

Policy mapping: Women's economic empowerment in Tanzania



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Women's economic empowerment in Tanzania

Report by Fortunata Songora Makene, Flora Myamba, and Margareth Kasembe

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About the GrOW East Africa initiative

The Growth and Economic Opportunities for Women (GrOW) East Africa initiative seeks to spur transformative change to advance gender equality in the world of work. It is funded by the Bill & Melinda Gates Foundation, the William and Flora Hewlett Foundation, and Canada's International Development Research Centre (IDRC). Building on the success of the multi-funder GrOW program, GrOW East Africa aims to enhance gender equality and the economic empowerment of marginalized women in five countries of focus: Ethiopia, Kenya, Tanzania, Rwanda, and Uganda. It will foster new in-country knowledge, innovations, and solutions to inform policies and programs addressing unpaid care work, sex segregation in labour markets, and women's employment.

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Cover photo

Portrait of a woman carrying green bananas on her head near her home in Arusha, Tanzania, December 24, 2019. (iStock)

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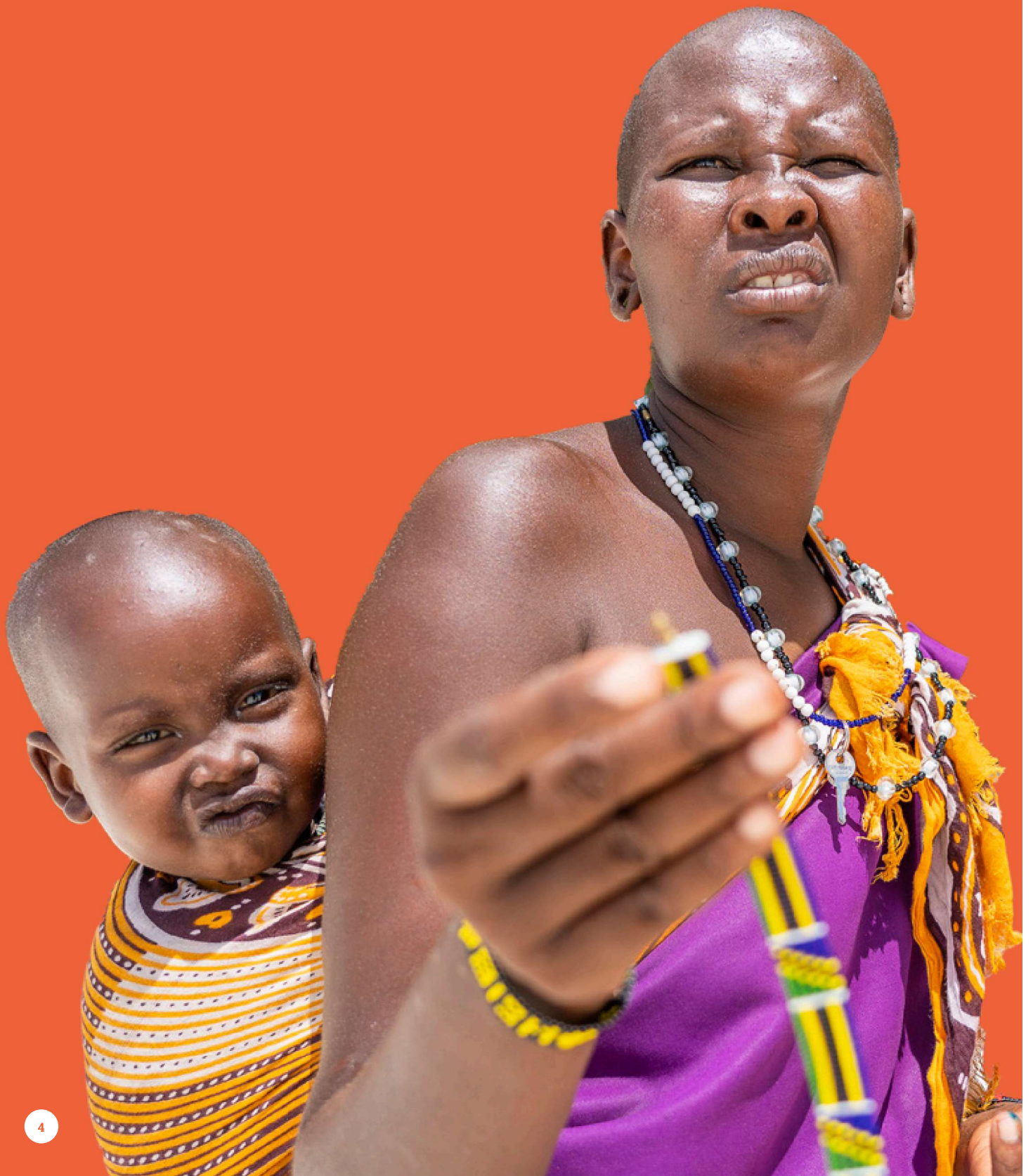
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Acronyms

CSOs	Civil Society Organizations	NPS	National Panel Survey
ECDP	Early Childhood Development Policy	NSSP	National Social Security Policy
GDP	Gross Domestic Product	PSSN	Productive Social Safety Net
GE	Gender equality	SDGs	Sustainable Development Goals
GrOW	Growth and Economic Opportunities for Women program	STEM	Science, Technology, Engineering, And Mathematics
HIV	Human Immunodeficiency Virus	TASAF	Tanzania Social Action Fund
ILO	International Labour Organization	TGNP	Tanzania Gender Networking Programme
ISPG G	Institutional Support Project for Good Governance	TWCC	Tanzania Women Chamber of Commerce
FAO	Food and Agriculture Organization	UN	United Nations
ILFS	Integrated Labour Force Survey	UNDP	United Nations Development Programme
MoHCDGEC	Ministry of Health, Community Development, Gender, Elderly and Children	UNFPA	United Nations Population Fund
NBS	National Bureau of Statistics	UNICEF	United Nations Children's Fund
NEEC	National Economic Empowerment Council	WEE	Women's Economic Empowerment
NGOs	Non-governmental organizations	WGDP	Women and Gender Development Policy

Executive **Summary**





This paper analyzes existing policies and intervention programs related to seven WEE domains.

Women make a significant contribution to Tanzania's economy, and the country has one of the African continent's highest female rates of labour force participation. As it looks towards future growth based on industrialization, the Government of Tanzania has made considerable efforts to incorporate provisions related to women's economic empowerment and enhanced gender equality within various policies and intervention programs. Yet substantial gaps persist. If women are to benefit from the new economy, they will need greater access to scientific and technical education, productive assets, and financial services.

While some eight out of ten women are active in the labour force, their participation rates continue to lag behind men's, particularly in terms of access to productive paid opportunities. Women are crowded into unpaid domestic work, spending four times as many hours on these tasks as men. This implies that women have less time for leisure and personal activities. Literacy levels remain far from universal standards, and the situation is worse for rural women. Women's autonomy in making decisions over income, expenditures, investments, assets, and other areas, including their own reproductive health, remains constrained. Men still make most decisions. Women's limited ownership and control of long-term assets, including land, contributes to their continued disempowerment. The impacts of COVID-19, meanwhile, are likely having a disproportionate effect on women's health and economic opportunities, given the nature of their employment and the unequal burden of care.

Through a systematic review of literature, followed by consultations with selected organizations for additional documents, the authors conducted a rapid assessment of women's economic empowerment (WEE) and gender equality (GE) policy and intervention programs in Tanzania. This paper analyzes existing policies and intervention programs related to seven WEE domains. Some key findings are highlighted as follows.

Key policies, plans, and programs

While there are multiple policies and interventions that partially or indirectly address WEE and GE in Tanzania, there are none that do so explicitly. Unpaid care work in particular is overlooked. This lack of targeted policies and interventions weakens the effectiveness of the design, implementation, monitoring, and evaluation of WEE and GE programs.

The Women and Gender Development Policy, first introduced in 1992, is currently under review. The Policy endorses gender equality and equity and guarantees full participation of women and men in social, economic, and political life. Its implementation strategy—the 2008 National Strategy for Gender Development—is aligned with Sustainable Development Goals relevant to women's advancement.

To support female entrepreneurship, the Tanzania Public Procurement Act, amended in 2016, requires all government bodies to procure at least 30% of their services from businesses owned by women and youth.

The National Employment Policy, updated in 2008, provides for female maternity benefits including coverage for breastfeeding for not less than six consecutive months. But the vast majority of women—those in informal employment—do not benefit from these provisions. The Employment Policy and the related Employment and Labour Relations Act both aim at promoting equal access to decent employment opportunities and resource endowments for vulnerable groups, including women.

Women's workforce participation depends heavily on the availability of schooling and day care for their children. Pre-primary programs are part of Tanzania's Education Policy. But the proposed Early Childhood Development Policy covers only children aged five to six years old and attendance is not compulsory. This leaves most mothers juggling employment and unpaid care work.

The Education Policy aims for greater inclusion of the marginalized, including girls, by providing for no-fee schooling. In addition to establishing technical secondary schools, the government is promoting girls' school attendance and special training to inspire them to take science, technology, engineering, and mathematics (STEM) subjects to prepare more women for scientific and technical professions.

