

# WHY WOMEN EARN LESS

GENDER PAY GAP AND LABOUR-MARKET INEQUALITIES IN THE UNITED REPUBLIC OF TANZANIA





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UN Women is the United Nations organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide. UN Women supports United Nations Member States as they set global standards for achieving gender equality and works with governments and civil society organizations to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas: increasing women's leadership and participation; ending violence against women; engaging women in all aspects of peace and security processes; enhancing women's economic empowerment; and making gender equality central to national development planning and budgeting. UN Women also coordinates and promotes the United Nations system's work in advancing gender equality.

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# INTRODUCTION

### 1 INTRODUCTION

Despite progress in women's economic and political participation, formal employment and education attainment, a gender pay gap remains a pervasive labour-market feature across the world. Globally, women earn only 73 cents for each US dollar earned by men.1 The gender pay gap is a broader reflection of the work-related and economic inequality of women, including their lack of economic independence, lack of decisionmaking power both in the household (e.g. spending decisions) and in society (e.g. managerial decisions), and experience of violence. The United Republic of Tanzania is a lower-middle-income country with a population of 65.5 million (as at 2022).2 The country has made progress towards achieving gender equality in terms of women's economic and political participation, formal employment and education attainment. In 2021, the country made history by inaugurating its first woman president, and 36.7 per cent of seats in parliament were held by women in 2021.3 Yet, the gender pay gap remains a pervasive labour-market feature in Tanzania. Tanzania's socialist policies have had multifaceted effects on the labour market. The historical emphasis on fostering social equality and achieving economic self-sufficiency has left its mark on the country's labour market, including on the education system. In 2007, Tanzania successfully attained almost universal access to primary education.<sup>4</sup> Since then, however, the enrolment of children of primary school age in education has declined.

The existence and persistence of the gender pay gap has unfavourable outcomes at both the individual and societal levels. For example, the gap is more frequently connected with higher levels of poverty and inequality among women. Moreover, women's pay being lower than men's during their working years translates into women's income from social security and pensions after retirement and other social benefits, such as life insurance, also being lower. The adverse effects of shorter working hours and low-paid jobs, typically associated more with women than with men. are reflected in lower pension levels, lower seniority premiums and lower levels of other coverage related to employment contributory schemes.<sup>5</sup> In 2021, the government took a significant step by joining global leaders in pledging to accelerate progress on gender equality. The government demonstrated this commitment by co-leading the Generation Equality Forum Action Coalition on Economic Justice and Rights. Approximately 60 per cent of women live in extreme poverty in Tanzania.<sup>6</sup> Similar to many other countries in the region, women constitute 70 per cent of the agricultural labour force. Despite this, only 9 per cent have sole ownership of land, and a mere 12 per cent utilize banking services. Moreover, women dedicate three times as much time as men to unpaid domestic care work. Addressing the gender pay gap can contribute to poverty reduction and reduce inequality.

When households and society undervalue women, other severe outcomes become likely. As a result of low economic power within the household, some women may tolerate abusive and unhealthy relationships, and domestic violence. Women's families are likely to benefit when the share of household income that women control increases; for instance, women tend to invest more in their children's nutrition, health, education and housing with increased income.<sup>7</sup> Overall, women's lower earnings can lead to a reduction in

bargaining power and less independence, and lifetime income inequality between genders, which contributes to maintaining the lower status of women in society and ultimately to lower rates of gross domestic product (GDP) and GDP growth.

The objective of the present study is to present an overview of the adjusted gender pay gap and labour-market inequalities in Tanzania. This is a part of a larger 2023 UN Women study titled "Why Women Earn Less: Gender Pay Gap and Labour-Market Inequalities in East and Southern Africa".8 Understanding the gender pay gap and its determinants would raise awareness among employees, employers and policymakers; lead to actions for the mitigation of economic inequalities; support women in realizing their productive potential; and ultimately support economic growth. Therefore, the study contributes to achieving the Sustainable Development Goals (SDGs) for gender equality, within SDG 5, and for decent work and economic

growth, within SDG 8. SDG 5 considers inequality more broadly than simply in terms of the gender pay gap: its ambition is to achieve gender equality in the labour market (e.g. equal access to jobs and top decision-making roles), in education (e.g. achieving gender parity in education), in access to health and in an array of other target areas, with the aims of reducing gender-based violence and discrimination, and empowering women and girls. SDG 8 also seeks to promote the collection and dissemination of sex disaggregated data on other labour-market indicators, including on employment, unemployment, informal employment and rates of those not in education, employment or training.

The report is structured as follows. Chapter 2 briefly discusses the methodology and data used in the study, Chapter 3 presents the main findings of the study and, finally, Chapter 4 concludes.



# METHODOLOGY AND DATA

# 2 METHODOLOGY AND DATA

The study analyses the gender pay gap and other labour-market inequalities in the region using quantitative techniques from labour economics, including regression analysis, quantile regression analysis, and segregation indices. These methodologies disentangle multifaceted factors contributing to the gender pay gap to understand the drivers of gender-based labour-market disparities in the region.

The **raw** or **unadjusted gender pay gap** is the difference between the average pay earned by women and men in the labour market, expressed as a percentage of the average pay for men:<sup>9</sup>

Such a raw gender pay gap hides important information about how personal and labour-market characteristics affect the wage differential. Thus, the Mincerian earnings function is used to analyse wages as a function of the productive capacity of an individual. The Mincerian earnings function takes the form:

$$In(y_{r}) = \alpha + \theta_{r}gender_{r} + \sum y_{r}^{*}X'_{r} + \varepsilon_{r}$$

$$\tag{1}$$

where  $ln(y_t)$  is the log of the hourly wage of person i;  $gender_i$  is a dummy variable, taking a value of 1 for women and 0 for men; and  $X_t'$  is a vector of other individual and labour-market characteristics (including education, age and its square, experience, tenure, occupation and sector). The coefficient  $\theta_i$  measures the **adjusted** gender pay gap. If the vector of explanatory variables  $X_t'$  is not included, then  $\theta_i$  would measure the **unadjusted** gender pay gap, i.e. the calculation would estimate only a simple difference of logged mean wages.

