



**The World Bank**

Project for Advancing Gender Equality in Tanzania (PAMOJA) (P178813)

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# Project Information Document (PID)

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Appraisal Stage | Date Prepared/Updated: 19-Dec-2023 | Report No: PIDA0029



## BASIC INFORMATION

### A. Basic Project Data

Project Beneficiary(ies)	Region	Operation ID	Operation Name
Tanzania	EASTERN AND SOUTHERN AFRICA	P178813	Project for Advancing Gender Equality in Tanzania (PAMOJA)
Financing Instrument Investment Project Financing (IPF)	Estimated Appraisal Date 19-Dec-2023	Estimated Approval Date 22-Feb-2024	Practice Area (Lead) Social Sustainability and Inclusion
Borrower(s)  United Republic of Tanzania	Implementing Agency Ministry of Community Development, Gender, Elders and Children (MoCDGEC), Ministry of Community Development, Gender, Women and Special Groups (MoCDGWSG)		

#### Proposed Development Objective(s)

To increase access to (i) economic opportunities for women and (ii) Gender-Based Violence prevention and response services, in targeted areas of the United Republic of Tanzania.

#### Components

Promoting Economic Opportunities for Women through Community-Based Models

Strengthening Gender Based Violence Prevention and Response Services

Innovations and Partnerships

Project Management and Monitoring and Evaluation

## PROJECT FINANCING DATA (US\$, Millions)

### Maximizing Finance for Development

**Is this an MFD-Enabling Project (MFD-EP)?** No

**Is this project Private Capital Enabling (PCE)?** No

## SUMMARY



<b>Total Operation Cost</b>	<b>104.00</b>
<b>Total Financing</b>	<b>104.00</b>
<b>of which IBRD/IDA</b>	<b>104.00</b>
<b>Financing Gap</b>	<b>0.00</b>

**DETAILS****World Bank Group Financing**

International Development Association (IDA)	104.00
IDA Credit	100.00
IDA Grant	4.00

Environmental And Social Risk Classification

Moderate

Decision

The review did authorize the team to appraise and negotiate

Other Decision (as needed)

**B. Introduction and Context**

Country Context

1. Over the past two decades, the United Republic of Tanzania (URT), which includes the mainland and the semi-autonomous region of Zanzibar, has experienced strong economic growth and a significant poverty decline, leading to the country's transition to lower-middle income country (LMIC) status in July 2020. Since 2000, the country's gross domestic product (GDP) has grown by an average of 6.1 percent annually. Between 2007 and 2018, Tanzania's national poverty rate fell from 34.4 to 26.4 percent, and extreme poverty fell from 12 to 8 percent.
2. This economic growth has translated to improvements in socio-economic welfare indicators. Between 2000 and 2020/21, the life expectancy of Tanzanians increased from 52 to 67. Between 2010 and 2020, the share of the population with access to electricity increased from 10 to 40 percent, and access to internet increased from 3 to 22 percent.
3. However, high levels of population growth, driven by elevated levels of child-marriage and high fertility rates, have increased the absolute number of poor people, and put pressure on government capacity to deliver services.



Tanzania's population of 61.7 million in 2022 is young, and growing at about 3.2 percent annually, the third fastest population growth rate globally. Although the country has made progress in reducing the Total Fertility Rate (TFR) from 6.2 births per women in 1991 to 4.8 in 2022, this rate is higher than the Sub-Saharan Africa (SSA) average of 4.6.

4. **The country is very vulnerable to climate change, and women are particularly affected.** According to the ND-GAIN Country Index, Tanzania ranks 145<sup>th</sup> out of 185 countries in terms of vulnerability to climate change and readiness to deal with its effects.

### Sectoral and Institutional Context

#### Economic Opportunities

5. **Female labor force participation rose from 67 percent in 2000-01 to 80 percent in 2019,** above the 63 percent average for SSA and among the highest rates in Africa, however, women continue to suffer from obstacles accessing economic opportunities. Women are much more likely than men to be engaged in unpaid labor. Although the gender gap in wage employment has decreased, women wage workers are more likely than men to make less money or not be paid for their work.

6. **Because of a series of structural barriers, female entrepreneurs' sales are 46 percent less than male entrepreneurs.** Women are less likely to register their businesses, and, compared to male entrepreneurs, are less educated and more likely to be widowed, divorced, or separated. In addition, certain gender norms, such as being perceived as less credit worthy than men, continue to affect women's access to financial services. Finally, the additional burden of care impacts women's opportunity to engage in economic activities. Social norms require women to be responsible for most unpaid domestic and childcare obligations which puts a strain on their time.

