

# THE STATUS OF WOMEN'S ECONOMIC EMPOWERMENT IN TANZANIA



## Introduction

This brief relies on data and findings from the Social Institutions and Gender Index (SIGI) report for Tanzania conducted in 2022, complemented by online literature.<sup>1</sup> Tanzania's socioeconomic landscape is diverse, and the unrealized potential of women, who comprise half the population, offers opportunities and challenges. Women still confront structural obstacles that limit their economic involvement and prevent them from reaching their full potential, notwithstanding recent advancements. "Unlocking Economic Potential," this policy brief, explores the various dimensions of women's economic empowerment in Tanzania to thoroughly examine the obstacles, prospects, and workable policy suggestions.

Like many other countries, Tanzania struggles with enduring gender inequality, which is most evident in the family and economic domains. Inequalities in employment prospects, social norms that discriminate against women, and cultural barriers all work together to prevent women from fully exercising their civil rights and engaging in the economy on an equal footing with men. This gender gap has consequences beyond individual homes and impacts the country's overall economic growth and sustainability.

Women's economic empowerment in Tanzania is questionable. The World Bank reports in the year 2022 indicate that despite women's economic contribution to Tanzania's sustained economic growth, culminating in its transition from low-income to lower-middle income by July 2020. Several constraints may hinder Tanzania's ability to realize its full economic growth potential. This could be addressed by bridging and elimi-

nating economically inflicted gaps in agricultural productivity wage gaps, strengthening women's land tenure security, and enhancing financial inclusivity for women.

In urban settings, women's economic impoverishment is more evident among female-headed households



20%

Female-headed households



14%

Male-headed households

as women are likely to engage in unpaid labor. In contrast, women with wage jobs earn less than their male counterparts.

The ability to access, inherit, and control productive land and financial resources, as well as the capacity to engage in the labor market and generate revenue, are all essential components of the economic dimension of women's empowerment. Control over one's own time, life, and body, as well as meaningful participation and representation in economic decision-making processes at all levels from within the household to the highest economic and political positions – are among the many issues that fall under the umbrella of women's economic empowerment.<sup>2</sup> Although this kind of empowerment mainly focuses on women's ability to exercise agency and make strategic decisions in the economic domain, it also opens

the door for improvements in other areas of their lives, such as well-being, social empowerment, health, and education.<sup>3</sup>

Specific policies and initiatives are in place in Zanzibar and Tanzania's mainland to support women's economic empowerment. Launched in 2006, the National Strategy for Gender Development (NSGD) prioritizes economic empowerment and the eradication of poverty, among other things. It also focuses on women's access to jobs, education, and training. The Tanzania Development Vision 2025 and the Three-Year Development Plan (FYDP) III (2021/2022–2025/26) set the policy framework for women's economic empowerment in Tanzania's mainland. The goal of FYDP III is to help the nation achieve its goal of becoming a middle-income, semi-industrialized nation by 2025.<sup>4</sup>

Vision 2025 aims to eliminate gender-based classification of economic activity by 2025. It is structured around four main areas: economic transformation, human capital and social services, governance and resilience, and infrastructure links.<sup>5</sup> The Strategy for Growth and Reduction of Poverty – MKUZA III (2016–2020) and the Zanzibar Development Vision 2050, which prioritize inclusive and pro-poor policies with economic, social, political, and environmental dimensions, serve as a roadmap for efforts in Zanzibar to strengthen women's economic empowerment. Policies and tactics unique to a given sector also advance women's and girls' economic empowerment.<sup>6</sup> These comprise the Zanzibar Land Policy (2017), the Zanzibar Education Development Plan (2017/18–2021/22), and the Zanzibar Economic Empowerment Policy (2019). The latter encourages women to participate more in traditionally male-dominated trade sectors that are considered key players in economic growth.

With a dedication to creating a just and inclusive society in mind, this policy brief was created. It is based on the knowledge that women's economic empowerment is a strategic need for sustainable development and human rights. Tanzania may gain from greater productivity, resilience, and creativity by utilizing the latent potential of women in the workforce.

This policy brief provides a compass for navigating Tanzania's complicated landscape of women's economic empowerment by pointing toward a more affluent, equitable, and inclusive future. We work to establish an atmosphere where women not only make substantial economic contributions but also emerge as catalysts for creativity,

resilience, and sustainable development by recognizing and confronting the obstacles.

### Financial Disparity: Women are paid less than their male counterparts in the labor force, usually under the control of men



Despite Women's participation in the labor force being high at 80 per cent, it remains below that of men with a gap of 7 per cent gender gap in Tanzania and 12 per cent points lower than that of fellow women in Sub-Saharan Africa according to 63 per cent of women respondents to SIGI Tanzania on Women in the labor force compared to Tanzania. Such labor force practices are rooted in social norms that expect women to work and support their families. However, such practices must be carried out under the control of men, especially in the Agricultural and casual labor sectors in Tanzania. This is evident from the horizon segregation in non-agricultural sectors. Women are likely to work in wholesale and retail sectors in the accommodation and food sectors, unlike their male counterparts, who are likely to be in the manufacturing, construction, and transportation sectors.<sup>7</sup>

This is further exercised in the family dynamics as women are more likely than men to work as unpaid family workers within vulnerable and informal arrangements with little to no social protection or formal contracts. As women are still expected to work for pay, these norms impose a double burden of paid and unpaid work, often forcing them to make Labor-related choices that offer a degree of flexibility to balance paid work with household duties.<sup>8</sup>

### Access to the labor market

One crucial aspect of women's empowerment is their ability to enter the labor market, particularly for high-quality employment. Women who have access to the labor market can control their financial

resources and earn money, among other positive externalities. For example, having their own money allows women to leave a violent home if required, and having control over financial resources enables them to invest more in the health and education of their children. The benefits extend beyond women to the entire society. Sex-driven labor imbalances artificially restrict the pool of talented workers from which economic actors can draw, hence lowering the overall economic growth of a given country, given a similar distribution of intrinsic abilities across men and women.<sup>9</sup> Tanzania stands to gain significantly economically by raising the participation rate of women in the labor force and ensuring that no structural restrictions lead to artificial imbalances. Tanzania has funded a number of initiatives and services in an attempt to carry out various national actions and priority plans to increase women's employment.

