STRENGTHENING MEANINGFUL PARTICIPATION, LEADERSHIP, AND ECONOMIC RIGHTS FOR WOMEN AND GIRLS AT THE LOCAL LEVEL IN TANZANIA
EXECUTIVE SUMMARY

The main purpose of the study was to establish baseline findings that will be used to guide the design and refinement of evidence-based project strategies and approaches to be applied in the Women's Leadership and Economic Rights (WLER) Project. The project has the overarching goal of ensuring women's and girls' meaningful participation, leadership, and economic rights are strengthened at local levels in Tanzania in six regions, namely, Singida, Arusha, Mtwara, Lindi, Dar-es-Salaam, and Pwani (Coast). In this area, the project is set out to achieve several milestones, key among them being to increase the number of women in leadership and decision-making positions and their voices at the local government levels through promoting gender-responsive norms, behaviours, and practices, strengthening capacities of women leaders, enhance the collection and use of sex and disability responsive data, and enhancing women's economic rights including by piloting gender and disability transformative innovative measures on care services, in line with the Generation Equality Commitments made by the Government of Tanzania.

This brief captures the findings and analysis from the main baseline study. The baseline study was a descriptive cross-sectional study utilising quantitative and qualitative data collection methods and was anchored on a theory of change and WLER project results framework. Household survey data was collected from 1,062 respondents in 6 rural and 6 urban Local Government Authorities-LGAs. Women accounted for 60.2 per cent of the household respondents. Additional qualitative information was collected from 120 (60 male; 60 female) Focused Group Discussion participants complemented with key informant interviews with staff of LGAs as well as representatives from the Association of Women Councillors (WASEMI), Community Development Professionals Association of Tanzania (CODEPATA) and Tanzania Association of Social Workers.

Overall, the findings indicate that the principles of gender equality and social inclusion have been entrenched across the constitutions, laws, regulations and guidelines. However, gaps exist in the laws that disproportionately affect women's representation in leadership and decision-making positions. For example, according to Section 20 of the Local Government (Urban Authorities) Act, 1982 and the Local Government (District Authorities Act), chairpersons/mayors, as well as their deputies, are elected by councillors in their respective jurisdictions and have to be elected councillors. As a result, given the low number of female elected councillors, it turns out that men make up the majority of chairpersons/mayors in the study area and Tanzania at large. In addition, elected councillors are also members of the Ward Development Committee (WDC), an essential decision-making body at the ward level. In this case, the low number of women as elected councillors minimises their chance of serving as members or chairpersons of the WDCs. Also, the LGAs are required by their legislation to establish standing committees charged with various functions such as education, health and water, planning, finance and administration, economic affairs, works and environment. However, the LGAs legal framework does not offer sufficient safeguards for women's inclusion in the standing committees. Thus, the biggest challenge lies in the implementation of these laws and guidelines, particularly as they operate in a context where some of the cultural and social norms tend to be harmful and discriminatory to women.

The baseline findings clearly show significant gender inequalities to be addressed in the selected six regions. The most profound finding is the fact that in all the six regions, there still exist discriminatory social norms, traditions and practices that impinge women and girls towards achieving their economic rights as well as participating in leadership and decision-making at the household, community and local government levels. In addition, a lack of awareness about the legal framework, rules and regulations that govern gender equality issues, coupled with a low level of education, poses a serious barrier to the promotion of women's economic rights and decision-making powers.

In the area of women's participation in leadership and decision-making at local levels, whereas there is overall empowerment of women in household decision-making and leadership roles in the community and in participating in elections, some regions are still lagging. Men, particularly in rural areas and in Mtwara, Singida and Lindi, tend to dominate decision-making on various aspects. Discriminatory social norms and cultural

1 The rural LGAs include: Tandahimba DC, Nachingwea DC, Kisarawe DC, Karatu DC, Ikungi DC and Chalinze DC. The urban LGAs included: Temeke MC, Singida MC, Mtwara-Mikindani MC, Lindi MC, Kibaha TC and Arusha MC.
rituals like “Jando na Unyago” tend to negatively affect women’s participation in politics and decision-making processes. Moreover, the findings have shown that women’s meaningful participation in leadership and decision-making is generally low across all LGAs. This results from the low representation of women at all levels of LGA structures. There were also urban-rural variations. For instance, women’s participation in decision-making on issues related to working outside the home for a salary, taking a loan and starting an income-generating activity, how many children to have, when to go to a doctor and how to buy major household purchases was higher in urban than rural areas.

Regarding women’s economic rights, negative social norms continue to restrict the attainment of women’s economic rights. The findings have shown that fewer women than men own land, houses, or livestock, whether individually, jointly with the spouse, or with someone else. Discriminatory attitudes restricting women’s inheritance rights are still widespread. Women, particularly the female adults of the household, are primarily responsible for domestic care work such as fetching water, cooking, washing, feeding and bathing children. For instance, nearly half (49.0 per cent) of respondents perceive that the responsibility of fetching water in the household is the responsibility of the female adults. Regarding governance capacity, the absence of sex and disability disaggregated data is a common problem in all six regions.

**Background to the Study**

Despite significant strides towards gender equality globally, the progress has been slow to the extent that it is estimated to take another 132 years to close the global gender gap. Indeed, the 2022 SDG Gender Index that tracks the progress of SDG on gender equality shows that between 2015 and 2020, there has been only marginal progress with less than two point increase. Also, whereas the status of women’s representation at the global and national levels has been widely documented, the data remains scanty mainly at the local level.

In terms of the country’s economic status, over the past two decades, Tanzania has witnessed sustained economic growth as evidenced by a declining national poverty rate from 33.4 per cent to 26.4 per cent, while the extreme poverty rate dropped from 12 percent to 8 per cent between 2007 and 2018. Despite these milestones, urban poverty rates are significantly higher among female-headed households (20.3 per cent) than among male-headed households (14 per cent), and the share of employed women dropped from 79 per cent in 2004-05 to 72 per cent in 2015-16. Indeed, women are much more likely than men to be time poor as they spend almost four times as much time on unpaid domestic and care work. Moreover, women’s political representation in the local government remains relatively low, whereas their participation in non-political structures is high. For example, during the 2015 general elections, 3,946 councillors were elected in Tanzania. Women constituted only 204 councillors out of 3,946 elected councillors, equivalent to only 5.2 per cent. The number of women elected councillors rose marginally to only 6.5 per cent after the 2020 elections. Overall, the gender gap in local governance remains glaring, as indicated by the Gender Audit Report of Local Governance Legal Frameworks, Policies and Other Instruments (2022). Women Regional Commissioners comprise 23 per cent of the total number of Regional Commissioners; Women Ward Councillors constitute 29.45 per cent of the total councillors; and Women Ward Council Chairpersons comprise 2.7 per cent of Ward Council Chairpersons.

In a scoping study of women’s representation in Local Government Authorities (LGAs) conducted by UN Women during the inception of the WLER program, anecdotal findings pointed to an apparent marginalisation of women as leaders at the grassroots levels. For instance, female chairpersons constituted only 6.8 per cent of all chairpersons of village councils and streets (combined) between 2005 and 2017 in the eight councils studied. Indeed, according to the 2022 SDG Gender Index, Tanzania remains below the average of the global index (67.8) for gender equality by scoring 55.7 points and therefore ranking 112th out of 144 countries globally. According to the 2022 Social Institutions and Gender Index (SIGI) Tanzania Report, “discriminatory social norms,
preconceived ideas, biased attitudes and harmful customary practices lie at the heart of the gender-based discrimination that women and girls face every day...... If left unaddressed, no real and definitive progress favouring equality between men and women will be made.” Indeed, strategic interventions are needed to address the causes and facilitating factors perpetuating gender inequality in Tanzania.

Legal & Policy Framework for Local Government Structures and Processes

The 1977 Constitution of the United Republic of Tanzania (URT) is a cornerstone for promoting gender equality in Tanzania. Articles 12 and 13 guarantee equality between men and women and embrace their full participation in social, economic and political spheres. Also, every person is entitled to recognition and dignity (Article 12(2)). Under Article 13 (4), discrimination against any person by any person or authority is prohibited. In addition, Article 21(1) grants the citizens the right to participate in matters dealing with governing the country directly or through representatives. The Persons with Disabilities Act (2010) provides for the rights of PWDs in various social, political and economic spheres. Tanzania is also a signatory of various international and regional instruments that promote human rights and gender equality, including the Universal Declaration of Human Rights (1948), the International Covenant on Civil and Political Rights (1966), the Convention on the Elimination of all forms of Discrimination Against Women (1979); the 1995 Beijing Declaration and Platform for Action of 2015; Protocol of African Charter on Rights of Women (2003) as well as the SADC Protocol on Gender and Development (2008).

To increase the participation of women in decision-making organs, the URT adopted a proportional representation system for women. This affirmative action was ideally designed to increase the number of women in the National Assembly and Local Councils. Article 66(1)(b) of the URT constitution stipulates that the proportion of women in parliament through women special seats be not less than 30 per cent of all members. In addition, through a government circular, during the 2015 and 2020 elections, a progressive measure was adopted to increase the number of women through Special Seats to 40 per cent of all members in the parliament. These special seat members of parliament are, by law, members of municipal/district/township councils in their areas of domicile. This affirmative action is also extended to local councils through women special seat councillors as stipulated in Section 86A (1) of the Local Authorities (Elections) Act. For municipal and district councils, sections 35 (1)(d) and 24 (1)(c) of the Local Government (District Authorities) Act and Local Government (Urban Authorities) Act, respectively, require one-third of all members of the councils to be women. This initiative has successfully increased the number of women in essential decision-making organs.9

Furthermore, the local government draws its legal foundation from Articles 145 and 146 of the Constitution of the United Republic of Tanzania (1977). The local government structure is organized into two major categories: urban and district authorities. Urban authorities are established under the Local Government (Urban Authorities) Act, 1982 and district authorities are established under the Local Government (District Authorities) Act, 1982. At the district level, LGAs are classified as urban or rural authorities. Urban authorities include town, municipal and city councils, whereas rural authorities include district and town councils. Chairpersons head district and town councils, whereas mayors head municipal and city councils. According to Section 20 of The Local Government (Urban Authorities) Act, 1982 and the Local Government (District Authorities Act), chairpersons/mayors, as well as their deputies, are elected by councillors in the respective jurisdictions and have to be elected councillors themselves. Given the low number of female elected councillors, it turns out that men make up the majority of chairpersons/mayors in the study area and Tanzania at large. In addition, elected councillors are also members of the Ward Development Committee (WDC), a key decision-making body at the ward level. In this case, the low number of women elected as councillors minimizes their chances of serving as members or chairpersons of the WDCs. However, it has to be noted that women councillors through the special seat system are also members of the WDCs in their respective areas.

