



# STRENGTHENING SMALL BUSINESS VALUE CHAINS (SSBVC) PROJECT

GENDER EQUALITY ASSESSMENT RESEARCH BRIEF



# Introduction

MEDA's Strengthening Small Business Value Chains (SSBVC) project aims to contribute to Tanzania's economic growth and increase job creation by sustainably improving the business performance of women- and men-led small and growing businesses (SGBs), and women and men small entrepreneurs (SEs). The Gender Equality Assessment was carried out in the fourth year of the project to capture and measure gender equality (GE) impacts as a result of the project. Key findings and recommendations for SSBVC and the design of future market system development projects are included in this brief.

## SSBVC Project Overview

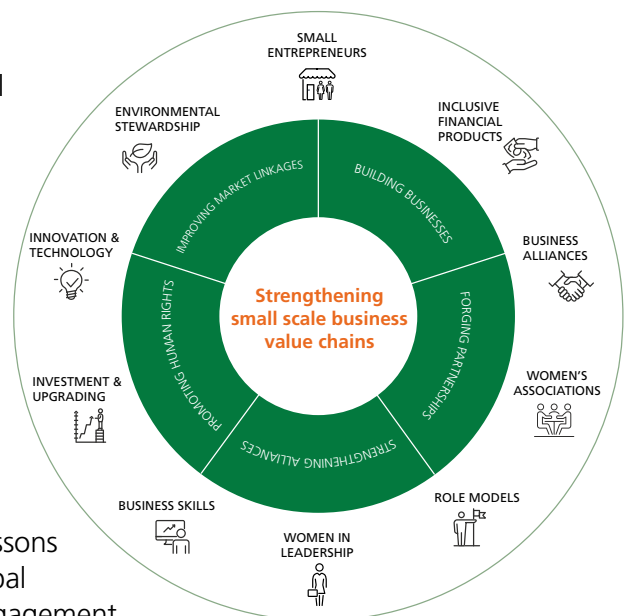
Around the world, MEDA combines innovative private sector solutions with a commitment to the advancement of systemically marginalized communities, including women and youth. MEDA's expertise includes market systems development, environment and climate change, inclusive and green finance, impact investing, and gender equality and social inclusion. In Tanzania, MEDA's Strengthening Small Business Value Chains (SSBVC) project aims to contribute to Tanzania's economic growth and increase job creation by sustainably improving the business performance of Lead Firms (LFs) and the Small and Growing Businesses (SGBs) and women and men Small Entrepreneurs (SEs) in their value chains. The project develops industry and private sector partnerships, linking LFs to SGBs and SEs as well as the end market by taking promising businesses to the next level with smart subsidies (including eVoucher), matching grants and access to financial services. Through the project, MEDA works with local partners to provide business development services and support market development in the extractives, agri-food, logistics, construction, and manufacturing sectors. The project focuses on three regions, namely Arusha, Morogoro, and Mtwara.

SSBVC integrates gender equality (GE) into project activities with an emphasis on women's economic empowerment. The project works with various actors involved in the selected value chains to build their awareness and capacity in GE. The project works with SEs, SGBs and LFs to improve GE outcomes for men and women within the value chains in which they participate. For LFs, this includes annual training on GE for all staff, the creation of GE policies to guide their operations, and GE Action Plans to help them implement practical activities to improve GE within their company (and in some cases, among their linked SEs) over the course of MEDA's contract with them. In addition, MEDA's GE Officer supports LFs to create a post-contract GE plan to carry on the work once the project has ended. The project also works with Business Development Service Providers (BDSPs) to share GE awareness training with men and women SEs and to build women business owners' capacity, in particular. In addition, targets have been set for women's participation, including 10% women-owned/led LFs and 40% women SEs reached.

### SSBVC Learning Series

The SSBVC Project aligns with MEDA's organizational theory of change. The goal of the project is aligned with MEDA's mission to facilitate inclusive market systems where MEDA, with its partners, helps to provide farmers and small businesses with access to finance, business skills, and productive resources. In particular, the SSBVC project supports lead firms to provide decent work for small entrepreneurs in their supply chains and adopt environmentally sustainable technologies and improved business practices while promoting human rights in the value chain.