7. **Tanzanian women are left behind when it comes to accessing finance.** Only 60 percent of Tanzanian women have access to financial services. 9 percent have access to informal, unregulated financial services and 30 percent remain without any financial services.<sup>1</sup> Moreover, the share of women with a bank account, 42 percent in 2017, is significantly lower than the average for low- and middle-income countries of 59 percent.

8. **Women's Village Savings and Loans Groups (VSLAs) are widely used structures to fill the vacuum of financial products for women.** Village Community Banks (VICOBAs) and VSLAs are grassroots, group-based lending schemes using member contributions. There are approximately 50,000 VICOBAs in Tanzania, with about 4.4 million clients and capital of 1.5 trillion Tanzanian shillings (US\$600 million).

9. **The Women, Youth and People with Disabilities Revolving Fund (WYDF) or the "10 percent fund" was established as a zero-interest revolving loan scheme to assist women and vulnerable populations who are unable to obtain loans from financial institutions, however, it has suffered from implementation challenges.** The scheme commenced in 1993 and was expanded by the 2019 amendment of the Local Government Financial Act, which made it mandatory for all Local Government Authorities (LGAs) to issue 10 percent of their revenue as interest-free loans.

#### Gender-Based Violence Prevention and Response

10. **Women and girls in Tanzania continue to experience high levels of violence.** An estimated 40 percent of women 15 to 49 in mainland and 14 percent of women in Zanzibar have experienced physical violence. Nationally, 17 percent of

<sup>1</sup> Financial Inclusion National Council. *National Financial Inclusion Framework 2018-2022 - Alliance for Financial Inclusion; Tanzania at a Glance*,



women have experienced sexual violence and 44 percent have experienced either physical or sexual violence by an intimate partner.

11. **Harmful, gendered, social norms and practices, which help normalize GBV, persist.** For instance, wife-beating seems to be a widely accepted practice: an estimated 58 percent of women, and 40 percent of men, believe that a husband is justified in beating his wife for at least one of the following reasons: if she burns the food, she argues with him, she goes out without telling him, she neglects the children, or she refuses to have sex with him. In Zanzibar, this number is at 60 percent of females and over 50 percent of males.

12. **Help seeking behavior remains low amongst the high number of people experiencing GBV, but demand has slowly grown.** Only 54 percent of women who experienced physical or sexual violence seek help.<sup>2</sup> However, the number has increased by almost 20 percent from the 2010 to 2015-2016 DHS. Structural barriers, such as cost of treatment, lack of survivor-centered care, distance to services, and delays in delivery of quality services, make reporting more challenging.<sup>3</sup>

13. **National Plans of Action (NPAs) in Mainland and Zanzibar reflect key investments in a multi-sectoral, systems-based response to GBV.** The NPAs to End Violence Against Women and Children (NPA-VAWC) in Tanzania (2017/18-2021/22) and Zanzibar (2017-2022) provide a comprehensive framework for addressing GBV and VAC in the country. It is carried out by the Women and Children Protection Committees (MTAKUWWA) that exist at all these levels. As of 2022, 18,186 MTAKUWWA Committees have been formed across Zanzibar and Mainland Tanzania but there are still gaps in national coverage.<sup>4</sup>

14. **One-stop centers (OSC) exist, but they often lack funding and service quality is not uniform.** As part of the Tanzania NPAs, OSCs have been scaled up from four to 26 centers. The OSCs are generally integrated within healthcare facilities and aim to offer wraparound services to victims of GBV, including access to healthcare, legal assistance, and psychosocial support.

15. **Guidelines for Safe Houses exist, but they are entirely privately run.** In 2019, the MoCDGWSG prepared National Guidelines for the Establishment and Management of Safe Houses for Victims of Trafficking in Persons and Survivors of Violence. In Zanzibar, MoCDGEC developed the National Guideline for Establishment and Management of Safe Houses in April 2022.

16. **Similarly, although there has been an increase in promising GBV prevention initiatives, these are mostly small-scale and driven by civil-society actors.**

### C. Proposed Development Objective(s)

#### Development Objective(s) (From PAD)

To increase access to (i) economic opportunities for women and (ii) Gender-Based Violence prevention and response services, in targeted areas of the United Republic of Tanzania.

#### Key Results

<sup>2</sup> Ibid.

<sup>3</sup> McCleary-Sills, J., Namy, S., Nyoni, J., Rweyemamu, D., Steven, E., Salvatory, A. (2013). Help-Seeking Pathways and Barriers for Survivors of Gender-based Violence in Tanzania: Results from a Study in Dar es Salaam, Mbeya, and Iringa Regions. Dar es Salaam, Tanzania: EngenderHealth/CHAMPION

<sup>4</sup> Ibid.