The administrative area of LGAs is further subdivided into wards, and wards are subdivided further into Streets (in urban wards) and Villages and hamlets (in rural wards). The street and hamlets are the lowest coordinating organs in urban and rural wards. Also, the LGAs are required by their legislation to establish standing committees charged with various functions such as education, health and water, planning, finance and administration.

economic affairs, works and environment. Yet, the LGAs legal framework does not offer sufficient safeguards for women’s inclusion at the standing committee level.

Additional provisions are intended to promote women’s representation at the local level. The 1982 Local Government (District Authorities) Act establishes the village council, which requires a minimum of one-fourth of village council members to be women. The village council is the executive body vested with power regarding all village affairs, including managing village land. Also, LG (urban authorities) stipulates that a street committee of six members, two of them must be women. These six members are elected for a five-year term.

Other forms of participation for women in LGAs are provided in the Local Government Finance Act of 2019 under Section 37A, which requires local councils to allocate 10 per cent of internal revenues to support women’s economic activities. The funds set aside by LGA are appropriated as loans to registered groups of women, youth and people with disabilities by 40 per cent for women, 40 per cent for youth and 20 per cent for people with disability and shall be interest free. However, in April 2023, due to the alleged mismanagement, the government suspended the disbursement of this fund pending the adoption of a new modality.

Moreover, the Tanzania Water Policy 2002 stipulates that women should participate in land and water governance. Still, the policy is silent on the proportion of women who can participate in the water governance structures. However, evidence shows that even when women sit on village water councils, they cannot steer decision-making toward the gendered nature of water usage or influence the final decisions of water councils.

The Village Land Act, Act No. 5 of 1999, establishes the Village Adjudication Committee, which consists of not less than six or more than nine persons, of whom not less than three are women (Section 53(1&2). Also, the Act establishes the Village Land Council as a body responsible for dispute resolution, which consists of not less than five nor more than seven persons, of which not less than two are women (Section 60). The Courts (Land Disputes Settlements) Act, Act No. 2 of 2002, establishes the Ward Tribunal, consisting of not less than four or more than eight members, three women elected by the Ward Committee (Section 10&11). In addition, the Land Use Planning Act, Act number 10 of 2007, establishes the National Land Use Planning Commission with a membership of not less than five and not more than ten members, of which at least three shall be women. (S. 6(1&2).

Furthermore, the Public Procurement (Amendments) Act 2016 directs public institutions and procuring entities, including the LGAs, to set aside 30 per cent of their planned procurement for special groups, including women, youths, the elderly and people with disabilities. Section 6A (5) of the Political Parties Amendment Act 2019 requires political parties to adhere to the gender and social inclusion principles in nominating candidates, albeit without providing any gender threshold.

Implications of Laws, Policies, By-Laws, Procedures, Practices and Guidelines Concerning Women’s Leadership

The effectiveness of local governance in promoting gender equality at the local level lies not only in the established legal instruments but also in the institutional capacity of LGAs, availability of resources, and socio-cultural contexts in various localities. On this basis, a report on gender audit of local governance legal frameworks, policies and other instruments point out that “although decentralisation aims to increase the participation of claim holders from all sections of the community, the utilisation of spaces differs between men and women, with women’s participation in local institutions being low and influenced by the conservative and restrictive socio-cultural norms within both the household and community.” This section presents findings about the realities on the ground regarding the implications of local government laws, policies, by-laws and guidelines concerning women’s participation at the community level, leadership, and economic rights.

As the connector between the people and the Central Government, LGAs have a leadership system running from the village/street through the ward to the district and regional levels, with elected, nominated, and appointed political leaders and those employed in public service. The influential leaders in the LGAs include the Regional Commissioners (RCs), Regional Administrative Secretary (RAS), District or Municipal Executive Directors (DED/ MED), District Commissioners (DCs), and District Administrative Office (DAS), who are all appointed by the President in line with Constitution of United Republic of Tanzania, 1977, The Regional Administration Act, 1997, and Local Government Service Act, 1982.

Regarding women’s representation as appointed officials, anecdotal evidence indicate that men comprise most RCs, RASs, DEDs, DASs, and DCs within the study area. Data abstracted from the President’s Office, Public Service Management and Good Governance in November 2022 revealed that women comprise 16 per cent of the District Executive Directors, 15 per cent of the District Administrative Secretaries, and 29 per cent of District Commissioners. The low representation of women as RCs, RASs, DEDs, DASs, and DCs positions is not peculiar in the surveyed areas alone. No women with disabilities were appointed to leadership positions in the districts of the studied region. The low number of women in these appointed positions could be attributed to the Presidential discretion of determining who is appointed as the President is not mandated by either the Constitution of the United Republic of Tanzania, 1977, The Regional Administration Act, 1997, or Local Government Service Act, 1982, to pay attention to any gender threshold.

Leadership positions at LGAs are also influenced by the recruitment of government employees into leadership positions. Technocrats, who are government employees, head different departments and are the key technical experts on LGA key focus areas. They include economists, engineers, planners, land, legal, health experts, community development, and social welfare officers who work closely with community members. In these recruited positions, women make fewer senior roles in all the surveyed LGAs. For instance, Information from KIIs with the Planning Officer in Kisarawe revealed that women led at least six of the 19 heads of departments. The representation of women with disabilities in the recruited positions is unknown as the existing data is not disaggregated by disability. Fewer women technocrats in the LGA stem from the fact that the LGAs are not directly responsible for recruiting their technical staff. The central government recruits under the President’s Office through the Public Service Recruitment Secretariat (PSRS). The Secretariat is a government organ established by Section 29(1) of the Public Service Act No. 8 of 2002, as amended by Act No. 18 of 2007, to facilitate the recruitment process of employees to the Public Service. The PSRS is required to adhere to principles of equity, transparency and merit in recruitment and promotions. KIIs with the Planning Officer at Lindi MC support this finding, noting that challenges about education, confidence levels, patriarchal norms on the capacity of women leaders, and domestic responsibilities still affect how women are recruited and their subsequent upward mobility in these LGAs.

Furthermore, accessibility to leadership positions at LGAs is also influenced by the results of candidates’ elections. Article 21 of the Constitution guarantees the right of people to participate in public affairs. Elections for local government leaders are held every five years in two sets. For councillors, elections are held alongside those of the president and parliamentarians under the first-past-the-post (FPTP) system and with universal adult suffrage at 18. Secondly, elections for leaders in Village, Vitongoji and Mitaa Councils occur one year before the general elections. While the election of councillors to District and Urban Councils is governed by the Local Government (Elections) Act, the election of leaders in Villages, Mitaa and Vitongoji are regulated by Guidelines regularly made by the Minister responsible for LGAs in terms of Section 210A of the Local Government (District Authorities) Act. Like the general elections, local elections are undertaken through the first past the post-electoral system.

Registered political parties can sponsor one Presidential, Parliamentary and Council election candidate during elections. Every qualified citizen, a man or a woman can contest for any seat. Under Tanzania’s FPTP system, and in line with Section 39 of the Local Authorities (Elections) Act, political party sponsorship is mandatory for

13 Section 12 of the Local Government (Elections) Act. Notably, Councillors do represent their respective wards in the respective District, Municipal, City or Town Council.  
anyone to contest for any electoral position at the LGA level. This means that the law prohibits independent candidates despite the directive of the African Court on Human and Peoples Rights. Independent candidacy plays a critical role in providing an alternative route to the electoral positions for both men and women beyond the dynamics of political parties.

Similarly, in Tanzania’s first-past-the-post system, a candidate who wins majority votes is elected as such. Despite the absence of restrictions for men and women to vie in local elections, a few women participate and win from competitive LGA elections. This dismal participation is partly attributed to the overarching electoral system (FPTP electoral system) applied in national and local elections. It does not operate on any specific or overarching gender threshold during candidates’ nominations. It presumes that both men and women equally enjoy the same status and acceptance by the political parties.

Section 6A (5) of the Political Parties Amendment Act requires political parties to embrace gender and social inclusion but is silent on any gender threshold. As a result, political parties are left to exercise discretion in the nomination of candidates. The absence of a candidate’s gender threshold has generally made the political parties reluctant to nominate women candidates. The reluctance is also attributed to the FPTP requiring political parties to place one candidate per constituency. Eventually, one candidate with the majority of votes wins the constituency. When there is only one candidate to nominate, political parties are pressured to field a candidate who will be most acceptable in the eyes of diverse voters.

Moreover, the long-entrenched perceptions that women are apolitical have made political party nomination committees subconsciously emphasise male aspirants. Thus, fewer women have made it to the political parties’ candidates list. In the 2020 general elections, among the 9,231 candidates for councillor positions, 8,562 were males (93 per cent), and 669 were females (7 per cent). At the national level, while women make up 29.24 per cent of councillors, only 6.5 per cent of women councillors are directly elected from wards. The smaller number of elected female councillors is also evident in the surveyed LGAs. The findings reinforce this finding, where it was observed that while women participate in local elections, most participate as voters and not as candidates.

