100%</td>
</tr>
<tr>
<td>Economic Advancement</td>
<td>Respondents discussed agriculture-related business (buying and hiring land), investment in farming through hiring labour and equipment, and buying of inputs (improved seeds, pesticides, fertilizer), processing and storing rice then selling at a higher price, producing and selling vegetables</td>
<td>100%</td>
</tr>
<tr>
<td>Invest in business</td>
<td>Respondents discussed other type of business (cafeteria, shop, small solar lights and charging station)</td>
<td>50%</td>
</tr>
<tr>
<td>Business and work skills</td>
<td>Respondents discussed being trained on financial management skills and gained entrepreneurial skills</td>
<td>100%</td>
</tr>
<tr>
<td>Access to market as buyers and sellers</td>
<td>Respondents discussed buying inputs and selling crops; no respondents facing challenges accessing markets for their rice because of consistent and high demand</td>
<td>100%</td>
</tr>
<tr>
<td>Increased income</td>
<td>Respondents’ buying capacity at household level has increased</td>
<td>100%</td>
</tr>
<tr>
<td>Housing, property, assets</td>
<td>Respondents discussed buying assets (mattress, electricity, TV, plough, domestic utensils) and building house</td>
<td>25%</td>
</tr>
<tr>
<td>Power and Agency</td>
<td>Respondents discussed their own source of income through independent business (not family business)</td>
<td>100%</td>
</tr>
<tr>
<td>Control over assets</td>
<td>Respondents discussed ownership of productive assets (land, animal)</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Respondents discussed control over how to spend some family generated cash, loan or savings</td>
<td>100%</td>
</tr>
<tr>
<td>Agency/ Decision-making</td>
<td>Respondents discussed involvement in major household decisions, i.e. house, household appliance such as pots</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Respondents discussed participation (attendance) in community groups/associations/networks</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Respondents discussed being able to influence decision making through village assembly because of increased confidence as well as financial stability (voice is being considered)</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>Respondents discussed being in leadership role in community (increased recognition and status due to role in VSL)</td>
<td>0%</td>
</tr>
</tbody>
</table>

5.3 Perspectives of VSL members

Highlighted below are participant anecdotes on significant changes they have experienced related to economic advancement, power and agency as a result of the capacity building they gained through their engagement with VSLs:

- “My wife does not depend on me anymore to buy some household expenses. She is more
entrepreneurial and can afford to buy her own things. I appreciate that because no one knows about tomorrow. Even if I die, I am confident that she will take care of the family on her own without struggling.” - Andrea

Andrea, from Masware Village (Manyara Region), is a VSL trainer since 2012, and has no membership in any VSL. He supports the nine VSL groups in his community. His wife joined a VSL in 2012.

- “I am now capable of renting my own piece of land, cultivate what I want and I have control over my harvest. My husband does not interfere.” - Fatuma

Fatuma, also from Masware Village (Manyara Region) joined a VSL in 2013. She is the chairperson in her group and has the task to open weekly meetings and present the agenda. Her husband now supports her on their shared land so that she has enough time to cultivate her own. In addition, they now hire labour for weeding and an ox-plough for farm preparation.

- “Now my husband sees my contribution in the house and says that I am a brave wife who cares for the family while before he used to regard me as dumb and beat me because I could not even buy a mug.” – Agnes

Agnes, from Mawemairo Village (Manyara Region), secretly joined a VSL in 2014. At the end of the year, she brought home 200,000TSH (95 USD) and showed her husband. Agnes decided how the money she brought back from VSL was spent, choosing to buy dishes and invest in the business of selling rice at retail. Her husband now supports her to buy weekly shares.

Overall, farmers indicated that the access to funds through VSL led to increased income and allowed them to expand their agricultural activities by, for example, investing in hiring or buying additional land, diversifying crops and buying QDS and farming tools. Several farmers also mentioned having built their own house, having started a small business, such as selling crops in the market, or selling snacks or fabric, and paying for their children’s continued education (secondary and tertiary). Most farmers said that household decision-making had become more equal and that women were able to control (part) of their income and resources. VSLs have thus enabled farmers to diversify strategies, leading to economic advancement and increased ability to control and share in resource use (power).
5.4 VSL unexpected outcomes

It is challenging to accurately capture information regarding agency. The perspective of beneficiaries and interviewees may be biased by their own status in a community, the identity of the interviewer, social pressure, or the sensitive nature of the topic. In addition, information gained is generally qualitative in nature, making it difficult to pull out trends or compare against other scenarios. However, the CapEx team was able to draw out some unexpected outcomes on gender dynamics related to this intervention, such as:

- **Women's presence and involvement at village meetings has increased.** They now sit up front and share opinions.
- **Women found in leadership roles.** For example, female trainers are respected members of the community and are listened to regardless if VSL members are male or female.
- **VSLs are seen as an entry point** for different organisations working in the villages, introducing new technologies such as solar panels.
- **VSLs are gathering contributions through the social fund** to pay for household health insurance annual premiums at the Community Health Fund (CHF). Since the CHF is registered under the National Health Insurance Fund (NHIF), members can now access services in government hospitals.