GE and WEE are being mainstreamed in poverty reduction and social protection policies. Tanzania's National Social Security Policy, updated in 2018, now recognizes that girls and women are more vulnerable than boys and men to social risks and deprivations. A second phase of the related Productive Social Safety Net Program, launched in 2020, pays 83% of cash benefits to women.

To support female entrepreneurship, the Tanzania Public Procurement Act, amended in 2016, requires all government bodies to procure at least 30% of their services from businesses owned by women and youth. Tanzania's Women Entrepreneurship Development National Action Plan aims to help women access resources and seize economic opportunities through an affirmative action plan that supports women starting, formalizing, and growing their enterprises.

Existing policies are greatly challenged in implementation, including by:

- *The limited evidence base* that they originate from. Available evidence is inadequate to confirm that existing GE/WEE-related policies and interventions are informed by data and evidence. There is potential for a bottom-up approach to contribute to policy and program design, implementation, and monitoring and evaluation (M&E).
- *A lack of policy coherence and coordination* as GE and WEE issues cut across multiple ministries, departments and agencies, and partner organizations. These actors largely work in silos, causing overlaps, misuse of resources, and implementation gaps.
- *Weak governance*. There is limited involvement of key stakeholders, including women and girls, in the development of policies and interventions, many of which are donor driven. There are also frequent long delays between policy development and implementation.
- *Insufficient financing*. While there has been a big push for adequate budgeting, particularly by civil society organizations, funding remains inadequate to achieve government aims for women and other vulnerable groups. There is also limited knowledge on how much is actually allocated and disbursed for gender-related interventions each year.

Research entry points

A few policies and programs currently under review and formulation present an identified demand and opportunities for GrOW East Africa to contribute, particularly in the implementation and M&E stages.

- The Women and Gender Development Policy 2020 is currently awaiting parliamentary and cabinet approvals. It proposes to value unpaid care work as provision of public services through National Income Accounting. It will be critical to build capacity on quantifying unpaid work and to engage with relevant government bodies and parliamentary committees.
- The National Social Protection Policy (proposed in 2018, but yet to be approved) includes a good situation analysis and policy statements on specific issues on gender equality and women's and girls' empowerment.
- The Productive Social Safety Net program is in its final stages before implementation. Its gender strategy and action plan ask for technical and financial support from partners.
- Phase 3 of the Tanzania Social Action Fund, launched in 2020, will support programming on livelihoods and life skills training, mentoring, links to adolescent-friendly sexual and reproductive health, HIV, and other health and violence responses.
- The National Economic Empowerment Council has a new strategic plan that promotes the participation of women and girls in male-dominated trades. There is an opportunity to engage and provide evidence for a review of the plan, expected in 2021.

Recommendations for research uptake

This paper proposes some strategies to enhance research uptake including:



Various stakeholders will need to be involved if research is to contribute to plans and policies for women's economic empowerment.



The authors recommend establishing a community of practice, hosting an annual research gathering, and creating an online research hub to share learning, strengthen the uptake of evidence, and enhance coordination.



Government ministries, departments and agencies, development partners, civil society organizations (CSOs), and other non-state actors, and other GE and WEE stakeholders will need to be engaged.

1. Introduction



Women in Tanzania account for only

37% of members of mandatory pension funds and just

32% of old-age pensioners (National Bureau of Statistics, 2017).

Women's economic empowerment relates to the enhancement of women's capacity for strategic choice and agency in the sphere of the economy and to the possibilities this opens up for change in other spheres of their lives. It thus offers policy makers one possible entry point into broader processes of empowerment. (Kabeer, 2009)

While there have been strong efforts by the Tanzanian government to include provisions addressing women's economic empowerment (WEE) and enhanced gender equality (GE) in various policies and interventions, gaps persist. According to the 2014 Tanzania Integrated Labour Force Survey (ILFS), women continue to face constraints in terms of access to assets, resources, and services, such as education and training, credit, technology, and inputs. Their involvement in the labour market generally continues to lag behind men's, particularly in terms of access to productive paid opportunities (see also Idris, 2018). Women are socialized to specialize in agriculture, which accounts for 52% of unpaid domestic work. Overall, women are crowded into unpaid domestic work and spend much more time than men on this work—four times as many hours (ILFS 2014)—as more men focus on market work providing services for income (33%) than women (21%) (National Bureau of Statistics, 2015). These statistics imply that women have less time for leisure and personal activities.

Prevailing cultural and social norms in Tanzanian communities remain a central source of disadvantage to women. These norms continue to play a major role in determining bargaining power within households, and control over resources and assets. Women's autonomy in making decisions over income, expenditures, investments, assets, and other areas such as reproductive health remains constrained. Men still make most decisions. The National Bureau of Statistics (2017) reported that in 2016, only 35% of women aged 15-49 had decision-making power over their own health care, visiting family and friends, and major household purchases. Women's limited ownership and control of long-term assets, including land, contributes to their continued disempowerment. Without such ownership and control, women face greater challenges in gaining access to financial facilities than do men. This is not only a major constraint on women's economic opportunities (Lunogelo, Makene, Kihenzile & Ngilangwa, 2017), it also constrains the wellbeing of entire households and communities.

One of the most important components of any national social development agenda is investment in human capital as part of a comprehensive strategy to promote inclusive growth and reduce poverty, vulnerability, and inequality. A key part of this is social protection, which currently leaves out the majority of women. Women in Tanzania account for only 37% of members of mandatory pension funds and just 32% of old-age pensioners (National Bureau of Statistics, 2017). The extension of contributory social protection to the agricultural and informal sectors, in which women are crowded, remains limited. Furthermore, the national social assistance program—the Productive Social Safety Net (PSSN)—only covers the extreme poor population (10% so far) and leaves out the rest of the poor, including the majority of women.

Given these realities, a gender norms lens must be applied in designing any social policies and programs intended to be gender-responsive and sustainable. As Newton (2016) argues, a gender norms lens is not an optional add-on, but an integral part of policies and programs, if they are to achieve long-term sustainable change.

1.1 About this scoping paper

This paper provides a rapid assessment of the women's economic empowerment policy space in Tanzania to inform the foundations of the GrOW East Africa initiative.¹ Jointly funded by the Bill & Melinda Gates Foundation, the William and Flora Hewlett Foundation, and Canada's International Development Research Centre, the initiative seeks to foster partnerships with public and private sector actors to identify and scale successful solutions. The goal is enhanced GE and economic empowerment of marginalized women through novel in-country knowledge, innovations, and solutions, developed in partnership with in-country practitioners, governments, and researchers, on policies and programs.

The paper is not an in-depth assessment of policy efficacy and effectiveness, nor is it an in-depth assessment of WEE knowledge. Our research addressed eight domains that influence WEE as outlined in the GrOW East Africa terms of reference. These include:

- unpaid care work
- skills development
- property and assets
- social protection
- collective action
- access to markets
- affirmative action, and
- decent/quality work.

In the Tanzanian context, we found that access to markets was addressed through affirmative action policies and plans, and that policies to address quality of work also address labour markets—simply defined as supply- and demand-side opportunities for employment and labour. We therefore discuss quality work and labour markets as a single domain and report on a total of seven domains addressed by policies and programs.

¹ The mapping touches lightly on the Islands of Zanzibar due to incompleteness of information online and the challenges of following up and/or conducting visits in the context of COVID-19 travel limitations.



Many of the policies do not explicitly address GE/WEE, but touch lightly on women as belonging to vulnerable groups, the poor, or the marginalized.

Following this introductory section, section 2 overviews the country context, the status of women in Tanzania, and the potential impacts of COVID-19. Section 3 then presents existing policies and intervention programs related to the domains of unpaid care work; property and assets; decent/quality work and labour markets; skills development; social protection; collective action, and affirmative action (including market access). It also reflects on challenges to implementation, and points to some essential building blocks for developing effective policies and intervention programs. Section 4, on policy entry points for GrOW East Africa, precedes a final section on recommended strategy and key stakeholders for research uptake.

1.2 Scope and methodology

Documents reviewed in the policy mapping included policy frameworks and legal instruments, household and labour market surveys, international instruments ratified by Tanzania, and a range of government plans, strategies, policies, and guidelines, along with academic and grey literature. These included both published and unpublished journal articles, book chapters, research reports, newspapers, annual reports, newspaper articles, fliers, donor reports, and reports from other organizations working to address GE/WEE. Sources had to be in English or Swahili and explicitly or implicitly address GE and/or WEE.

The mapping exercise revealed that many of the policies do not explicitly address GE/WEE, but touch lightly on women as belonging to vulnerable groups, the poor, or the marginalized. All such policies were analyzed but none was found to explicitly address gender equality or women's economic empowerment. Hence, they were excluded.

Following an online search for documents and relevant organizations, relevant data were analyzed in terms of how they address GE/WEE in Tanzania according to the eight thematic areas identified in the GrOW East Africa terms of reference. A complete list of all policies, programs, interventions, and actors on GE/WEE in Tanzania is provided in Annex 1.

Key GE/WEE organizations identified whose activities and documents were not found online were contacted and/or visited to obtain the required information. Eleven organizations working on GE/WEE were consulted to obtain relevant data: two international non-governmental organizations (NGOs), four private sector organizations and five national NGOs. Documents gathered from organizations include reports to funders, fliers, annual reports, and newsletters.

