



Wide global development foundation Tanzania

"We build the community to end poverty"



WGDF-TANZANIA

We build the community to end poverty

Thanks to our partners

We would like to thank the Mountain of hope shinyanga and maarifa Foundation for their generous support and more generally for their leadership in supporting the development projects and back up of financial supports to our organization.

The mountain of hope supports the economic empowerment and financial inclusion of low- to moderate-income people in communities where we solve the Tanzanian most pressing problems.

In addition, we extend our gratitude to BS-AFRICA for their early support WGDF-TANZANIA social Initiative. These multi-year partnerships have supported the launch and the growth of the social initiatives, and made this project successful.



who we are

WGDF-TANZANIA exists because we want to build a just society for our communities. We believe that the most leveraged way to alleviate global poverty is through social cooperative, community empowerment and gender equality. We cooperate with stake holders to implement different social and economic projects that empower development of Tanzania communities through capacity building.

On 23rd august in 2011 WGDF-TANZANIA was established and dedicated to community of Tanzania. One year later it was registered as a nongovernmental organization under Non- governmental act of Tanzania NO24. The first WGDF-TANZANIA projects was to support community of kyerwa in bees keeping, education and medication projects.

In 2013, WGDF-TANZANIA started the Youth development project (YDP) in shinyanga region where by we organized youths to form Savings and Credit Cooperative Societies, which is one of our biggest and most successful project we are progressing with know. Today there are (6) SACCOs where by 200 youths are benefiting from this YSACCOS.

In 2014, BS-AFRICA started, first as BS-AFRICA Ltd., later as BS-AFRICA plc. (Public limited company), which is a cooperation of local bees keepers and farmers. The intention of WGDF-TANZANIA was to give fair prices to bee's keepers' products and famers products

Our vision

WGDF-TANZANIA To be a center for boosting an economic development and preserve the sustainability of social welfare and life for poor marginalized people around urban and rural areas in Tanzanian communities.

- We have Vision **for children** - where every child grows up healthy and strong, is cared for and protected and has opportunities to flourish.
- We have a Vision **for change**- both on a global scale and in the lives of individuals through powerful one-to-one connections.
- We have a Vision **for life**– where we care for each other in a world full of promise and free of poverty.
- We have vision for zero hunger this can be reached through supporting agriculture.

Our mission

WGDF-TANZANIA is committed to build the capacity of poor communities of Tanzania through the use of available resource in their environment.



We pursue this mission through integrated, holistic commitment to Transformational Development that is community-based and sustainable, focused especially on the needs of community. Emergency Relief that assists people afflicted by conflict or environmental disaster. Promotion of Justice that seeks to change unjust structures affecting the poor among whom we work. Partnerships with local organization to contribute social transformation. Building Public Awareness that leads to informed understanding, giving, and community involvement.

Our values.

- We are committed to the poor .We support those who have needs.
- We value the community
- We are responsible .

our approaches

every thing we do has just one goal: to meet sustainable well-being of people, especially the most vulnerable communities.

We work with families, communities, and partners to ensure that poor communities, childrens, women and youths enjoy good health, education and other services for the well being for their life, and experience the love of their neighbours, and are cared for, protected, and participating. We focus on

❖ EDUCATION

We help children, including the most vulnerable, access quality education and attain functional levels of literacy, numeracy and essential life skills. When children can read, they can better advocate for their rights and help provide for their families.

World Vision uses a lifecycle approach in our programs that focuses on the needs of children at all stages of development: early childhood, basic education, and adolescence and youth.

❖ HEALTH

WGDF-TANZANIA is committed to improving the health and nutrition of women and children in the areas in which it works, contributing to the global reduction of under-five and maternal mortality. Good health is the foundation of a child's life. WGDF-TANZANIA aims to ensure mothers and children are well nourished, protected from infection and disease, and have good access to essential health services

❖ Water, sanitation and hygiene:

Unsafe water and sanitation is a major cause of diarrhea, the second biggest killer of children around the world. Safe water and sanitation can mean the difference between life and death for millions of children every year. Our work provides access, increases awareness and coordinates with local governments to supply essential services

❖ ENVIRONMENTAL PROTECTION

Our work is to design projects that provides protection to the environment so as we can make human being live in good environment we fight against environmental distraction through distribution of solar energy and instillation of in rural areas.

