



EmpowerHER Initiative

Final Report

Location: Bagamoyo District Council (11 wards)

Timeframe: March 2024 – June 2025



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1. INTRODUCTION

The EmpowerHER Initiative was a collaborative effort between Tanzania Socio-Economic, Health and Environmental Development (TASHED) and the Bagamoyo District Council within 11 wards of the Bagamoyo region, implemented from March 2024 to June 2025 – an extension of four months beyond the original implementation plan, February 2025 end date to ensure all targeted results were achieved.

The initiative aimed to empower 11 Community Microfinance Groups (CMGs), with a total of 25 participants each group (two groups per wards) making it a total of 50 CMG members each ward – by equipping them with essential financial management knowledge, business development skills, and practical tools necessary for long-term sustainability and success.

This project was born out of the pressing challenges faced by CMGs in Bagamoyo and across Tanzania, particularly in the areas of loan repayment, business planning, and leadership. Historically, many groups benefited from non-interest loans provided through Local Government Authorities (LGAs). However, limited financial literacy, inadequate leadership, weak market strategies, and poor repayment capacity led to widespread debt challenges, which eventually forced the government to suspend this critical funding channel.

EmpowerHER addressed these root causes directly. Through strategic collaboration with the Bagamoyo District Council, the initiative filled critical gaps in financial education and business support for CMGs. By equipping groups with the tools to manage their finances, diversify income sources, strengthen governance, and establish repayment discipline, EmpowerHER not only rebuilt trust between CMGs and local authorities but also prepared these groups to access renewed government and bank-backed loan facilities.

The project's broader vision extended beyond Bagamoyo. By creating a scalable and evidence-based model for responsible community lending, EmpowerHER positioned itself as a pathway for nationwide adoption – aligning with the government's revived commitment to finance CMGs and stimulate inclusive local economic growth.

The primary objectives of the EmpowerHER Initiative included:

-  **i** Providing comprehensive financial management training and capacity-building support to CMGs, empowering members with the knowledge and skills necessary to effectively manage their finances, budget effectively, and make informed financial decisions.
-  **ii** Facilitating loan repayment processes by empowering CMGs to generate sustainable income streams, develop viable business plans, and implement sound financial practices that ensure timely repayment of loans.
-  **iii** Fostering collaboration between TASHED, the Bagamoyo district council, and other stakeholders to create a supportive ecosystem for CMGs.

2. Implementation Overview

The implementation of EmpowerHER was guided by a phased approach to ensure that activities were relevant, inclusive, and results-driven. Starting with careful consultations and needs assessments, the project worked closely with Community Development Officers (CDOs), CMG leaders, and local authorities

to build ownership and trust at every stage. The initiative rolled out trainings, mentorship sessions, and follow-up support across targeted wards, progressively expanding to reach more groups as capacity grew.

Throughout the process, lessons learned were quickly translated into practice – strengthening training content, improving group tracking tools, and reinforcing accountability mechanisms. This adaptive approach ensured that the project remained responsive to real community needs while staying aligned with its core objectives.

2.1 Project Launch

The EmpowerHER Initiative officially launched in March 2024. In its first quarter, the program focused on needs assessment and baseline data collection across CMGs in all 11 wards. Throughout the assessment, consultative meetings were held with district officials, Community Development Officers (CDOs), and selected CMGs participants to refine the training curriculum and select pilot groups.

2.2 Training and Capacity Building

From March 2024 to June 2025, EmpowerHER conducted four intensive training sessions in all 11 wards of Bagamoyo region with 50 participants from each CMGs in every training session (two groups from each ward). Key training topics included: budgeting and saving strategies, group record-keeping and transparency mechanisms, loan repayment planning and debt management, market research and product diversification, business risk assessment and mitigation strategies. Feedback from participants showed a significant shift in understanding. Many groups moved from single-product businesses (e.g., food stalls) to diversified activities like poultry farming, tailoring, or wholesale trading, improving resilience against market fluctuations.

2.3 Midline Review and Expansion

By December 2024, monitoring showed a 32% improvement in on-time loan repayments among participating CMGs. Encouraged by this progress, the program expanded to include three additional wards—Zinga, Dunda, and Kiromo – by February 2025. In total, by March 2025, 480 CMGs had participated in EmpowerHER trainings, reaching approximately 100 indirect beneficiaries (group members and dependents). The project also piloted a loan tracking template – a simple, low-cost record-keeping system adopted by 65% of the groups by the project's final quarter.