The analysis specifically looked at policies, programs, and interventions and identified gaps, differential risks, and inequalities that affect women's participation in labour markets, and their share of unpaid care work. The analysis provided an understanding of why the gaps exist and their impact on women's economic opportunities and aspirations.

2. Country Context





An estimated

44% of
Tanzanian women
have experienced
intimate partner
violence at some point
in their lives, while

15% of
men think that women
should not have a paid
job outside the home

2.1 General economic status

The economy of Tanzania has been growing strongly at about 6–7% annually over the past decade, driven by industry and services (World Bank, 2019a). The Government's second five year development plan aims to promote industrialization with a strong focus on infrastructure development to support growth, particularly in mining; petrol, gas, and chemicals; pharmaceuticals; and agro-processing (United Republic of Tanzania, 2016). The population is predominantly (~70%) rural.

Overall, an estimated 26% of the national population live in poverty (National Bureau of Statistics, 2019). Poverty has fallen sharply over the last decade, but rural poverty rates are still double the urban rates and inequality remains. Poverty rates are higher among female-headed households than male-headed households in rural areas—45.1% versus 35.3% respectively in 2014/2015 according to calculations from the National Panel Survey. According to the World Bank (2018), economic prospects for the poor — who are predominantly employed in low-productivity farming or urban informal service sectors — remain limited as growth remains concentrated in capital-intensive sectors and mainly in urban areas.

2.2 Status of women

The Women, Peace and Security Index,² which captures achievements in terms of inclusion, justice, and security, ranked Tanzania 85th out of 153 countries (Georgetown Institute for Women, Peace and Security, 2019). This low ranking is heightened by women averaging only six years of education, their financial inclusion score of 17%, and their low levels (approximately two-thirds) of cell-phone use. An estimated 44% of Tanzanian women have experienced intimate partner violence at some point in their lives, while 15% of men think that women should not have a paid job outside the home (National Bureau of Statistics, 2017).

Literacy remains much lower for women than men. According to the National Bureau of Statistics (2017:43), “the levels of literacy for men and women decrease with age starting from age 15, with men being more literate than women in all age groups except age group 5-14 years.” Female illiteracy is higher in rural areas and among the poor, averaging 35% and 42% respectively (National Bureau of Statistics, 2016). The situation is worse for rural women who lag behind urban women in educational attainment. It is even worse for female members of female-headed households.

² The Women, Peace, and Security Index systematically measures and ranks women's well-being worldwide.

However, the gender gap in literacy shrank by five percentage points from 2002 and 2015 (World Bank, 2018). Despite overall improvements, it is notable that gender gaps have widened at higher levels of education (beyond secondary school) over time. However, programs related to girls' economic empowerment (see Berge et al., forthcoming) prove that skill development, especially entrepreneurship, can empower young women to be economically independent by helping them start and own their own businesses, even though such programs may not reduce fertility.

Tanzania's population growth is rapid, with a fertility rate of around 5.2 births per woman. Indeed, women in Tanzania have among the highest birth rates in the world. The adolescent fertility rate is also high, at around 118 births per 1000 women aged 15-19 in 2015. Almost two in five girls marry before their 18th birthday. Poor women have, on average, four children, compared to two for those who are not poor, and 37% of poor women gave birth in the last 24 months, compared with 26% of those not poor. On average, poor women have about one less year of education — 6.3 vs. 7.3 years — a difference similar to that seen between poor and non-poor men (National Bureau of Statistics, 2016). Whereas female labour force participation rates are lower overall compared to men's, the gap is wider among those with higher levels of education.

Only 5% of poor women have a bank account, compared to 31% of non-poor women. Almost 70% of poor women live in households with a cell phone, compared to 90% of non-poor women (National Bureau of Statistics, 2016). Most poor women (53%) are employed as unpaid family helpers, followed by those working on their own farm (37%), suggesting that poor women have more limited economic opportunities.³

Women in Tanzania are predominantly young: 51% are under 26 years, with 42%

³ See the table in Annex 1, Profile of poor women. The patterns that emerge are important reminders that national averages for women may be misleading as to the status of poor women.



under 15. Most live in rural areas and over three-quarters live in male-headed households (National Bureau of Statistics, 2016). Some key aspects of women's well-being have improved with economic growth but the performance with respect to indicators of WEE is somewhat mixed. Education, fertility, and age of marriage are improving, but rates of improvement lag in rural areas. While overall measures of women's autonomy have tended to improve, women's sole control over income has declined while joint control has risen. The average income of rural female-headed households fell by 12% between 2008-2015, and while income in male-headed households also declined somewhat, the gender gap persists (National Bureau of Statistics, 2016).

2.3 Potential effects of COVID-19 on women and the economy

The COVID-19 pandemic is likely to change the economic outlook and government priorities for the coming years. The need for, and demonstrated role of, effective social protection systems to support households in crisis, provide rapid support when emergencies hit, build resilience, and help families to rebuild livelihoods will be more crucial than ever before. As of early May 2020, the Government of Tanzania is allocating about USD 6.2 million towards the general COVID-19 response. Much more will be needed.

A key challenge is knowing what the scale of impact of COVID-19 is in Tanzania, given limited testing and documentation of cases and facts. It is believed that most people who may have been infected with COVID-19 have chosen not to go to the hospital for fear of being quarantined in centres that are not decently kept, along with the knowledge that there is no proper treatment for the disease.

Women will likely be disproportionately affected by the pandemic, economically and health-wise, due to the type and nature of employment they engage in. As in many developing countries in sub-Saharan Africa, women are overrepresented in vulnerable forms of employment: 51% are in informal employment and 52% are in subsistence agriculture (National Bureau of Statistics et al., 2018), making them vulnerable to business slowdowns and income uncertainties. They also dominate in client-facing jobs, including domestic work, retail, and hospitality, which are hard hit by social distancing restrictions, while exposing them to health risks and infections. Women are also less likely than men to have access to unemployment insurance or health coverage. Tanzania Women Chamber of Commerce (TWCC) notes the spread of COVID-19 will increase risk to their members in the hairdressing industry; textile sales will decrease by some 53%; and 80% of women retailers who depend on China to import their products will be negatively affected, as will 75% of tourism operators. It is important to also note that women are key customers of microfinance services such as village community banks and savings and credit co-operative societies. The loan disbursements and repayment rates of these solidarity groups are likely to be hit by a decrease in the sales volumes of women's businesses. As TWCC surveys reveal, 30% of businesses and their members are already losing at least two customers a day.

Women's and girls' care burdens will increase as a result of the pandemic, as they care for sick family members and children affected by school closures. However, on a more positive note, having families confined at home presents an opportunity to make care work more visible, and may make clearer the need for programs and changes in social norms to reduce the burden on women. These are only a few examples of the effects many women, particularly those in poverty, will likely face. It is important for COVID-19 responses to consider the specific needs of different groups, such as the vulnerable and poor—including women.

The average income of rural female-headed households fell by

12%

between 2008-2015, and while income in male-headed households also declined somewhat, the gender gap persists

3. Mapping of Existing and Planned Policies and Interventions



This section presents an analytical assessment of the WEE policy space in Tanzania. It captures policies and initiatives in key WEE domains as highlighted in the conceptual framework. These include alleviating unpaid care work, property and assets, decent work and labour markets, and skills development. These are accelerated by enabling domains including strong social protection systems, collective action, and affirmative action. Our assessment does not dive deep into the efficacy and effectiveness of policies and the knowledge that WEE policies are based on. It highlights the national policy space as an important arena for addressing policy effectiveness and gives direction for policymakers, practitioners, and other partners wanting to adopt policy recommendations and apply knowledge garnered to policy, strategies, and programs to enhance GE or WEE.

Tanzania Women Chamber of Commerce (TWCC) notes the spread of COVID-19 will increase risk to their members in the hairdressing industry; textile sales will decrease by some 53%; and 80% of women retailers who depend on China to import their products will be negatively affected, as will 75% of tourism operators.

3.1 Broader GE/WEE policies

While there are multiple policies and interventions that indirectly address WEE/GE in Tanzania, there are no specific policies for WEE, and the burden of unpaid care work in particular is overlooked. There are broader policy frameworks meant to enhance GE, including the 1992 Women and Gender Development Policy, revised in 2000 and currently under review, which serves as a master policy for gender development in Tanzania. Enshrined in the Tanzanian Constitution, it endorses GE and equity and guarantees full participation of women and men in social, economic, and political life. Its implementation strategy (the 2008 National Strategy for Gender Development) was designed as the framework to consolidate and speed up implementation of the Policy. The Strategy works in tandem with other reforms such as the Tanzania Development Vision 2025 and the National Strategy for Growth and Reduction of Poverty and is aligned with the Sustainable Development Goals (SDGs)—specifically SDGs 1, 5, and 10. It also guides implementers in incorporating gender concerns into their policies, plans, strategies, and programs, with emphasis given to efforts to implement commitments at international, regional, and national levels. To achieve this level of commitment, the Strategy involves all stakeholders so as to approach gender equality in a more harmonized way.

The 2004 Tanzania National Economic Empowerment Act and its accompanying policy define economic empowerment as: “deliberate and affirmative action and measures undertaken by the [Government of Tanzania] for the purpose of promoting and enhancing knowledge, skill, economic prowess and financial prudence of Tanzanians to enable citizens to meaningfully participate in economic activities by public or private sector [...] generating and building individual capacities to exercise control over one’s life through expanded choices.” (United Republic of Tanzania, 2004a)



The discussion on the importance of early childhood development has gained much interest from the responsible ministry; it thus provides a good entry point for GrOW East Africa in terms of research that may explore and highlight its benefits.