### Improving women's participation in the economy and facilitating their entry into the workforce

Tanzania has established infrastructural initiatives aimed at decreasing the time commitment of household tasks for women and boosting their earnings and productivity. These include the Tanzania Rural Roads Agency's Road network construction and the Rural Electrification Programme, which seeks to electrify every Tanzanian hamlet by 2021. The latter aims to make it easier for women to access markets and modes of transportation outside their areas.

The Public Procurement Act of 2011 (modified in 2016) allocates 30 per cent of all services acquired for women and youth, directly supporting women's economic activity. Support is given to particular economic groups; for instance, women-run vegetable and fruit projects might receive funding, entrepreneurship, and marketing training from the Zanzibar Economic Empowerment Fund (ZEEF).

The nation encourages women to start their businesses; one such initiative is the Zanzibar Technology of Business Incubation Center, which opened its doors in 2015. Since its founding,

**1,117** young people, mostly girls, have received entrepreneurship, baking, agro-processing, business plan preparation, and soap-making training.

As a result, 40 new businesses have been established.

**449** vocational training centres have been established on Tanzania's mainland to improve commercial and entrepreneurial abilities.

Vocational Training and Focal Development Colleges have also been developed to enhance young people's education and skill sets, particularly adolescent girls.

Expanding skills to improve access to work and facilitating greater employment through either direct public employment creation or subsidized formal sector employment are the two main ways active labor market policies and direct job creation programs aim to improve access to employment. In the formal sector, the implemented measures usually include a range of distinct job-matching strategies, wage vouchers upon employment, support for job searching, and initiatives that facilitate the growth and modernization of pre-existing skills.<sup>10</sup> Public works initiatives that employ the informal sector are especially prevalent in sub-Saharan Africa.

### Empowering women's ability to acquire assets, engage in entrepreneurship, and enhance agricultural productivity on farms led by women

"Special employment creation schemes sidestep the issue of asset and land distribution inequality, which is often at the root of poverty," as King Dejardin stated.<sup>11</sup> Enterprise growth is particularly constrained in environments with high levels of financial exclusion and a sizable informal sector because of limited access to resources, including credit and capital, as well as technology, networks, information, and markets. Because they have less access to these resources, women are primarily found in the "smallest and most precarious" businesses.<sup>12</sup> In rural areas, land access is essential for sustaining livelihoods and increasing income, especially for women with limited access to well-paying jobs. Most Tanzanian households engage in low-productivity, small-scale agriculture, underscoring the need for efficient agricultural policies.<sup>13</sup> This section will examine Tanzania's policies that support entrepreneurship, self-employment, and agricultural production and how they affect working-age women.

## Encouraging women's self-employment by fostering the creation and growth of enterprises

Tanzania's employment policies have placed a greater emphasis on enterprise development and self-employment since 2000.<sup>14</sup> Policy papers like the National Small and Medium Enterprise Policy from 2003, the National Employment Policy from 2008, and the Education and Training Policy from 2014 attest to this. Significantly, the goals established by these policies consider the sizeable informal sector in the nation. For example, the Business and Property Formalization Programme 2016 explicitly intends to empower business owners economically in the informal sector. The 2017 Tanzania Inclusive National Entrepreneurship Strategy acknowledges workers in the unorganized sector as independent contractors and aims to assist marginalized groups, especially women.<sup>15</sup> Enhancing financial inclusion has been the primary focus of government investment in the growth of female entrepreneurship in recent years. Legislative developments such as the 2018 Microfinance Act, which took a big step forward by bringing the informal financial industry under legal laws using a tiered approach, demonstrate this. This action aims to improve consumer protection and formalize control of informal financial institutions, which serve as the main source of credit for women employed in the unorganized sector.

Moreover, the government is resolute in providing women and workers in the informal sector with easier access to finance. For example, the Financial Inclusion Framework 2018–2022 aims to close the ninety per cent gender gap in financial service utilization by 2022. Consequently, a number of government-backed lending programs have been established under the banner of “empowerment funds,” such as the Presidential Trust Fund (PTF), Mwananchi Empowerment Fund, National Entrepreneurship Development Fund (NEDF), Youth and Women Development Fund, and SELF Microfinance Fund (SELF MF). Currently,

# 62 FUNDS

are being supported, of which commercial organizations run 10 and 52 by government-sponsored organizations.