❖ Youth support and entrepreneurship

Most of the young generation face un employment problems WGDF-TANZANIA focus on providing entrepreneurship skills to young boys and girls to find ways they can employ themselves and establish their enterprises that can help to employ other youths

❖ AGRICULTURE

We support famers to grow varios crops focusing on zero hunger and sustainable development. we empower rural community through education new technology of faming and productivity. also involvement of gender based in production.

❖ CHILDREN

Violence against children is a critical concern for the most vulnerable girls and boys in every community .

Children experiencing violence are often left with long-lasting negative social, emotional, mental, physical and spiritual consequences. Violence against girls and boys is a problem that not only harms each child but jeopardizes their future survival, health and education. It simultaneously costs the world trillions of dollars, slows economic development and erodes a country's human and social capital.

WGDF-TANZANIA Child Protection Approach strengthens capacity and multisectoral collaboration between formal and informal actors to address root causes in order to strengthen the protection of girls and boys from violence.



Our team



"We are a community of unconventional problem solvers. We're humanitarians and environmentalists, philanthropists and we are designed to help those who have needs, we are committed to build the community to end poverty".



MR. KENNEDY LAURIAN
FOUNDER AND DIRECTOR



MWEYA WAMBURA
EXACTIVE
SECRETARY



SHUKRAN
MAFURU
PROJECT
OFFICER



DR. CLINTON BAGOKO
FIELD AND RESEARCH
OFFICER



RESTIELI MCHOME
FINANCIAL
OFFICER



We are potato producers, this potato has changed our life and our family we are earning money and we serve most of expenses through agriculture thanks WGDF-TANZANIA for helping us

“By increasing women’s participation in the economy and enhancing their efficiency and productivity, we can bring about a dramatic impact on the competitiveness and growth of our economies. The gap between the developed and the developing countries would narrow significantly as productivity rises.”

—Hillary Rodham Clinton in a speech at the 2011 Women and the Economy Forum of Asia-Pacific Economic Cooperation

WGDF-TANZANIA focuses on agricultural enterprises as change agents in rural communities. We support both leaders to power-pyramid farmers and agricultural workers. However, when we consider our impact through a gender lens, we uncover additional roles that women often play: midlevel accountants, production managers, and field officers, for example. This is an entire tier of employees who often go unnoticed but who are critical in making businesses function effectively today, and who have the potential to be the leaders and entrepreneurs of tomorrow. By supporting women in these less conspicuous but highly influential roles, we can further expand our impact on women.

The purpose of this issue brief is to share WGDF-TANZANIA experience of applying a gender lens to our work in smallholder agricultural finance. In doing so, we can better understand the areas in which we need support for women (as leaders, farmers, and agro processing employees), and identify new areas for potential impact that further foster economic empowerment for women (midlevel managers and field officers). We encourage other investors and development practitioners to similarly expand their gender lens beyond a narrow focus at one or the other end of the economic spectrum with the recognition that we collectively need to unlock women’s potential across the entire continuum to realize the full benefits to society.

Applying a Gender to Agriculture

WGDF-TANZANIA provides financial management training to agricultural enterprises in western Tanzania in Shinyanga, Simiyu, Mwanza, Kagera, and Tabora. Our service base is in rural communities. In addition to linking farmers to markets to facilitate their primary source of income, many of these enterprises also provide access to a range of other benefits, including training programs, agricultural inputs, microloans, and social programs like educational and health clinics. Many of these programs also provide employment—frequently the first formal jobs their employees

Since our founding in 2013, we have understood that simply by working in agriculture and supporting these businesses, we have a significant impact on women’s economic empowerment. That is, by financing and building the managerial capacity of rural organizations, we have supported hundreds of talented leaders and hundreds of local women to grow their financial capacity.