3.2 Unpaid care work

To date, Tanzania does not have a specific childcare policy or policies to address gender inequalities related to recognizing, reducing, and redistributing unpaid care work across genders. The 1992 Tanzania Women in Development Policy, the Women and Gender Development Policy (WGDP) revised in 2000, and the National Strategy for Gender Development all address the asymmetrical division of labour within families and society. These policies are critical of the long hours women spend on reproductive and productive roles compared to men. The WGDP is currently under review in order to assess gaps in implementation, to strengthen WEE/GE-related provisions, and to link to other development policies and frameworks such as the Action Plan for SDG 5.

The “Bucket off Women’s Heads” campaign initiated in 2014/15 by the Tanzania Gender Networking Programme (TGNP) aimed to address the burden of unpaid time spent on women’s search for water for domestic chores. The campaign, which strategically coincided with the 2015 general elections, attracted attention from some politicians who made it part of their agenda. It became one of the slogans of the time. In his first address to the new Parliament, President Magufuli affirmed his commitment by saying, “... we want to relieve women from carrying water on their heads” (IPP Media, 2018). Vice President Suluhu also affirmed that one of her priorities is to ensure access to water so as to relieve women of the burden of walking long distances, which limits them from meaningful participation in economic, political, and social activities.

Tanzania National Employment Policy (1997), updated in 2008, has a provision for female maternity benefits (provision 15) which includes coverage for breastfeeding for not less than six consecutive months. The Employment and Labour Relations Act No. 6 of 2004 provides for 84 days of maternity leave, exclusive of annual leave, to women employed in both the public and private sectors (United Republic of Tanzania, 2004a). In 2017, the Act was amended to increase breastfeeding hours for employed mothers so they could work half-days for three additional months after completion of the initial three months of maternity leave. Nevertheless, given the high levels of employment within the informal sector in Tanzania, the vast majority of women do not benefit from paid maternity leave.

According to the ILFS 2014 (National Bureau of Statistics, 2015), women and girls continue to perform most unpaid domestic work, which includes cooking, fetching water and fuel, and taking care of children, the sick and elderly, and people with disabilities. They spend four times as many hours as men on this work. Considering market work, housework, and taking care of other household members altogether, women work more hours in total than men, which also implies less time for leisure and personal activities. As underlined by the UN Secretary General’s High-level Panel on Women’s Economic Empowerment, gender differences in time use can limit WEE.

Tanzania’s Early Childhood Development Policy (ECDP) was tabled in 2012 but has yet to be approved by Parliament. In the meantime, the 2014 Tanzania Education and Training Policy provides for pre-primary programs. The proposed ECDP covers only children aged five to six years—only 33% of all pre-primary school children—and attendance is not compulsory. This age group represents a late entry point relative to international standards for early childhood education. Having a stronger childhood development policy will be a crucial step for the government to scale up access to pre-primary school and ensure financing. The policy could benefit children and families seeking early learning opportunities by lowering the age of pre-primary so women can engage in economic activities while their young children are in care. Lately, the discussion on the importance of early childhood development has gained much interest from the responsible ministry; it thus provides a good entry point for GrOW East Africa in terms of research that may explore and highlight its benefits.

Childcare services at workplaces are very rare in Tanzania. Only a few centres operated by private companies were located through online search.⁴ It was difficult to tell the current status and quality of services provided. While these few centres may be available for those with high incomes, such as foreign expatriates and diplomats, availability and affordability challenges put work-based childcare services out of the reach of most middle-class and poor Tanzanians. Those in the informal sector tend to hire domestic workers—mainly lowly paid girls with limited education and skills. These include many school dropouts, including pregnant girls who are not allowed to continue with their education and have few options to enable them to return to school.

The care burdens faced by women and girls can be addressed through provision of skills training for caregivers. By targeting both young women and men, such training could help change mindsets and address negative gendered attitudes towards care work. Training could involve various care specializations (e.g., early child, elderly, or for people with disabilities or chronic illness) and skill areas such as communication, reporting, etc. to make trainees employable and/or able to start their own business. A step further could be to register trained caregivers and link them to people in demand for care services. This helps to formalize the services and improve the working conditions and benefits. This is another potential area where GrOW East Africa could contribute. Additional interventions include, but are not limited to, provision in policy for early childhood development, enforcement of maternity policies by employers, and provision of child care by the private sector.

4 These included Sure Starts Children's Center for children aged 0-6, Paramount Childcare and Nursery School, and Busy Kids Daycare.



Upon divorce, women are also expected to return home to their parents, thereby losing their matrimonial land. This affects many women in Tanzania, given that 63.5% of the divorced in the nation are women, and 71% of those widowed are also women.

3.3 Property and assets

Economic empowerment includes rights, ownership, and control over property and assets such as housing, land, and livestock. In Tanzania, existing policies on property and assets include the 1995 National Land Policy and the 1999 Land Act and associated Village Land Act (United Republic of Tanzania, 1995a and 1999). The 1963 Inheritance Act also safeguards the property rights of widows who sometimes face disinheritance challenges from their in-laws in accordance with cultural norms and practices (United Republic of Tanzania, 1963).⁵

Despite the existence of these policy initiatives and reforms—most notably the 1999 Lands Act and Village Lands Act, which include clauses aimed at encouraging female land ownership—women’s land ownership is still low: as of 2018, 30% of land owners were women (National Bureau of Statistics, Foundation for Civil Society, HakiElimu, and WiLDaf, 2018). Under the customary land tenure system in Tanzania, only male clan members and sons inherit clan land, while women do not have rights to land ownership. The land that women own tends to be smaller and mainly oriented to subsistence agriculture. Women also appear to have less access to the productive resources and technology services required by agricultural producers. For example, 92% of women owning plots of land use mostly rain as an irrigation system, compared to 63% of men (Food and Agriculture Organization, 2014). These gender asset gaps reduce the agricultural productivity of women and thus their economic power.

In rural Tanzania, 73% of landholders are men (Food and Agriculture Organization, 2014). Men are more likely to own land alone, while women mainly own land jointly with their husbands. This lack of control over land negatively limits a woman’s chance of starting or expanding a farm or a business and reduces the probability of her accessing credit. It therefore remains a key constraint and driver of gender disparities.

Ownership and decision-making power over productive assets is generally low for women. Men in Tanzania own 18 times more livestock, and women have particularly low ownership of more lucrative livestock assets. Where livestock is owned jointly, men typically retain decision-making power over it: women independently make only 12% of decisions over when and what to sell (Consultative Group to Assist the Poor, 2017). With their low levels of income, women’s opportunities to increase livestock ownership through purchases remain limited.

Customary law, which is commonly followed in rural areas, reduces the tenure security of widows and divorced women, compounding their disadvantage. Under customary law, if a widow does not marry one of her husband’s relatives, she is evicted and dispossessed of her land. Upon divorce, women are also expected to return home to their parents, thereby losing their matrimonial land. This affects many women in Tanzania, given that 63.5% of the divorced in the nation are women, and 71% of those widowed are also women (National Bureau of Statistics, 2019). Having good policies on paper without proper strategies, resources, and timely enforcement also deepens the problem.

Limited ownership of assets is one of the major barriers women face in accessing financial services, including loans, which require registered property as collateral. According to FinScope (2017), women face greater challenges than men in accessing financial services and typically pay a higher interest rate on loans. The same source documents that men are also more likely to

5 In 2014, the NGO Landesa completed the Women’s Land Rights Guide for Tanzania. According to Landesa, “Tanzania is recognized as having one of the most forward-thinking legal frameworks (as embodied by the 1998 Land Act and Village Land Act) for women’s land rights.” This guide seeks to make these rights real for women and their families through clarifying legal doctrine and providing practical implementation advice.

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save than women: 51% of men saved in the most recent year versus 42% of women. Among those saving, men used mobile phones, banks, and family members (38%, 19%, and 11% respectively), while women surpassed men in the use of saving groups and keeping money at home (24% and 51% respectively). However, there are no gender differences in reasons for saving—both men and women tend to save for living expenses and emergencies.

Broader economic ownership is envisioned under the 2004 National Economic Empowerment Act and related policy framework, with the National Economic Empowerment Council and the National Economic Empowerment Fund serving as tools for promoting rapid economic growth (United Republic of Tanzania, 2004c). However, the Act and Policy do not explicitly address WEE; they address the entire citizenry and therefore fail to focus on achieving WEE/GE specifically.