Furthermore, decisions made at the village council are then subject to approval from the village assembly – a village’s highest decision-making body, which includes all villagers. In the LGAs, quotas for village council membership are usually met in practice. However, women remain largely absent from local governance and decision-making. They are rarely actively involved in land administration. Women members do not always attend village council meetings – and their participation is poor at village assembly meetings. Even when women are present in decision-making forums, they may not actively participate or be listened to. These practices negatively affect women as they do not have a say when tracts of village land are leased out to investors – which often leads to land traditionally used by women to cater for their social needs, like collecting firewood or fetching water, being given away.

Tanzania recognizes that the economic rights of Tanzanian women, men, youth and people with disability are very critical. This is reflected through several policies and legal and regulatory frameworks in line with Development Vision 2025 and its respective Five-Year Development Plans I, II, and III. Ownership of resources such as land and finances are key to economic prosperity. Tanzania has a progressive legal framework when it comes to women’s land rights and women’s participation in land governance. The Constitution of the United Republic of Tanzania recognises equality to own property for all citizens. The 1999 Land Act and Village Land Act allowed women to own land. Despite these provisions, land ownership across the country remains 8 per cent. Most women have the right to access and use land, but social norms place ownership and control of land on men. This affects how women use land for other economic purposes, such as using land as collateral for accessing credit.

16 CAP 292 R.E 2002
19 Ibid.
The 10 per cent allocation rule of LGAs internal revenue to women's activities is limited because the law is silent on specific provisions for Women with Disabilities, who are assumed to be covered under the 10 per cent provision for Persons with disabilities. Given the challenge for PWDs to form groups, the amendment of the 2021 Guidelines for Issuance and Management of Loans for Women, Youth Groups and People with Disabilities allows individual persons with disability to take loans upon meeting the stipulated conditionality.\textsuperscript{21} Women appear to benefit more from municipal loans compared to youth and PWDs. As of February 2022, LGAs had disbursed a total of TZS 35.55 billion, of which TZS 19.36 billion had been given to 2,881 women's groups, TZS 13.51 billion has been given to 1,441 youth groups, and TZS 2.68 billion has been given to 580 groups of people with disabilities.\textsuperscript{22} Issues about the capacity of women, youth, and PWDs to put the loans to good use, the capacity of the LGA to capacitate, monitor and evaluate the loan's performance, and repayments hinder the effective functioning of the loans. However, the Public Procurement (Amendments) Act 2016 offers equal opportunities for women to participate in public tenders. However, women are not actively utilising these opportunities,\textsuperscript{23} partly because their understanding of public procurement is low and thus undermines their participation.

Moreover, one of the key strategies for operationalising social protection in Tanzania is the Productive Social Safety Net (PSSN) programme, which aims to improve access to income earning opportunities and socioeconomic services. Through the LGAs, the Tanzanian Government is implementing the Productive Social Safety Net (PSSN) Program. The PSSN II Program aims to improve access to income earnings opportunities and socioeconomic services for targeted households while enhancing and protecting their children's human capital. The Productive Social Safety Net II (PSSN II) Program was approved for funding by the World Bank in September 2019.\textsuperscript{24} The direct beneficiaries of the PSSN Program are poor and vulnerable households living in villages, mitaa and shehia in all 186 LGAs in the country. The third iteration of the PSSN programme, TASA F III, has integrated gender and women into the programme design and implementation. By design, more women are recipients of cash payments through PSSN (83 per cent), and by default, they participate more in public work programmes (84.6 per cent) and savings group formation (85.3 per cent). Women are involved in the leadership and decision-making of the programme, form the majority of recipients (56 per cent) of the conditional cash transfers on behalf of households, and female-headed households make up 61 per cent of all active households. Women have been successfully encouraged to participate in the public works scheme, in initiatives for young and adolescent girls, and in ensuring child attendance at school, child nutrition, and attendance at ante-natal and post-natal clinics.

Institutional-wise, Section 4 of the National Economic Empowerment Act 2004 (Act No. 16 of 2004) establishes the National Economic Empowerment Council (NEEC) as a statutory organization with a mandate to guide, coordinate, monitor and facilitate the national economic empowerment agenda in Tanzania. NEEC reaches the LGA through the established empowerment coordination mechanism from the national to district level through Regional Empowerment Coordinators (RECOs) and District Empowerment Coordinators (DECOs). The RECOs and DECOs assist with integrating economic empowerment issues into the LGA plans, programs and projects.

NEEC has assisted in establishing the umbrella organizations for Village Community Banking (VICOBA) in Tanzania, namely Inter-Religious-VICOBA, VICOBA Federation Tanzania, and Tanzania Informal Microfinance Associations of Practitioners (TIMAP), as well as the regional and district women's economic empowerment forums. In National Economic Empowerment Council (NEEC) Strategic Plan 2018/19 – 2022/23, the Council seek to strengthen its work relationship with the Ministries, Departments and Agencies (MDAs) and local government authorities (LGAs), private sector organizations including economic groups and financial institutions, and the civil society sector. Concerning LGAs, NEEC plans to develop tailor-made economic empowerment programs for each LGAs and establish LGA economic empowerment centres (one-stop centres). Women are the major beneficiaries of NEEC's economic empowerment services. For example, through its 2013/2014 Strategic Plan, NEEC provided a loan guarantee worth TZS 13.1 billion to 58 Savings and Credit Co-operative Societies.

\textsuperscript{21} Rule 6A of the 2021 Guidelines for Issuance and Management of Loans for Women, Youth Groups and People with Disabilities/ Kanuni za Utoaji na Usimamizi wa Mikopo kwa Vikundi vya Waziri wa Tawala na Serikali za Mitaa wa Mikopo kwa Vikundi vya Kwanza, 2021
\textsuperscript{22} HOTUBA YA WAZIRI WA NCHI, OFISI YA RAIS - TAWALA ZA MIKOA NA SERIKALI ZA MITAA, MHESHIMIWA INNOCENT LUGHA BASHUNGWA (MB.), AKIWASILISHA BUNGENI MAKADIRIO YA MAPATO NA MATUMIZI KWA MWAKI WA MAISHA WA FEDHA 2022/23.
\textsuperscript{23} Minister calls on women to seize tender opportunities in councils, available at https://www.ppra.go.tz/index.php/news-archive/697-minister-calls-on-women-to-seize-tender-opportunities-in-councils
(SACCOS), 194 VICOBA groups, and two private companies. The guaranteed loans benefitted 20,832 people from 16 regions, with a proportion of 47 per cent (9,716) women and 53 per cent (11,116) men. Inadequate funds to support and implement developmental and operational economic empowerment initiatives and frequent changes of economic empowerment coordinators in LGAs are some challenges facing the effective functioning of the NEEC. While President Samia Suluhu Hassan ordered the NEEC to establish women’s forums at national and local levels, the formation of such forums is still in its infancy, with the election of regional leadership ongoing. This allows the WLER to accelerate women’s economic rights by partnering with NEEC.

Gender-Responsive Budgeting and Planning

The planning and budgeting at the LGA level are done through the Opportunities and Obstacles to Development (O&OD) process. This process originates from Articles 145 and 146 of the Constitution of the United Republic of Tanzania 1977 that stress transferring authority to people to make them proactively participate in the planning and implementation of development programmes. The O&OD process considerably contributes to the attainment of Vision 2025. The Tanzania Development Vision 2025 underlines the importance of empowering local governments and communities and promoting broad-based grassroots participation in mobilising resources, knowledge and experience to stimulate initiatives at all levels of society.

The planning process starts at the village/street level, where people select the planning committee. The planning team is then trained, launched, and together with members of the village/mtaa, they engage in the pre-planning/review phase, which intends to review information on the existing community initiatives and the actual situation of the community in terms of the community felt problems/needs, experience and capability of the village/mtaa in development. This is then followed by actual consultations to identify the opportunities regarding the locally available resources, capability and experience of the community. The preliminary plans are made and returned to the community for further input. The improved plans are then shared by the respective village/mtaa and are further submitted to the Ward Development Committee for technical input. The plans are then taken to the village/mtaa Assembly for endorsement. If people have additional comments, they should be considered in the plan. After these procedures, the plan is authorised and submitted to the Village Council/mtaa Committee to organise its immediate implementation. The final version of the Community Development Plan is submitted to LGA with the Village/Mtaa Assembly minutes. The plan may be shared with development partners. It is the responsibility of LGAs to support CIs and Village/Mtaa plan to encourage people to continue their initiatives by appreciating what people have been doing through moral, technical and financial support.

The key challenge to the O&OD process is the engagement of women and girls, including those with disabilities. While the village and street assembly are open for everyone, there is no effective engagement of women and girls, including those with disabilities. The Guidelines for the O&OD process do not represent men and women in the community planning committee, hence a danger for such committees to be male dominated. Although the planning committees are trained on the O&OD process before engaging in the planning process, the guideline is silent on whether the training context includes a gender and inclusion lens to planning, running the risk of missing out on the women and girls prioritising during planning. The O&OD process does not involve changing social norms among community members. Hence, the planning process happens in the context of the community’s social construction of the role of men and women, which are, in most cases, detrimental to women.

Section 46 of the Local Government Finance Act empowers LGAs with powers to make an annual and supplementary budget in every financial year. Under section 46(3) of the Act, LGAs are required to follow directives from the minister responsible for LGAs regarding the form and details of annual and supplementary budgets. The LGAs generally follow government directives in setting plans and budgets, allowing for a standard representation of women and other marginalized groups. This is mainly in line with the O&OD process. Government officials at the local level across the regions are positive about the extent to which the development of LGA plans and budgets is inclusive. Some examples of the standard procedures that are deemed to ensure gender inclusion and responsiveness from local authorities are presented in Table 1.

