

TANZANIA – STORIES FROM THE FIELD



Anna Hezron Sabini, VSLA member on the left has set up micro-enterprises by investing in the savings group

Women are decision makers in the East Usambara project, part of the Global Climate Change Alliance, funded by the European Union

There are countless hidden gems to be discovered in the Amani Forest Nature Reserve, located 500 kilometres north-east from the capital of Dodoma. The area forms part of the Eastern Arc mountain ranges and is teeming with sunbirds, tree frogs, chameleons, colobus monkeys and African violets. Known as the Galapagos of Africa due to its rich bio-diversity, there really is nowhere quite like it on earth. It is here that the Integrated Approaches for Climate Change Adaptation in the East Usambara Mountains Project, funded by the European Union has been working alongside Muheza District and eight villages to implement climate-change adaptation activities, which all have a gender focus. The project plans state that at least half the village participants must be women and activities carried out have seen women transform from being silent bystanders to having a voice in community decisions. The acting village chairperson in Mvambo village is a woman for example, and women are making their own decisions about how to invest money and spend it in the Village Savings and Loans Groups (VSLAs) that have been set up. What's more, all these interventions including income generating ac-

tivities such as cultural tourism guiding, butterfly farming, dairy-cattle-keeping, poultry-keeping and conserving natural water sources within village water committees. They all aim to continue long after European Union support, which ended in March 2019.

Better access to finance for women means they are being empowered

The project initially provided books, cash-boxes, and training to set up the VSLAs and now the groups are running independently. There are two groups of 30 members in each village and villagers have been trained to set up more groups. Each member puts in between two to ten thousand Tanzanian shillings per week and can borrow up to three times the funds they have invested. Loans are guaranteed by two other members and no one in the groups have defaulted. Social capital is as important as financial capital in Tanzania so these groups function extremely well at village level.



In Mvambo village, Anna Hezron Sabini has been a VSLA member for three years, since its inception, and took a loan from her VSLA to buy a goat with the aim of becoming a fully-fledged breeder. Like most Tanzanians who live in rural areas, she is a farmer but Anna wishes to supplement the money she earns from selling vegetables with a goat-breeding business. Anna took out a loan of 200,000 Tanzanian Shillings (About 80 USD) to buy a goat costing 40,000 Tanzanian Shillings (About 15 USD) the remainder was used to pay off some household costs includ-

Plans state half the project participants must be women

40% of groups supported by the projects with women in board positions other than treasurer



THE GLOBAL CLIMATE CHANGE ALLIANCE PLUS INITIATIVE



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ing school costs for her children. She has three months to pay off the loan at an interest rate of five per cent. Why didn't she approach a bank? Because in Anna's situation she has no collateral to show the bank and current bank interest rates stand at a staggering 12 per cent. Making borrowing money unaffordable for at least 80 per cent of the population. That's why the VSLAs are a lifeline for many. In the past women were marginalized in this way as customary law stated that a woman cannot own land. Thankfully this law has changed and women are now able to borrow money on the same grounds as men. **"We have been empowered by the savings groups. I involve my husband when we want to take a loan and involve each other on how to use the loan, which means we have to work together to pay back the loan"**, said Anna, who stated this is consequently done quickly and efficiently.

Halima Sheshe Idd, Acting Mvambo Village Chairperson was trained by the project to use good climate-smart agricultural practices, which given the unpredictable weather patterns, help her to irrigate her crops and gain larger yields. Halima constructed her



A husband and wife team work together to achieve a better livelihood

own house from money generated by the VSLAs and has planted seedlings which include chilis, cardamom, cinnamon, cloves, black pepper and vanilla and banana and sugar cane. Due to a warmer climate in the mountains these spices now grow well at altitude, which would have been impossible a decade ago. Spices and crops fetch a

good price and Halima has managed to construct her own house as a result. **"Participation of women in development issues and in making decisions in the village has increased, which is positive. In the VSLAs groups women decide by themselves how to use the money, no one is telling a woman to do something,"** said Halima.

Sustainable future

One of the most successful interventions in the East Usambara project in terms of empowering women with time-saving measures and health benefits, as well as climate change related activities and sustainability was the introduction of improved energy stoves. The project trained artisans to build the stoves in a record one and a half hours for each household and the impact has resonated further than the East Usambara Mountain villages. **"Other villages outside of the project area have adopted these stoves and as a result women are now fetching less firewood and**

consequently preventing deforestation and having more time in the day to pursue income-generating activities," said Elingikania Njuu, the Project Field Coordinator, who also stated that the health benefits have also been apparent with reduced smoke inside the home meaning less smoke-induced related illnesses particularly for vulnerable family members including children and the elderly. Women often bear the burden of caring for these community members so this improvement has truly been transformative in multiple ways.

The Muheza District Environmental Officer, Suleiman Gwaje echoes the sentiments of the community and project and reaffirms that women were encouraged to be actively involved from the beginning of the project, which ran for four years from 2015- 2019. **"Taking loans and adding capital to other income-generating activities has been integral to women increasing their incomes and finding a voice in their communities,"** said Suleiman. The district requires communities to submit reports on progress with follow ups by district officers. **"This is only the beginning,"** said Suleiman who is determined to continue supporting the community interventions. **"Women form over half the population. They can no longer be ignored and under-valued"**.

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