Specifically, the empirical models estimated are:

$$In(y_t) = \alpha + \beta_1 gender_i + \mathcal{E}_i$$

$$In(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_s quares_i + \beta_4 education_i + \mathcal{E}_i$$

$$In(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_s quares_i + \beta_4 education_i + \beta_5 marrital_s tatus_i + \mathcal{E}_i$$

$$In(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_s quares_i + \beta_4 education_i + \beta_5 marrital_s tatus_i + \mathcal{E}_i$$

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$$In(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_s quares_i + \beta_4 education_i + \beta_5 marrital_s tatus_i + \mathcal{E}_i$$

$$\theta_{6} = tors_{i} + \theta_{2} uge_{i} + \theta_{3} uge_{2} squares_{i} + \theta_{4} education_{i} + \theta_{5} indintal_status_{i} + \theta_{6} sectors_{i} + \theta_{6}$$

$$(5)$$

$$ln(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_squares_i + \beta_4 education_i + \beta_5 marrital_status_i + \beta_5 gender_i + \beta_5 age_squares_i + \beta_6 ag$$

$$B_6$$
 occupations;  $+ E_i$  (6)  
 $In(y_i) = \alpha + B_1$  gender;  $+ B_2$  age;  $+ B_3$  age\_squares;  $+ B_2$  education;  $+ B_3$  marrital\_status;  $+$ 

$$\theta_{s}$$
 sectors,  $+\theta_{r}$  occupations,  $+\varepsilon_{i}$  (7)

$$In(y_t) = \alpha + \beta_1 gender_i + \beta_2 age_i + \beta_3 age_s quares_i + \beta_4 education_i + \beta_5 marrital\_status_i + \beta_6 sectors_i + \beta_7 occupations_i + \beta_8 informal\_job_i + \xi_i$$
(8) where notations are self-explanatory.

A regression estimate of the raw pay gap is performed using Equation 2, with gender being the only explanatory variable. In Equation 2, age and its square, and education, represented by three levels - (1) primary or lower, (2) secondary and (3) tertiary or higher - are added as individual characteristics to explain the gender pay gap. Note that information on work experience or tenure was not available from the survey used for this study. In Equation 4, marital status is added, represented by two levels: (1) married and (2) single and other individuals. In Equation 5, occupation dummies (reference category: managers) are added and occupations are defined using the one-digit International Standard Classification of Occupations (ISCO-08) classification.<sup>12</sup> In Equation 6, instead of occupation, sector dummies (reference category: agriculture) are added and sectors are defined using the one-digit Statistical Classification of Economic Activities in the European Community (NACE) Rev.2 classification.13 In Equation 7, both sector and occupation dummies are added. Finally, in Equation 8, an indicator of whether or not a job is undertaken with or without written contract (formality status) is added. For estimation, ordinary least squares (OLS) estimates were used.

The study also estimates the gender pay gap at different percentiles of the pay distribution. The quantile regression was developed as a semi-parametric method used to analyse pay, considering pay structure and distribution. While OLS estimates report the mean effects, the quantile regression method allows for the study of the marginal effects of covariates on the dependent variable at various points in the pay distribution, not only the mean. Hence, in this work, quantile regression is

used, providing estimates of the gender pay gap for each of the 10 deciles along the pay distribution, as well as for the top centile. The algorithm developed by Koenker and Bassett, but which is based on conditional quantile regressions, is followed.

Although the analysis focuses on the gender pay gaps, other indicators relating to gender inequalities in labour markets in East and Southern Africa are also used and calculated. The first part of the analysis is to observe the gender employment gap, which is the difference between the employment rates among women and men, expressed in percentage points (p.p.). Furthermore, employment shares per sector, occupation or formality status of the job are used, which are calculated for wage employees only. Using such indicators related to employment, the aim is to capture the differences in the attachment to the labour market by the two genders, reflecting two important ideas. The first idea is that women are usually less attached to the labour market and, hence, less frequently in employment than men because of the traditional roles that they need to undertake in the household and in taking care of children and the elderly, i.e. unpaid care work. The second idea is the fact that, when employed, women tend to be segregated into specific occupations that are frequently low status and hence lower paid.

Also calculated is the gender hours gap, which is the difference in hours worked between women and men, expressed in "hours". Capturing this difference in hours has two important roles. The first is to draw attention to the differences in gender pay gaps calculated on a monthly versus an

hourly level. The basic definition of the gender pay gap uses the average hourly wages of women and men, because wages at monthly levels reflect differences in hours worked (per week or per month), in addition to differences in individual and job characteristics. This leads to the second role of this analysis. It highlights that women work shorter hours than men in paid work. This is because women invest more time in unpaid care activities, hence reducing the time they have available for paid working hours. In addition to this, hours worked are analysed by sector and occupation.

Note that negative values of gaps generally indicate a disadvantageous position for women.

Horizontal gender segregation is analysed using the Duncan Segregation Index.<sup>16</sup> This is a measure of occupational or sectoral segregation based on gender that gauges whether or not there is a larger than expected

presence of one gender over the other in a given occupation or sector. Intuitively, it shows the share of employed women and men who would need to trade places with one another across industries (occupations) for their distribution to become identical.<sup>17</sup> A Duncan Segregation Index value of 0 indicates perfect gender integration within the workforce, while a value of 1 indicates perfect gender segregation.

Data from the Tanzanian Integrated Labour Force Survey (2020–2021) are used. This survey comprises 11,517 households and 51,751 individuals. Our focus is on the 27,760 individuals aged 15-64 for employment analysis. The survey includes 4,346 wage employees. To calculate hourly wages, first, the period for which the wage refers to (monthly) is considered, and this is then divided by the usual hours per week worked by each individual. This results in a final wage data set comprising 4,229 wage employees.



# 5

RESULTS

# 3 RESULTS

#### 3.1 Employment structure

The employment rate in Tanzania is 79.9 per cent for individuals aged 15–64 years and 78.2 per cent for individuals aged 15 years or over. The latter is the same as the official employment rate of the country (for individuals aged 15 years or over) for 2020 of 78.2 per cent as reported by the World Development Indicators. Table 1 looks

at the employment rate by gender and shows that the employment rate among women is lower than among men, with and employment gap of 9.1 p.p. Tanzanian women face consistently lower employment rates than men regardless of educational level and age group.

Table 1
Employment rates of women and men, by age and educational level

	Women (%)	Men (%)	Gender employment gap (p.p.)
Employment rate	84.6	75.5	-9.1
	Age group (years	s)	
15–24	67.9	60.6	-7.3
25–49	94.4	83.4	-11.0
50–64	90.8	84.0	-6.8
	Educational leve	ė	
Primary or less	90.5	81.7	-8.8
Secondary	68.0	53.3	-14.7
Tertiary or more	74.3	68.0	-6.3

Source: Authors' own calculations.