If women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 percent. This would raise total agricultural output in developing countries by 2.5 to four percent, in turn reducing the number of hungry people in the world by 12 to 17 percent.



Roles of Women in small and Growing Agricultural enterprises in Shinyanga region

Entrepreneurship is a powerful force for economic growth, and in agricultural value chains, WGDF-TANZANIA has always regarded women-led enterprises as having particularly high potential for social impact. At the same time, the imperative to help the millions of women at the base of the power pyramid — like the women farmers and agro- processing employees whom WGDF-TANZANIA works to empower — is indisputable from both a moral and an economic growth perspective. Importantly, our experience in applying a gender lens to our portfolio has highlighted additional ways we support Tanzanian women in different but equally compelling roles. Between the handful of women entrepreneurs and cooperative leaders and the roughly 200 million women farmers⁵ are millions of women playing less conspicuous roles who nevertheless have a profound impact on their families and communities.

We aim to “work where the women are,” supporting women in the high-impact roles they are already playing, and encouraging women’s participation in influential roles that currently are more often occupied by men.

Maria a woman earning a Premium for producing beverages in Shinyanga



Maria simony has been a member of WGDFP(women dream fund project) program that was supported by WGDF-TANZANIA for two years, she was been cultivating and selling her beverages for a premium as entrepreneur in local and non local markets . She views beverages as an integral part of the well-being of both her community and her own family. She and her husband plan to pass down their beverage farms to their three children, and income from their beverages sales pay for important expenses such as their children's school fees. "beverage is an asset in my family and has helped us meet many of our needs," she says. "As beverages producers, we have been able to access credit through the cooperative and financial support from different intuitions WGDF-TANZANIA has given us training and ways to expand our project currently we are supplying beverage in many Tanzanian markets I'm cooperating with WGDF-TANZANIA to train other women and few men to cultivate beverage and we are exporting out of border in real beverage has changed my life"

Water and sanitation program around the villages.

In 2015, Wide global development foundation started with a pilot project of access to safe drinking water in the shinyanga region, Tanzania. This project was initiated together with BS-AFRICA and WGDF-TANZANIA In this project WGDF-TANZANIA has set up a sustainable supply chain to make affordable water filters and spare parts available in the region. With a Tulip water filter, families no longer have to boil their drinking water, thereby reducing CO₂ emissions. This will save them much time, energy and money, while making their families and the environment healthier.

WGDF-TANZANIA has trained local community called people and entrepreneurs, which were interested in selling the filter. Mid 2016, they started offering the filters to their members and customers. Both the product, a water filter and the brand, Tulip water filters, were both completely unknown in the overall rural region and awareness and trust needed to be developed. This was done through regular marketing activities, such as radio spots, promotion posters and market demonstrations. But also by involving local schools, health clinics, and other authority figures in the area. I, more than 400 water filters have been sold. As the activities continue, and trust,



product and brand recognition grow, we expect this number to increase rapidly.

The project set up is unique in that it does not receive any donor funding, . Currently people are boiling their drinking water as a way to purify it. By using a filter they will no longer have to boil their water and thereby reduce their usage of wood/charcoal and CO₂ emissions. For this reduced amount of CO₂

Back Girls To Schools Program

Poverty, discrimination and exploitation keep millions of girls out of school. What's more, half of all girls in developing countries don't even finish primary school.

There are many barriers to educating girls. Some must work to help their families, or stay home to care for younger siblings. Other girls simply don't have the money for educational fees or school uniforms. Parents and communities may not understand the importance and benefits of girls' education, or schools may not be safe places, especially for girls and other children that experience marginalisation. **Early marriages** may keep girls out of school too.

Girls and boys have the right to education. **WGDF-TANZANIA** works to get girls into school, make sure they stay in school and supports their academic success by promoting an equitable school environment that encourages learning for both girls and boys.



We work with all stakeholders in a girl's life – governments, families, schools, churches, traditional leadership, boys and men and the girls themselves – to create multi-layered, holistic and sustainable programmes that target the barriers to girl's access to education, retention in school and learning outcomes.