3.4. Decent work and labour markets

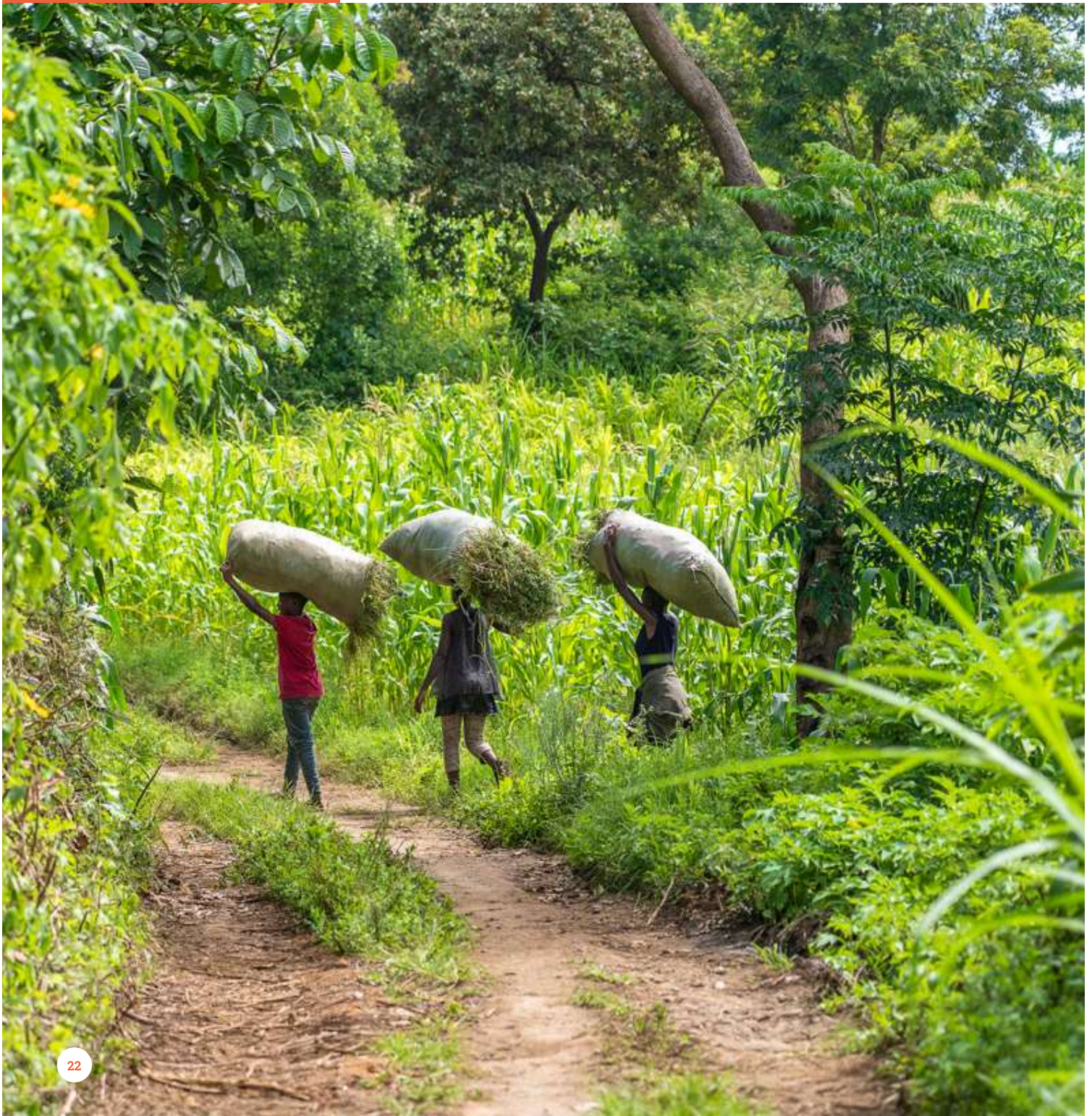
The concepts of decent/quality work and labour markets are discussed concurrently in this paper as the associated policies strongly relate to one another. Tanzania has many laws and regulations that directly or indirectly address decent/quality work and labour market challenges to achieving WEE and GE, but these goals have yet to be fully realized. For example, the National Employment Policy, revised in 2008, and the Employment and Labour Relations Act, revised in 2017, both aim at promoting equal access to decent employment opportunities and resource endowments for marginalized and vulnerable groups, including women, youth and people with disabilities (United Republic of Tanzania, 1997; 2004a). But implementation is inadequately enforced and monitored to achieve the intended outcomes, despite frequent reviews of progress and implementation by responsible ministries to address emerging labour issues.

The revised Employment and Labour Relations Act enhances workers' protections, wage laws, benefits, and other elements that affect work security and quality for both men and women. Moreover, the second National Five Year Development Plan is intended to reduce poverty by allowing shared benefits, increased productive capacities, and job creation, especially for youth, women, and other disadvantaged groups. The 2017 revision of the Employment and Labour Relations Act reinforces regulations and policies that promote access to decent work. It includes provisions to counter sexual harassment and gender discrimination in the workplace and to ensure a greater balance of power and control between men and women. However, as with the National Employment Policy, implementation, enforcement, and M&E are weak.

The fact remains that women's labour market involvement is high in Tanzania. Their labour force participation rate averaged 88% between 2000 and 2017 compared to 90.2% for men (Zambelli et al., 2017), well above average for sub-Saharan Africa (62%) and other developing regions of the world, such as Latin American and the Caribbean (51%). Women account for 52% of the working age population (15 years and over). According to the same source, women thus constitute a greater proportion of the economically inactive population: of the 13.3% of the population in this category, 8.2% are women and 5.1% men. Given that women face greater gender inequalities in attaining education, they continue to lag behind in access to productive inputs and paid opportunities, and in financial inclusion.

Labour force participation is higher in the agricultural rural areas, accounting for 70% of employment in Tanzania. Agriculture is the most important source of employment for Tanzanian women, so labour in the sector is female-intensive. A greater proportion of women than men (69.9% vs. 64.0%) work in agriculture (National Bureau of Statistics, 2015). Unpaid family helpers constitute 34.5% of those employed in agriculture, out of which there are more than twice as many females as males.

Whereas women are much less likely than men to work in the industrial sector, both men and women engage in agriculture and do different types of work. However, males dominate in all activities related to monetary transactions, animal husbandry, and entrepreneurial activities, while most of the female activities do not involve monetary issues and therefore do not have a market dimension (Ovensen 2010). Their main responsibilities include growing subsistence staple foods and household maintenance, jointly with domestic work. This pattern can mean that women lack time and opportunities to pursue other paid activities outside the home. They remain vulnerable to social risks, having less access to formal sector employment, which translates into lower coverage in occupational pension schemes. Their participation is especially low in skilled manual and professional employment.



3.5 Skills development

Tanzania's inclusive education, as spelled out in the Education Policy (1995) and related acts (including the 2016/17-2021/22 Education Sector Development Plan and the 2009-2017 National Strategy on Inclusive Education), is based on values of equality for all, emanating from the Constitution and international treaties Tanzania has ratified (United Republic of Tanzania, 1995b; 2009; 2016).⁶ The associated Fee-Free Education provision aims for greater inclusion of the marginalized, including girls. Primary school enrolment increased by nearly 5% between 2013 and 2016, and gender parity has been attained at both primary and secondary levels.⁷ In addition to establishing technical secondary schools, the Ministry and development partners are promoting girl's school attendance and special training to inspire them to take STEM subjects as a means of affirmative action so as to increase the number of women entering into tertiary education to subsequently specialize in scientific or technological professions. Yet the poorest children were far less likely to be attending school than the better-off, with a primary school net attendance of 59% for the poorest quintile compared to 91% for the richest quintile.⁸

Despite overall improvements, it is notable that gender gaps have widened at higher levels of education over time (World Bank, 2018). Labour force participation rates in Tanzania vary by education level for both men and women. The National Bureau of Statistics (2014) shows that although men's participation surpasses that of women at all levels, women participate less with rising education levels — widening the gender gap: 67.1% of females with university education are active in the labour market compared to 83.2% of university-educated males.

The adolescent fertility rate is high, reaching 118 births per 1000 women aged 15-19 in 2015 (World Bank, 2018). Tanzanian schools exclude over 8,000 girls every year as a result of pregnancy (Makoye, 2015 and Center for Reproductive Rights, 2016). Girls who are married are expelled according to the government's expulsion guidelines, in a context where almost two in five girls marry before their 18th birthday (UNFPA, 2014). Once out of school, girls struggle to return as they face discrimination and stigma as adolescent mothers, financial challenges, and the absence of a re-admission policy for young mothers of compulsory schooling age. Their challenges are compounded by their care responsibilities and the lack of affordable childcare options and policies. Dropouts resort to starting economic ventures as women entrepreneurs where they need strengthened skills and capacities to start, effectively manage, and grow their businesses. While education is a constitutional right, the current provision that prohibits pregnant girls from returning to the formal school system leaves young mothers—particularly those from poorer households—with limited choices for developing their future careers and wellbeing.

Overall, education achievements have been improving over time, although literacy levels remain far from universal, especially for poor women, who have approximately one less year of education than non-poor women. The achievement has also not translated into better job opportunities and increased income for women. In 2015, more than one fourth of women were illiterate — with the share in rural areas and among the poor averaging 35% and 42% respectively (National Bureau of Statistics, 2016). Rural areas lag behind urban areas in terms of educational attainment. The literacy gender gap is also wider in rural areas of the country, averaging 15% versus 8% in urban areas (Food and Agriculture Organization, 2014). This is especially the case for women and girls in female-headed households.