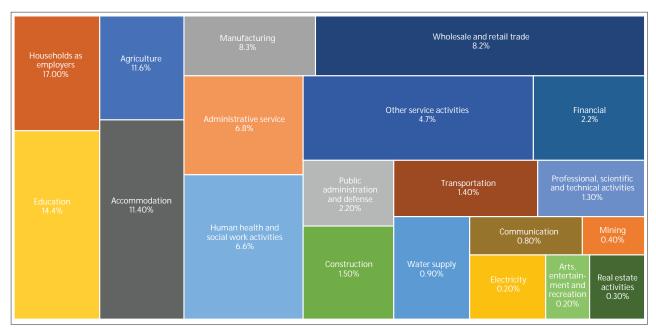
As shown in **Figure 1**, the sectors that account for the majority of women's employment, in terms of percentages of women's wage employment, are households as employers (17 per cent), education (14.4 per cent) and agriculture (11.6 per cent). The first two of these sectors involve care work. Transportation (17.7 per cent), agriculture (15.7 per cent) and construction (13.1 per cent) make up the majority of men's wage employment (**Figure 2**). **Figures 3** and **4** show women's and men's employment shares by occupation.

Services and sales work and elementary work are the largest occupational categories for women, while elementary occupations and craft trades are the largest occupational categories for men. The difference between the shares of women and men employed in high- and medium-skill occupations is minimal, with no difference for professional managerial jobs. The difference in the shares of women and men in formal and informal wage employment is also minimal (Table A.1). However, women are more dominant

than men in the formal sector (40.6 and 37.9 per cent, respectively), while men are more dominant than women in the informal sector (62.1 and 59.4 per cent, respectively).

It is important to note that the feminization of informal jobs may be more apparent if data were available on contributing family members

Figure 1
Women's share of wage employment by sector, as a percentage of women's total employment



Source: Authors' own calculations.

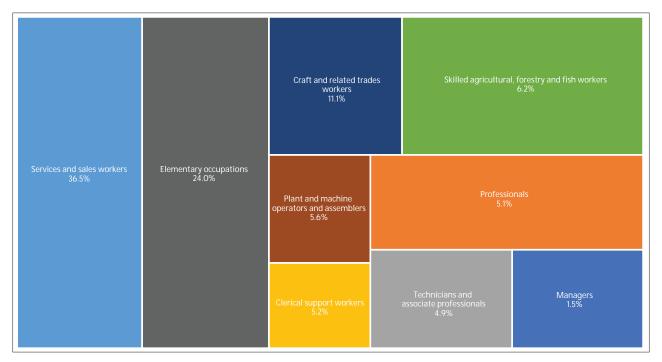
Figure 2

Men's share of employment by sector, as a percentage of men's total employment



**Source:** Authors' own calculations.

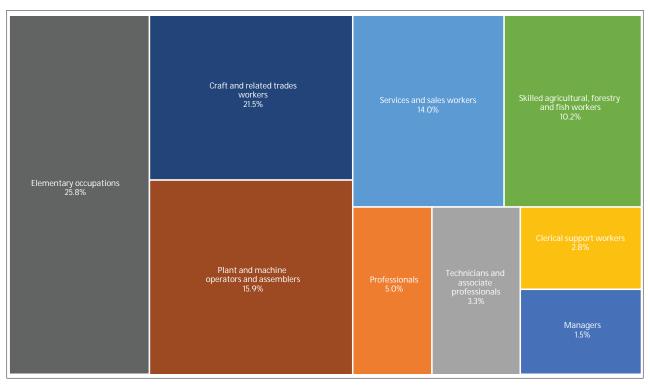
**Figure 3**Women's share of employment by occupation, as a percentage of women's total employment



Source: Authors' own calculations.

Figure 4

Men's share of employment by occupation, as a percentage of men's total employment



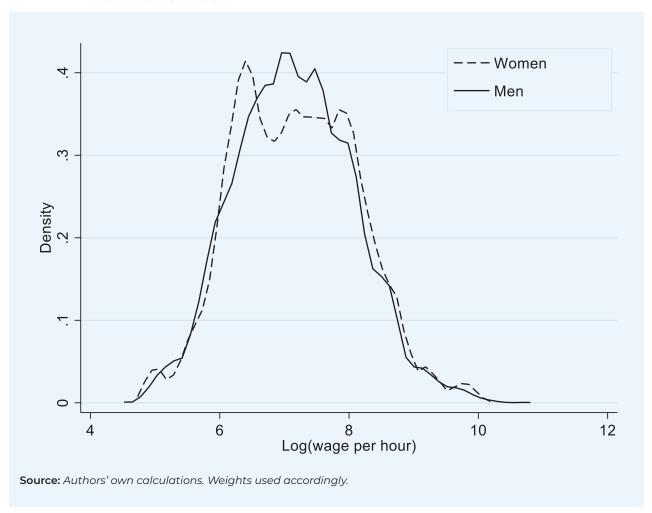
**Source:** Authors' own calculations.

#### 3.2 Raw gender pay gap

**Figure 5** shows the distribution of the log hourly wages of women and men. The dashed line, representing women, is to the left of

the solid line, representing men, suggesting that women are more likely to earn lower wage levels than men.

Figure 5
Distribution of log hourly wages, by gender



The unadjusted or raw gender pay gap in Tanzania, when considered at the monthly level, is 4 per cent. Interestingly, when considered at the hourly level, the gap is positive, at 2.9 per cent (Table 2). However, the hourly gender pay gap is statistically insignificant at the 5 per cent level, which suggests that on average there is no hourly gender pay gap in the country. The monthly gender pay gap is negative and larger than the hourly gender pay gap, which suggests that women work shorter hours than men.

From this point onwards, only the hourly gender pay gap is considered. The gap is slightly positive for the primary educational level and zero for the tertiary educational level, while it is negative for the secondary educational level, at 1.5 per cent. The gap is affected by marital status, being low and negative for single individuals, at 3.1 per cent, but strikingly large and positive, at 29.9 per cent, for married individuals; this reveals that married women have higher wages than married men in Tanzania.

 Table 2

 Log wages and raw gender pay gaps, by educational level and marital status

	Men	Women	Gender pay gap (%)
Log monthly wages	12.63	12.59	-4.0
Log hourly wages	7.157	7.186	2.9
Log wages per hou	ır, by educ	cational level	
Primary or less	6.876	6.882	0.6
Secondary	7.239	7.224	-1.5
Tertiary or above	8.265	8.265	0.0
Log wages per ho	our, by ma	rital status	
Single	6.987	6.956	-3.1
Married	7.26	7.559	29.9

Source: Authors' own calculations. Weights used accordingly.