25 Interview with Ministry of Community Development, Gender, Children, and Special Groups, October 2022
<table>
<thead>
<tr>
<th>Region</th>
<th>Status of Gender Inclusion &amp; Responsiveness in Women's Leadership and Decision Making</th>
<th>Gaps/Challenges</th>
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<tr>
<td><strong>Arusha</strong></td>
<td>+ Adherence to the O&amp;OD process in budget-making cascades reviewing, planning and budgeting from the village to the district level. + Presence of Budget Preparatory Committees that include women committee members. (2 out of 5) + Participation of women in street meetings where they deliberate on street/village incomes and expenditures. + Women involved in street or ward initiatives on security and cleanliness. + Procurement of menstrual pads and the building of friendly toilets for menstruating girls in schools and building girls’ private rooms. + Women participate in street meetings and are invited to ask questions about their economic issues.</td>
<td>+ Limited engagement of CSOs in street/village planning and budgeting processes + Limited participation in the budget-making process, for example, is when women are called to meetings and told what the contribution is from each household but are not involved in the actual planning or budgeting. Even when they ask questions, they are told that the municipal has already decided.</td>
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<tr>
<td><strong>Pwani</strong></td>
<td>+ In the local plans and budgets, women's and girls' inputs are prioritized from the hamlet and village levels, and therefore, by the time it comes to the district level, the plans contain women's and girls' priorities. + Funds from the central bank channel through the LGA for procuring menstrual pads and building friendly toilets for menstruating girls in schools. + Women are sufficiently represented when developing plans and budgets at the village level. Then, the final version is read at the village meeting before everyone, and input is gathered. + It was identified that the ward secondary school serves many villages, making it difficult for students to access because they must walk a long distance. Therefore, it was decided to build a dormitory for girls, which is currently underway. + There are by-laws regarding parental contributions to school feeding, which contribute to the well-being of the girl child, and there are also by-laws around the protection of children with disabilities. If it is discovered that parents are locking up their disabled child, then legal steps are taken to ensure that the child gets their rights, including arresting the parents.</td>
<td>+ Women do not feel they are consulted on LGA plans and budgets. + Sometimes, individuals may be consulted, e.g., a woman with disabilities, about specific issues or services. Still, there is no overall follow-up or knowledge of LGA processes and inclusion of women's priorities and views. + Women feel that the process could be made more transparent, there should be more education and awareness about the process, and there should be women specific village meetings. + The process is difficult for women to participate in because it requires them to take time out of their economic activities</td>
</tr>
<tr>
<td><strong>Singida</strong></td>
<td>+ The community is involved in village plans and budgets through village meetings, mobilization, and public education. + Women choose their representatives for the planning and budgeting processes, and the ward authority oversees the village budget and planning process and guides villages to ensure that they have considered the priorities of women, young women, and women with disabilities.</td>
<td>+ Plans and budgets are prepared beforehand, and people do not believe that there is any point in challenging them or sharing their views once it comes to the village meeting.</td>
</tr>
</tbody>
</table>
Region | Status of Gender Inclusion & Responsiveness in Women’s Leadership and Decision Making | Gaps/Challenges
--- | --- | ---
Dar-es-Salaam | + LGA plans and budgets follow the process mandated by law and the central government.  
+ Any budget starts with the local government, where opinions are gathered, the agenda is presented to the ward, and from there, it goes to the district and the region before it is taken to the region.  
+ Every three months, there are ward meetings organised by the LGAs, and everyone is welcome to come to get an explanation of the budget. | + Limited participation of citizens in LGA affairs

Mtwaraw | + This is the only council surveyed where there was some public expenditure tracking through a Social Accountability Monitoring group that included women, youth, and other representatives | + When developing plans and budgets, the tendency is to do a general one, with little attention to women or people with disabilities.  
+ No prior knowledge that there should be participation in such processes; they never knew it was possible.

Lindi | + Procurement of menstrual pads and the building of friendly toilets for menstruating girls in schools and building girls’ private rooms.  
+ There are efforts to ensure women hone their leadership skills through the 4/4/2 interest-free loans scheme. For example, for women’s loans, women are the leaders in those groups. For youth and PWDs loans, some rules require groups to be composed of both men and women. | + No specific budget and planning priorities focus purely on women and girls.  
+ More groups should be directly involved in the planning and budgeting rather than being represented by experts

Implementation of By-Laws and Policies at LGA Level

LGAs play a significant role in promoting women’s leadership capacities and participation in decision-making. Formulating by-laws is a continuous process in compliance with national laws and regulations. However, LGAs emphasise implementing national laws and policies at the local level. For example, all LGAs need to adhere to the requirements under the Local Government (Elections) Act and the Local Government (District Authorities) Act, which require one-third of the leaders at hamlet, streets, villages, and council levels to be women. Also, LGAs have developed guidelines to implement the 4/4/2 interest free loans established under The Financial Act 2019 and their respective national regulations within their context.

Community members in the LGAs generally feel aware of creating by-laws, particularly through village and council meetings. Nonetheless, community involvement is still insufficient in developing by-laws, especially for women and other vulnerable groups. Community involvement is mainly through representatives; the ward councillors represent the communities, so de facto communities are involved. While women make the majority of those attending the LGA meetings, they are unaware of the by-laws in their favour as they allege not to have been effectively involved in their development.

Strategies for the promotion of Women’s Leadership at Local levels

Findings from key informant interviews reveal that across all the LGAs visited, no research has been undertaken to identify the status of women’s leadership and what can be done to address the challenges to improve the number and quality of women in leadership roles. Nonetheless, LGAs are employing various strategies to promote women’s leadership at the local level. However, there are no clear rules and consistency in engaging women in planning processes and participation in various decision-making committees. Such strategies include:
• **Committing to ensure gender equality in LGAs committees.** This has been documented in responses from Nachingwea and Karatu LGAs. In Nachingwea, the council aims for 60:40 men and women representation for all project committees. This has largely been successful, and in five years, they aim to have reached 50-50 men's and women's representation. In Karatu, two Council executive committees, school committees, and standing committees also have mandatory gender representation requirements.

• **Creating and strengthening women's platforms (Majukwaa la Wanawake)** to discuss various issues about women empowerment at the hamlet, village, ward, and district levels, e.g. in Kisaarawe and Temeke LGAs.

• **Sensitization, awareness raising, and mobilization** for increasing women in leadership in the LGAs. Local officials encourage women, including women with disabilities, young people and the general PWDs community, to overcome their fear and oppressive norms and vie for elected positions at hamlet, village, ward, and even district level. Sensitization, awareness raising, and mobilization efforts are, however, more concentrated on women and young people, with less attention to PWDs.

• **Commemoration of key days,** such as 16 Days of Activism, International Women's Day and Day of the Girl Child, are also leveraged to promote women's engagement in leadership positions.

• **Training and capacity building:** LGAs collaborate with religious leaders, prominent persons, and Women's Rights Organizations (WRO) to hold various seminars targeting women, including women with disabilities and building entrepreneurial and leadership skills.

• **Women leaders,** especially the presence of a female President, female ministers and national parliament speaker, are also used as role models to promote more women in leadership positions. For example, in Lindi, there was frequently a strong reference to the fact that there are women in leadership positions from the national to lower levels as a strategy to encourage more women to pursue leadership positions. At the national level, they cite the President of the United Republic of Tanzania, Samia Suluhu Hassan, and the Chama cha Mapinduzi (CCM) Chairman. At the regional level, the Regional Commissioner is a woman, and so is the Regional Administrative Secretary.

• LGAs encourage women to leverage the 4/4/2 interest free loans to better themselves economically and gain political power. In Mtwara, for example, PWDs are allowed to access loans (the two per cent of district council revenue) individually and not in groups like women and youth, and this has helped in increasing the number of PWDs benefiting from the loans and hence maximizing their chances of accessing more financial resources.

• **Employ male engagement** as a strategy at the LGAs. Across the districts, there are efforts to engage men through public meetings and outreach because, most of the time, they are the ones that stop their women from engaging in politics, elections, and leadership roles.

• **Build the capacity of female local leaders** to increase their advocacy and influence gender-related issues and political participation in the LGAs. Association of Local Government Authorities (ALAT) through its women wing, the Association of women in Local Government, popularly known as Wanawake wa Serikali za Mitaa (WASEMI), is working together with Women Rights Organisations such as the Tanzania Gender Networking Programme (TGNP) on this strategy.

• **Working with NGOs in awareness-raising programmes in various aspects.** For example, an NGO called Sports Development Aid - based in Mtwara and Lindi, has been conducting various intervention activities to change social norms that harm gender equality in the region. In Bagamoyo, MTAKUWA - Mtandao wa Kutokomeza Ukatili wa Kijinsia kwa Wanawake na Watoto (Network to Eradicate Gender-Based Violence for Women and Children) is doing a lot of work in raising awareness about GBV and its eradication. NGOs in Arusha also carry out interventions focusing on women, namely Pastoralist Women Council (PWC) and the Maasai Women Development Organization (MWEDO).

• **Working with TASAF in addressing social inclusion issues for various groups, including PWDs.** A good case study was observed in Bagamoyo, Coast region, whereby through TASAF, the district has a database of PWDs that is updated annually. Also, a network brings together all Women with Disabilities in the District.