The government is currently unifying these funds to improve service delivery, especially for skill development in investment and entrepreneurship. 53.8 billion Tanzanian shillings (TSh) were set aside for empowerment funding in the 2018–19 fiscal year and local councils were to contribute 10 per cent of their income to this program.<sup>16</sup>

There are obstacles to implementing initiatives to empower local communities to realize their full potential. First, some empowerment funds overlook individual initiatives in favor of group financing.<sup>17</sup> Women continue to be excluded because they lack assets, even with more access to formal financial services, and government initiatives to address this problem fall short. Qualitative data suggests that women who receive microloans want bigger, lower-interest loans and business training. In Tanzania, female traders also have restricted access to company development services.<sup>18</sup> Furthermore, a randomized controlled trial indicates that non-cognitive talents and household dynamics may limit the benefits of business training for Tanzanian women entrepreneurs. This emphasizes how crucial it is that business training be accessible to and appropriate for female entrepreneurs.

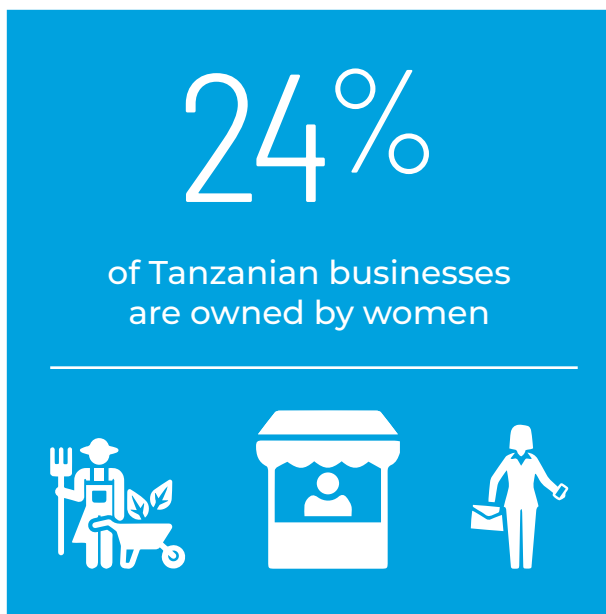
Access to individual loans and services hinders women's full and effective economic involvement. Enhancing women's financial literacy and business acumen is essential for starting and growing businesses as well as for helping them move from the unorganized to the formal sector. The government has invested in initiatives that provide gender-mainstreamed service, even if there are still gaps in critical business development services. Since 1993, the Women Entrepreneurship Creation Programme (WED) has been conducted by the Small Industries Development Organization (SIDO).<sup>19</sup> It provides entrepreneurship, technology, product creation, business management, and market research training. Additionally, SIDO has backed the founding of organizations like the Tanzania Women's Chambers of Commerce and the Tanzania Food Processors Association of Women Entrepreneurs.<sup>20</sup>

In addition, the National Economic Empowerment Council (NEEC) offers business and entrepreneurship training focusing on youth. To increase women's access to formal sector jobs, the government implemented a quota system 2016 that requires 30 per cent of its tenders to go to enterprises owned or headed by women, older people, young people, or disabled individuals.<sup>21</sup> Nonetheless, there are still difficulties in locating



women-owned companies and successfully putting the strategy into practice.

Statistics from 2014 show that barriers to the establishment, expansion, and productivity of female-owned businesses persist despite changing legislative measures. The findings show that whereas male self-employment is more common and concentrated in high-income activities, women's self-employment is focused on low-income activities. Although the proportion of women-owned businesses increased over time, three-quarters employed just one person, indicating a concentration in unstable micro businesses. According to the most recent data from 2013, just

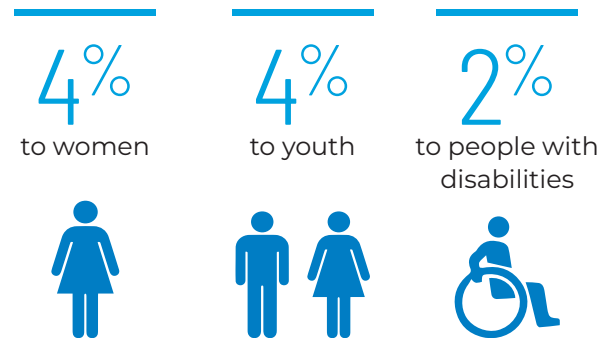


This is lower than the average for Sub-Saharan Africa, which is 34 per cent.<sup>22</sup>

In addition, societal conventions and cultural hurdles still prevent women from participating in the industrial economy and starting their businesses. Policies to promote company growth in Tanzania are primarily “context blind,” failing to consider the unique setting where women work, as Nziku and others have pointed out.<sup>23</sup> According to policy practitioners, many Tanzanian women may not feel confident engaging in formal economic structures. They may not even be aware of the gender-responsive policies implemented. They are also not allowed to participate in decisions about municipal and national budgets that affect economic activity. As a result, policy practitioners have emphasized the necessity of tight cooperation with NGOs and federal agencies to connect with and interact with women locally and gain a deeper understanding of their needs.<sup>24</sup>

## Promoting women’s access to financial services

The Local Government Authority Financial Act was modified in 2018 to advance women’s credit accessibility and financial inclusion. In particular, the recently enacted Section 37A requires local government authorities to set aside 10 per cent of their collected revenue to provide interest-free loans, with



Women entrepreneurs in Zanzibar can apply for soft loans from the Zanzibar Entrepreneurship and Empowerment Foundation (ZEEF). The Women Development Fund provides soft loans to women in Tanzania’s mainland. The government’s contribution to this fund increased dramatically from TZS 3.4 billion (EUR 1.3 million) in 2014 to TZS 16.3 billion (EUR 6.2 million) in 2018. Implemented countrywide, the Market Infrastructure, Value Addition, and Rural Finance (MIVARF) program aims to improve rural populations’ access to formal financial services in Mainland Tanzania and Zanzibar. In addition to capacity building on agricultural or value chain-related issues, program participants get agricultural processing machinery, equipment, and training.<sup>25</sup>