The raw gender pay gaps vary considerably by sector **(Table 3).** In sectors that account for the largest share of women's employment, the gaps vary from larger than average, at 17.5 per cent in households as employers, to a low of 1.1 per cent in education. In the agriculture sector, where the wage employment

gap between women and men is 4.1 p.p. **(Table A.1)** the gender pay gap is minimal, at 0.1 per cent. On the other hand, in sectors that account for the largest share of men's employment, the gaps are positive, ranging from 67.2 per cent in construction to 44.2 per cent in transportation.

**Table 3**Log wages and raw gender pay gaps, by sector

	Log wages	per hour	
Sector	Men	Women	Gender pay gap (%)
All	7.157	7.186	2.9
Agriculture	6.996	6.995	-0.1
Mining and quarrying	7.086	6.758	-32.8
Manufacturing	7.06	6.975	-8.5
Electricity	7.98	8.336	35.6
Water supply	7.493	7.422	-7.1
Construction	6.959	7.631	67.2
Wholesale and retail trade	6.941	6.711	-23.0
Transportation and storage	6.897	7.339	44.2
Accommodation and food service activities	6.769	6.68	-8.9
Information and communication	7.679	7.864	18.5
Financial and insurance activities	8.093	7.991	-10.2
Real estate activities	8.184	6.354	-183.0
Professional, scientific and technical activities	7.96	7.716	-24.4
Administrative and support service activities	7.13	6.922	-20.8
Public administration	7.572	7.942	37.0
Education	8.1	8.089	-1.1
Human health and social work activities	7.906	7.779	-12.7
Arts, entertainment and recreation	7.161	7.481	32.0
Other service activities	6.907	7.088	18.1
Activities of households as employers	6.959	6.784	-17.5

**Source:** Authors' own calculations. Weights used accordingly.

**Table 4** presents the raw pay gaps by occupation. In service and sales occupations, which account for the largest share of women's employment, the gender pay gap is 7 per cent. Conversely, in occupations that account for most men's employment such as craft and plant work occupations,

gaps are positive, signifying that women in these occupations earn more than men. Women with higher skill levels and more training might be more likely to self-select into occupations dominated by men. This occupational selection bias may result in women being concentrated in positions

that command higher pay. Notably, the gender pay gaps are significantly positive

in managerial positions, at 50.4 per cent, and in professional roles, at 9.6 per cent.

Table 4Log wages and raw gender pay gaps, by occupation

Occupation	Log wag	ge per hour	Condounds and (0/)
Occupation	Men	Women	Gender pay gap (%)
All	7.157	7.186	2.9
Legislators, government officials and managers	7.883	8.387	50.4
Professionals	8.457	8.553	9.6
Technicians and associate professionals	8.228	8.067	-16.1
Clerical support workers	7.575	7.429	-14.6
Services and sales workers	6.916	6.846	-7.0
Skilled agricultural, forestry and fishery workers	6.989	7.126	13.7
Craft and related trades workers	7.086	7.498	41.2
Plant and machine operators and assemblers	7.111	7.428	31.7
Elementary occupations	6.967	6.927	-4.0

Source: Authors' own calculations. Weights used accordingly.

**Table 5** presents raw gender pay gaps based on the formality status of employment. The data indicate that women in informal employment, although represented equally to men, earn lower wages. Conversely, in

formal employment, women tend to receive higher pay than men. However, it is essential to note that the differences observed are minimal.

**Table 5**Log wages and raw gender pay gaps, by formality status of wage employment

	Log wag	je per hour	Canalan name (0/)
	Men	Women	Gender pay gap (%)
All	7.157	7.186	2.9
Formal	7.617	7.673	5.6
Informal	6.877	6.852	-2.5

#### 3.3 Adjusted gender pay gap

**Table 6** shows regression estimates for log wages, corresponding to estimates derived from Equations 2–8. Row (1) shows the raw gender pay gap previously discussed. The adjusted gender pay gap in Tanzania is 3 per cent, but is statistically insignificant at the 5 per cent level, which shows that there is no gender pay gap in the country (row (7)).

The data shown in row (2), which incorporate only personal characteristics, indicate that age is not a significant factor in explaining the gender pay gap. However, education yields positive returns. Specifically, a secondary educational level is associated with higher wages than only a primary educational level, by approximately 36.8 per cent, and a tertiary educational level is linked to 133.8 per cent higher wages than a primary educational level. The results in row (3), which includes marital status, show that, on average, married individuals receive 16.7 per cent higher wages than their single counterparts, although this is also statistically insignificant.

Row (4) introduces sectors. The analysis shows differences in wage levels compared with agriculture (the reference category). Sectors such as trade, transport and accommodation appear to pay lower wages than agriculture, while information technology, finance, public administration, education and human health pay higher wages. However, for some sectors

the results are statistically insignificant. Notably, the inclusion of sectors diminishes the influence of educational level, suggesting the existence of sectoral segregation based on educational level. In row (5), which incorporates occupations, the adjusted gender pay gap increases to a noteworthy 10.4 per cent. It becomes apparent that, with the exception of professional occupations and technical professions, all other occupations pay lower wages than managerial occupations, and these differences are relatively similar in magnitude. Simultaneously, the coefficients related to educational level decrease, indicating the presence of occupational segregation based on educational as well.

When personal characteristics, sectors and occupations are combined in row (6), a low and statistically insignificant gender pay gap is once again indicated. This suggests a possible interplay between observable characteristics, particularly educational level, and the influence of sectors/occupations, indicating the potential sectoral/occupational segregation of women based on educational level.

The distinction between informal and formal workers in row (7) shows that the wages of informal workers are 27.1 per cent lower than those of formal workers. However, this does not alter the significance or size of the gender pay gap.

 Table 6

 Adjusted gender pay gap (regression results on log hourly wages)

Row No.	Particular		Coefficient	Standard error
(1)	Raw/ Unad	justed GPG	0.0286	-0.037
(2)		Personal characteristics only	-0.0255	-0.033
(3)		Personal + marriage	-0.0555	-0.034
(4)	A al:ata al	Personal + sector	-0.0023	-0.029
(5)	Adjusted GPG	Personal + occupation	0.104***	-0.035
(6)		Personal + sector + occupation	0.0393	-0.036
(7)		All (personal + sector + occupation + informality)	0.03	-0.036

Source: Authors' own calculations. Weights used accordingly.