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**Women’s Participation in Decision-Making at the Local Level**

**Decisions on community leadership roles**

Overall, about half of all respondents (51.9 per cent) reported that decisions on whether a family member should take a leadership role in the community are made jointly. More males than female respondents (61.0 per cent
Decisions on contesting in elections

About half of all respondents (50.7 per cent) reported that decisions on whether a family member should run for an election are made jointly, with more males than females (60.0 per cent vs 44.4 per cent) reporting on this attribute. Regional differences in decision-making on whether a family member runs in an election were also noted. More male respondents in Singida and Mtwara appeared to make this decision solely. These findings suggest that men, particularly in Singida, Mtwara and Lindi, still decide whether a family member should take a community leadership role or participate in elections.

Decisions on income generation and expenditure

Restrictive gender norms place decision-making power in the hands of men and deny girls and women decision-making power over their lives and relationships. Income generation is cardinal to women’s and their families’ overall welfare and stability. Overall, the majority of women participate in decisions on working outside the home for a salary (86.2 per cent), taking a loan (82.9 per cent), and starting an income-generating activity (86.5 per cent). Dar-es-Salaam reported the highest participation on all three parameters, followed by Arusha and Pwani. Singida ranks the lowest across all three parameters regarding working outside the home for a salary (71.3 per cent), taking a loan and starting an income-generating activity at 69.3 per cent. Women’s participation in decision-making across the three parameters was higher in urban than rural areas. There were notable age variations in women’s participation in decision-making on the three parameters. These variations could be explained by social norms that required women to participate in income-generating activities but under the control of men. In most regions, women contribute to the labour force but do not have decision-making power over the income generated from their labour. In Mtwara and Lindi, almost 80 per cent of women participate in agricultural activities but do not enjoy an equal share of income. The lower participation of women in Singida in these three household decisions on income generation could be associated with poverty levels whereby with a minimal level of income amongst women, it becomes difficult for them to make an independent decision on income generation at the household level as they have to rely on men to make ends meet.

Decisions on healthcare

Overall, most women participate in decisions on how many children to have (74.8 per cent) and when to go to a doctor (85.2 per cent). Singida reported the lowest participation of women in both of these parameters (51.8 per cent and 55.4 per cent, respectively). Women in Dar-es-Salaam (95.3 per cent), Pwani (86.2 per cent) and Arusha (74.7 per cent) exhibit higher levels of participation in decision-making around how many children to have and when to seek health care outside of the home. Results also show that more women from urban than rural areas participated in decision-making on both parameters. This may indicate the need to prioritise communities (both men and women) in rural areas with gender norms interventions building on what is already working. While child rearing and healthcare provision are socio-culturally regarded as women’s roles, differences in decision-making across the age groups were also observed. Women aged 20-29 reported the highest participation in decision-making on seeking medical care outside the home. This is probably the age group where the majority of women have elevated maternal and child healthcare needs.

Decisions on major household purchases

Results suggest a relatively high level of participation of women across the various age groups in decisions regarding the purchase of expensive household items, buying/selling goods for the family and buying personal goods like clothes and shoes. Younger women <34 years demonstrated higher levels of participation in decision-making across all three parameters.
By region, women in Dar-es-Salaam, Arusha and Pwani scored highest across all three parameters of major household purchases compared to Lindi, Mtwarra and Singida. Results show that women from urban areas scored higher across all three parameters of major household purchases than those from rural areas. This is in line with the results of the Household Budget Survey (2017/18), whereby compared to other regions, Dar-es-Salaam had the lowest incidence of poverty (8.0 per cent), which makes it possible for a certain segment of women to have an ability in making decisions on major household purchases. Also, Singida, Mtwarra and Lindi were reported to have the largest number of poor people than Arusha, Dar-es-Salaam and Pwani. This hinders most women from having access to agricultural land and access to houses since the decision-making power over purchase lies in the hands of men.

**Participation in village/street and ward meetings & committees**

Overall, the majority of the respondents (80.2 per cent women; 79.0 per cent men) participate in village/street meetings. Except for Arusha, slightly more men than women participate in village/street meetings. The highest participation of women in village/street meetings was reported in Arusha and Pwani (97.2 per cent and 93.6 per cent), followed by Dar-es-Salaam (86.9 per cent). Women in Lindi and Singida have an almost equal proportion of participation in village/street meetings (62.1 per cent and 61.4 per cent, respectively). There were minor differences in women’s participation in village/street meetings across rural and urban areas (79.7 per cent and 80.6 per cent) and across age groups. Mtwarra had the lowest proportion (10 per cent) of women participating in village/street meetings, and about 85 per cent of its respondents had not participated in the said meetings.

Findings from FGDs and KIIs corroborate the low participation of women in village/street meetings in Mtwarra. Male and female FGD respondents cited not being aware or not being involved, whereas the government officials cited low citizen attendance as a challenge. Initial consultations with LGA officials and stakeholders in Mtwarra also identified the matrilineal nature of the Mtwarra community as a factor limiting their participation in village/street meetings and committees. In Mtwarra, women are breadwinners and family caretakers, implying that they spend most of their time and income supporting their families at the expense of participating in village/street planning meetings and developmental committees. It is important to note that all villagers and street residents should attend village and street meetings (i.e., Village General Assembly and Street General Assemblies), which tend to involve more people. Nonetheless, the low participation of citizens, particularly women, in Mtwarra requires urgent intervention by the WLER program to transform socio-cultural norms and traditions that are detrimental to women’s empowerment.

**Participation in associational groups**

Overall, slightly more women than men (57.2 per cent vs 53.0 per cent) participate in associational groups. This finding was consistent across the regions, except Mtwarra, where more men than women (93.1 per cent vs 80.0 per cent) reported on this attribute. Nonetheless, women’s participation in associational groups was highest in Singida, Mtwarra and Lindi (88.0 per cent, 80.0 per cent and 66.7 per cent, respectively). This may be due to the fact in these regions, women are still accustomed to socio-cultural norms of participating in communal works or women’s self-help groups to address their poverty or their well-being. Participation in Dar-es-Salaam was lowest (32.8 per cent). Slightly more women in rural areas than urban areas (58.3 per cent vs 56.3 per cent) participate in any associational groups, suggesting that rural women are more receptive to participation in associational groups and thus, the project may target associational groups as entry points for messaging and capacity building on leadership and decision making. These findings suggest that time poverty occasioned by work burden is indeed one of the major obstacles preventing women from participating in various public forums. Equally revealing is that women’s work is insufficient to generate income they could use to participate in associational groups. This is further compounded by personal decisions suggesting that the women may not see the value in group participation. The WLER program should prioritise interventions that address the work burden on women. Further community-wide sensitization on the value of participating in decision-making in these groups is also crucial, more so in the Lindi region.

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26 Household Budget Survey, 2017/18
Participation in political parties as members

Overall, less than a quarter of respondents participate in political parties as members (22.8 per cent), with more men than women (31.1 per cent vs 17.3 per cent) reporting on this attribute. This finding was consistent across regions, except Mtwara and Dar-es-Salaam, where more women than men participate as members of political parties. The highest participation by women in political parties as members was reported in Lindi (31.8 per cent), followed by Pwani and Singida (20.6 per cent and 20.5 per cent, respectively). Arusha had the lowest participation of women as members of political parties (4.6 per cent). In contrast, Dar-es-Salaam and Mtwara had an almost similar proportion (13.1 per cent and 15.0 per cent, respectively) of women participating as members of political parties. There was not much difference in participation in political parties as members across both rural and urban areas (15.9 per cent and 18.7 per cent respectively). Older women (> 40 years) appear to participate twice as much in political parties as members compared to younger women (< 40 years).

The low participation of women in political parties could partly be attributed to the restricted political space during the 2020 election period that prohibited political rallies, thereby resulting in the low participation of women in political activities as members. In addition, available literature on women's participation in political parties as members suggests that internal policies, procedures, and practices of political parties greatly impact how women participate in political parties as members. A study on a gender analysis of political party documents in Tanzania revealed that political parties did not have operational gender policies that promoted equal gendered participation of both men and women. Further, despite women's wings in political parties, these did not serve as a mechanism for advancing women's status. Instead, they focused on social and welfare issues. Some of the challenges identified included opaqueness of nomination processes, institutional weaknesses in the Office of Registrar of Political Parties (ORPP) in providing gender-responsive internal party processes, entrenched patriarchal belief systems, unfriendly political environment, low levels of education, limited leadership experience and lack of financial capacity as major setbacks to women visibility and representation in positions of power. This project could seek collaborations with the ORPP to strengthen institutional capacity for addressing gender-responsive political party processes. Engagement with political parties to revise their internal party instruments to make them more responsive to the unique needs of women, including young women and those with disabilities, could also be considered by the WLER program.

Participation in local government elections

Overall, more men than women (86.3 per cent vs 81.2 per cent) participate in LGA elections. This finding was consistent across the region, rural-urban areas, and age groups. The lowest participation of women in any capacity in LGA elections was reported in Arusha (64.3 per cent). More urban than rural women (82.4 per cent vs 79.9 per cent) participated in the last LGA elections as voters, party agents, election observers, voter educators or election staff. Almost all (>90 per cent) of the women who participated in the last LGA election participated as voters. Very few women participated as political party agents or voter educators (2.9 per cent and 2.7 per cent, respectively), and almost none (<1 per cent) participated as election staff or election observers. Findings suggest that participation in LGA elections increases with age, more so amongst women older than 50 years. Approximately 90.3 per cent of women aged 60-64 years, 89.7 per cent of women aged 55-59 years and 89.6 per cent of women aged 50-54 years reported to participate in the LGA elections. Interestingly, more women in Pwani, compared to all the other regions, reported participating as voter educators (9.3 per cent) and political party agents (6.2 per cent). These findings suggest that Pwani appears to have a slightly expanded political space, considering women's participation in other election-related roles. Notably, using women voter educators could allow the program to sensitise women further on leadership and decision-making. The program could also learn about what is working in Pwani and replicate it in other regions.