## Enhancing women’s economic activity and their access to labour markets

Tanzania has undertaken infrastructural projects to improve women’s productivity and living standards by reducing the time constraints related to domestic duties. Among the noteworthy projects are the Tanzania Rural Roads Agency’s road network construction and the Rural Electrification Programme, which aims to electrify every Tanzanian village by 2021. The latter project aims to increase women’s access to markets outside of their immediate areas and enhance their means of transportation.<sup>26</sup>

The Public Procurement Act of 2011, revised in 2016, requires that thirty per cent of all services acquired be allocated to women and youth, thereby directly promoting women's economic activities. This support is directed toward certain economic groups; for example, the Zanzibar Economic Empowerment Fund (ZEEF) assists women-led vegetable and fruit projects with marketing, entrepreneurial training, and financial support.

Nationwide efforts are made to encourage women to start their businesses; one example is the Zanzibar Technology of Business Incubation Center, which opened its doors in 2015. Since the program's founding, 1,117 young people, mostly girls, have received training in entrepreneurship, baking techniques, creating business plans, agro-processing, and soap production, which has led to the founding of 40 firms. Additional Vocational Trainings and Focal Development Colleges were built to boost the education and abilities of adolescents, including teenage girls. In Mainland Tanzania, 449 vocational training facilities have been established to enhance entrepreneurship and business skills.

### Spurring women's access to land and enhancing agricultural productivity?

Promoting gender equality in Tanzania faces several obstacles, mainly economic involvement, land ownership, and agricultural output. Obstacles to government efforts to economically empower women include emphasizing group loans at the expense of individual initiatives and excluding women from mainstream financial services because of asset constraints. Women's business formation and growth are still limited despite programs like the Women Entrepreneurship Development Programme (WED) and the National Economic Empowerment Council (NEEC).

Tanzania has progressive laws that give men and women equal rights regarding land ownership, but reservations still favor men, particularly in customary land. Because inheritance rights are still based on patrilineal traditions, women have less access to productive assets. In Tanzania, women make up just

and 19 per cent of agricultural proprietors.<sup>27</sup> Women's restricted access to financial services results from limited land and home ownership, limiting their livelihood choices.

Gender inequality persists in the agriculture industry even with implementing policies such as the National Agriculture Input Voucher Scheme (NAIVS). There are still issues with implementation, such as the poorest households' marginalization and inefficient gender mainstreaming.<sup>28</sup> Lower membership rates in farming organizations, time poverty, low literacy, gender-blind technology, and societal norms are some obstacles preventing women from accessing agricultural extension services. If addressed, the gender productivity gap in agriculture, which results from limited access to male labor, could substantially affect the nation's GDP.<sup>29</sup>

Tanzania's agriculture industry is vital since it employs most men and women and accounts for nearly one-third of the nation's GDP. Slightly fewer than 65 per cent of men and 61 per cent of employed women in a sample from the Social Institutions and Gender Index (SIGI) are working in agriculture, according to World Bank data. The percentage of people working in agriculture is larger in rural areas than in urban areas, where 30 per cent of people live.<sup>30</sup> However, compared to men, women who work in agriculture suffer more disadvantages. They frequently have fewer plots, are less educated, yield less, have trouble accessing markets, utilize fewer modified seeds, and depend less on agricultural technologies. Compared to Tanzania, where agricultural employment is more common, Zanzibar's economy mainly focuses on tourism.<sup>31</sup>

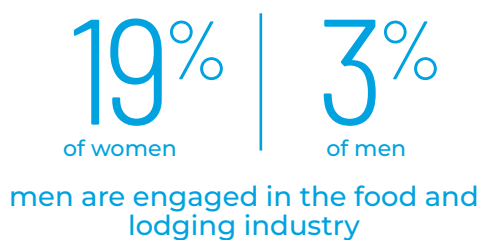
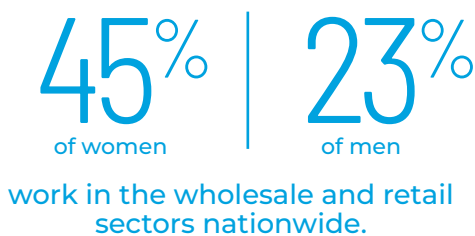
Certain types of work, such as unpaid household chores or work done on one's account, are part of the nature of employment for women.



On the other hand, 5 per cent of men and 11 per cent of women work as unpaid family caregivers. Most women are self-employed, with 43 per cent working women in the agricultural sector and 35 per cent in non-agricultural industries.

The economic structure of Zanzibar affects how women are employed, with fewer women working as unpaid family caregivers or own-account farm laborers. Just 2 per cent of women in Zanzibar work as unpaid family caregivers, while the paid employment rate for women is 19 per cent, which is lower than that of males (29 per cent). Given the modest percentage of waged employment in the nation, it is likely that very few working people are eligible for paid maternity or paternity leave.<sup>32</sup> In the SIGI Tanzania poll, only 4 per cent of participants said they were entitled to this kind of leave; the percentages were the same for men and women. Due to variations in formal employment structures, entitlement rates are higher in urban regions (9 per cent and 14 per cent, respectively) and in Zanzibar than in rural areas (2 per cent and 4 per cent, respectively).