- Women invest 90 per cent of their income in their households, as opposed to men's 30-40 per cent, leading to healthier, better educated children and families.
- Women's labor force participation can lead to reduced poverty, greater political participation, increased agency and assertion of their rights at the household and community levels.



Why educating girls is so important

Education gives girls the potential to earn better wages, raise healthier and more educated children, and have a voice in her community.

An extra year of primary school education boosts girls' eventual wages by 10–20 per cent. An extra year of secondary school adds 15–25 per cent.

Education is associated with increased contraception use, less underage premarital sex and lower HIV/AIDS risks.

When a girl in the developing world receives seven years of education, she marries four years later and has 2.2 fewer children.





Cotton and sun flower cooking oil produced by women

Mrisho magembe owning a private company located in Shinyanga region. It sources and processes sun flower oil from a small holder farm-ers, and its processing plant provides employment to 50 local workers, 80 percent of whom are women. is the only industrial employer in the region, and since opening in 2015 it has contributed to a revitalization of the local economy. This trend is con- sistent with African sun flower processing in general, in which employees overall people around .mrisho is planning to expand the investment and employ many people

Agricultural and food processing businesses can address the forces that otherwise limit community suppliers in a variety of ways, including:

- Creating a community brand within the broader enterprise to provide direct income to community farmers and increase their participation as members and decision-makers
- Offering social programs such as education, health clinic, providing loans for microenterprises
- Offering a market for secondary goods commonly produced by community such as honey and handcrafts.



We are women's of Africa we need more opportunities for our future development

Agro processing employees

Emanuel represent the majority of agro processing employees at enterprises that process raw goods (e.g., sun flower oil mangoes) collected from smallholder producers. At their best, these jobs provide women with an independent income stream, increased autonomy, and new social networks; frequently, they also offer long-term benefits such as education, health care, and training. But because these positions tend to require low skills and to be located in areas with low rates of formal employment, women in these jobs potentially face poor working conditions, job insecurity, and low wage

Hidden influencers

In the context of large corporations, McKinsey & Company has defined the term “hidden influencers” as “people other employees look to for input, advice, or ideas about what’s really happening in a company. They therefore have an outsized influence on what employees believe about the future, as well as on morale, how hard people work, and their willingness to support—or resist—change.” For our purposes, we define hidden influencers as people who provide advice and services to others in their industry, and who therefore have a disproportionately strong influence on their peers because of the information they share and the respect they garner.

In the agricultural sector where Root Capital works, hidden influencers

Accountants and sales managers who keep farmer enterprises functioning;

- **Field officers** who manage logistics to bring crops from farm to market;
- **Internal inspectors** who ensure farmers are complying with certification practices; and
- **Agronomists and “lead farmers,”** who train other farmers on agricultural practices that improve their yields.

In our 15 years of lending, we have observed the phenomenon that women are often hired for and excel at office positions in accounting, marketing, sales, and other midlevel management roles that are highly influential but less visible and therefore less studied and celebrated than top-tier leadership roles. While aggregate data across our portfolio are not currently available, in 2014, we began measuring the frequency of women in these positions through our Gender Scorecard (discussed in the following section) to understand the prevalence of this phenomenon

Agricultural businesses can address the forces that otherwise limit women’s participation as suppliers in a variety of ways

At the same time, women hold field positions at businesses less frequently than men, mainly because of girls’ and boys’ unequal access to agronomic education, and because the travel and physical work required is considered more suitable for men than women in many cultures. But these positions — agronomists, field officers, organic inspectors — are highly influential to farmers’ agronomic practices and sales decisions.