Lack of Gender and Disability Disaggregated Data

Gender and disability-disaggregated data measures social and economic differences between men and women, sheds light on the complex realities of the differences in interdependent roles and provides valuable information in formulating effective policies.

Across the regions, there is very scanty data for persons with disabilities - including women with disabilities. It was difficult to find evidence on whether there are deliberate efforts to encourage PWDs to contest and or capacitate them to contest. Indeed, it was for the first time during the 2020 elections that the National Electoral Commission provided voter registration data for PWDs. During initial scoping missions with the LGAs and stakeholders, the lack of gender-disaggregated data was mentioned as a challenge in LGAs. However, findings from the various LGAs have put in place some measures to collect gender and disability disaggregated data. For instance, the Pwani region was mentioned to possess a database of PWDs updated annually through Tanzania Social Action Fund (TASAF). Lindi regional offices also mentioned the existence of internal processes to enhance the collection of data. However, a need still exists for better tools to capture disaggregated data at the regional and district level.

The key challenges cited include unreliable data collection methods and tools, lack of sensitization and training of LGA staff on the importance of gender-disaggregated data, limited capacity to utilise collected data for planning purposes, and low emphasis on collection of data for local planning at the expense of data required for central government. There is an urgent need for the WLER program to work with LGAS to strengthen the collection and use of gender-disaggregated data. This may involve the development of responsive data collection tools, data integration and consolidation, and building capacities of data analysts.

Women’s Representation in Various Local Government Decision-Making Organs

Qualitative respondents reported that despite various measures taken to increase women’s participation in local government decision-making organs, the success of the strategies is mixed, with more women coming up in leadership but to a limited extent. Women hold various positions in entrepreneurship, VICOBA and TASAF groups. Several women leaders at hamlet levels and council leaders, mostly from special seat arrangements. All LGAs experience a low number of elected women leaders at all levels. In Kisarawe, because of strong mobilization, several women were elected as village chairpersons and councillor positions after the 2019 local and 2020 general elections. Six out of 84 villages have female elected chairpersons; 1 out of 17 wards have a female elected councillor. In Karatu, there is one woman elected councillor and two women village chairpersons, while in Chalinze, there are no elected women councillors and/or village chairpersons. These affirmative arrangements have increased the number of women in the councils; for example, the number of women in Arusha CC has increased by 10 members through the special seat arrangement.

At district, township, municipal, city levels, women are also allowed to be Chairperson/Vice-Chairperson or Mayor/Vice-Mayor of their council. These leaders are elected by members of the council among themselves. This will enable women to hold these offices. For example, Singida Municipal Council (MC) has a woman as a mayor, and Mtwara-Mikindani MC and Arusha City Council (CC) also have a woman as a vice-mayor. Generally, very few women occupy these offices, which can partly be attributed to very few women being elected as councillors. The law does not stipulate a gender balance between the council’s Chairperson/Mayor and the Vice-Chairperson/Mayor.

Women are also in senior roles across the LGA zones. In the Coastal zone, particularly in Kisarawe LGA, out of 19 heads of departments, at least six are led by women. In Southern and Northern Zones, particularly in Temekte, Nachingwea and Karatu LGA, several departments are led by women, which is seen as an indication that the government is doing well in the implementation of measures which aim at achieving 50-50 women and men representation in leadership roles as stipulated in the Maputo Protocol that the Government of Tanzania has signed. In councils such as Temekte and Kisarawe, more women form part of the political parties’ leadership. Women also subsequently come out in internal party elections for leadership positions, for instance, Chama Cha Mapinduzi (CCM), through its strong mobilization efforts.

Sensitization efforts, mainly through community meetings, meetings with leaders and influencers and, to a lesser extent, media interventions, have erased several cultural traditions. For example, in Temekte, the practice now allows women to become Ustadhats,28 which is a strong foundation for women to take part in other forms of leadership.

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28 Ustadhat is an Arabic word that refers to a female teacher of Islamic doctrine.
Factors Affecting Women's Participation in Leadership

- Perceptions of Women's Participation in Leadership—Overall, the majority of male and female respondents agree that women can equally be leaders just as men. This is a good sign that there might be a perception shift towards accepting women as leaders.
- Women's level of education and income—The level of education and income seem to affect women's levels of participation in leadership. In regions where poverty levels are high, the rate of women's participation is also low. Also, a significant number of female respondents cite lack of money as one of the obstacles that hinder them from participating in leadership positions.
- Time poverty—Work burden is the most cited reason for non-participation among women. This clearly indicates that more women spend more time in the care economy, giving them very little time to engage in public forums such as contesting for elective office.
- Lack of gender data at the local level—In all six regions, disaggregated data on the number of women leaders in the project districts was scanty, incomplete, or unavailable at the time of data collection. It is important to recognize that women's empowerment in leadership should go hand in hand with the availability of sex-disaggregated data to track the progress of gender equality at the local level over time and space.

Women's Economic Rights at the Local Level

Women's economic rights are a prerequisite for sustainable development, pro-poor growth and achieving all the Sustainable Development Goals (SDGs). Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling them to control their lives and exert influence in society. At the local level, women's economic rights sit cardinal to their development, empowerment, and participation in decision-making at all levels.

Ownership of agricultural land, houses and livestock

More women than men (43.3 per cent vs 18.7 per cent respectively) do not own any agricultural land, houses (37.1 per cent vs 17.7 per cent respectively) and livestock (61.8 per cent vs 49.6 per cent respectively) whether individually or jointly with someone else. Women’s sole ownership of agricultural land is low (18.2 per cent). Women’s land, livestock and house ownership, whether alone or jointly, appears to increase with age and is more common in rural areas than urban areas. Men are more likely to be sole or joint agricultural land owners, livestock and house owners than women. Women’s lowest ownership of agricultural land was reported in Dar-es-Salaam (85.9 per cent) and Arusha (54.0 per cent). In addition, there are discriminatory social norms that hamper women from owning land. In Lindi and Mtwara, for example, it was noted that according to customary practices, women can inherit land from their parents. However, due to a lack of understanding of their land rights in the case of divorce, rampant in these regions, the husband takes ownership of the land. The lowest ownership of houses by women was reported in Arusha (57.9 per cent) and Dar-es-Salaam (50.0 per cent). Women’s lowest ownership of livestock was reported in Dar-es-Salaam (91.0 per cent) and Mtwara (71.4 per cent).

Perceptions on women’s economic status and rights

Overall, both men and women agree that a wife can buy or sell a property without her husband's permission. This finding was consistent across rural-urban dimensions and regions except for Mtwara. Women in Mtwara appeared to disagree with both statements, while their male counterparts agreed. This finding suggests that women in Mtwara perpetuate the norms of a patriarchal society.

Both men and women strongly disagreed with the statements that “a woman can apply for and get a loan” and “women with disabilities can obtain loans.” These findings were consistent across regions and rural-urban dimensions. This is probably due to perceived challenges in accessing credit from financial institutions or the 4/4/2 loans. Whereas, overall, both men and women strongly disagreed with the statement “women
with disabilities can engage in economic activities,” men in Singida appeared to hold this view more than their female counterparts.

These findings suggest that discriminatory attitudes that limit women (including those with disabilities) are still widespread, and these continue to severely hamper empowerment opportunities for women and girls in Tanzania.

**Status of unpaid care work for women**

In terms of domestic care responsibilities, nearly half (49.0 per cent) of respondents perceive that the responsibility of fetching water in the household is the responsibility of the female adults. Surprisingly, more women than men (55.2 per cent vs 39.7 per cent) and more urban than rural respondents (54.0 per cent vs 43.9 per cent) reported on this attribute. Again, more than half of respondents in Lindi, Dar-es-Salaam and Singida (59.7 per cent, 53.9 per cent and 52.2 per cent) similarly reported on this attribute. These findings mirror the national-wide SIGI survey (2022:43), where it is reported that “in Tanzania, women spend on average 3.1 times more time on unpaid care and domestic tasks than men, [that is] while men spend on average 1.4 hours per day on unpaid care and domestic tasks, women dedicate 4.4 hours per day to unpaid care and domestic tasks.” This is largely due to the prevailing discriminatory social norms and traditions and low levels of education and awareness. Also, findings suggest that the burden of fetching water is also shared in the household: 32.6 per cent of households in Pwani and 29.0 per cent in Arusha reported that all household members are responsible for fetching water; in Mtwara, 20.4 per cent of households involve both male and female adults in fetching water.

Findings reveal that washing, cooking and cleaning are predominantly done by female adults (79.2 per cent of households). This finding was consistent across genders (male:73.8 per cent; female: 82.8 per cent), residence (rural: 80.1 per cent; urban: 78.3 per cent), and regions. The highest proportion who held this notion was found in Lindi (93.2 per cent), Mtwara (82.4 per cent) and Singida (80.6 per cent). In Pwani, 21.6 per cent of households perceived that all household members are responsible for cooking and cleaning.

Similarly, findings suggest that female adults predominantly feed and bathe children. Overall, 79.9 per cent of the households surveyed reported that it was the responsibility of the female adult to undertake this activity. More women than men (83.7 per cent vs 73.9 per cent respectively) and more urban than rural respondents (80.8 per cent vs 78.9 per cent) share this view. Notably, 23.9 per cent of households in Pwani also consider feeding and bathing children to be the responsibility of all household members.