The SSBVC Learning Series is an initiative to share lessons learned with project stakeholders and the wider global development sector. Topics include private sector engagement





in Tanzania, client experiences with business performance and drivers of success, effective strategies for sustainable enterprise development and advancing and measuring women's economic empowerment.

## Methodology

The assessment used a variety of methods to capture qualitative data among a sample of clients from all major client types: SGBs, SEs, SE Alliances, and Business Development Service (BDS) recipients and providers. Key Informant Interviews (KIIs) and focus group discussions (FGDs) were used to collect primary data from respondents. Data collection was done electronically using laptops and audio recording whenever possible. Findings from the assessment were measured against key indicators across MEDA's four GE domains (Table 1) and included GE-related impacts from project interventions as well as persistent gender-based constraints which require continued attention.

Domains	Selected Indicators
Access & Use	Women and men with improved access to technical training and skills development
	Perception of women and men of the impact of technical training and skills development on business management
	Women and men with improved access to appropriate financial products and services
Agency & Rights	Perception of women and men of changes in intrafamilial decision-making concerning the use of income/assets/products/services
	Perception of women and men of changes in intrafamilial control over income/assets/products/services
	Women's perceptions of themselves as market actors
Gender-just Enabling Environment	SE awareness and understanding of gender equality as a concept and/or issue
	Increased provision of business development support services targeting women
	Community and men's acceptance/valuing of women's economic participation
Inclusive Market Systems	SGB awareness of gender equality as a concept and/or issue and understanding of it
	Clients' acceptance of/support for gender equality and women in business
	Women/men's representation as market actors

Table 1: Selected indicators from MEDA's Gender Equality Indicator Bank

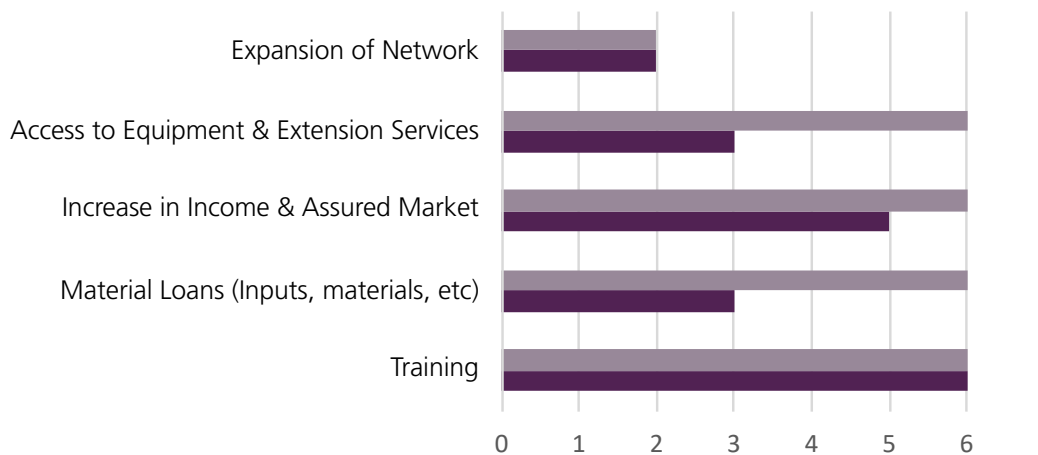
## Key Findings and Recommendations

### Access and Use

Within the "access and use" domain, noted benefits for SEs included increases in income and improved access to material loans, training, equipment and technology for women clients. SSBVC provides smart subsidies in the form of e-vouchers and direct cost share for SEs to purchase technology and equipment such as water pumps, sprayer pumps, power tillers, gas brooders, silos and ox ploughs at a discount price. Currently, of the 5,917 smart subsidies disbursed, 34% were utilized by women, nearing the project goal of 40%. GAP training was also mentioned as a key benefit, helping women to increase their production by over 52% and their incomes by 32% since the beginning of the project. Women also reported benefiting from expanded marketing networks and improved health as a result of increased incomes.

Gender-based constraints that continue to affect the overall impact of the project and women’s lives include patriarchal land ownership structures and women’s lack of collateral to secure bank loans, difficulty saving lumpsums to purchase equipment and invest in business growth, and women’s ability to manage and access loans without men’s interference. To address these issues, it is recommended that the project continue to work closely with financial service providers to develop gender-sensitive products and marketing strategies. In addition, if feasible, grant budgets and smart subsidies should be used to improve women’s access to equipment which save time and labor. Household financial management training provided by BDS providers to SE alliances should also promote men’s support for women’s increased access and autonomous use of financial services.