Tanzanian non-agricultural sectors are characterized by a phenomenon known as horizontal segregation, which concentrates women in low-productivity industries. Women are more likely than men to work in the retail and wholesale industries, as well as in the lodging and food services, even after considering various sociodemographic characteristics. Except for the agriculture industry,



This trend is especially noticeable in metropolitan regions, where 48 per cent of women in the non-agricultural workforce work in the retail and wholesale industries.<sup>33</sup>

This horizontal segregation has a noticeable regional distribution; in 22 of Tanzania's 31 regions, over 50 per cent of women working in the non-agricultural economy are engaged in the lodging, food, wholesale, and retail sectors. In contrast, men are overrepresented in the manufacturing,

construction, and transportation industries, where they are more likely to be employed than women. Women comprise less than 20 per cent of the workforce in 24 manufacturing, construction, and transportation regions.

There are essential knock-on effects from this high level of horizontal segregation since industries with high proportions of women workers typically have lower value added per worker. As a result, men and women have different economic gains in earnings and profits. Furthermore, women's employment has been disproportionately impacted by the COVID-19 pandemic and its socioeconomic after-effects, especially in industries like wholesale and retail or food and lodging services, which have been among the most hit.

In conclusion, Tanzania has made progress in resolving gender disparities in several areas. Still, more focused interventions and policy changes are needed to achieve more substantive gender equality, given the ongoing issues with economic empowerment, land ownership, and agriculture.

### **Inequitable societal norms, obstacles to access education, and entrenched views on gender roles impact the standing and placement of women in the workforce**

Tanzania has a high female labor force participation rate, explained by the lack of strong social norms that discriminate against women being employed for pay. Although women in Tanzania make up a large portion of the unpaid care and domestic work force, they are also expected to work alongside men to support the home, particularly in rural areas where agriculture is practiced. Due to this dual role, 80 per cent of working-age women are employed, which leads to a comparatively high proportion of female labor force participation.<sup>34</sup>

For the most part, Tanzanians support women's employment rights; 87 per cent of respondents think it is appropriate for any woman in their family to work outside the home. Discriminatory sentiments on women's right to work are nearly nonexistent in Zanzibar and marginally greater in rural than urban areas, demonstrating the consistency of this acceptance throughout various locales.

However, several underlying issues limit women's employment prospects in Tanzania and prevent them from pursuing specific career paths. The following crucial elements are found in the SIGI

### Tanzania data and analysis:

- The relationship between men's roles and controlling and guarding women is established by social norms, especially those related to restrictive masculinities.
- Traditional Gender Roles: According to social standards and perspectives on gender roles, men should provide for their families while women should perform the majority of unpaid caregiving and household duties.
- Disparities in Education: Women are less educated than men, a result of discriminatory social conventions like girl child marriage, teenage pregnancy, and past tendencies that prioritized the education of boys over girls in the home.
- Stereotypes surrounding occupation: Women are restricted in their career choices and possibilities by social standards that associate them with particular jobs.

Addressing these underlying factors is crucial for promoting gender equality in the workforce and ensuring women have equal employment and career advancement opportunities in Tanzania.

### Social norms linking men to roles of guardianship and control impede women's autonomy

In Tanzania, men are expected by society to have the last say over whether a woman can work outside the home. With 88 per cent of people agreeing or strongly agreeing that "Women should seek permission from their spouse/partner to have a paid job outside the home/family business," prevalent discriminatory attitudes restrict women's autonomy in choosing to work. In Zanzibar, where cultural and religious conventions allow women to work if they have their husband's agreement or their parents' approval if they are single, this ratio jumps to 98 per cent, according to a qualitative study.<sup>35</sup>

Respect for these standards, which are associated with men's authority over homes and women, upholds gender inequalities in the public and private spheres and severely curtails the agency of women.<sup>36</sup> These restrictive norms go beyond economic control; 93 per cent of respondents said a woman should ask permission before working, traveling to a different city, or traveling overseas. Likewise, 87 per cent of respondents think a woman needs to get consent before visiting her

family. Restricting women's mobility may help to preserve conventional gender roles, keep women at home, and keep an eye on their sexuality by limiting their exposure to outside social interactions.<sup>37</sup>

### Limited educational attainment among women restricts their entry to high-quality jobs and formal employment opportunities

Women's employment in Tanzania is strongly correlated with their educational attainment. Higher levels of education significantly increase the likelihood that women will enter the workforce.<sup>38</sup> For example, compared to 65 per cent and 85 per cent of women with a primary education and a university degree, respectively, 59 per cent of women with no formal education are employed. But in general, women are less educated than males;



Several variables, such as girl child marriage, teenage pregnancies, and historical norms favoring boys' education, contribute to the educational gaps between men and women. Girls who marry young typically have lower educational achievement levels, and child marriage may cause disruptions to their education. Other families choose to keep their girls home from school to expedite a marriage, and other husbands discourage their young brides from going to school in favor of expecting them to concentrate on taking care of the home. Further impeding the continuation of school is the association between girl-child marriage and increased incidence of adolescent pregnancy.<sup>39</sup>

In addition, the high proportion of women with little to no formal education that exists today is



a result of long-standing traditions that have restricted girls' access to education. These restrictions on schooling significantly impact women's access to formal employment, whether in the public or private spheres.