In terms of care facilities available, only 21.7 per cent of respondents (n=1062) were aware of existing community facilities or services. Slightly more women than men (23.0 per cent vs 19.6 per cent) and more respondents in urban than rural areas (25.8 per cent vs 17.4 per cent) were aware of these facilities. The lowest proportion of residents aware of such facilities or services was observed in Mtwara (5.7 per cent) and Arusha (7.3 per cent). Dar-es-Salaam (65.2 per cent) had the highest proportion of respondents aware of such facilities. Of the respondents who were aware of the existence of care facilities or services in their community (n=203), the common facilities or services mentioned were private childcare facilities (38.3 per cent), social services by LGAs (20.4 per cent) and support from a church/mosque group (16.5 per cent). Private childcare facilities appeared to be more in Arusha, Dar-es-salaam and Pwani (69.2 per cent, 50.0 per cent and 42.0 per cent, respectively). Notably, there were no reported services or facilities in Mtwara. Some respondents, 38.8 per cent, opined that the most beneficial facilities or services were private childcare facilities followed by support from church/mosque groups (21.8 per cent), more so in urban areas. Again, private childcare facilities were the most beneficial in Arusha (80.0 per cent) and Dar-es-Salaam (57.9 per cent). In contrast, support from churches/mosques was most beneficial in Lindi, Pwani and Singida (31.3 per cent, 32.1 per cent and 40.0 per cent, respectively).

**Gendered Time Use Patterns**

The gender differences between how men and women use their time are often driven by entrenched social norms and can be a driving force behind gender gaps in economic participation and access to economic
opportunities. Time use is allocated, to some extent, based on socio-cultural perceptions of men and women's responsibilities towards the well-being of the household. The average time spent by women on domestic work was 4.8 hours (SE 0.11), while time spent on income generation was 6.0 (SE 0.14), and free time accounted for 4.8 hours (SE 0.15). Men spent more than 7.5 hours (SE 0.16) on income generation and 5.9 hours (SE 0.20) on their free time. The largest gap in average time spent on domestic work was observed in Lindi and Singida, where women spent 4.1 and 3.1 hours, respectively. Findings reveal that women spend approximately twice as much time on domestic work across the regions, residence, and age groups than men. While more men than women have some free time and relaxation, women have shown that they, too, can also have some spare time. The more time one spends on income generation, the more endowed they are economically. Women, especially younger women, are disadvantaged at this as they need to juggle unpaid care burdens at the household level. Women have also shown that they can also have some free time.

Factors affecting women's economic rights

Women's economic rights are inextricably linked to their basic human rights to economic resources and the ability to make decisions that influence them. This necessitates equal access and control over economic resources for women, including the time and opportunity to engage in economic activity. It also requires a shift away from discriminatory societal norms and economic structures, in addition to laws, policies, and practices that disadvantage women. The study's findings reveal several factors that affect women's economic rights.

Although the government has suspended this modality, limited access to the 4/4/2 loans was frequently cited by surveyed respondents. On the demand side, FGD respondents cited delays in disbursements of loans (when approved), short repayment periods that are inadequate to generate enough revenue to service the loans and defaulting on loan repayments by group members. The requirements for accessing the 4/4/2 loans were also cited as a factor. For example, the loan does not cater to individual applications, though there is evidence that this condition has been waived for persons with disabilities. In Temeke, female FGD respondents reported that national IDs are a vital requirement but delays in issuing these documents limit women's ability to access loans.

On the supply side, LGA officials cited a lack of financial education, inadequate funds to meet demands, weak business planning/implementation by beneficiaries and delays in repayments of loans. The challenge of loan repayments is particularly critical since repayments could have been re-circulated to other deserving beneficiaries, thereby reducing pressure on the LGAs to meet the demand for loans. This could also affect the long-term sustainability of the 4/4/2 funds. Due to the unavailability of funds, anecdotal evidence suggests that women seek loans from private lenders who usually charge unrealistic interest rates. KII with the Association of Women Councillors noted the emergence of such private lenders, locally referred to as “Kausha Damu,” as an emergent threat to women's economic rights. These leaders operate on the legal periphery, but their debt recovery methods are questionable, resulting in distress among women.

Findings suggest poor communication and coordination between the LGAs and beneficiaries could limit women’s economic rights. For example, male and female FGD respondents reported that the targeting criteria for TASAF support was unclear and has led to undeserving persons benefitting. On the other hand, KII LGA officials reported that these challenges are being addressed, but implementation is slow. However, it is important to note that the TASAF funds are designed to support the most vulnerable households. More so, female-headed households with school-going children and/or children under five years of age. The graduation of beneficiaries from being vulnerable to shocks per the targeting criteria is not communicated. Thus, citizens perceive this as discrimination, whereas their situation may not have improved.

Access to quality, decent paid work also affects women's economic rights. Earlier findings in this study reveal that women spend less time than men on income-generating opportunities. A 2018 study by the Institute of Development Studies of the University of Dar es Salaam also noted the gender gap in mean monthly incomes.

30 Tanzania Gender Assessment, 2022
and labour force participation, discrimination in the workplace and the informal, low-growth and low profit activities of Women-Owned Enterprises.31

Respondents frequently cited time poverty occasioned by unpaid care and domestic work. In Karatu (Arusha), respondents cited the challenges of accessing water as a hindrance to effective participation in economic activities as they had to forego business opportunities to search for water. Some LGA policies also appear to contribute to affect economic rights. In Arusha, FGD respondents reported that the policy to relocate street traders to a newer but distant market had also affected the women who engaged in small businesses. The new market lacked adequate capacity to contain all traders. Traditional gender roles – unpaid care work/household chores are seen as predominantly female activities; this perception, along with cultural norms and religious values which can impose restrictions on women's interactions in wider society, hamper women's engagement in productive (paid) work.

Access to Media and Information

In terms of access to media and information on women's economic rights, 38.9 per cent of the respondents had ever heard of messages concerning economic rights while 36.7 per cent of the respondents had heard messages on women's participation in leadership roles. Interestingly, fewer women than men (37.2 per cent vs 41.4 per cent) had heard such messages. Within the regions, the lowest proportions of respondents who had heard any messages on women's economic rights were in Arusha (26.0 per cent) and Mtwara (29.5 per cent). Of those who heard any messages on women's economic rights(n=413), only 35.1 per cent could remember the message. More women than men (36.6 per cent vs 33.1 per cent) and more rural than urban respondents (35.9 per cent vs 34.4 per cent) could remember the message contents. Of those who heard any messaging, the most popular channel for the messages was radio (72.4 per cent) and Television (47.5 per cent). The message contents on economic rights cover topics on access to loans for women, income-generating projects, gender-based violence, equality of opportunities for women, domestic work, and rights to ownership of resources. These findings suggest inadequate messaging penetration on women's economic rights, further compounded by low retention of the messaging content. The WLER project should conduct messaging campaigns with relatable messages on women's economic rights and disseminate these through local radio stations and television. Such messaging campaigns could consider incorporating memorable slogans in local languages. An example of such a slogan is “Ukimwezesha mwanamke umewezesha jamii,” which was remembered by respondents in the Pwani region.

Findings from FGDs and KII in Arusha, Karatu, Lindi, Nachingwea, Tememe, Mtwara, Chalinze, and Singida all confirm the power of radio in advocacy, voicing and being a voice for women and girls’ issues. For example, In Arusha, the LUMEN Radio addresses various issues within the ward, including HIV/AIDS and gender issues. In Lindi, Mashujaa FM facilitates debates and places public service announcements on gender equality issues. Respondents also observed that, while radio is a powerful advocacy tool for women and girls and often give opportunities for women and girls to go and air their view, they appear reluctant to use those spaces, probably due to a deficit in communication and leadership skills of public speaking, articulation, and confidence. It has also been observed that, where regional and/or community media has been present, this has proven to be a critical ally in creating platforms for women's issues to be shared and discussed, for sensitising communities on women's rights and leadership, and in allowing women to listen to other women that sound like them and are sharing similar experiences. It appears very important for communities, especially women, to hear their challenges and voices being covered by the media they listen to. It is also observed from qualitative assessments that, where local or national media is not a strong driver of development or women's economic rights, alternative spaces such as WhatsApp groups are used at the ward levels as a media of mass communication and dissemination of information.

Sources of information on LGA activities

About 40 respondents (3.8 per cent) reported that they had no source information on what the LGA was doing. Of the ones who mentioned a source of information (n=1022), the most important source of information was relatives, friends & neighbours (43.2 per cent), followed by community leaders (40.2 per cent) and government agents (23.5 per cent). Gender, regional, and rural-urban differences were observed in the most important sources of information on LGA activities. Women appeared to rely more on relatives/friends/neighbours than their male counterparts (47.2 per cent vs 37.2 per cent). Similarly, relatives/friends/neighbours were the most important sources of information in Arusha and Singida (70.1 per cent and 57.9 per cent respectively). Community leaders were the most important source of information in Dar-es-Salaam and Pwani (73.6 per cent and 78.7 per cent), suggesting closer cooperation between the citizenry and local leaders. Government agents were the most important source of information on LGA activities in Lindi and Mtwara (52.8 per cent and 61.3 per cent respectively). These findings suggest that respondents rely more on interpersonal and face-to-face communication than explicit sources of information, implying that they may not be receiving first-hand information on the LGA activities, more so for women.

Communication with LGA officials

Overall, the main mode of communication was through community meetings (43.4 per cent), followed by telephone (37.6 per cent) and LGA meetings (28.8 per cent). More men than women (47.2 per cent vs 40.8 per cent respectively) communicate with LGA officials at community meetings and through mobile phones (44.9 per cent vs 32.4 per cent respectively). Regional differences in how respondents communicate with LGA officials were also noted. Community meetings were the preferred mode of communication in Singida and Pwani (87.3 per cent and 66.5 per cent). In contrast, LGA meetings were preferred in Dar-es-Salaam and Lindi (59.7 per cent and 41.5 per cent respectively). Communication via mobile telephone was the preferred mode of communication in Arusha and Mtwara regions (53.5 per cent and 50.3 per cent respectively).