6 These include the Universal Declaration on Human Rights and the Convention on the Rights of the Child.

7 Census Economic Information Center (CEIC): Tanzania Education Statistics

8 Tanzania Demographic and Health Survey (TDHS-2015-16)

3.6 Social protection

According to Tanzania's second Five Year Development Plan, the proportion of the population covered by formal social protection frameworks, including pensions and health insurance, increased by 8% between 2005 and 2014 due to implementation of a number of social protection initiatives at the national level. In 2003, Tanzania developed a National Social Security Policy (NSSP) which extended social security services to Tanzanians to achieve the goals and objectives of Vision 2025. While the Policy addressed general issues such as the informal economy which women play a role in, women's economic empowerment and gender equality were not adequately implemented, monitored and evaluated. Social protection policies and programs in Tanzania are generally not designed with a gender lens despite many documented positive effects of such programs on gender equality and women's economic empowerment around the globe.

In 2018, the NSSP was reformulated based on the experience of implementing NSSP-2003. The reforms aimed to provide a more comprehensive framework for addressing the country's evolving social protection challenges. The new Policy recognizes that girls and women are more vulnerable than boys and men to a range of serious social risks and deprivations, including lower access to formal sector employment (and consequently lower coverage in occupational pension schemes); lower access to skilled manual and professional employment; reproductive health risks (including higher vulnerability to HIV and high maternal mortality); and gender-based violence and abuse, notably child marriage, female genital mutilation, domestic violence, and sexual assault. The new resulting social protection initiatives are thus more gender-sensitive and are expected to help advance gender equity and equality in society if effectively implemented.

The acknowledgement of these vulnerabilities within the new policy is good news as they are now more explicitly addressed than ever before. However, much will need to be done on the design, implementation, monitoring, and evaluation of the actual WEE and GE responsive social protections. Ensuring these actions is important; unfortunately, follow through has been missing for many policies and strategies, including for WEE and GE, given they do not reflect what happens on the ground. Adequate financing is also a key and integral part of the process. As the new policy has already been submitted for Cabinet approval, there is no room for additional inputs on the document. However, GrOW East Africa and many other actors can play an important role in contributing to its design, implementation, and M&E.

A second phase of the 2019-2022 nation-wide Productive Social Safety Net Program was launched in February 2020. It makes important contributions to improving GE and WEE outcomes, particularly through paying 83% of cash benefits to women. A gender action plan accompanies its implementation. These steps followed some assessment study results during a pilot phase, as well as a recent gender mainstreaming assessment (United Nations Development Programme, 2018) which had documented some positive results of extending cash benefits to women, including social acceptance of women as transfer beneficiaries; the participation of many women in local PSSN decision-making; and women's domination in savings groups. Unintended results included increased risks of gender-based violence and an increased workload for women because the program design and conditionalities reinforced gender roles or stereotypes. While more is expected to be learned when the new gender action plan is implemented, the Program provides another opportunity for GrOW East Africa to contribute towards WEE and GE goals.

The 1998 Sexual Offences Special Provisions Act addresses gender-based violence as the main root cause of disempowerment among women (United Republic of Tanzania, 1998). Economic empowerment cannot be achieved where women are physically, sexually, or psychologically abused by male partners, and have no voice or control over assets.

Voices of Women Entrepreneurs in Tanzania calls for women to have increased leadership in entrepreneurship with a focus on capacity building to increase business skills. The Tanzania Business Women Association is also mandated to strengthen skills and other capacities of its members and increase their foreign market exposure and links.

3.7 Collective action

In Tanzania, there are many registered women's groups aiming to collectively address gender-related inequalities through self-organized initiatives. As reflected in Annex 1, the given women's groups have designated mandates for enhancing the welfare of their members. A few of the groups cited are involved in WEE and other gender issues and work mainly through advocacy and creating awareness. Group members tend to enjoy such benefits as financial facilitation and market access and can gain business exposure by taking part in trade fairs and tours. The TWCC, for example, is an umbrella organization uniting sectoral women's business associations, companies, groups, and sole proprietors who have agreed to form a united front to advocate, lobby and network for the wellbeing of their businesses and the growth of women entrepreneurs from all walks of life. The Chamber has more than 5,000 members from all sectors and comprises 26 regional chapters in mainland Tanzania, and 13 women's sectoral associations and companies (Tanzania Women Chamber of Commerce, 2020). The Tanzania Women Miners' Association, established in 1997, is mandated to represent the economic interests of women miners, including with regard to mining licenses, titles, sales, and markets and other gender related issues at mining sites. Voices of Women Entrepreneurs in Tanzania calls for women to have increased leadership in entrepreneurship with a focus on capacity building to increase business skills. The Tanzania Business Women Association is also mandated to strengthen skills and other capacities of its members and increase their foreign market exposure and links. Other collective efforts include those of the Tanzania Women Media Association, which advocates for GE as a key to WEE. Gender-related concerns are aired through newspapers, on billboards, calendars, and posters, and through radio and TV segments.

3.8 Affirmative action

Affirmative action policies and programs are mainstreamed to increase opportunities for women and girls, addressing their educational attainment and market access, among other objectives.

Through the 1978 Education Act, the 1995 Education and Training Policy, the 2016-2022 Education Sector Development Plan, and the 2009-2017 National Strategy on Inclusive Education, girls' enrolment in schools has increased and gender parity has been attained at primary and secondary levels. Girls in Tanzania have been underrepresented in the STEM subjects that are prerequisites for employment in higher-paying jobs such as engineers, pilots, and doctors (United Republic of Tanzania, 1978; 1995b; 2009; 2016).

The 2011 Tanzania Public Procurement Act, amended in 2016, added a requirement for all government bodies to procure at least 30% of their services from businesses owned by women and youth (2011a). Implementation of this requirement was specifically monitored and more women should be benefitting from procurement contracts in areas such as organizing meetings and conferences, and providing stationery, catering, and cleaning services. Data on the numbers of women beneficiaries is unfortunately unavailable to date.

Phase three of the Tanzania Institutional Support Project for Good Governance also stipulated that benefits should accrue to women, as a result of the Project's incorporation of gender-based audits, and provision of training for women (Africa Development Fund, 2016). ISPGG III specifically states that women entrepreneurs should benefit from special workshops to be organized by the Public Procurement Regulatory Authority, to increase their capacity to effectively participate in public procurement activities.

The Government of Tanzania and its donor partners have, over the years, implemented affirmative action programs to bridge identified gender gaps in various sectors. Tanzania's Women Entrepreneurship Development National Action Plan is enhancing women's capacities in sourcing resources and seizing economic opportunities through an affirmative action plan that supports women starting, formalizing, and growing their enterprises (United Republic of Tanzania, 2016c). The Plan requires financing institutions to impart business skills to clients, especially women, to empower them economically. It promotes multi-stakeholder partnership and collaboration and promotes gender-sensitive legal and regulatory systems; policy leadership and coordination of access to finance; access to business development support; and marketing and technology. As with other policy areas discussed in this paper, there is limited evidence on enforcement, what works well or not, or other lessons on affirmative action.

3.9 Reflections on policy and program implementation

Policy action on women's empowerment in Tanzania specifically addresses discrimination and oppression against women so as to increase their capacities, opportunities, and their understanding of their socio-economic potential. Yet, while Tanzania has great policies and strategies in place, there are serious gaps in implementation, enforcement, and monitoring and evaluation. Many factors contribute to the problem, including:

The limited evidence base: The authors could not find evidence on the policy process to confirm that existing GE and WEE related policies and programs originate from research. Consultations held at the end of policy development processes do not fully involve all key stakeholders. This is to say, even when consultations have taken place, the involvement of all required groups, such as poor women in rural areas or women with disabilities, is limited. There is also little or no documented evidence of the impact of the above-listed policies and interventions on GE and WEE. Policy and program design, implementation, monitoring, and evaluation need to be further explored as well as the interventions and innovations themselves. It is difficult to advance gender equality and economic empowerment without knowing what works and what does not, and how to scale best practices.

A lack of policy coherence and coordination: GE and WEE issues cut across many policies, ministries, and development and implementation actors. Coordination and coherence remain a major challenge despite the existence of coordination platforms such as the Gender Mainstreaming Working Group-Macro Policy (GMWG-MP),⁹ which is intended to regularly discuss progress and challenges in implementing relevant policies and programs. In theory, the guidance for coordination exists under the procedures for policy development, but in practice, policy and intervention formulation processes are largely based on ministerial and institutional silos. This fragmentation of policies and programs, implemented by different institutions has resulted in overlap and duplication, exclusion, fiscal constraints, and limited M&E, among other issues. One challenge is that the gender mainstreaming desks within the various ministries are not adequately staffed. There is a great need to develop and strengthen the multisectoral coordination framework for GE and WEE.

9 GMWG-MP is a working group chaired by the Minister for Health, Community Development, Elderly and Gender that meets quarterly under the leadership of the Minister herself to discuss gender mainstreaming in the sectors and to promote women empowerment. Members include government gender focal persons, NGOs, academics, think tanks, and development partners.

Governance issues: There has been limited involvement of key stakeholders in the process of developing policies and interventions, which hence fail to address the real and specific needs of different groups. As such, even when the needs of women, girls, and other vulnerable groups are mentioned in policies and programs, there is little follow up to ensure they are met. The current revised 2014 Education and Training Policy, for example, was developed without adequate involvement of research institutions and gender advocates who could have pushed for inclusion of more specific provisions to promote gender equality and girls' rights to education and opportunities (United Republic of Tanzania, 1995b). Similar challenges were documented with the 2004 National Policy on Disability and its 2010 Act which presented missed opportunities to advance GE and WEE (United Republic of Tanzania, 2004b; 2010; and Kuper et al., 2016).