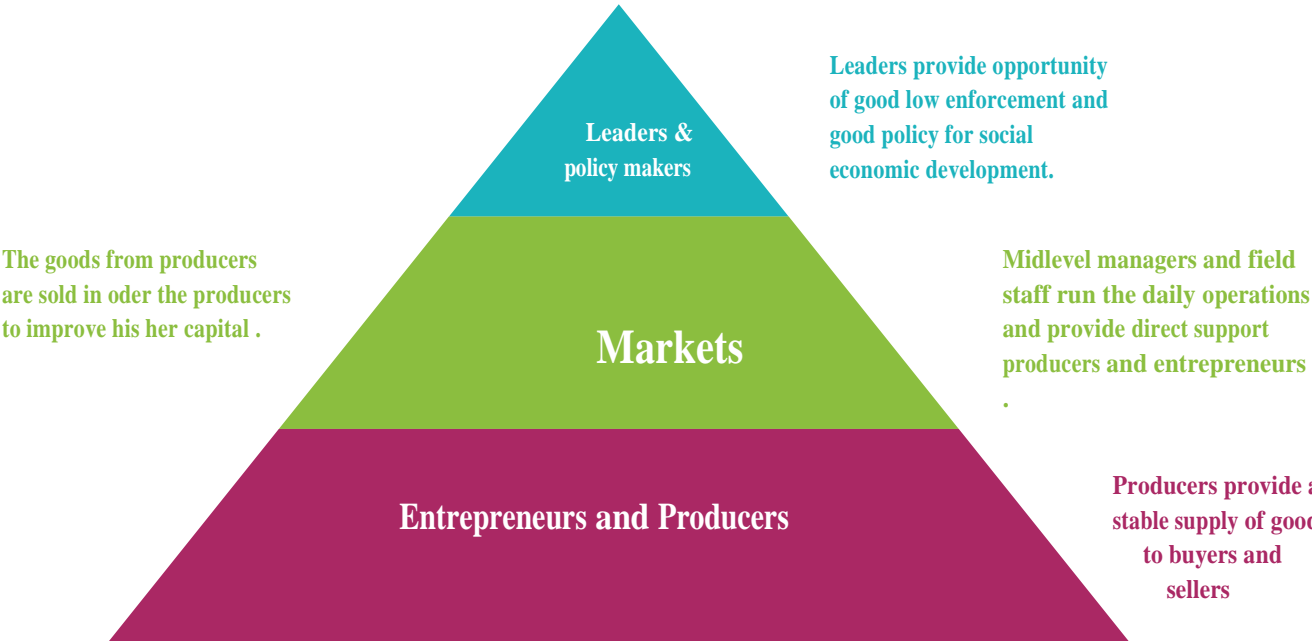
are in these positions they may engage more effectively with women farmers and help them access inputs, agronomic advice, and market information that they currently lack. The anecdotal evidence we have gathered suggests that promoting opportunities for women to obtain agronomic education and enter the workforce in these roles would have disproportionate benefit for rural communities.

By supporting women in midlevel roles and field positions through, for example, targeted financial management training and loans to the businesses that employ them, WGDF-TANZANIA can expand our positive impact on these women and the much larger number of farmers and workers they support.

Women leaders

While women agricultural leaders are often celebrated in both the media and on NGO websites, they continue to be underrepresented in economic enterprises. Currently, women hold the top position in 11 percent of our client enterprises. This compares favorably to the 4.8 percent of Fortune 40 CEO positions held by women

Figure 1: Economic development chain



Mutually Beneficial roles

Enterprises can be powerful change agents within agricultural communities. As Figure 1 illustrates, women often play mutually beneficial roles in well-run agricultural businesses. Entrepreneurs start and run agricultural businesses, providing jobs for middle managers and

stable incomes for farmers and agroprocessing workers, often in difficult environments with few alternative options. Farmers and workers benefit from the enterprise by earning a competitive price or wage and, in turn, support the business by providing a stable supply of goods to the enterprise.

What Makes “Gender Inclusive” in production?

As a mission-driven agricultural lender working in farming communities, Root Capital has long understood that women are simultaneously beneficiaries of and contributors to the success of the agricultural enterprises we support. Since our founding in 1999, we have sought clients that meet our financial, social, and environmental standards. As we have learned from our own experience, and as industry studies have reinforced,¹⁵ strong practices related to gender equity in a business are a reflection of good management and a stable relationship with farmer suppliers, and therefore are often indicative of a sound investment. The intent of our Women in Agriculture Initiative is to better understand the impact we and our clients have on women and to continually improve that impact over time. We consider gender lens investing an opportunity to expand our impact, not restrict it. Therefore, we provide loans and financial training to both clients with exemplary gender-related performance and those that, perhaps because of the cultural context in which they operate or particular attributes of their value chain, may not excel in our gender-related criteria but do meet or exceed our financial, environmental, and other social standards.