Recommendations

The study offers recommendations in various areas as follows:

In terms of women's participation in decision-making at household and community levels and women economic rights, the study recommends:

- Partnerships and networks: To promote gender-responsive norms, behaviours, and practices among the communities, the programme should collaborate with community facilitators, grassroots CSOs, LGAs, women and women with disability organisations and other networks working on GEWE.
- Sensitisation: To sensitise community members and advocate against the perpetuation of negative social norms, behaviours, and practices and address the existing gender gaps within the by-laws, policies, and laws. This should be done with grassroots civil society organisations, the LGAs and local media.
- Involving religious and traditional leaders: To influence change in discriminatory and harmful social norms and practices, there is a need to collaborate with religious and traditional leaders such as Makungwi – women and male traditional leaders who perform Jando and unyago as well as village elders.
- Stakeholders’ Mapping: To expand a pool of partners to collaborate in advocating for the value addition of women and girls’ meaningful participation, there is a need to map and inventorize women's organisations and movements and invest in strengthening their capacity through financial and technical assistance at the local levels.
- Creating and strengthening women's platforms to discuss various issues on women empowerment (Majukwaa la Wanawake) at the hamlet, village, ward, and district levels, e.g. in Kisarawe and Temeke LGAs.
- Commemoration of key days such as 16 Days of Activism, International Women’s Day and Day of the Girl Child should be extensively used to promote women's engagement in leadership positions.
- Employ male champions as a strategy at the LGAs. Across the districts, this is being done and should be replicated in the project districts to engage men through public meetings and outreach because, most of the time, they are the ones who stop women from engaging in politics, elections, and leadership roles.
• Build the capacity of the female local leaders to increase their advocacy and influence on gender-related issues and political participation in the LGAs. The Association of Local Government Authorities (ALAT) should be equally engaged through its women wing, the Association of Women in local government, popularly known as Wanawake wa Serikali za Mitaa (WASEMI).

• Working with Tanzania Social Action Fund (TASAF) in addressing social inclusion issues for various groups, including PWDs. A good case study was observed in Bagamoyo, Coast region, whereby through TASAF, the district has a database of PWDs that is updated annually.

• Strengthen the skills and knowledge of officials of the LGAs by applying Gender Mainstreaming and GRPB tools for practical application to the local government planning and budgeting processes and enhancing the participation of women, including women with disabilities in planning, priority setting, and other decision-making processes at the local level structures by using their agency for an improved inclusion of their voice and perspectives.

In terms of women's participation in decision making at LGAs:

• Develop a legal framework to promote women's representation and participation in crucial decision-making organs: There is a need to enact and/or amend some laws that disproportionately affect women's representation in leadership and decision-making positions. For example, a gender threshold to be attained in Section 6A (5) of the Political Parties Amendment Act requires political parties to embrace gender and social inclusion but is silent on any gender threshold, making it difficult to enforce. Other laws to include a gender threshold provision include the Regional Administration Act 1 of 1997 and the Local Government Service Act, 1982.

• Strategic community-level dialogue: Leveraging on what is already working, facilitate strategic community-level dialogue, trust, and alliance building among various groups in fostering women's participation and inclusion in decision-making structures at local levels.

• Collaboration with like-minded organisations: The program to identify and collaborate with organisations such as the Konrad Adenauer Stiftung (KAS) Foundation,32 the Tanzania Chapter, and the Oslo Centre33 Tanzania Chapter who work directly with political parties (at national and local levels) to ensure that the political party processes are responsive to the unique needs of women, young women and women with disabilities and for capacity building for women on political participation, leadership, and decision-making for those who wish to vie for political seats at the LGA level.

• Create resource/data centres: To map all elected and nominated women within the LGAs and establish gender-disaggregated data of all leaders at the village/street, ward, district and regional level to track progress attained on the gender balance of elected and special seat leaders, including women with disability. Also, conduct capacity assessment through self-administered questionnaires for tailor-made capacity-building programmes.

Regarding unpaid care burden for women, the study recommends:

• Development of gender-sensitive training manuals: These manuals should be designed to be used by LGA officials to address the disproportionate burden of unpaid care work in their plans, e.g. to construct physical and social infrastructure facilities that ensure women's and girls' accessible and affordable access to as energy, water, childcare and digital services in their respective councils.

• Alliance formation: To seek allies (both male and female) at the LGA level and engage them in dialogue and legislation on this issue of unpaid care burden for women by creating new related by-laws and/or strengthening existing ones.

• Sensitisation: To learn from and scale successes in community innovations of male engagement to encourage fathers/husbands to support their daughters/wives with household responsibilities. Also, to conduct community-wide awareness around domestic responsibilities, emphasising the value of all family members to take part in undertaking domestic chores.

• To work with women's associational groups such as CSOs, women group networks, business associations, PwD groups, savings and credit groups, and cooperatives to strengthen economic power for women to enable them to afford paid care and foster gender-sensitive technologies across all sectors to reduce the burden of work for women.

33 The Oslo Centre. “Democracy at the Centre.” https://oslocenter.no
The study also recommends systematic targeting of women with disabilities through:

- Advocating for reforms to ensure an effective implementation of gender and disability-responsive reforms to strengthen the voices, participation, leadership, and economic rights of women with disabilities.
- Supporting NGOs for advocacy to support both umbrella and local NGOs undertaking advocacy campaigns at the national level to promote the rights of women with disabilities, including their effective leadership and participation in decision-making and strengthening their economic rights for easy access to and control of resources.
- Creating data centre to collect and maintain a data centre on women with disabilities to carry out inclusive planning and decision-making processes of local development programmes and at different levels of local governance.
- Capacity building and training for the officials of the LGAs on effectively mainstreaming the core GEWE and disability issues in the planning, budgeting, and implementation of development programmes.

Conclusions

The baseline findings clearly show significant gender inequalities to be addressed in the selected six regions. The most profound finding is the fact that in all the six regions, there still exist discriminatory social norms, traditions and practices that impinge women and girls towards achieving their economic rights as well as participating in leadership and decision-making at the household, community and local government levels. The manifestation of these social norms varies across the regions depending on the socio-cultural contexts. The matrilineal nature of societies in the Southern and Coast regions tends to undermine women's rights in decision-making on various issues about their families, communities and resource allocation, as well as exerting a disproportionate share of family responsibilities to women in taking care of the children and family. In all other regions, prevailing social norms are responsible for the observed unequal division of domestic and unpaid care work for women and the lack of access to and ownership of land among the women. In addition, a lack of awareness about the legal framework, rules and regulations that govern gender equality issues, coupled with a low level of education, poses a serious barrier to the promotion of women's economic rights and decision-making powers.

The baseline shows there continues to be a strong need for programming around strengthening the capacity of women and girls to meaningfully participate in leadership and economic rights. Emphasis on community and LGA levels is cardinal to success, as the majority of women and girls are found at such grassroots levels. Hence, their success at this level directly affects their higher-level success.

Results from all seven objectives across the six regions have identified entry points and strategies that could inform program implementation in each region and the dimensions of women's economic rights, participation in leadership and decision-making, and addressing the burden of unpaid care work among women.

The principles of gender equality and inclusion have been entrenched in various legal instruments, regulations, and guidelines. Provisions for affirmative action in the representation of women in access to finance, rights to productive resources, participation in election processes, and participation in leadership decision-making are noted. These have been supported by initiatives that seek to factor women's participation in planning at local levels. However, the biggest challenge lies in implementing these laws and guidelines, particularly as they operate within a community entrenched in cultural and social norms.

Whereas there is an overall empowerment of women in household decision-making, leadership roles in the community, and participation in elections, some regions are still lagging. Men, particularly in rural areas and in Mtwara, Singida and Lindi, tend to dominate decision-making on various aspects.

Moreover, the findings have shown that women's meaningful participation in leadership and decision-making is generally low across all LGAs. This results from the low representation of women at all levels of LGA structures. Findings from the study also reveal that, overall, women's participation in village/street and ward committees is extremely low. Equally telling are the findings that whereas more than half of women reported participating in associational groups, the rate of women's participation in political parties as members is relatively low.
This indicates that due to the high level of unpaid work and overwhelming family responsibilities, women have resorted to joining associational groups driven mainly by economic imperatives as a survival strategy mechanism. There were also urban-rural variations. For instance, women's participation in decision-making on working outside the home for a salary, taking a loan and starting an income-generating activity, how many children to have, when to go to a doctor and how to buy major household purchases was higher in urban than rural areas.

Overall, low levels of education, lack of finances, lack of confidence, the burden of care work and negative social norms strongly contribute to this. In addition, the limited participation of women as candidates and elected leaders in elections and deference to older women and male figures in leadership and decision-making also contribute to the observed findings.

Negative social norms continue to restrict the attainment of women's economic rights. The findings have shown that fewer women than men own land, houses or livestock, whether individually, jointly with the spouse, or with someone else. Discriminatory attitudes restricting women's inheritance rights are still widespread. Both men and women strongly disagree that a woman (whether married or unmarried) has a right to inherit property from her parents or late husband. Women, particularly the female adults of the household, are primarily responsible for domestic care work such as fetching water, cooking, washing, feeding and bathing children.

The lack of public care facilities and services for managing domestic care work, preference for private care facilities (where they exist), prevailing social norms and societal demands on women's household responsibilities are considered limiting factors. Also, although the government has currently suspended this modality, limited access to the 4/4/2 loans was frequently cited by surveyed respondents. Regarding the 4/4/2 loans, LGA officials cited a lack of financial education, inadequate funds to meet demands, weak business planning/implementation by beneficiaries, and delays in repayments of loans by beneficiaries as major obstacles to achieving the intended goal of these loans.

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Erasmina, Jack......
UN WOMEN IS THE UN 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 UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: Women lead, participate in and benefit equally from governance systems; Women have income security, decent work and economic autonomy; All women and girls live a life free from all forms of violence; Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN Women also coordinates and promotes the UN system’s work in advancing gender equality.