



Making Women Development Fund More Care-Responsive

Programmatic notes for Women's Economic
Empowerment Policy and Programming

November 2017

The Women Development Fund (WDF) was established by the Government of Tanzania in 1992, and is administered through the Ministry of Community Development, Gender and Children. The objective of the programme is to support the economic empowerment of women, and especially rural women. In 2015–17, a partnership between the Institute of Development Studies and BRAC Research and Evaluation Unit implemented research into the WDF in Korogwe and Lushoto districts. This note discusses the main findings in relation to the care-sensitivity of the WDF, and provides a set of recommendations on how to mainstream unpaid care work into women's economic empowerment (WEE) programming.

The Women Development Fund programme

The Women Development Fund (WDF) in Tanzania aims to support the economic empowerment of women, and especially rural women, by providing them with loans that they can use to start/scale up a wide range of income-generating activities, including agriculture and livestock rearing, sale of processed food, and petty trade. The programme does not directly create jobs for women, but supports them in setting up small, income-generating businesses, which in turn are seen as a means to contribute to lifting their household out of poverty.

Soft loans are made available to women at a 10 per cent interest rate, either directly or through the network of Village Community Banks. Loans can be accessed via group membership, which creates collective responsibility for meeting the repayment deadlines.

Community development officers (CDOs) constitute the programme's focal point. Beginning with community mobilisation, they assist women to organise into a structured and sustainable group. Together with women participants they brainstorm how to select, plan and manage women's prospective small businesses, and maintain a day-to-day support service for the group as the application process unfolds. When the group receives its loan, the CDOs provide the women members with basic financial management skills training.

The research

Between 2015 and 2017, a research partnership between the Institute of Development Studies (IDS) and partner organisations in four countries undertook a study entitled 'Balancing unpaid care work and paid work: successes, challenges and lessons for women's economic empowerment programmes and policies'. In Tanzania, research was implemented by BRAC Research and Evaluation Unit (BRAC-REU) and IDS in the districts of Korogwe and Lushoto, in two sites where the WDF programme was active.¹ The research hypothesis was that taking unpaid care work into account in women's economic empowerment (WEE) policies and programmes has the potential to significantly strengthen the empowering outcomes of women's participation in paid work, therefore turning a 'double burden'² into a 'double boon' – i.e. paid work that empowers women and provides more support for their unpaid care work responsibilities. The main research question that we sought to answer was: 'How can women's economic empowerment policies and programmes take unpaid care work into account in order to enable women's economic empowerment to be optimised, shared across families and sustained across generations?'

Based on the 4Rs framework (ActionAid, IDS and Oxfam GB 2015) – which demands the recognition, reduction and redistribution of unpaid care work, and the representation of women's voices and demands – the next section discusses the main findings in relation to the care-sensitivity of the WDF.

Key research findings

The analysis of the WDF explored four key aspects related to the care-sensitivity of the programme; namely, whether it: (1) recognised care in its design; (2) reduced the drudgery of paid or unpaid care work; (3) contributed to redistributing care tasks between women and men, and across the household, state, market and community; and (4) offered an opportunity for women's voices, needs and aspirations to be taken into account. The findings were as follows.

Recognition of care

Women's involvement in unpaid care work was not factored into the programme's design, which focused on addressing women's lack of cash to invest in starting or strengthening their economic activities. Accordingly, no measure was taken to support women in balancing their dual engagement in paid and unpaid care work, for example providing childcare facilities or support with tasks for which women are typically responsible.

How can it be a problem if you need them both? You have to balance the need for both the work that brings some money and you have to eat and look after your family. I find it tiresome but what can you do if you need to eat and also some money to make the home survive. This is what I get from [selling] my food products.

Josephine, Korogwe



Reduction of drudgery

The programme did not introduce any labour-saving technology or infrastructural investment that would reduce the time and physical burden associated with some unpaid care work tasks, such as collecting water and firewood.

You can get sharp stabbing pain around [the] chest from carrying water for a long distance or carrying many buckets of water.

Adult Women, Care Body Map exercise, Korogwe



Redistribution of care within the household, and to the state, market, and community

As unpaid care work was not taken into account during the programme design phase, its redistribution was neither a goal nor viewed a means of pursuing women's economic empowerment. Some CDOs relayed the view that integrating training opportunities within the programme would help support women in balancing their dual engagement in paid work and unpaid care work. However, they appeared to consider that such training should address women only and aim to improve their resilience. Some women reported that they used part of their paid work income to outsource some of their unpaid care work responsibilities. Although useful for addressing women's (and their families') immediate needs, this coping strategy

maintains – rather than transforms – the gendered social organisation of care. It does not devolve responsibility for the cost of unpaid care tasks onto other institutions, such as the private sector or government. Moreover, it arguably increases the opportunity cost of women’s engagement in paid work, and does not affect the unequal gender and generational distribution of care work.

Sometimes when I don’t have enough strength, I am able to pay someone to fetch water for me and also split firewood.

Joelina, Lushoto

Representation of women’s voices, needs, and aspirations

The programme does not directly aim to support women’s participation in decision-making processes which affect their lives as well as their community. Nevertheless, in facilitating women’s collective organisation, the programme offers a platform for women to take on both individual and collective responsibilities which can contribute to enhancing their self-confidence, assertiveness, and capacity to represent themselves as agents of change.