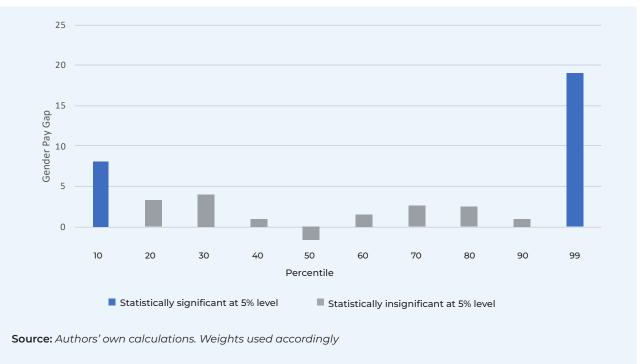
**Note:** \*, \*\* and \*\*\* represent statistical significance at the 10%, 5% and 1% levels, respectively. Results robust to heteroskedasticity. For detailed regression results, refer to Table A.2. GPG, gender pay gap.

#### 3.4 Adjusted gender pay gap by decile and top percentile

**Figure 6** presents the adjusted pay gap across deciles (and the top centile). Notably, the gap is statistically significantly positive for both the bottom decile and the top percentile, indicating the absence of a persistent low-wage scenario for women and of an

impenetrable barrier to women becoming top earners, i.e. the findings indicate that there is no sticky floor or glass ceiling effect in Tanzania. Specifically, the gender pay gap is 8.05 per cent for the bottom decile and 19 per cent for the top percentile.

Figure 6
Adjusted gender pay gap by decile and top percentile



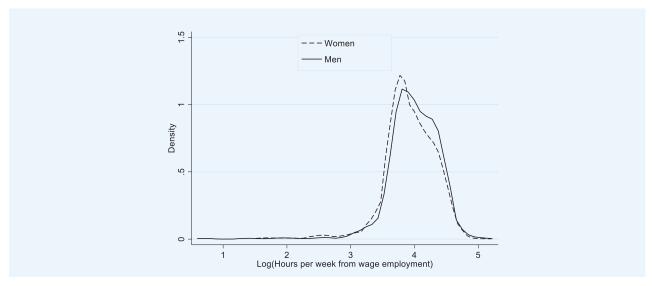
#### 3.5 Gender differences in hours worked in paid employment

**Figure 7** presents a density distribution of hours worked by women and men in wage employment only (information on hours worked in other types of employment not

provided). Women work fewer hours than men along the entire distribution, i.e. for both short and long working hours.

Figure 7

Hours worked by women and men in employment (left) and in wage employment (right)



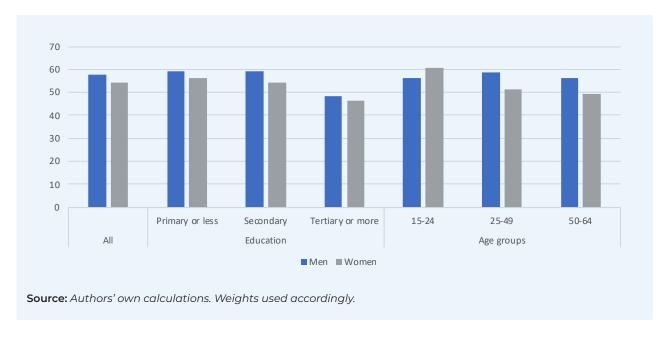
Source: Authors' own calculations. Weights used accordingly.

**Figure 8** suggests that women work fewer hours in all age groups except the 15–24 year

age group and all education level groups.

Figure 8

Hours worked by women and men weekly, by age and education, in total employment (top) and wage employment (bottom)



**Table 8** suggests that working hours gaps vary by gender across sectors. Women work shorter hours in most sectors, with the greatest difference, of 18.27 hours, being seen in transportation, a sector dominated by men. In sectors where women dominate, the variation in hours worked is mixed; for instance, in the sector households as employers, women work 13.19 hours per week more than men, while in education women work 1.9 fewer hours per week

than their male counterparts. In terms of occupations, women work more hours than men in technical professions, where their wages are lower than those of men, while women work fewer hours than men in medium-skill occupations, where men are predominant. In terms of formality status, women work fewer hours in both formal and informal employment, although the difference is smaller in the informal sector.

 Table 8

 Average hours worked per week and gender gaps in hours, by gender, sector, occupation and formality status

	Men	Women	Gender gap in hours
Sector			
Agriculture	50.58	42.89	-7.69
Mining and quarrying	60.66	59.49	-1.17
Manufacturing	55.83	49.46	-6.37
Electricity	50.93	53.85	2.92
Water supply	55.69	57.29	1.6
Construction	53.08	42.64	-10.44
Wholesale and retail trade	65.23	61.61	-3.62
Transportation and storage	68.59	50.32	-18.27
Accommodation and food service activities	70.51	63.44	-7.07
Information and communication	56.79	50.69	-6.1
Financial and insurance activities	55.19	54.87	-0.32
Real estate activities	33.85	54.48	20.63
Professional, scientific and technical activities	47.74	48.16	0.42
Administrative and support service activities	61.33	55.97	-5.36
Public administration	66.96	55.81	-11.15
Education	45.72	43.82	-1.9
Human health and social work activities	53.14	50.67	-2.47
Arts, entertainment and recreation	58.41	54.34	-4.07
Other service activities	58.58	52.65	-5.93
Activities of households as employers	53.05	66.24	13.19

	Men	Women	Gender gap in hours
Occupation			
Managers	50.42	44.67	-5.75
Professionals	49.67	48.32	-1.35
Technicians and associate professionals	44.02	46.05	2.03
Clerical support workers	56.79	50.55	-6.24
Services and sales workers	68.69	63.58	-5.11
Skilled agricultural, forestry and fishery workers	51.57	43.47	-8.1
Craft and related trades workers	54.24	45.52	-8.72
Plant and machine operators and assemblers	62.56	49.58	-12.98
Elementary occupations	58.24	52.4	-5.84
Formality status			
Formal	57.05	50.7	-6.35
Informal	58.25	56.75	-1.5

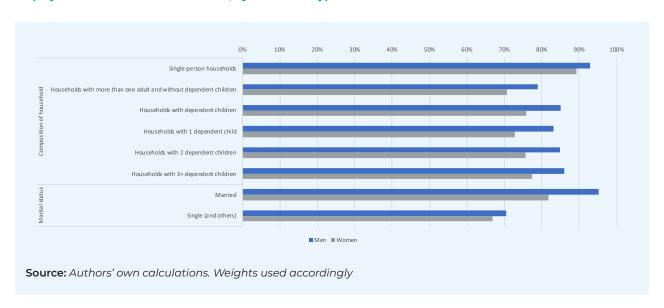
**Source:** Authors' own calculations. Weights used accordingly.