- (i) Microenterprises still in business 12 months after receiving financing under the project (number)
- (ii) Reduction in acceptability of intimate partner violence among project beneficiaries (percentage)

#### D. Project Description

17. **The project will be implemented in Tanzania mainland and Zanzibar.** MoCDGWSG Mainland and the MoCDGEC Zanzibar will lead overall implementation given their technical mandate at the national level on the project's key objectives. The funding split between mainland and Zanzibar will be confirmed during appraisal.

#### **Component 1: Promoting Economic Opportunities for Women through Community-Based Models (US\$54 million)**

18. **This component will finance access to economic opportunities for women, using their community-based groups as entry points and platforms.** Activities will be implemented through three sub-components: (1) strengthening community-based women's groups, women's business skills and market linkages, (2) increasing access to finance through women's groups' revolving loan funds, and (3) increasing access to finance through the formal financial sector.

##### **Sub-component 1.1: Strengthening community-based women's groups, women's business skills and market linkages (U\$16 million)**

19. This subcomponent will support the capacity building of community-based women's groups in select districts and use the groups as platforms to provide business skills training and mentoring to women micro-entrepreneurs. It will also support market linkages through simple market assessments.

##### **Sub-component 1.2: Increasing access to finance through women's groups' revolving loan funds (US\$25 million)**

20. This sub-component will provide demand-driven financing to women micro-entrepreneurs through their group's revolving loan fund. Financing under this sub-component will allow the group to increase the amount and number of loans to members for business activities. The experience gained by groups in using these funds will also increase their creditworthiness and allow them to leverage greater financing from financial institutions. This will be further supported by the digital application to digitize savings group operations under sub-component 3.2.

##### **Sub-component 1.3: Increasing access to finance through the formal financial sector (US\$13 million)**

21. This sub-component will focus on increasing the scale of lending to rural women through the formal financial sector. This will involve a change process both for the Financial Institutions (FIs) and for the beneficiaries that will be incentivized and catalyzed by the sub-component. It is expected that the sub-component will catalyze a process through which PFIs will increasingly see rural entrepreneurs as viable long-term clients while lowering barriers for women to initially access the formal financial sector.

#### **Component 2: Strengthening Gender-Based Violence (GBV) Prevention and Response Services (US\$30 million)**

22. This component will finance access to GBV prevention and response services. Activities will be implemented through two sub-components: (1) shifting social norms and enabling behavior change towards gender equality and GBV prevention, and (2) strengthening GBV response services.

**Sub-component 2.1: Shifting social norms and enabling behavior change towards gender equality and GBV prevention (US\$13 million)**

23. This sub-component will finance: (i) the creation of a national protocol for a community-based social norms change and GBV prevention program to be integrated with the structures established by the NPA-VAWCs; and (ii) implementation of the new national prevention protocol in select districts.

**Sub-component 2.2: Strengthening GBV response services (US\$17 million)**

24. This sub-component will finance the strengthening of quality and survivor-centred GBV response services in select districts, with a focus on basic psycho-social and basic health service delivery and referral mechanisms at the community-level.

**Component 3: Innovations and Partnerships (US\$9.5 million)**

25. This component will finance innovations and partnerships fostering women's economic opportunities. Activities will be implemented through two sub-components: (1) a community-based childcare pilot, and (2) innovations and partnerships for enhanced market linkages.

**Sub-component 3.1: Community-based childcare pilot (US\$8.5 million)**

26. This sub-component will support a childcare pilot in select project communities. Providing access to childcare will address a key aspect of women's time poverty and allow them to allocate more time to their economic activities. The implementation of the pilot will be reviewed at project mid-term and will inform potential allocation of additional funds and/or further roll-out through other government or partner resources.

**Sub-component 3.2: Innovations and partnerships for enhanced market linkages (US\$1 million)**

27. This sub-component will finance innovations and partnerships to enable market linkages for women's groups and entrepreneurs, including: (i) a digital savings application that will be utilized by groups to track their savings and loan records digitally; and (ii) a digital application for market linkages based on partnerships with service providers for digital platforms (e.g. in the agriculture sector) that enable better market linkages.

**Component 4: Project Management and Monitoring and Evaluation (US\$10.5 million)****Sub-component 4.1: Project Management (US\$9.2 million)**

28. This sub-component will finance overall project coordination and implementation arrangements at the national and local level including FM, procurement and social and environmental safeguards under the Environmental and Social Framework (ESF). The sub-component will finance dedicated support to the implementing agencies and their institutional strengthening, including logistical support and other critical goods necessary for project implementation.