Recommendations

Based on these findings, several recommendations can be made for the WDF programme in the future:

- The WDF should **consider care responsibilities in the programme design**. Conducting meetings at opportune times for women, in proximity to their homes or workplaces, and providing childcare facilities or support with tasks for which women are responsible, would facilitate their participation in the programme. This would also speak to the third research finding discussed above, leading to a favourable redistribution of care to the government.
- The programme's support for organising women into saving and lending groups already provides the women with a space where they can exchange ideas and ways to tackle shared challenges with others. These spaces could also become a convenient **platform for engaging with issues related to the reduction and redistribution of unpaid care work**, which so far have been left to the CDOs' individual and voluntary initiative, rather than mainstreamed at the programme level. Our discussions with women suggested that regular, agreed-upon care-sharing arrangements contributed to women's achievement of a better balance between unpaid care work and paid work. In this regard, the identification of gender-sensitive strategies to support this transformation at the community level will be crucial, moving from a women-only focus on care work to a gradual and fruitful engagement with men and boys. **Exchanging lessons learned and best practices, and establishing synergies with other likeminded programmes** active in the country could be a first step in this direction.
- A crucial area where the Ministry of Community Development, Gender and Children could play an important part is **lobbying for increasing the government's investment in public services and better infrastructure**. Travelling for hours to collect water and firewood not only adds to the level of drudgery and bad health outcomes for women, but it also cuts into valuable time that could be spent on other, income-generating or human development-building activities for women and their children (by not letting children take on such tasks). Health facilities are also situated far from women's homes, and therefore accessing health care involves much time and travel.
- Related to this, support for **access to markets should be expanded** or lobbied for. Access to decent work plays a key role in enabling women to achieve a 'double boon' through their participation in economically empowering

work. However, all women pointed out that their earnings were very low, unpredictable, and often involved arduous labour and considerable amounts of travel. A common request from women was for the government or NGOs to build markets closer to their communities, so they could avoid carrying heavy loads and save time to spend on home care tasks. The Ministry of Community Development, Gender and Children could play a crucial role in lobbying for mainstreaming gender and care issues across governmental policies and plans. An increase in the availability and size of financial loans, which women also demanded, could play a part in supporting women's participation in different markets, although this diversification potential would need to be explored through context-specific market analysis research.

There are two additional findings from the research with women in the communities which are worth taking into account for WDF's future programming:

- **Providing access to loans for women** is important to support their income generation capacity, and also as a safety net to cover unexpected health, educational, or household expenditures. **Expanding this opportunity further** in both scope and scale featured prominently in women's and their husbands' suggestions of how to improve the ways in which women juggle paid work and unpaid care work – notably, this was because they expected to use increased earnings to outsource part of women's unpaid care work responsibilities.
- The programme's investment in building and strengthening women's financial management skills is important in itself, as it contributes to the sustainability of women's businesses. However, in the medium term, it could also contribute to **increasing women's confidence in their capacity to have a say in decisions over the allocation of the household income**. The Ministry of Community Development, Gender and Children could also use the research finding that women with higher formal educational attainment learn professional skills faster, to lobby for taking measures that would **reduce the gender gap in education**. Overall, it is therefore important to **support all activities that encourage women and families to send their children to school at all times**, i.e. discouraging the transfer of care tasks onto children through awareness raising, and holding the government accountable for ensuring free primary and secondary education as well as enforcing school attendance.

References

- ActionAid, IDS and Oxfam GB (2015) *Redistributing Care Work for Gender Equality and Justice: A Training Curriculum*, www.actionaid.org/sites/files/actionaid/redistributing_care_work_final_0.pdf (accessed 19 October 2017)
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Credits

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Notes

1. Research was also conducted in communities in the same two districts on Oxfam's Food Security for Tanzania Farmers programme. This note only focuses on recommendations for the WDF.
2. The notion of 'double burden' refers to the idea that women bear a dual load of labour, being chiefly responsible for the reproductive work of caring for families and the household as well as generating income and resources for the family through paid work or unpaid productive labour (see Kabeer 1996).

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Balancing unpaid care work and paid work carried out qualitative and quantitative research in India, Nepal, Rwanda, Tanzania across 16 sites. This research explores how women's economic empowerment policies and programmes can take unpaid care work into account, in order to enable economic empowerment to be optimised, shared across families and sustained across generations. It focusses on the social

organisation of care in low income households, and at the role of families, state, private sector and not-for profit sector.

Ultimately it aims to identify measures that can lead towards a 'double boon', creating paid work that empowers women and provides core support for their unpaid care work responsibilities.

The Balancing unpaid care work and paid work project explores the successes, challenges and lessons for Women's Economic Empowerment programmes and policies.

Creating and sharing new knowledge on the balance between paid work and unpaid care work

Advocating for decent paid work, providing support for unpaid care work responsibilities and removal of barriers to entry and retention in paid work

Resulting in women's economic empowerment that is optimised, shared across families and sustained across generations

LOW PAID WORK

TANZANIA



Research was undertaken in 2016 in four sites located in two districts of the Tanga region of Tanzania

📍 Lushoto

📍 Korogwe

PROJECT LEAD:



Institute of Development Studies

RESEARCH PARTNERS:



BRAC Research and Evaluation Unit

UPTAKE PARTNER:



Oxfam Tanzania

For more project background information, publications and access to datasets and case studies, visit interactions.ids.ac.uk/wee

Balancing unpaid care work and paid work is part of the global Growth and Equal Opportunities for Women programme (GrOW) bit.ly/1PbKwAd



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