5.5 VSL lessons learned

The following key lessons can be drawn from this learning exercise:

- **VSL as a gender mainstreaming approach with a focus on increased women’s participation has proven to be successful** in the rice sub-sector intervention in Manyara Region.
- **VSLs currently depend on trainers’ good will in voluntarily assisting the community.** Although trainers receive payment in some regions, in Manyara Region, gifts were the only type of compensation received. The trainer plays a crucial role in knowledge sharing, conflict resolution, group motivation and support of new savings and lending practices. The CapEx team found VSLs with dedicated trainers thrived while those without such individuals soon disbanded.
- **VSLs must be combined with a business case/element.** Processors willing to buy proved to be an essential element of success, as the ability of smallholders to invest in a VSL depended on their ability to make revenue through agricultural activity. Additionally, through their involvement in savings groups, VSL members have the opportunity to build a credit history and gain skills to access more formal financial services in the future.
- **The male gender champion in Mwanzuga village played a very important role in the community in addressing gender-relation issues.**
The ability to participate in a VSL and contribute weekly shares can be limited, particularly for marginalised groups (e.g. people with disabilities, the socially excluded, and those living in extreme poverty).

Issues of changing power and agency, such as resource control, as a result of the VSL intervention were not measured by RLDP.

5.6 Recommendations

Based on the lessons learned, the following recommendations can be made with regard to using VSL as a tool for gender mainstreaming in a more male-dominated sub-sector market systems development initiative:

- Programming should remain flexible to adaption if needed, based on collection and analysis of information on power, to take advantage of opportunities and mitigate potential risks or harm.
- Monitoring indicators and strategies should include power and agency in addition to involvement.
- The cost of trainer services should be incorporated into regular payments by members, in line with market principles.
- Different VSL models exist where starting capital is not required to join a VSL. Programmes engaging in VSL should further explore such models to assess the possibility of including marginalised group in different settings.
- Identification and involvement of (male) gender champions to engage in discussion with and explain the benefits of gender equality to those who (initially) oppose or are frightened by the idea of changing gender relations. Sceptical men are often more readily persuaded by other men.

6. Conclusions and lessons learned from RLDP gender mainstreaming experience

In conclusion, RLDP made important efforts with regard to gender mainstreaming in its MSD approach. Figure 2 shows an overview of key activities and initiatives related to gender mainstreaming in the programme. Despite these activities, the programme faced challenges to make and measure impact. Programmes with the aim of inclusive market systems development need to first consider where and how people are excluded from market systems, taking into consideration gender, social norms, social status, and religion. To address these barriers, it is crucial to design and adapt strategies according to context. Based on RLDP's experience, the CapEx
team has pulled several areas of learning for fellow practitioners and funders. Lessons learned and recommendations from the VSL “Deep Dive” have been integrated.

6.1 Planning gender mainstreaming in Phase V

Lessons learned
RLDP selected the three sub-sectors based on their potential to up-scale, rather than first taking into account the opportunities of both men and women in these sectors. High-value cash-crops are known to be dominated by men, thus limiting opportunities for women from the start. Nevertheless, RLDP promoted gender mainstreaming in their programme and required partners to do the same. A gendered workforce policy would have ensured that RLDP was 'walking the talk' when advocating gender mainstreaming to its partners and beneficiaries.

Recommendations
- The choice of sector and market analysis should be done with a "gender lens" right from the start.
- Develop a gendered workforce policy to reinforce the importance of gender at an institutional level. Without this, staff, partners and beneficiaries are unlikely to buy-in to the concept of gender mainstreaming.

6.2 Implementing gender mainstreaming in Phase V

Lessons learned
For RLDP, the ironic result of appointing a GFP was that gender became less of a focus for the programme. The GFP did not have the leadership skills needed to ensure gender mainstreaming was implemented by all programme staff, thus leading to limited results on the ground. Important gender-related processes and activities such as gender analyses were treated as one-off at the beginning of the phase, with little or no follow up. The programme therefore risked the ‘do-not-harm-principle’, but also may have missed potential opportunities to take advantage of changing gender dynamics. Gender mainstreaming, integrated in trainings for contract farmers, was a requirement for partners. Some of them saw the benefits and successfully integrated gender mainstreaming in their business, while others failed to do so. The impact of gender mainstreaming training on farmers also had mixed results; some farmers reported changes in their relation with their spouse, while others could not remember the training. Some of the challenges above might have been limited if RLDP had followed-up on lessons learned from their participation in the testing of the WEE guidelines.