There are also accountability issues, especially with regard to who is monitoring interventions, and where progress is reported. Some policies are too donor-driven and essentially written by international technical experts. Similarly, donor-financed programs tend to fulfil donor requirements with less engagement of local communities in learning what works and what does not work, and best practices for scaling up.

Another challenge relates to delays in the policy formulation process. While guidelines are clear, the process tends to take unnecessarily long to move from formulation to approval and implementation. As an example, there was a huge disconnect between the 2000 Gender and Development Policy (now under review) and its implementation strategy in 2008. In another instance, the PSSN Program was developed in 2012 without a proper provision for it in the 2003 National Social Security Policy; it was later adequately included under the new Nssp (Ministry of Health, Community Development, Gender, Elderly and Children, 2012). Effective implementation of such policies and interventions remains a challenge.

To mainstream gender in the national budget, a gender-responsive budget initiative was initiated by the Tanzania Gender Networking Programme in 1997.

The patchwork nature of interventions: When programs are introduced, coverage tends to be patchy, under-financed, and unsustainable, even when the private sector and local and international organizations chip in to complement government efforts and address some of the gaps. As an example, Cash Plus has been piloted by UNICEF in three districts since 2015 in Tanzania. The program provides sexual and reproductive health education and promotes entrepreneurship for youth, with a focus on girls. Despite an impact evaluation that demonstrated the usefulness of the program, the plan for scale up is limited to just a few districts. The GE and WEE related program examples included in Annex 1 are similarly limited in scope. Most are donor-financed and guided by donor strategic objectives and timing which limits their coverage and sustainability. Other interventions end after a pilot phase and fail to be scaled up for similar reasons.

Financing: To mainstream gender in the national budget, a gender-responsive budget initiative was initiated by the Tanzania Gender Networking Programme in 1997. The initiative aims to promote accountability and transparency in fiscal planning and advance GE and women's rights. Steps are taken to involve women and men equally in budget preparation. The Network remains on the forefront in pushing for adequate budgeting for GE if the government intends to raise the status of women and vulnerable groups in society. According to this organization, effective implementation of gender budgeting in Tanzania has, in recent years, seen political commitment matched with a technical capacity for gender mainstreaming.

Despite this success, there is limited knowledge on how much is actually allocated and disbursed for gender-related activities each year. The budget and expenditure for social sectors is generally low. As an example, social protection expenditures amounted to 2.35% of GDP in 2016/17 (World Bank, 2018). This means allocations specific to gender are even lower, thus negatively affecting the implementation of policies and programs.

3.10 Key building blocks for enhancing policy and program effectiveness

There is a need for specific policies and interventions for WEE and GE to enhance effectiveness in their design, implementation, monitoring, and evaluation. Policy development processes should allow room for evidence and inclusive stakeholder participation and have a clear financing strategy and guidelines for implementation. This would also address the coordination and coherency challenges.

GE and WEE policies and intervention programs should be evidence-based and developed using a bottom-up approach. Tanzania has a unique governance structure, with government representatives from the street level (who typically know everyone on the street or in the village) to the national level. The ministry responsible for gender likewise has community development officers from the national level all the way to the street and village level. This organizational structure is an asset that can be used for closer working relationships with communities—enabling decision-makers to hear their problems and researchers to gather or share evidence with local people. The structure can thus enable a bottom-up approach to identifying, implementing, monitoring, and evaluating GE and WEE policies and programs. Such a strategy would also be useful in identifying effective ways to address negative gender norms through policies and intervention programs. Applying a gender norms lens is crucial to the design of any development policies and programs for sustainable GE and WEE. This should be clearly defined in the relevant policies and acts, and implementation should be enforced. However, the ministry responsible for gender is currently overwhelmed since it is also connected to health.

While good work is being done in developing policies, acts, and related strategies and programs in Tanzania, there is potential to make them much more effective. This will require coordination with and among the relevant agencies, especially the ministries and agencies working on GE/WEE such as the National Economic Empowerment Council (NEEC) and its counterpart in Zanzibar; village community banks; other researchers; and those who are promoting gender research and the use of evidence within policies and practices, including development partners and gender-focused NGOs such as TGNP, Landesa, TWCC, and Women and Social Protection.

The fact that the interventions on GE and WEE in Tanzania are generally patchy, and the related policies are fragmented, calls for strong coordination. Potentially, a research, policy, and intervention hub focused on gender equality and women's economic empowerment could be established in support of GrOW East Africa. Working with the many essential stakeholders, it could deepen and coordinate the work of documenting existing and new policies and interventions; providing critical analysis of available data; and collecting the missing data. This would help in monitoring and tracking the impacts of policies and interventions to highlight how best to support women's full participation in the world of work. The hub could also provide capacity strengthening for researchers, policymakers, and users at all levels, along with raising community awareness on GE and WEE, among both men and women.

A sustainable financing strategy, including resource generation, is key. Government agencies and other interested stakeholders need to show their commitment and the priority accorded to GE and WEE policies and programs by devoting adequate financing. Governments should mobilize and equitably allocate resources to ensure effective implementation and maximize the quality and quantity of program outcomes. It is also important to have strong leadership and championship in pushing for financing, budgeting, and expenditures if we are to benefit women and men equally.



4. Policy Space and Research Entry Points



To ensure uptake of policy research on GE and WEE in Tanzania, there is a need to critically assess and identify key challenges, gaps, and opportunities and provide evidence to both relevant policymakers and practitioners.

In Tanzania, there are limited research and data on women's economic growth and development, gender-disaggregated data, and sectoral and geographic data and evidence to support decision-making. The GrOW East Africa initiative is timely as it coincides with several newly developed or recently revised policies and intervention programs. The following GE and WEE spheres provide specific entry points for GrOW East Africa in Tanzania:

- The 2020 Gender Policy is currently awaiting parliamentary and cabinet approvals. Coincidentally, WEE is an overarching agenda for the draft policy which also addresses unpaid domestic work. The draft policy will have an immediate need for baseline data to underpin the proposed agenda. Midline and endline data will be needed in the medium term.
- The National Social Protection Policy (yet to be approved) contains a good situation analysis and includes statements on specific issues related to gender equality and women's and girls' empowerment. It highlights key barriers and spells what is required for the government to design and enforce implementation for GE and WEE to be achieved. The implementation strategy and M&E and costing documents are in place. There is a great opportunity for GrOW East Africa to contribute, particularly towards implementation. This is also the case for the Gender and Development Policy (2000) and its implementation strategy (2008), which are under review for improvement.
- PSSN II, which is in the final stages before technical implementation begins, presents another great opportunity. The gender strategy and action plan ask interested partners to contribute financial and technical support to implementation. It is worth noting that the design of PSSN already sets the best example in breaking negative gender norms by paying 83% of program benefits to women.
- In Tanzania, GE and WEE are mainstreamed in poverty reduction and social protection policies. Phase 3 of the Tanzania Social Action Fund (TASAF III) was launched in 2020 by the President, with all high-level government officials in attendance signifying government buy-in and support. Additional programs are highlighted in these policies, including livelihoods and life skills training, mentoring, links to adolescent-friendly sexual and reproductive health, HIV, and other health and violence responses. GrOW East Africa can therefore play an important role in informing and engaging with key government agencies such as TASAF and NEEC, among others, and in supporting monitoring and evaluation.
- The NEEC has a new strategic plan that promotes empowerment programs and the participation of women and girls in male-dominated trades. There is an opportunity to engage and provide evidence for a review of the plan, expected in 2021, to ensure GE and WEE issues are addressed.
- To support entrepreneurs, mainland Tanzania and Zanzibar have specific measures and programs to encourage women to increase the level of their entrepreneurial activities: Zanzibar, for instance, established the Business Incubation Centre in 2015, which has trained youth and women in the development of business plans, entrepreneurship skills, agro-processing, baking, and soap-making since its establishment. In mainland Tanzania, community development officers help women entrepreneurs to access economic opportunities and credit and financial services. They also help women improve their services and products, use simple technologies, benefit from value chains, and formalize their businesses. Such initiatives and programs need to be evaluated on their effectiveness in empowering women economically.
- Until now there has been no policy addressing unpaid care work value. There is a proposal in the draft Gender Policy to value it as provision of public services through National Income Accounting. This will be critical to build capacity on quantifying unpaid work and engage with the parliamentary committee, Control and Auditor General Office, and the Ministry of Finance and Planning.

5. Research Implementation and Uptake Strategy

For action research to have a transformative impact on women's economic empowerment (WEE), it will be important to have a coordination unit for an effective uptake strategy. Various stakeholders will need to be contacted and involved. These include key government ministries and agencies, women's organizations, those leading initiatives to support women entrepreneurs, and international organizations such as UN agencies and bilateral donors focused on advancing gender equality (GE) and women's empowerment.



To ensure that good research is put into use there is a need for regular meetings and engagement with others working to address similar issues, and to publish regular reports, in various accessible formats, so that research users and policymakers inside and outside the country know what is going on.

Since the themes of GE and WEE are crosscutting and various ministries and agencies need to coordinate, the following actors are critical.