#### 3.6 Gender inequality related to household structure and marital status

**Figure 9** presents the labour-market status of both women and men by household type. For all household types, employment rates are lower among women than among men. For single-person households, the gap is the smallest, at 3.7 p.p. The gap declines

with the number of children and is actually largest, at 10.5 p.p., for households with one child. By marital status, the difference is stark: the gender employment gap among married individuals is 13.4 p.p., while it is only 3.7 p.p. among single individuals...

Figure 9
Employment rates of women and men, by household type and marital status



These figures are broken down by age in **Table 9.** The gender employment gap is most pronounced for those aged 15–24 years in households without dependent children (11.5 per cent). For those aged 50–64 years, the presence of children in the household increases the gender employment gap, which is largest for households with three or more dependent children. This underscores the impact of caregiving responsibilities

on mothers and grandmothers. In terms of marital status, the gender employment gap is larger among married individuals across all age groups than among their single counterparts. The difference is most noticeable for the age group 25–49 years, with the gap among married individuals being 13.4 per cent, compared with a gap of only 1.6 per cent among single individuals.

 Table 9

 Employment rates and gender employment gaps, by gender, household type, marital status and age group

	Aged 15–24 years		Aged	25–49	years	Aged 50–64 years			
	Men (%)	Women (%)	Gender employment gap (p.p.)	Men (%)	Women (%)	Gender employment gap (p.p.)	Men (%)	Women (%)	Gender employment gap (p.p.)
Composition of househo	ld								
Single-person households	85.9	79.3	-6.6	93.9	89.9	-4.0	96.1	91.1	-5.0
Households with more than one adult and without dependent children	62.8	51.3	-11.5	89.0	79.3	-9.7	88.6	83.6	-5.0
Households with dependent children	68.3	61.7	-6.6	95.1	83.6	-11.5	90.9	83.6	-7.3
Households with one dependent child	65.0	58.2	-6.8	95.1	80.9	-14.2	87.7	84.3	-3.4
Households with two dependent children	64.0	59.9	-4.1	95.1	83.1	-12.0	92.0	87.1	-4.9
Households with three or more dependent children	71.3	64.4	-6.9	95.1	84.8	-10.3	92.1	80.7	-11.4
Marital status									
Married	93.1	75.3	-17.8	96.5	83.1	-13.4	91.1	85.1	-6.0
Single (and others)	64.5	52.4	-12.1	85.7	84.1	-1.6	89.0	82.7	-6.3
Total	67.9	60.6	-7.3	94.4	83.4	-11.0	90.8	84.0	-6.8

The gender employment gap is largest among individuals with secondary-level education, as shown in **Table 10.** Interestingly, among individuals with secondary-level education, the smallest gap (at 12.8 per cent), with the exception of single-person households, where the gap is minimal at 5 per cent, is observed for households with three or more dependent children. For individuals with tertiary-level education, the gap is most pronounced in households with three or more dependent children (12.5 per cent),

followed by households with one dependent child (11.8 per cent). Notably, the gender employment gap among single individuals with a tertiary-level education is positive, at 11.6 per cent, while the gap for married individuals with a tertiary-level education is negative, at 13.1 per cent. By marital status, the most significant disparity is evident between married (24.5 per cent) and single (8 per cent) individuals with secondary-level education, namely a substantial 16.5 p.p. difference.

 Table 10

 Employment rates and gender employment gaps, by gender, household type, marital status and educational level

	Primary or less		S	econda	ry	Tertiary or more			
	Men (%)	Women (%)	Gender employment gap (p.p.)	Men (%)	Women (%)	Gender employment gap (p.p.)	Men (%)	Women (%)	Gender employment gap (p.p.)
Composition of househo	ld								
Single-person households	95.0	90.5	-4.5	93.9	88.9	-5.0	76.9	73.5	-3.4
Households with more than one adult and without dependent children	87.8	78.8	-9.0	67.1	52.6	-14.5	61.8	59.8	-2.0
Households with dependent children	90.7	81.9	-8.8	67.0	52.7	-14.3	79.1	71.0	-8.1
Households with one dependent child	89.4	80.3	-9.1	69.6	54.1	-15.5	78.5	66.7	-11.8
Households with two dependent children	91.4	82.0	-9.4	69.2	53.7	-15.5	81.0	81.5	0.5
Households with three or more dependent children	90.9	82.5	-8.4	63.7	50.9	-12.8	77.2	64.7	-12.5
Marital status									
Married	95.1	83.3	-11.8	95.3	70.8	-24.5	93.5	80.4	-13.1
Single (and others)	82.6	78.9	-3.7	52.0	44.0	-8.0	44.4	56.0	11.6
Total	90.5	81.7	-8.8	68.0	53.3	-14.7	74.3	68.0	-6.3

#### 3.7 Segregation by gender

**Table 11** presents Duncan Segregation Index values. Overall, the occupational segregation value is 0.2, while the sectoral segregation value is 0.3, reflecting low to moderate levels of gender segregation in Tanzania. These values suggest that about a fifth of women and men employees would need to trade places across occupational categories for their distribution to become identical, and nearly a third would need to do this for their distribution to become equal across sectors. In terms of educational level, the index values

indicate that occupational segregation is most pronounced among individuals with a secondary-level education. In this group, 27.6 per cent of women and men would need to switch jobs across occupations to achieve an equal distribution. Similarly, sectoral segregation is most significant for those with a secondary-level education, with almost one in two women and men being required to switch jobs across sectors to achieve an equal distribution.

 Table 11

 Horizontal gender segregation index values, by occupation and sector

	A.II	Educational level					
All		Primary or less	Secondary	Tertiary or above			
Occupation	0.198	0.222	0.276	0.121			
Sector	0.304	0.274	0.436	0.191			

Source: Authors' own calculations. Weights used accordingly.

**Table 12** dives into the composition of occupational group 1, which includes legislators and managerial workers and is considered the highest-skill occupational group as per ISCO-08. Overall, women are less frequently represented as legislators and senior government officers than men, and even less frequently as managing supervisors. For directors and managers, the difference is less stark than for the other

occupations in this group, with a 8.8 p.p. difference. For occupational group I overall, the raw gender pay gap is positive, with women receiving 50.4 per cent higher wages than men (see **Table 4**). Therefore, although women are represented less than men in this occupational group, they are paid more, and the gender pay gap in the top percentile is positive.