### Gendered social norms reinforcing specific professions for women contribute to the ongoing segregation of labor markets

Social norms are a major factor in the persistence of gender-based labor market segregation in Tanzania. Stereotypes and biases about what kinds of jobs are best for men and women lead to both vertical and horizontal labor market segregation. A few jobs are considered “womanly,” such as housekeeping, taxi driving, midwifery, and working in a restaurant or bar. Other jobs, like construction and driving a taxi, are thought to be more suited for males.<sup>40</sup>

There are differences in these gendered beliefs around the nation; in Zanzibar, more extreme stereotypes have been noted. More people in this area think occupations like housekeeping, midwifery, or preschool teaching are more suited for women. On the other hand, Zanzibaris have stronger opinions about jobs more suited for men, such as construction and cab driving, with most people viewing them as male-oriented professions.<sup>41</sup>

Given that positions typically held by men tend to pay more than those suited for women, these preconceptions have serious repercussions. Women are inherently drawn to low-wage, low-productivity industries due to the influence of social standards, which furthers their economic disempowerment.<sup>42</sup> Gender preconceptions prevent women from participating as much as they can in high-value fields like finance, construction, and utilities, which perpetuates economic inequality. The fact that so few women work in traditionally male-dominated fields or hold professional positions indicates this.

Such gendered viewpoints limit women's possibilities, bolster economic inequality, and impede the workforce's potential and overall production. In Tanzania, efforts to dispel and alter these myths are crucial to building a fair and inclusive labor market.

### Access to Agricultural Land

Two-thirds of Tanzanians are employed in the agricultural sector, contributing roughly one-third of the country's GDP. Possessing productive assets, especially farmland, is crucial for the economic empowerment of women. Given the interdependence of livelihoods, food security, and nutrition, reducing poverty and promoting sustainable development hinge on having access to and control over land. Secure land ownership becomes essential in climate change to lessen women's susceptibility to unfavorable climate occurrences and enable them to participate in climate change adaptation and mitigation.<sup>43</sup>

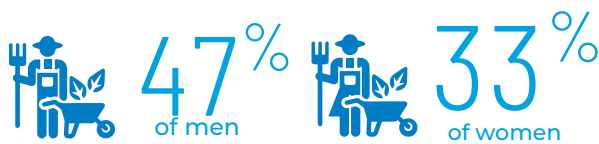
The ability of women to acquire land affects more aspects of their economic empowerment, including their creditworthiness and capacity to use financial services. However, fewer women have bank accounts or access to microfinance compared to men, indicating a gender imbalance in the banking industry.<sup>44</sup> Enhancing women's access to agricultural land and guaranteeing their land rights can bolster their financial capabilities, resulting in favorable effects on establishing new businesses and general economic expansion.

Even with the latest legal developments, women in Tanzania continue to confront numerous obstacles. While the 2019 Village Land Act and Land Act seek to solve these challenges, they clash with more antiquated legal frameworks, such as the 1997 National Land Policy, which upholds unfair customary practices.<sup>45</sup> The Village Land Act nullifies judgments that prevent women from legally obtaining land ownership. However, this is at odds with the National Land Policy, which upholds anti-women customs.

Women's land ownership is further hindered by structural barriers, such as their underrepresentation in authorities that make decisions, such as land courts and councils. These governance institutions are dominated by men, reducing women's voices in important decisions.<sup>46</sup> In addition, women are not allowed to participate in land administration procedures such as land use planning, parceling, and registration, which limits their overall participation. Time-consuming and expensive bureaucratic land management procedures further restrict women's ownership. Notwithstanding legislative advancements, resolving these issues is still crucial to attaining land ownership parity between genders and promoting women's economic empowerment in Tanzania.<sup>47</sup>

## Limited possession of agricultural land by women and their reduced influence in associated decision-making processes have implications for their economic empowerment and food security

There is a notable gender gap in Tanzanian agricultural land ownership, with men being more likely than women to hold property at national and rural levels. The gender disparity in agricultural land ownership is 14 percentage points, with



own agricultural land nationwide.<sup>48</sup>

The gender gap rises to 17 percentage points in rural areas where a significant proportion of the labor force is employed in agriculture, and it can surpass 20 points in some extremely agriculturally dependent districts.

Additionally, women are more likely than men to co-own agricultural land, especially with their husbands. Men make up 56 per cent of landowners, compared to 45 per cent of women, and 48 per cent of women own land jointly with someone else, usually their spouse. Land can be acquired through purchase, inheritance, or allocation by customary authority, clan, or family. In Zanzibar, inheritance is more common; 61 per cent of women with joint ownership and 38 per cent of women who own property alone inherit their agricultural holdings.

Because there is a lack of official documentation proving land title, people, especially women, are at risk of land grabs. Only 38 per cent of landowners in agriculture have official records attesting to their ownership. Due to a lack of paperwork, women may be disadvantaged if customs are upheld.<sup>49</sup> Furthermore, women may be less able to defend their rights in land tribunals and councils due to their underrepresentation.

Beyond ownership, women still have little influence over how property is used and made decisions. Regardless of gender, almost half of landowners stated that only men were allowed to sell their property. Inconsistencies continue to exist in other land-related activities, highlighting the unequal

autonomy granted to women in land management. In Zanzibar, the higher percentage of male-only landowners and the smaller percentage of female landowners contribute to these differences in the authority to make decisions on land.

## The limited land ownership among women is a result of cultural norms linking property ownership to men and endorsing discriminatory inheritance practices

According to the SIGI Tanzania study, more than 90 per cent of respondents think that men and women should have equal access to and ownership of agricultural land, indicating high support for gender equality in these areas. However, prejudice still exists, especially when it comes to inheritance rights. Regarding inheriting land assets, 18 per cent of people nationwide feel that daughters shouldn't have the same possibilities and rights as sons. Furthermore, 11 per cent of people believe that widows shouldn't be able to inherit land with the same rights and chances as widowers.