Renewable energy



Despite the abundance of available high quality solar products (portable solar lights, small home systems, with MA certification) the uptake of these solar products does not reach its potential. Still millions of poor Tanzanians are relying on kerosene koroboi's and firewood, both having quite detrimental effects; the koroboi's in combining poor light output with high costs with health risks and environmental degradation and the firewood equally or even more so it leads to destruction of forests.

This has been described as a paradox: those with little means cannot afford getting clean, high light output and in the end much cheaper solar lights, while those who can afford harvest the advantages: lower costs, better light and no health risks.

This project aims to improve on both sides of this trap hole: improving access to solar solutions for poor rural people by instituting systems for paying in installments, and by improving supply by developing low threshold distribution points close to the rural as the organization we believe that energy is the catalyst for development and we cooperate with partners to install solar that provide energy to community.

Identifying Value Chains

Certain agricultural value chains, often for cultural or historical reasons, are more gender inclusive because they disproportionately incorporate women entrepreneurs, wild-harvesters or workers. Quinoa, for example, is grown primarily by women in high-altitude communities in simiyu, shinyanga, and kagera – regions with few employment options and thus high male migration rates. Shea butter is known as “women’s gold” because women in Tanzania have traditionally collected and hand-processed and retained the income from their labor. Rice and other locally processed crops, such as fresh fruits and vegetables, tend to provide disproportionate opportunities for women because they require careful sorting and grading in processing facilities, and women are generally considered by men and women alike to be more skillful

and often more diligent — workers than men. Finally, in Tanzania, staple grains such as maize, millet, and sorghum — in contrast with cash crops like coffee and cotton, which tend to be male-dominated — are commonly grown, harvested, and threshed by women, who typically keep a portion for household consumption and sell the remainder into domestic markets for local consumers. By searching for qualified borrowers in these industries, we have naturally found many businesses that are led by, employ, purchase raw goods from, and generally promote the economic participation of women. In value chains such as cotton that tend to be more male-dominated, we deliberately seek out enterprises, and community organization to support and that promote gender equity, and we celebrate their practices as an example to their peers.



The majority of Tanzania's farm labor is provided by women, but they have traditionally had little control over their families' finances. By making small farms more productive, WGDF-TANZANIA client Freshco helps women like ANETH MAKERE to earn steady cash income that they may never have had before.

A major strategy of the Women in Agriculture Initiative, then, is to expand our pool of gender-inclusive clients. We do this in three ways:

1. Conduct targeted market research on value chains with strong representation of women so that we can identify a pipeline of high-impact community need of our services
2. Develop financial products with a particularly high impact on women
3. Improve financial management skills through training programs targeted to women managers.

Defining “Gender Inclusive”

During our financing due diligence process in WGDF-TANZANIA early days, we identified gender-inclusive businesses as those with a woman entrepreneur or manager, meaningful ownership stake or representation by women on the board of directors, or a significant percentage of women as farmer suppliers. We would “count farmers,” including women farmers, to estimate our reach, but we had no formal evaluation of our clients’ broader performance on gender-diversity measures. Through the Women in Agriculture Initiative, we have built a Gender Scorecard (part of our [Social Scorecard](#)) that reflects our growing understanding of our clients’ impact on women.

Our tools and approach are continually evolving. In fact, based on the research and discussion generated during the production of this issue brief, we have further expanded our Gender Scorecard to consider two additional metrics: number of women agronomists and number of women middle managers. Our eight quantifiable metrics now include:

1. Number and percentage of women farmers
2. Number and percentage of women agro processing employees
3. Number and percentage of women in middle management
4. Number and percentage of women agronomists
5. Presence of a woman in a leadership position (entrepreneur or manager)
6. Number and percentage of women on the board of directors

7. Number and percentage of women accessing loans through enterprise's internal credit fund
8. Existence of a women's program, such as a maternity clinic or training program
9. To ensure that we are gathering accurate and consistent information, we developed the definitions with our team officers, who are responsible for collecting the information as part of their due diligence, and clearly define each indicator.