Figure 2: Number of SE Groups (out of 6 men and 6 women groups) Noted these Benefits of Working with the Lead Firm



	Training	Material Loans (Inputs, materials, etc)	Increase in Income & Assured Market	Access to Equipment & Extension Services	Expansion of Network
Men	6	6	6	6	2
Women	6	3	5	3	2

■ Men ■ Women

## Agency and Rights

Within the “agency and rights” domain, women and men reported increased equitable decision-making in the household and men’s increased respect for women’s contributions to the household and economic independence. Women clients also reported higher confidence levels and decreased workloads due to Good Agricultural Practices (GAP) training and time/labor-saving technology provided through the project. In fact, 83% of women participants in the assessment stated that their workload has become more manageable. Some women also reported a reduction in gender-based violence (GBV) as a result of gender equality training. Persistent gender-based constraints that require steadfast attention include the prevalence of male-dominated decision-making in some households, particularly regarding cash crops as well as the issue of GBV. Recommendations to address these challenges include the addition of a GBV component to trainings provided by BDS providers active in the gender equality advocacy space, such as the Tanzanian Women’s Chamber of Commerce (TWCC). Given the assessment’s finding that men’s support of women in business increased their effectiveness as business and community leaders, a further recommendation is to apply MEDA’s Male Gender Equality Champion (MGC) model within this project. Male Gender Champions are men who self-select as being interested in gender equality, are local community members, willing to volunteer time and are married to a project client. MGCs are given training and responsibility to advocate for women in the community. An additional recommendation is for the project team to more closely review the gender equality training materials used by project-supported BDS providers and SGBs in order to determine the extent to which men’s engagement in GE is being promoted to men SEs and offer suggestions for improving.

## Gender Just Enabling Environment

The GE Assessment found that project impacts included positive changes in social and cultural norms among women and men SEs that received GE training, men's increased participation in household work, and increased awareness and promotion among community leaders of rising women business leadership. Persistent gender gaps and inequalities in the enabling environment were also identified in the assessment. One example was an inconsistent understanding of the difference between sex and gender and the consequences of harmful gender stereotypes including unequitable division of labor. A number of women also discussed the presence of GBV in their households and the community. Some women entrepreneurs avoided telling their husbands about their participation in trainings and project activities for fear of being beaten.

Recommendations to address this include ensuring an explicit gender equality component in new grants, such as with SE Alliances. This suggestion has already been implemented with SSBVC's new partner Jumimaki. This should also be applied in future projects opting for the Lead Firm model. Another recommendation that is already being actioned is a 'Women in Business' Forum to facilitate networking and encourage mentorship among business women. Moreover, the project has also designed a 'Women who Dared' Photobook featuring stories of women clients who defied gender norms, faced numerous barriers and gender-based constraints and became successful business women.

## Inclusive Market Systems

Project impacts within the inclusive market systems domain included increases in income and assured market for women SEs. Additionally, 100% of surveyed SGBs providing services for SEs acknowledged the importance of gender equality mainstreaming, the use of accountability tools including MEDA's Gender Equality Actions Plans and Gender Equality Policies, and increases in benefits for women and mothers. The GE assessment also identified gender-based constraints in the inclusive market systems domain, including inadequate sources of income for some women SEs as well as the fact that only 14% of medium-sized businesses are owned by women in Tanzania. Additionally, the responsibilities of being a mother as well as a business owner was noted as the main challenge hindering expansion of women-owned/led business. Moreover, some men still refuse to accept women in leadership and as valuable contributors to the economy and society. Recommendations therefore include prioritizing ongoing SE-level gender equality trainings provided by SGBs who are supported by the project, and the design of a tool or checklist for SGBs to increase the visibility and importance of women's participation in value chains.

“Gender equality is to provide equal opportunity to both males and females in the ownership of the means of production. This means that women should be allowed to own land, receive education, and should be appointed to leadership positions and engaged in decision-making in their families.” —Leader of SE Alliance who received gender

## Further Reading

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