 Table 12

 Proportion of employment in the highest-skill occupational group, by gender

	Men (%)	Women (%)
Legislative and senior government officers	76.9	23.1
Directors and managers	54.4	45.6
Managing supervisors	74.6	25.4



CONCLUSION AND POLICY RECOMMENDATIONS

# 4 CONCLUSION AND POLICY RECOMMENDATIONS

The objective of this study was to calculate and shed light on the gender pay gap and other labour-market inequalities in Tanzania. Strikingly, there is an 9.1 p.p. employment gap between women and men, with women facing lower employment rates, particularly those with a secondary-level education and aged 15-24 years. Among the employed population, women consistently work fewer hours than men. When considered at the monthly level, the unadjusted gender pay gap in Tanzania is 4 per cent, with women earning less overall than men. However, when considered at the hourly level, the gap is a positive 2.9 per cent, indicating that women earn more per hour than men. These differences in the gender pay gaps at the hourly and monthly levels reflect the differences in hours worked by gender. When analysing marital status, the gender pay gap is notably larger and positive for married individuals, indicating that married women are paid higher wages than married men in the country. After accounting for individual and labour-market characteristics, the resulting adjusted gender pay gap is statistically insignificant.

Occupational and sectoral horizontal segregation levels are low to moderate, with about a fifth of women and men being required to switch occupational categories for distribution to become equal, and nearly a third being required to switch across sectors. Notably, occupational and sectoral segregation are most pronounced among secondary-educated individuals.

Closing the gender pay gap and addressing other labour-market inequalities is important for improving women's socioeconomic position and achieving social justice for more than half of the world's population. However, as this study highlights, the gender pay gap and other labour-market inequalities are complex issues influenced by various factors, such as occupational segregation, differences in education and care responsibilities, discrimination and societal norms. Addressing these issues, therefore, requires a comprehensive approach that involves multiple stakeholders, including governments, employers, civil society organizations and individuals.

The Tanzanian Government could strengthen existing legislation to ensure that women and men are entitled to equal renumeration for work of equal value. This includes effectively enforcing measures such as transparency in the recruitment process, for example by disallowing the collection of personal information (e.g. marital status) while hiring, prohibiting pay discrimination based on gender and promoting pay equity by making pay scales publicly available in the public and private sectors. Employers could also promote transparency in pay structures within organizations, ensuring that salary ranges, pay scales and benefits are clearly defined and communicated. Accessible and responsive complaint mechanisms could also be put in place, so that violations of the law or company policies and any discrimination can be reported.

Sectoral and occupational segregation, as observed in Tanzania, can be challenging to tackle directly. An economy-wide approach needs to be taken to encourage the breaking down of gender segregation by promoting women's participation in non-traditional fields and sectors, where they are underrepresented. This can be done

through targeted recruitment, training programmes, addressing discriminatory practices and making workplaces safer for women in traditionally "masculine" sectors. Governments and employers can also support the reintegration of women into the labour force after periods of absence, for example after maternity leave. Reintegration policies may include training programmes, upskilling opportunities and support for continuing education, enabling women to update their skills and stay competitive in the job market. This would reduce occupational segregation, wherein women are underrepresented in high-paying and competitive jobs, and minimize the negative impact of career breaks.

The implementation of sectoral minimum wages can contribute to reducing the gender pay gap by establishing standardized and equitable pay practices within specific industries. More research is required in the Tanzanian context to understand the effects of minimum wage legislation. Nevertheless, policies to increase employment formalization, supporting workers' unions and social protection programmes, are also important for complementing minimum wage legislation. Moreover, social protection measures, such as parental leave, affordable childcare and healthcare benefits, can facilitate more inclusive and balanced workforce entry processes. Access to such support affects not only women's labour-market inputs in terms of time spent in paid employment but also how women enter and remain in paid work. This, in turn, should go hand in hand with policies to recognize, redistribute and reduce women's unpaid care work responsibilities. Research has shown that unpaid care work affects women's occupation selection, the quality of their jobs and their job-market attachment.<sup>20</sup> Policies that support work-life balance, such as flexible working arrangements, setting an upper limit to the number of working hours in the week, parental leave (where both parents are encouraged to take time off), and affordable and good-quality childcare, care for people with disabilities and elderly care, can encourage women to fully participate in the labour market. This would help to reduce the gender pay gap while also ensuring that household and caregiving responsibilities can be redistributed more equitably between men and women.

Ultimately, it is important to promote societal norms that encourage gender balance. Societal norms often assign specific gender roles and expectations, leading to the perpetuation of gender inequalities in the labour market. Thus, they affect how women and households make decisions regarding education, occupations, sectors and working hours. Societal norms can also contribute to discriminatory practices and unconscious biases that affect hiring, promotion and pay decisions. By shifting societal norms and challenging discriminatory beliefs, labour markets can become more inclusive, valuing skills and contributions over gender stereotypes.

In conclusion, achieving gender pay equality and addressing labour-market inequalities require a multifaceted approach involving various stakeholders across the economy. Better data on the pay distribution, collected at frequent intervals, would enable a better understanding of the gender pay gap in the region and inform work to advocate for policies to address it. Public policy efforts to tackle the "explained" part of the gender pay gap could prioritize enhancing educational opportunities for women and girls, promoting women's participation in high-paying and traditionally "masculine" occupations and sectors, supporting women's labour force reintegration after career breaks and providing a robust social protection system. Tackling the "unexplained" part of the gender pay gap requires regulating the private sector, to ensure that equal compensation and equal opportunities are provided to women, and introducing interventions to break down gendered cultural norms. Policies to recognize, reduce and redistribute women's and girls' unpaid care work responsibilities would complement all policy efforts to reduce the

gender pay gap. In this way, Tanzania can unlock the full potential of its workforce, fostering socioeconomic advancement, innovation and sustainable economic growth.

# **ANNEX**

Table A.1
Women's and men's shares in wage employment, by sector, occupation and formality status

	Men (%)	Women (%)
Sector		
Agriculture	15.7	11.6
Mining and quarrying	2.3	0.4
Manufacturing	10.4	8.3
Electricity	0.6	0.2
Water supply	0.7	0.9
Construction	13.1	1.5
Wholesale and retail trade	7.5	8.2
Transportation and storage	17.7	1.4
Accommodation and food service activities	2.3	11.4
Information and communication	1.0	0.8
Financial and insurance activities	1.3	2.2
Real estate activities	0.0	0.1
Professional, scientific and technical activities	1.5	1.3
Administrative and support service activities	6.8	6.8
Public administration	3.4	2.2
Education	8.5	14.4
Human health and social work activities	2.1	6.6
Arts, entertainment and recreation	0.5	0.2
Other service activities	3.3	4.7
Activities of households as employers;	1.3	17.0
Occupation	1	
Managers	1.5	1.5
Professionals	5.0	5.1
Technicians and associate professionals	3.3	4.9
Clerical support workers	2.8	5.2
Services and sales workers	14.0	36.5
Skilled agricultural, forestry and fishery workers	10.2	6.2
Craft and related trades workers	21.5	11.1

