FINAL TECHNICAL REPORT / RAPPORT TECHNIQUE FINAL

ANNEX 3 GENDER TIP SHEET AND STORIES

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Annex 3: Masava gender tips and stories

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Gender Tip Sheet for Greater Inclusion for Retailers and SMEs

This gender tip sheet has been designed for participating SMEs and Retailers to create awareness about gender issues as they relate to the MASAVA project.

**Definition of Gender:** Gender refers to socially constructed roles, responsibilities, and expectations for women and men in a society. These roles and expectations are learned, change over time, and vary within and between cultures. Gender is about the interaction between women and men, not just women.

**Gender Issues noted in the MASAVA project include the following:** patriarchy, gendered division of labour, ownership of assets at household level, and decision-making and control over resources at household and at community level in MEDA project areas.¹

**Participation of SMEs, and retailers**

- SME owners are encouraged to sell fortified sunflower oil to both male and female retailers. The aspect of recruitment of both male and female staff should also be considered.
- Both male and female retailers are encouraged to inform their male and female clients about the benefits of fortified sunflower oil especially for children below five years and lactating mothers.

**Ownership of the retail business and SMEs**

- Where applicable there is a need to establish either joint or sole ownership of retail business. The involvement of women in the ownership and operation of family-owned business is encouraged.
- SMEs that are registered as companies are encouraged to include their spouse in ownership of the shares of the company and where applicable the operations.
- SMEs owners and retailers are encouraged to give goods (fortified sunflower oil) based goodwill to reputable clients i.e. mainly women.

**Capital: Initial capital, source and progress**

- Both male and female retailers and SME owners should keep a record of their start-up capital.
- Both male and female retailers should document the source of start-up capital. Sources may include the following: loans from formal banks or informally from Village Loan and Saving Associations or taking goods on credit and goodwill from relatives and friends, and other sources.

**Record Sex-disaggregated data**

- Where appropriate keep a record the number of Male and Female staff and retailers.

¹ MEDA Gender Profile 2016
How do you create sustainable demand for a new product with positive health benefits for lactating women and children under five years old in rural markets? This is challenging when that target cliental who would benefit, does not have the purchasing power within their household and have never heard of fortified sunflower oil. This was one of challenges facing the Masava* project in Manyara and Shinyanga regions in Tanzania.

Masava, which is being implemented by Mennonite Economic Development Associates (MEDA), Sokoine University of Agriculture (Tanzania), and University of Waterloo (Canada), tested the sustainability of different business models, including the effectiveness of eVouchers in incentivizing consumption, and analyzed its impact on vulnerable groups, particularly children under the age of five and lactating women.

To reach the project’s target cliental, a gender analysis was conduct to understand the gender equality issues in the two regions in Tanzania and to develop its gender sensitive programming. Often in gender equality programming, there is a misconception that gender equity strategies should only focus on women and girls. However, gender refers to the socially constructed roles, expectations, responsibilities, behaviours, attributes associated with being a man or a woman - and the differing roles and the interaction between the two. Therefore, it is important for the project’s reach and objectives to strategically engage with men, to develop male engagement strategy for the project.

We saw in Manyara and Shinyanga that women have less decision-making power and control over resources at the household level than their husbands. There is also a lack of dialogue and joint decision-making at the family level over resources, which is challenging for women. In matters of health, it is a woman who attends clinics and receives important information on matters related to the health. But women are unable to act (or buy) on their own, and men often do not listen to the voice of their wives. In order to reach lactating women and children under five years old, the project engaged men by targeting husbands and fathers in targeted behavior change communication messages on fortified oil and seeking their buy-in to purchasing a new product for the family that would affect their health.
Joseph Bayo, a 35-year-old man, residing in the Bashnet district in Manyara Region became engaged during one of Masava’s sensitization meetings. Here he was able to learn about the health benefits of Vitamin-A fortified sunflower oil. He shared that “in the sensitization meeting, I heard that vitamin A strengthens the immune system of a child, improves the skin and eyes. I remembered the words of my wife, whom I never listened to, and one of our child was falling sick quite often, so I thought perhaps what was being said was true.” After participating in a fortified oil sensitization meeting, he returned home where started to have formal discussions with his wife on integrating fortified sunflower oil into their daily diet. This was especially important topic, as Ms. Bayo was pregnant and they wanted their new child to have a strong immune system.

The healthy baby was delivered and the new child does not suffer from frequent diseases, like the first-born Bayo child. Mr. Bayo states that he now has frequent discussions with his wife, especially on health matters, and that he takes his wife’s feedback into consideration. Mr. Bayo now advocates for other men to listen and hold joint discussions with their wives. By including men, like Mr. Bayo, in the process, not only did he understand the reasons and benefits of the new product, including facilitating a change in behaviour, but it made Mr. Bayo an advocate and agent for change within his community. He states: “We, men, should cooperate together with our wives, we should also give them a chance, and this will strength our families in every way; health wise and economically. For now, my children are healthy and they do not fall sick often as before. I emphasize the use of vitamin A fortified sunflower oil and consumption of food which can build our family members' health.”