2.4 Advocacy and Partnerships

Parallel to training activities, TASHED launched an advocacy campaign to revive the government's non-interest loan scheme and attract private-sector partnerships. Meetings were held with NMB Bank, CRDB Bank, and TPB Bank to explore micro-lending partnerships.

Engagement with Bagamoyo District Council led to a new Memorandum of Understanding (MoU) supporting continued training beyond the project period. A concept note on scaling EmpowerHER nationwide was prepared and shared with multiple donors.

By June 2025, CRDB Bank committed to pilot low-interest lending for high-performing CMGs trained under EmpowerHER, creating a direct bridge between the project and future financial independence.



2. Implementation Overview

S/n	Indicator	Target	Achieved	%
1	Wards covered	11	11	100
2	CMGs trained	550	530	96.4
3	Indirect beneficiaries (household reach)	200	210	100+
4	Improvement in Loan Repayment Rates	50	82	100+
5	Diversified Income Streams (groups with >2 businesses)	50	62	100+

Qualitative results included

- Enhanced trust between CMGs and local authorities
- Improved confidence among women in lead- Reduction in internal group conflicts over money management
- Renewed interest by local banks to engage with rural lending groups leadership roles

4. Challenges and Lessons Learned

Some CMGs doubted the value of the training because they had been disappointed by previous initiatives. Most groups relied on paper-based records, which created delays and inefficiencies. Even with improved repayment capacity, many groups still lacked access to sufficient capital to grow their businesses.

Groups learned best when they could see and learn from the success of their peers. The involvement of district officials increased the project's credibility and supported sustainability. Simple, well-structured record-keeping templates improved repayment tracking and strengthened trust within the groups.

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From these challenges, valuable lessons emerged. Peer-to-peer learning proved highly effective, as groups were motivated by the success stories of their peers and more willing to adopt best practices. The close involvement of district officials throughout the process not only increased the project's credibility but also laid a foundation for long-term sustainability by embedding the approach into local structures. In addition, the introduction of simple, well-organized record-keeping systems transformed accountability and repayment discipline, helping build trust both within groups and with external financial partners.

5. Sustainability and Adoption Plan

EmpowerHER was designed to create lasting change, not just short-term impact. To ensure that the knowledge, systems, and partnerships developed continue to shine beyond the project's end, the following measures have been put in place:

5.1 Alignment with National Programs

The project's financial literacy modules and repayment models have been aligned with the government's reintroduced non-interest loan program and integrated into discussions around the "Wezesha Portal." This ensures CMGs trained under EmpowerHER are well positioned to access the 227.96 billion Tanzanian Shillings available nationally, with their improved repayment capacity strengthening their eligibility.

5.2 Institutional Adoption

Bagamoyo District Council, through newly recruited Community Development Officers (CDOs), has agreed to institutionalize EmpowerHER training content. This means every CMG registering with the district will undergo the standard financial management and business development orientation developed under EmpowerHER.

5.3 Private Sector Partnerships

Advocacy with NMB Bank Plc, CRDB Bank Plc, and Tanzania Postal Bank has opened the door for low-interest lending products specifically designed for CMGs. These banks are already reviewing pilot agreements based on EmpowerHER's repayment tracking approach, offering a pathway for capital growth beyond government loans.

5.4 Peer Accountability Networks

Each ward where EmpowerHER operated now has a CMG Leaders' Forum — self-managed groups of leaders who meet quarterly to review progress, discuss repayment challenges, and share opportunities. These forums are cost-free, owned by CMGs themselves, and ensure that best practices are continuously reinforced.

5.5 Technology Support

TASHED is developing a basic digital tool that integrates the loan tracking template used in the project into a mobile-friendly platform. CMGs can record savings, loan balances, repayment schedules, and market data, improving transparency and preparing them for partnerships with formal financial institutions.

5.6 Policy Engagement

A policy brief, prepared during EmpowerHER's final quarter, has been shared with the Ministry of Community Development. It recommends that capacity-building requirements like those piloted in Bagamoyo become a pre-condition for accessing national community loans. This step, if adopted, ensures that the EmpowerHER model continues nationwide.

6. Conclusion

EmpowerHER successfully met and exceeded its core objectives. It revived confidence in community lending, strengthened women's capacity to manage loans responsibly, and opened doors for renewed collaboration between government, banks, and community groups. This project reaffirmed that with the right skills, support, and trust, rural women can drive sustainable economic growth, strengthen community resilience, and ensure that resources reach those who need them most.