Recommendations regarding gender mainstreaming in implementation

Human resources
- GFPs need to be mid-level or senior staff with leadership skills to guide the programme team in gender mainstreaming and making it ‘everyone’s job’.
Programme management needs to set the tone for the programme and lend credibility when staff buy-in is low.
Job descriptions should include gender performance goals to hold all staff accountable for gender mainstreaming.
Capacity building in practical gender aspects is important for all staff, including issues specifically tailored to their position (e.g. gender for MRM staff).

Gender analysis
- Gender analysis must be integrated in market assessments prior to planning to design interventions that catalyse systemic change for women’s economic empowerment. This ensures that it is no longer a separate activity and becomes everyone’s business, while at the same time getting a deeper understanding of the gender roles in the markets assessed.
- Gender analysis must inform different approaches to gender mainstreaming in different intervention areas, as gender relations show a great variety among communities.

Gender-focused programming

**Gender Awareness**
- A business case for gender mainstreaming is essential to get business partners on board; the programme can support partners in identifying such business cases.
- Partner-selection criteria should include their interest, willingness and capacity to mainstream gender in their business/ activities.
- Provide sufficient support to partners to ensure the quality of their gender awareness trainings or other gender-related interventions.

**Targeted initiatives**
- Initiatives targeting women directly are justified when impact on transforming gender relations in other interventions is expected to be slow or limited.
- Market assessments and gender analysis of proposed markets have to be done to prior to embarking on any new initiative in MSD.

**VSL as a tool for gender mainstreaming**
- A payment model for VSL trainers should be developed, in line with market dynamics, in order to ensure the sustainability of the groups.
- VSL models that are inclusive of marginalised groups should be considered.
- Male gender champions at field level should be encouraged. Resistance to women’s involvement in various new activities often comes from husbands/ men. Other men, supporting and able to
explain the benefits of women’s increased engagement for the household, can play an important role in changing other people’s perceptions.

**Learning initiatives**

- Opportunities to test appropriate new approaches to gender mainstreaming should be welcomed. The testing of the WEE in M4P approach (at the time still in development) was relevant and useful in the MSD approach.

### 6.3 Monitoring gender mainstreaming in Phase V

**Lessons learned**

With regard to monitoring, the most important lessons learned are that the logframe and result chains did not effectively reflect gender mainstreaming, thus making monitoring a challenge from the start. Also, MRM staff did not have enough experience, skills and knowledge to effectively monitor gender mainstreaming efforts. As a result, most monitoring focused on collecting sex-disaggregated data, which is important, but not sufficient to properly understand changes in gender dynamics.

**Recommendations on gender mainstreaming in monitoring**

- Logframes should reflect well-defined and nuanced indicators informing on equality, equity, empowerment and transformation, setting clear targets.

- A gender baseline should be conducted, if possible integrated in the programme baseline, as a benchmark of current gender dynamics in the identified sub-sector.

- MRM data collection tools should clearly define what will be measured by gender indicators. Gender-sensitive tools should be used where relevant (separate focus group discussions for men and women may often be appropriate; the gender, age, and ethnicity of the interviewer should also be considered).

- Both quantitative and qualitative data on gender is needed. Sex-disaggregated data is important, but only reflects gender parity. Monitoring can, and must, go beyond this and also capture information that reflects results on reaching gender equality and eventually transformation.

- Case studies are a good tool to understand gender dynamics at goal level during programme implementation, instead of waiting several years for a household study to be implemented.

- The initial impact of an intervention should be assessed, noting if it has created system-level changes that are gender-responsive and relevant to women. Adaptations to programme monitoring must be made if new information shows that a particular gender dynamic is influencing interventions and is not currently captured. Its scale potential, and how this can be realised, should be defined. Regular team and partner discussions are needed to identify such information in time.

- MRM team members should have skills in monitoring inclusive development and data collection, to understand changing relationships and dynamics.
References


CEDESOTA. *Proposal for Supporting Rice Farmers to Establish and Sustain Village Savings and Lending Funds*. 2011.


Ngaiza, K.M. *RLDC Gender Assessment Study for the Central Corridor Regions, Tanzania*. 2012.


UN Women. *World Conferences on Women*. n.d.