Mr. Bayo taking his children for clinic
Empowering Woman Retailers in Tanzania: Case Study of Tausi Khalfan

“Usi Kate Tama” translates to “do not give up” in Swahili. This is the main message from Tausi Khalfan, a successful female retailer of fortified oil to others who are interested in starting their own business.

Tausi Khalfan is one of the 318 retailers participating in the MASAVA project. In collaboration with local partner, Sokoine University of Agriculture (Tanzania), Mennonite Economic Development Associates (MEDA), and University of Waterloo (Canada), MASAVA tested the sustainability of different business models, including the effectiveness of eVouchers, in incentivizing consumption of fortified sunflower oil. Retailers, like Tausi, played a critical role in selling and sensitizing vulnerable groups: particularly children under the age of five and lactating women, about the nutritional and health benefits of the new product.

Tausi’s shop, located near the main bus stand in the Hanang district of the Manyara region, was not initially successful. Her business began thanks to a 500,000 TZS (equivalent of $222.72 USD) loan from MPESA, a mobile money microloan. Despite initially having feelings of doubt, Tausi persevered. At the time of her interview, Tausi shared that she could sell 110 buckets of 20 liter containers within two weeks, unlike in the beginning of her business when it would take her up to two months to sell 83 cartons of one liter containers. This same day, she ran out-of-stock of fortified sunflower oil and had a waitlist of ten clients waiting for the product. Tausi has diversified her business by offering both wholesale and retail services for fortified sunflower oil depending on her client’s needs. Her clients come from both her town and even travel from other towns, which may be 20 kilometers away. Tausi shared that she found it possible to run a retail business as a woman and make profit.

Despite being a busy mother, retailer and distributor, Tausi still finds time to individually promote the benefits of fortified oil: “I have been recruiting retailers and telling them to buy this improved oil. It is local and better for you. The brand recognition has improved over time.” She believes in the social good, along with generating income and growing her business. She happily lists off the benefits of vitamin A: its importance for child growth, vision, and for young women during pregnancy. She encourages retailers to try the relatively new brand of oil, and cites how they are benefiting the overall health of their communities. It is no wonder that Tausi is seen in her community as a role model and has inspired other women to become retailers to sell fortified sunflower oil.
In June 2016, Odilia Barthomew started selling fortified sunflower oil in Katesh. Prior to getting involved in fortified sunflower oil, Odilia was an enterprising vegetable vendor. Odilia reports that by selling fortified sunflower oil, a product of the MASAVA project, she has increased her profits, improved her vegetable business, and improved the livelihood of her family.

The MASAVA project is implemented by Mennonite Economic Development Associates (MEDA), with partners University of Waterloo (Canada) and Sokoine University of Agriculture (Tanzania), which aimed to reduce malnutrition and Vitamin A deficiency (VAD) by making fortified sunflower oil accessible in two remote regions of Northern Tanzania with high VAD: Manyara and Shinyanga.

Odilia purchases her stock of fortified sunflower oil from Tausi Khalfan, a fellow female retailer and distributor in Manyara region of Tanzania. When Odilia began her business, her initial capital and stock was worth 84,000 TZS, which is the equivalent of two packaged cartons of one liter of fortified sunflower oil. Within one year of her business, Odilia now places orders worth 300,000 TZS, which is the equivalent of selling three buckets of 20 liter containers, four cartons of five liters containers, and ten cartons of 1 liters. This is an amazing accomplishment, as Odilia lacked any financial assets when she began as a retailer. With this capital and stock, Odilia can now reach more customers, who are expecting women or mothers with children below the age of five. Her shop is linked to the small clinic in Katesh, Manyara. Her best days of sales is when healthcare workers educate young mothers about the benefits of sunflower oil for the whole family. And her clients are very grateful and appreciative of her business, Odilia even notes that “No less than 10 women have thanked me after seeing changes in their family” all due to fortified sunflower oil.

Recognizing that women are frequently the major drivers of economic and social change at the community level, MEDA specifically designs projects that directly target women and the unique obstacles they face to greater economic inclusion. Therefore, female retailers were identified to become part of the fortified oil distribution chain to provide economic opportunities to women participating in the MASAVA project. The World Bank\(^2\) shares that women spend 90% of earned income on their families on food, healthcare, home improvement, and schooling for themselves and their children. Odilia is part of the statistic, as she has been able to use her income to take her daughter to a boarding school in Moshi. She is also teaching her daughter about the being an entrepreneur by teaching her how to run a business and how to deem the discount voucher using the mobile phone.

\(^2\) https://www.weforum.org/agenda/2014/01/women-technology-world-economy/
Odilia is also using her increased income from selling fortified sunflower oil to purchase chickens for her family’s personal consumption. She shares: ‘In addition, selling fortified sunflower oil [that] has boosted my vegetable business and personal development. I used some of the profit from the fortified sunflower oil to purchase 3 local chickens and the number of chickens has increased since then. I was even able to slaughter 3 chickens for my family. I have 4 hens (which are going to have chicks soon), 3 cocks and 9 chicks. Before MASAVA, I did not have any chickens at home but after joining the business of selling fortified sunflower oil from MASAVA project, I have been able to get chickens at my home hence diversifying and getting supplementary food for my family.”