**Sub-component 4.2: Monitoring, Evaluation and Learning (US\$1.3 million)**

29. This sub-component will finance M&E activities, which will include baseline and endline surveys as well as a process evaluation. A Management Information System (MIS) will be established to monitor project activities and report on key results indicators. The MIS will be leveraged to monitor other key activities on GBV prevention and response and women's economic opportunities under MoCDWGSG (Mainland)/MoCDGEC (Zanzibar), enabling technology-based solutions for safe and efficient data collection and information management while linking with and complementing existing databases on GBV prevention and response and women's economic opportunities.



Legal Operational Policies	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Area OP 7.60	No
Summary of Screening of Environmental and Social Risks and Impacts	

**Environmental Risk Rating:**

**The environmental risk classification for the Project is “moderate”.** The project could finance small-scale infrastructure investments and service provision to women’s livelihoods groups and entrepreneurs. Also, component 1 will finance activities that support women’s economic opportunities/inclusion. The specific activities to be financed have yet to be defined but may potentially include, investments to improve agriculture production and productivity through exploiting value chain opportunities including reaching bigger markets. If activities like land clearance and use of pesticides, fertilizers and other agrochemicals are implemented (which are associated with improving agriculture yield) they may have negative impacts to environment. These activities could cause the following risks and impacts: (i) Land degradation and loss of biodiversity. Land clearance and use of pesticides could impact land degradation, natural habitat and biodiversity. However, it is expected that existing farm areas shall be used rather than opening farms on virgin land. (ii) Soil erosion. Land clearance will expose soils and leave areas vulnerable to erosion by surface run-off or wind and create the threat of water turbidity and sediment deposition in nearby waterways. (iii) Agrochemicals management. Use of fertilizers, pesticides and other agrochemicals have the potential to cause not only soil and water resources pollution but also health impacts to nearby communities. (iv) Occupational and community health and safety, with potential impacts on project workers and other stakeholders during the implementation of subprojects. The expected environmental risks of the proposed project are not significant since the impacts are local, site specific, short-term, and reversible.

**The social risk classification for the project is moderate.** The project is expected to have a positive social impact at the individual and community level, in that it will promote gender equality, economic opportunities, and address the social norms that contribute to GBV and stand as a barrier to women’s empowerment, with an explicit focus on the inclusion of persons with disabilities (PwDs). However, there is a risk that activities that are designed to challenge long-standing norms and beliefs of gender and power relations could be negatively perceived and result in backlash. The project intends to use established, proven methodologies, which take a phased approach to changing beliefs, attitudes, and behaviors, to be more gender-equitable, working progressively through topics in a way that is designed to help participants examine the ways in which restrictive gender roles can limit the lives of both men and women, harming everyone. The project will pay close attention to the potential risk of backlash or negative perception that may become directed at women. Additionally, under Component 1, aimed at strengthening Economic opportunities, there might be some risks associated with inadvertent exclusion of women with disabilities and women who meet ESS7 criteria. Since the project, under component 2 focuses on shifting social norms and enabling behavior change towards gender equality and GBV prevention, there is a



need to ensure mitigation measures are in place for risks associated with exclusion. Although the country has legal regulations which provide provisions on the rights of PwD, including access to education to children, access to support services, and more, exclusions prevail. Although majority of PwD have primary education there are still many children with disabilities who drop-out of schools due to various reason; and furthermore, disabled women and girls are likely to experience higher rate of GBV because of social stigmatization and increased vulnerability. Additionally, because of the stigma women with disabilities face, they are less likely to own land compared to other groups. Although the land policy emphasises equal rights to land ownership, women with disabilities face many obstacles in ownership. Overview of ESF: labor risks expected to be moderate, and the project does not anticipate resettlement activities.

## E. Implementation

### Institutional and Implementation Arrangements

30. **Implementation arrangements will be mainstreamed into existing government structures at national, regional, district and ward/Shehia levels in both Mainland and Zanzibar.** MoCDGWSG [Mainland] and MoCDGEC [Zanzibar] will be the lead Implementing Agencies, as they have the technical mandate at the national level on the project's key objectives.

**In Mainland, project implementation at the regional, district and ward level will be integrated in the structures under PO-RALG in line with the government requirements for locally implemented projects.** In Zanzibar, the Zanzibar Economic Empowerment Agency (ZEEA) will be an additional Implementing Agency.

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**APPROVAL**

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