In 2016, our clients collectively sourced goods from 1,200 women farmers and we rated 31 percent of our clients (80 businesses) as gender inclusive. In 2018, we aim to serve 200 gender-inclusive clients and reach more than 2,000 women.



Wgd-tanzania team and seminar attend on traing against youth impact to economy

table 1: root capital gender outcome metrics

	2014	2015	2016	2017*
#ofgender-inclusiveclients	50	89	107	80
% gender-inclusive clients of total number of clients	29%	46%	52%	31%
Amount disbursed to gender-inclusive clients	\$240	\$590	\$590	\$600
% amount disbursed to gender-inclusive clients of total amount disbursed	30%	53%	49%	35%
number of female producers reached	45	68	80	101
% female producers of total producers	23%	28%	33%	28%



Beyond outcomes

Our Gender Scorecard gives us important information about the scale of our clients' inclusion of women. However, because it is used as an assessment tool for our entire portfolio, it cannot provide details about the actual impact on women and what that impact means for their own lives, the lives of their families, and the overall status of women in their communities. For example, to understand gender dynamics around the role that women play in decision making in the home, and the differentiated impacts between women and men, we conduct

in-depth impact studies and farmer-level livelihood surveys. For these and other client profiles, see our Impact webpage.

As an example, a focus group of women farmers who supply Faranaya, a WGDF-TANZANIA client working in the sunflower value chain in singida,shinyanga and simiyu revealed that attitudes toward girls' education are changing in response to women's earning income through sunflower processing and sales. Women and men tend to maintain traditional gender roles in their own relationships.

That is, while their husbands make major household decisions, such as on the family's accommodations and children's education, women report making minor decisions related to meals, housekeeping, and children's clothing. However, because of women's newfound earning power, they now consider the education of their daughters to be a worthwhile investment. Before women in this region began earning money by selling sunflower to the enterprise, they prioritized the education of their sons because their daughters would be married and sent to live with their husbands' families, with limited ability to earn consistent income. As one woman sunflowers farmer reports, "Wherever my daughters might find themselves, they can still support the family, and so I now also hope for the success of my daughters."

Conclusion

Most people living in rural communities of developing countries have limited access to income-generating products and services like credit, training, and farm inputs. This is particularly true for women, whose economic opportunities are further restricted because they make fewer decisions about the farm and the household and own less land than their male counterparts. As potentially powerful change agents within rural communities, community support can increase access to productive assets for women and men who are poor in a variety of roles.

Like many other development organization practitioners, WGDF-TANZANIA considers that base-of-the-power-pyramid community experience extreme economic need and therefore represent the highest opportunity to have real and lasting impact in rural communities. At the same time WGDF-TANZANIA believes that community has to be empowered in gender basis



example for other businesses and individual women in similar contexts. By systematically applying a gender



lens to our portfolio of approximately 250 active clients, WGDF-TANZANIA has identified additional — albeit less celebrated — roles that community play that have disproportionately high impact on families and communities. These “hidden influencer” roles offer an opportunity to deepen our impact that we are only beginning to understand.

We encourage others who share our goal of unlocking the economic potential of women to expand their focus beyond women and men as leaders to include women across the economic spectrum. In doing so, we can identify additional areas in which women are playing high-impact and influential roles within our respective sectors and begin a substantive dialogue on how we can collectively support their long-term economic empowerment.

WIDE GLOBAL DEVELOPMENT FOUNDATION TANZANIA

Masoud house plot 345, Shinyanga, Tanzania

Mob: +255654029516

E-mail: wgdf2010@gmail.com

Websate: <http://wgdf-tanzania.wixsite.com/wgdf2014/>