**Websites:**

Social Institutions & Gender Index, Tanzania profile, OECD Development Centre
Appendix A – Gender Mainstreaming Tables

Table 5: Adapted from RLDP Gender Mainstreaming Guideline (Kiranga, 2012)

<table>
<thead>
<tr>
<th>Processes</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mandate</strong></td>
<td>Incorporate a gender equality perspective in the work (culture, competence and others), policy and programme activities</td>
</tr>
<tr>
<td><strong>Objectives</strong></td>
<td>Seek to support and enhance human capital (particularly skills and education), economic empowerment (access to resources and labour markets, better paid jobs, equal pay for equal work and other income generating opportunities), agency (being heard by community, political and other decision-making)</td>
</tr>
</tbody>
</table>
| **Steps** | (1) Internal – policies and practices reflect attaining gender equality; External – outputs and impacts reflect providing equal opportunity for men and women  
  a. Shared responsibility for gender equality  
  b. Basic understanding of gender concepts and gender mainstreaming  
  c. Clear roles and responsibilities  
  (2) Understanding the situation from a gender analysis (GA)  
  (3) Using GA - promoting gender equality; “gender analysis is not to simply understand the situation from gender perspective but to change the situation”  
  (4) Gender responsive monitoring  
  a. Allocating resources equally for men and women  
  b. Addressing resources equally for men and women  
  c. On track to reduce gender inequality and not worsen gender inequality |
| **Responsibility** | Shared responsibility by all staff including management, advisors, gender responsible personnel, other staff and partners |

Table 6: Phase V ProDoc gender mainstreaming messaging and activities (RLDC, 2011)

<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
</table>
| **Alignment with SDC** | • Further consolidate interventions regarding gender mainstreaming  
  • Contribute to knowledge platforms on gender mainstreaming including SDC gender network and SDC Employment and Income network |
| **Advocacy** | • Promote gender equality through producer and processor associations  
  • When required, strengthen leadership capacities of female members  
  • Share relevant case studies with partners, producers and processors’ associations, local governance authorities etc.  
  • Develop radio for rural women focusing on economic power of women |
| **Gender Assessment** | • Work with partners to carry out assessment in all sub-sectors  
  • Train partners in gender mainstreaming (awareness and tips) |
| **Poultry** | • Women’s targeted initiative to offer economic opportunities  
  • Complement interventions in three main agricultural sub-sectors |
| **Sunflower** | • Raise gender awareness amongst partners and beneficiaries through gender training during other trainings (good agronomic practice, post-harvest etc.) or in farmer organisations’ (FOs) capacity building  
  • Involve more women as partners and in interventions (e.g. seed production) |
| **Cotton** | • Complete gender assessment due to lack of understanding of how women’s participation in production affects gender relations in the household; ensure compliance with minimum do-no-harm standard  
  • Integrate gender into work with FOs to strengthen female leadership  
  • Reform Tanzania Cotton Growers Association (TACOGA) to strengthen representation and communication among farmers on regional and national level regarding gender equality and to advocate for women’s issues |
| **Rice** | • Empower women financially and in decision-making through VSL groups |
| **Gender Focal Person (HR)** | • Facilitate introduction of “Bariadi Model” of chicken production in selected rural communities and groups of women  
  • Advise trainers and service providers on sustainability of the targeted women’s interventions of RLDP sub-sectors  
  • Plan and coordinate HIV/AIDS awareness events with sub-sector BA |
Appendix B – List of key interviewees

Interviews were held with the following stakeholders:

- Former RLDP staff
  - Ibrahim Kisungwe
  - Hussein Kiranga

- SDC representatives
  - Jacqueline Matoro, Gender Focal Point, Embassy of Switzerland, Dar es Salaam.
  - Clara Melchior, Programme Officer Employment and Income, Embassy of Switzerland, Dar es Salaam.

- Current RLDP staff
  - Vicky Msamba (MRM)
  - Daudi Mwasantaja (Sunflower)
  - Devota Pasky (Rice)

- Field visit interviewees related to VSL
  - Members of VSL groups in Manyara and Singida
  - CEDESOTA (Community Economic Development and Social Transformation) VSL training provider

- Field visit interviewees related to contract farming
  (Additional questions asked during contract farming interviews)
  Contract farmers of (in one-on-one and some FDGs)
  - Three Sisters Sunflower buyers/processers (Dodoma, Kondoa)
  - Mwenge Sunflower buyers/processers (Singida)
  - DBB Rice buyers/millers (Shinyanga)
  - Gaki Rice buyers/millers (Shinyanga)
  - Gaki Cotton buyers/ginners (Nzega)
  - MSK Cotton buyers/ginners (Nzega)