

## WAACHE WASOME (“Let them Learn”) INTERVENTION OVERVIEW - LIMCA



**LIMCA (Livelihood Improvement for Mothers and Caregivers of Adolescents)** is an economic resilience strategy that catalyzes change at the household level. The aim is to strengthen families’ financial resilience as well as to improve parent-child and gender dynamics to the benefit of girls’ education in Tanzania.

The LIMCA community-managed savings group model has been refined by World Education, Inc.’s Bantwana Initiative over a period of years. At its core, LIMCA supports member groups to build up economic assets starting with small savings, using those to make business loans that are repaid with interest, and developing business skills. At the same time, LIMCA group sessions provide an avenue to layer in additional interventions that promote awareness and positive change around gender norms, parenting practices, health issues, and the prevention of violence against women and children.

Under the USAID-funded *Waache Wasome* (“Let them Learn”) project, our LIMCA intervention has been key to forwarding the broader aim of girls’ education and retention in secondary school.

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## How LIMCA Groups Work

LIMCA groups are composed of 12 - 20 self-selected members from communities surrounding project schools. The groups are open to both women and men, and are managed by an elected four-person Executive Committee that is responsible for record-keeping, accounts, etc.

In collaboration with communities, *Waache Wasome* recruits local Economic Empowerment Volunteers (EEVs) and trains them to support the groups' weekly savings, lending, and training activities. In addition to equipping LIMCA members with financial literacy and basic business skills, EEVs and WEI/Bantwana staff also facilitate training in parenting skills, health information, GBV prevention, and linkages to extension and marketing services from non-project sources.

## Layering Services through LIMCA

### Business Support & Linkages

As LIMCA members begin to build financial assets, *Waache Wasome* facilitates targeted inputs to increase their business knowhow, financial literacy, technical or production skills, and market linkages. The project trains EEVs to deliver the *Business Made Simple* curriculum.

Being largely based in rural areas, many LIMCA members choose to engage in agricultural production, and have been supported with linkages to horticulture and animal husbandry extension, and markets for vegetable or dairy produce. Other members have been trained in skills such as basket making, soap and face-mask production, or housekeeping and home decor services, to take advantage of tourism-related opportunities.

### Positive Parenting

Increased household income supports children's education by helping cover the cost of uniforms, supplies, transport, etc. But money is not the only factor limiting girls' completion of school: negative gender norms, cultural practices, and traditional approaches to parenting also play a role.

Therefore, *Waache Wasome* uses LIMCA as a vehicle to **reinforce positive attitudes towards girls' futures** and **enhance members' skills in parenting youth**. By "layering" awareness and strategies to help teenagers address the challenges of adolescence, the project is helping transform family dynamics. Parenting are replacing harsh punishment with positive discipline, and improving communication across the age gap and between the sexes.

### Supporting the Education of Vulnerable Youth

Each LIMCA group sets up an **Education Fund**, to which members are required to make a small weekly contribution. The fund supports the education of vulnerable youth in the community (who are not children of LIMCA members.)

The Education Fund can be used to provide support to individual students through supplies such as books, clothing, sanitary supplies, etc. to ensure uninterrupted learning. Or, the fund can be used to upgrade facilities at a school (additional desks, a new classroom, hygiene facilities, etc.), thus benefitting a large number of students indirectly and for the longer term.

School staff or community leaders liaise with LIMCA groups to identify students in need, and members take a vote as to the type and level of support to be provided.

**18,191**

**# of vulnerable students supported with schooling** through LIMCA Education Funds

**US\$ 74,825 / TZS 172 million**

**Value of Education Funds spent** by LIMCA members to support students

\* Cumulative, Jan 2018 - Sept. 2021



## IN THEIR OWN WORDS

– LIMCA member Manuel Sule

– Sabrina, Form IV student

– LIMCA member Rutuburi James, pictured below tending his plot



## Elements of Success

**Building economic resilience:** Even with small savings (TZS 50/- or \$0.25 weekly) and loans of \$50 - \$200, LIMCA members report stabilized or new income streams and the ability to better cover household needs, including food, shelter, and education.

**Transforming family dynamics and gender stereotypes:** Positive parenting skills as well as discussions on gender norms and gender-based violence (GBV) are layered onto weekly LIMCA meetings. These inputs are improving communication between parents and children and gender parity in the treatment of sons and daughters at home.

**Supporting education, health, and emergency needs:** All LIMCA groups maintain a Social Fund and an Education Fund. Through weekly contributions, they build up savings that can be used to assist members with unexpected emergencies (natural disaster, illness, death in the family) or to support education access for vulnerable children from the local community.

## KEY ACHIEVEMENTS\*

**15,657**  
# of LIMCA members

**77%** women  
**23%** men

**TZS 4.53 billion /**  
**US\$1.97 million**

**Value of savings**  
**accumulated** by LIMCA  
members

**TZS 6.98 billion /**  
**US\$3.03 million**

**Value of micro-loans**  
**issued** by LIMCA groups to  
members

\* Cumulative, Jan 2017 - Sept. 2021

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