Different regions of Tanzania have different prevalence of these discriminatory attitudes; some, like Zanzibar, have nearly no such beliefs, while others have significant rates of denial of equal inheritance rights. In Zanzibar, 47 per cent of people think widows should not have the same rights as daughters when it comes to inheritance, and 68 per cent of people disagree. These discriminatory attitudes demonstrate the persistence of gender-based disparities, especially in the context of inheritance rights, notwithstanding the majority support for gender equality in land ownership and decision-making.<sup>50</sup>

## Attitudes that discriminate against women's rights to inherit agricultural land exhibit significant variation across different regions

Women's ownership of agricultural land is seriously hampered by discriminatory societal conventions in Tanzania, especially those pertaining to inheritance customs that favor sons over daughters or other male relatives over widows. These social norms, which restrict women's ability to inherit, are linked to lower female land ownership rates.<sup>51</sup> Due to inheritance customs, particularly in rural areas, widows frequently receive next to nothing from their deceased husbands' possessions, with male relatives controlling the majority of the

decision-making. It is often difficult for widows and daughters to get a fair portion of the divided property, especially if they are minors or leave no children behind. Because inheritance conflicts are frequently viewed as private family affairs, widows and daughters have little legal protection because the courts and law enforcement don't always get involved. These results demonstrate how social norms that discriminate against women affect their ability to access and own agricultural land in Tanzania.<sup>52</sup>

### Men and individuals with lower educational backgrounds are the primary upholders of discriminatory social norms that restrict women's access to land ownership

Women are less likely to support discriminatory policies that restrict their ability to own and manage agricultural land, especially when it comes to inheritance rights. Conversely, males are much more likely than women to believe that daughters and widows shouldn't have the same inheritance rights as sons and widowers. Regarding beliefs regarding women's equal access to and decision-making authority over land assets, the gender effect is much more noticeable. Another factor is age, with older people more likely to favour giving both men and women equal access and influence over decision-making. Younger people, on the other hand, generally support giving daughters and sons equal inheritance rights.

In particular, opinions against discriminatory rules restricting women's land ownership, particularly about inheritance rights for daughters and widows, are significantly influenced by education and wealth. People who have completed at least primary school are more likely to oppose discriminatory beliefs about who gets to make land ownership decisions and support equal inheritance rights for men and women. This association is especially high for attitudes toward equitable inheritance and decision-making power among individuals with only an elementary education. Similar tendencies are apparent with wealth, with the wealthiest quintile showing the biggest effect. Those in higher wealth quintiles are more inclined to support equal inheritance rights.

Attitudes are influenced by having daughters; those who have more girls are more inclined to support equal rights to inheritance for sons and daughters. This implies that having daughters helps to create more egalitarian standards for

women's inheritance. On the other hand, having more sons is linked to a greater propensity to harbor prejudice, give widows less inheritance, and support giving men and women different authority and decision-making over the agricultural property.

## Programmatic and Policy Recommendations

### Access to the labour market



- By supporting pregnant adolescent girls' re-entry into the educational system and upholding their unwavering right to continue their education, retention strategies for girls in education can help lower dropout rates. These steps promote inclusivity and offer chances for ongoing learning regardless of pregnancy by establishing a friendly atmosphere that meets the educational needs of pregnant teenagers. This will enable more young girls to have access to school.
- To prevent the prevalence of girl child marriage, efforts against child marriage must be launched. These campaigns must include awareness campaigns conducted inside and outside educational settings. The goal of these initiatives is to increase public awareness of the negative impacts that young marriages have on girls' general well-being and educational opportunities. In addition, the plan calls for aggressively attempting to change public perceptions of secondary-level dropout rates. These efforts aim to significantly lower the number of child marriages and advance girls' education by questioning ingrained norms and raising awareness of the value of girls' continuing education.
- Developing creative secondary education programs entails putting policies designed to increase girls' access, especially in remote regions. These initiatives include the creation of secure transit networks, the supply of affordable housing, and the opening of public boarding schools with a gendered focus. These creative approaches seek to remove geographical and logistical obstacles to establish a setting that supports females' continued education and equal chances for academic success.