	Men (%)	Women (%)
Plant and machine operators and assemblers	15.9	5.6
Elementary occupations	25.8	24.0
Formality status		
Formal	37.9	40.6
Informal	62.1	59.4

**Source:** Authors' own calculations.

Adjusted gender pay gap (regression estimates on log hourly wages) Table A.2

				Adjusted GPG	U		
	Raw/ Unad- justed GPG	Personal characteris- tics only	Person- al + marriage	Person- al + sector	Personal + oc- cupation	Personal + sector + occupation	AII
Dependent variable: log hourly wages	ages						
	(1)	(2)	(3)	(4)	(5)	(9)	(7)
( )	0.0286	0.0255	0.0555*	-0.00226	0.104***	0.0393	0.03
oender (I = Temale)	(0.037)	(0.033)	(0.034)	(0.029)	(0.035)	(0.036)	(0.036)
		0.368***	0.362***	0.276***	0.353***	0.255***	0.203***
secondary		(0.036)	(0.035)	(0.029)	(0.036)	(0.037)	(0.038)
() () () () () () () () () () () () () (		1.338***	1.324***	1.112***	1.012***	0.766***	0.679***
lefualy of above		(0.040)	(0.040)	(0.048)	(0.074)	(0.081)	(0.077)
( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		0.00604	-0.00917	0.00391	-0.0121	-0.012	-0.0159*
Age		(600:0)	(600:0)	(0.007)	(600:0)	(600:0)	(600:0)
7 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (		6.70E-05	0.000232**	5.45E-05	0.000264**	0.000233**	0.000267**
Age squared		(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
			0.167***	0.131***	0.160***	0.125***	0.0934**
Mailtal status (I = IIIailleu)			(0.038)	(0.029)	(0.037)	(0.036)	(0.037)
				0.0203		-0.058	-0.0623
				(0.116)		(0.135)	(0.131)
NA				-0.0626		-0.0962	-0.126*
Maria				(0.053)		(0.072)	(0.073)
) (+ ri ) i + ri )				0.619***		0.664***	0.548***
				(0.136)		(0.120)	(0.120)
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				-0.127		-0.0313	-0.11
water supply				(0.171)		(0.136)	(0.132)
201-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-				-0.0205		-0.105	-0.065
				(0.060)		(0.084)	(0.084)
				-0.158***		-0.161**	-0.143*
יייוסיסטמופ מווס ופרפו וומספ				(0.055)		(0.080)	(0.081)

				Adjusted GPG	c		
	-beall/wed						
	justed GPG	Personal characteris- tics only	Person- al + marriage	Person- al + sector	Personal + oc- cupation	Personal + sec- tor + occupa- tion	AII
Transportation and storage				-0.159***		-0.209***	-0.193***
				(0.050)		(0.071)	(0.071)
Accommodation and food				-0.235***		-0.235**	-0.223**
service activities				(0.063)		(0.094)	(0.094)
Information and				0.327***		0.238**	0.210*
communication				(0.113)		(0.117)	(0.121)
Financial and insurance				0.219**		0.260**	0.224*
activities				(0.102)		(0.124)	(0.120)
() () () () () () () () () () () () () (				-0.0681		0.185	0.147
Kedi estate activities				(0.377)		(0.450)	(0.504)
Professional, scientific and				0.277**		0.137	0.0893
technical activities				(0.112)		(0.135)	(0.133)
Administrative and support				-0.153**		-0.0379	-0.0728
service activities				(0.064)		(0.086)	(0.088)
Public administration and				0.248***		0.332***	0.221**
defence				(0.089)		(0.110)	(0.109)
;; ;;				0.371***		0.397***	0.299***
במכפונס				(0.061)		(0.081)	(0.080)
Human health and social work				0.334***		0.304***	0.209**
activities				(0.072)		(060:0)	(0.088)
Arts, entertainment and				0.0948		0.0921	0.127
recreation				(0.164)		(0.165)	(0.155)
0+0000000000000000000000000000000000000				-0.113		-0.0825	-0.0613
				(0.084)		(0.117)	(0.118)
Activities of households as				-0.0446		-0.0672	-0.0362
employers				(0.070)		(860.0)	(660.0)
Activities of extraterritorial				0.892***		0.959***	0.889***
organizations and bodies				(0.241)		(0.153)	(0.175)

				Adjusted GPG			
	Raw/ Unad- justed GPG	Personal characteris- tics only	Person- al + marriage	Person- al + sector	Personal + oc- cupation	Personal + sector + occupation	All
Professionals					0.0672	-0.0193	0.0248
ייייייייי במניייייים איייי					0.194	-0 329**	*2000
professionals					(0.138)	(0.150)	(0.145)
Clerical support workers					-0.402***	-0.372***	-0.379***
					(0.132)	(0.138)	(0.136)
					-0.619***	-0.594***	-0.529***
Selvices and sales workers					(0.116)	(0.122)	(0.117)
Skilled agricultural, forestry and					-0.363***	-0.474***	-0.398***
fish workers					(0.128)	(0.141)	(0.138)
					-0.390***	-0.431***	-0.353***
Crait and related trades workers					(0.116)	(0.125)	(0.121)
Plant and machine operators					-0.402***	-0.375***	-0.354***
and assemblers					(0.116)	(0.123)	(611.0)
					-0.496***	-0.506***	-0.447***
Eleffieltaly occupations					(0.116)	(0.122)	(0.118)
							-0.271***
							(0.039)
+ 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	7.157***	6.596***	6.798***	6.678***	7.317***	7.478***	7.736***
Collistant	(0.021)	(0.154)	(0.160)	(0.133)	(0.198)	(0.213)	(0.212)
Observations	4,229	4,229	4,229	4,229	4,229	4,229	4,229
R-squared	0	0.259	0.265	0.338	0.282	0.312	0.323
Source: Authors' own calculations. Weights used accordingly.	s used accordingly.						

Note: \*, \*\* and \*\*\* represent statistical significance at the 10%, 5% and 1% levels, respectively. Standard errors given in parentheses. Results robust to heteroskedasticity.

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- 19. The Oaxaca–Blinder decomposition of the gender pay gap was also conducted as part of the main study, "Why Women Earn Less: Gender Pay Gap and Labour-Market Inequalities in East and Southern Africa". However, since the gender pay gap is statistically insignificant at the 5 per cent level, there was no need to conduct the Oaxaca–Blinder decomposition in Tanzania.
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