- The proposal also recommends looking at financial educational incentives, particularly through programs that provide conditional cash transfers. These initiatives act as incentives for increasing investment in girls' secondary and higher education by providing financial support to households. This strategy contributes to advancing gender equality in education by reducing financial barriers and highlighting the social value of educating females.
- The institutionalization of gender mainstreaming in educational institutions is necessary to advance gender equality in the field. Through the incorporation of gender perspectives into educational procedures, this program fosters an inclusive environment. Furthermore, an emphasis is placed on motivating young women to choose fields of study that men have historically dominated to eliminate obstacles based on gender in academic fields and advance diversity in education.
- To facilitate the educational path of young women, the plan suggests establishing academic orientation sessions and coaching. These workshops aim to expand professional horizons and offer insightful advice, especially for college students. This strategy assists young women in making well-rounded educational decisions that align with their interests and objectives by providing knowledgeable insights into numerous job paths.
- The proposals address the widespread problem of gender biases and call for a thorough examination of educational materials to find and eradicate gender-based prejudices. This initiative aims to eliminate any material that supports stereotypes to establish a more equal learning environment. It is also advised that modules on gender equality, human rights, child rights, and comprehensive sexual and reproductive health be added. These modules challenge persistent biases and promote a more inclusive and progressive school curriculum by fostering a nuanced awareness of important societal concerns.
- Conducting labor market analyses is crucial for well-informed planning of schooling. This suggests working with organizations to conduct in-depth analyses of the labour market dynamics. Through an awareness of the demands, possibilities, and trends in the labor market, educational institutions can modify their curricula to meet better the needs of socially diverse groups as well as men and women. Drawing from labor market assessments, the proposal recommends developing curriculum and retention strategies that take social inclusion and gender analysis into account. This strategy aims to pinpoint and deal with the main causes of gender imbalance in educational settings. A more inclusive and fair labor market can be achieved by crafting educational policies with a profound grasp of societal dynamics. This will guarantee equal opportunities and support systems for all.
- Infrastructure Development: This policy recommendation emphasizes the strategic use of infrastructure projects to improve women's access to basic services, reducing the amount of unpaid care work that falls on women. Utilizing these initiatives, a concerted endeavor can be undertaken to enhance the accessibility and availability of necessities like power and water, which are integral parts of everyday existence. The aim is to optimize and improve the effectiveness of domestic duties that are generally undertaken by women, thereby mitigating their disproportionate burden of unpaid caregiving. By tackling structural disparities that limit women's engagement in formal labor outside the home, this strategy aligns with the larger objective of advancing gender equality.
- Investment in Childcare Services: The policy advises how critical it is to fund public daycare facilities as a calculated move to lessen the financial burden of unpaid caregiving on women. This effort intends to establish a supportive infrastructure that allows women to integrate their caregiving responsibilities with other elements of their lives, including formal employment, by allocating funds to develop and improve publicly available childcare facilities. Moreover, the idea recommends creating cash-transfer schemes to promote and reward the use of these daycare services. Financial incentives can incentivize families to choose formal childcare arrangements, thereby decreasing the time and energy women dedicate to unpaid caregiving and promoting their greater involvement in the workforce. This approach seeks to promote gender equality by addressing the systemic challenges that hinder women's engagement in formal work outside the home.
- Advocacy Campaigns: The recommendation to launch advocacy efforts underscores the necessity of launching focused campaigns to draw attention to and promote the advantages of women's active engagement in the workforce. These initiatives are an effective means of increasing awareness in institutions, communities, and society at large. By carefully distributing facts, these advocacy initiatives can refute myths, challenge



preconceptions, and highlight the advantages of women entering the profession. The main objective is to encourage a cultural shift in attitudes and beliefs regarding women's participation in the workforce, supporting gender equality and inclusivity while acknowledging women's significant contributions to societal advancement and economic prosperity. This narrative will support women in the workforce and remove obstacles preventing their full participation, largely shaped by advocacy activities.

The suggested policies represent a thorough approach to removing the various obstacles that prevent women from entering the workforce, including those related to education, cultural norms, unpaid caregiving, and economic policy. The suggested policies seek to establish a work climate that empowers women and promotes gender equality by tackling these interconnected concerns. The strategy envisions a comprehensive transformation that not only enhances individual opportunities but also contributes to the larger societal goal of harnessing the full potential of women in the labor market. This includes ensuring educational inclusivity for girls, challenging gender norms and biases, reducing the burden of unpaid care work, and advocating for targeted economic support.

### Access to agricultural land



- To improve access to agricultural land, the national monitoring system must incorporate all three of the Sustainable Development Goals (SDG) indicators that pertain to land and gender (1.4.2, 5.a.1, and 5.a.2). A comprehensive and coordinated strategy to achieve gender parity in land ownership and management will be made easier by this integration. Moreover, the national and subnational legal frameworks that are now in place must be strengthened. It is essential to guard against other laws and policies, like the Marriage Act and the National Land Policy, weakening the gender equality standards outlined in the Land Act and

the Village Land Act. It is advised that Tanzania's inheritance laws be thoroughly reviewed, and that uniform legislation be enacted to protect widows' and daughters' rights to inherit property, especially agricultural land.

- Adopting quotas guaranteeing women's equal representation in land governance bodies, such as land tribunals and councils, is recommended to advance gender-responsive governance in land concerns. It is important to reinforce the accountability procedures for the people and organizations in charge of land use planning, issuing land titles, and issuing certificates of customary right of occupancy. Programs to increase the capacity of national and subnational government officials are also necessary to guarantee the successful execution of gender-responsive budgeting and planning.
- Enhancing the availability of data on land rights and gender is essential. Actions like giving women free legal representation and coordinating awareness efforts in newspapers and radio are suggested. Maintaining and growing ongoing campaigns to raise public awareness of the SDGs, women's rights, and land rights is important.
- Encouraging women's access to agricultural resources requires financial inclusion. It is advised that gender-sensitive financial services in the private sector, particularly those focused on agricultural endeavors, be supported. Programs for raising awareness and distributing information on obtaining essential financial services must be created with a focus on women's agricultural cooperatives and self-organized groups. Furthering the economic empowerment of rural women will include implementing mandatory financial education modules in the school curriculum, as well as specialized training programs and workshops to improve their financial literacy.
- Peer support organizations and mentorship programs should be established to bolster women's roles and abilities in the agriculture industry. Collaboration schemes and training programs should be formed to help women in agriculture gain access to broader markets, benefit from intraregional trade, and comprehend the procedures involved in selling goods on global markets. With the help of these programs, women in agriculture will be able to advance their careers and enjoy greater economic prospects and self-determination.

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