- Within government, the Ministry of Health, Community Development, Gender, Elderly and Children; the National Economic Empowerment Council; the Ministry of Industry and Trade; the Prime Minister's Office Employment Division; and the President's Office, which directs TASAF, are key.
- Key women's organizations include Women and Social Protection Tanzania, Tanzania Gender and Networking Program, Tanzania Media Women Association, TWCC, and the Tanzania Association of Women Food Processors.
- Initiatives focused on women's entrepreneurship include: the Small Entrepreneurs Loans Fund (SELF), the Tanzania Women Development Fund, VICOBA Endelevu,¹⁰ and the GMWG-MP, to mention a few.
- International organizations with a related mandate include UN Women, UNICEF, FAO, UNFPA, Sida, and Financial Sector Deepening Trust (FSDT). Engagement with these stakeholders should commence at program design stage to ensure early buy-in.

To ensure uptake of policy research on GE and WEE in Tanzania, there is a need to critically assess and identify key challenges, gaps, and opportunities and provide evidence to both relevant policymakers and practitioners. To ensure that good research is put into use there is a need for regular meetings and engagement with others working to address similar issues, and to publish regular reports, in various accessible formats, so that research users and policymakers inside and outside the country know what is going on.

GrOW East Africa could consider creating a community of practice to address GE/ WEE and facilitate the uptake of evidence into policies and plans. The community of practice could include the already established Gender Mainstreaming Working Group and the Development Partners Gender Equality Working Group. It would also be important to make use of the skills and knowledge of local and international organizations and bodies such as UN Women, TGNP, Pan African Women, and Landesa, most of whom are already members of the Gender Mainstreaming Working Group chaired by the minister of the MoHCDGEC. Together, the members can share existing knowledge, produce new knowledge, address challenges, and find solutions to issues related to WEE and gender equality in the world of work. Such organizations should be invited to assist Tanzania in its aim of developing the skills of a new generation of gender researchers. Creating an online hub for gender research and data, as a one-stop center for policymakers, practitioners, and advocates, could help to coordinate access to evidence in support of GE and WEE.

A national coordinating committee on GE and WEE, co-chaired with government, could convene an annual meeting bringing together researchers working on gender in Tanzania. Such engagements can attract high level policymakers, development partners, academics, private sector representatives, and CSOs. There have been many cases where ideas and evidence from such meetings are taken up by policymakers and other partners and incorporated into work plans, programs and interventions. Meetings allow ideas to be exchanged and gaps or new research needs to be identified, along with issues or challenges that can be addressed by research.

¹⁰ VICOBA Endelevu (Sustainable) is also a group-based microfinance model of income generation. The difference between VICOBA Endelevu and other forms of village community banks is that it is an NGO whose membership does not dissolve at the end of the year and distribute dividends. Rather, it is a continuous entity whose members continue to raise their stock, which gives them a higher borrowing power. It started in 2002 and currently has over 500,000 members—88% being women and 12% men.

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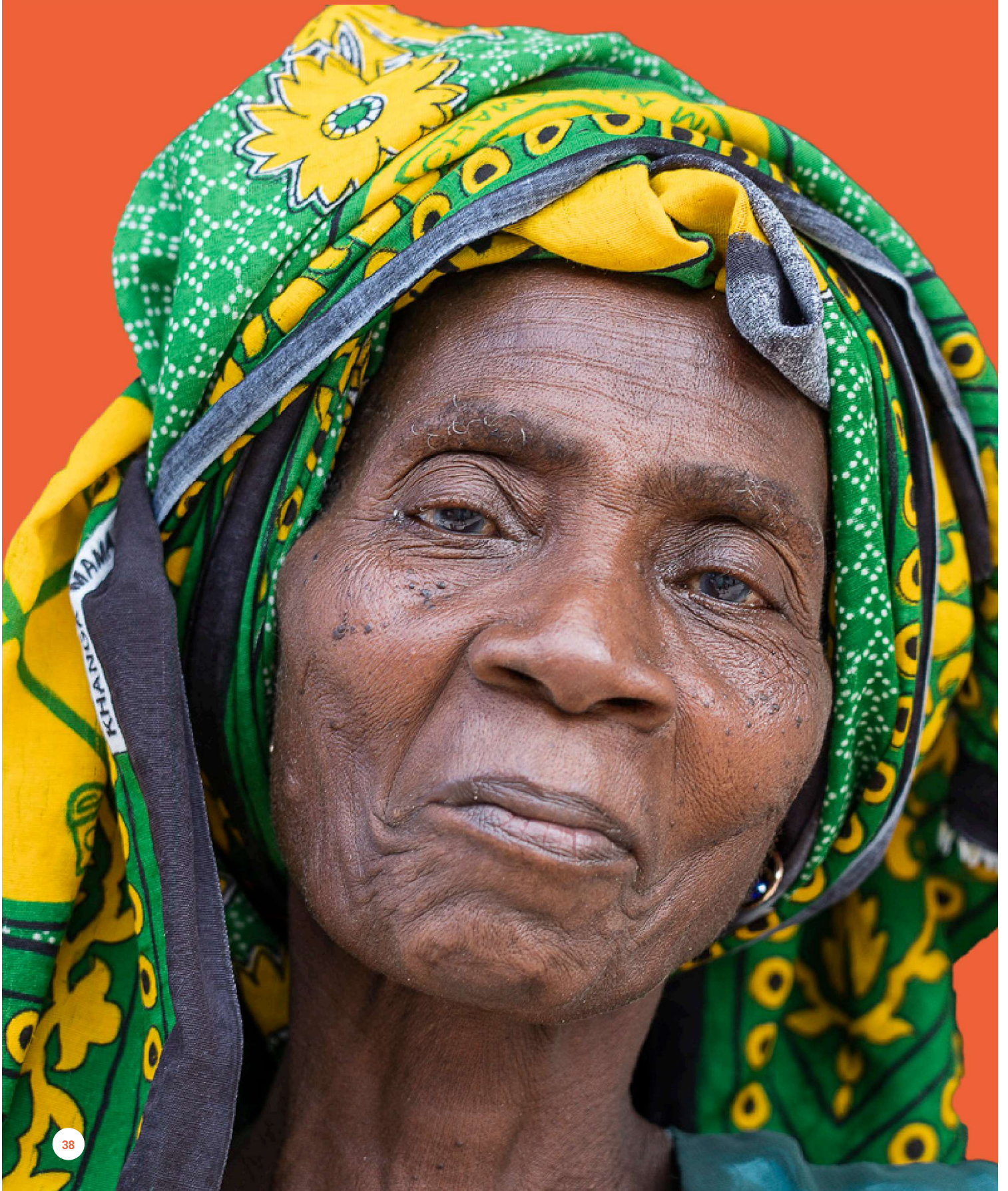
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7. Annex



ANNEX 1: Summary Tables for Women's Economic Empowerment Policy Landscape

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Unpaid Care Work							
Policy on Women in Development (WID) 1992	National	Political leaders, Government Institutions, NGOs and the general public	Unpaid care work	The general public continues to be sensitized on the plight of women with regard to many aspects of harmful traditional norms and practices including issues of women's unpaid workloads in the homesteads and communities However, level or degree of ICI is unknown	Increased understanding of gendered power relations and how it impacts on unequal distribution of workloads and resources between men and women at household and community levels	Gender equality is being promoted by existing Government Ministry Department which continues to oversee the implementation of gender mainstreaming at sectoral ministry level as well as government programs and projects in order to reach the rest of the community However, there is low uptake of the Policy because of its focus is on women's development issues. The policy's intended outcomes are still not realized and therefore the level of effectiveness is low	The Policy on Women in Development (WID) (1992) was revised and the Women and Gender Development Policy (2000) was issued which is now being revised

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Women and Gender Development Policy (2000)	National	Political leaders, Government Institutions, NGOs and the general public	Unpaid care work	The implementation capacity of the Policy and its intensity is still low due to its focus on women development It is being revised	-Reduction of the heavy workloads for women -Addressing women's specific needs with a view of reaching gender equality and equity in the distribution of workload and resources	Level of effectiveness is low due to the focus and emphasis on women in development issues -The speed for realizing the intended outcomes is slow	The gender component in the existing policy is an add-on and not compliant for the uptake of new innovations focused on gender development such as the SDG Plan for Action No 5 The Policy is under review.
The National Strategy for Gender Development (NSGD) (2008)	National	Political leaders, Government Institutions, NGOs and the general public	Unpaid care work	The ICI of the NSGD is low	Intended outcomes include increased realization of WEE potentials and participation by addressing the discriminatory concerns stipulated in the NSGD	Without implementation data from for example ministry gender desks and implementers, the level of effectiveness is unknown	Implementation of the NSGD (2008) is still premised on the Gender Policy (2000) which is being revised In addition, there is need for NSGD to link with other implementing sectors such as the Ministry of Education and the Ministry of Labour, in order to address the heavy workloads for girls and women at family levels and communities

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Skill Development							
National Microfinance Policy (2000)	National	Training and capacity development SMEs and financing institutions, women entrepreneurs	Skills development	ICI is unknown	Strengthened skills and knowledge capacities of men and women entrepreneurs to start, effectively manage, and grow their business Impart the necessary skills and knowledge for managing funds and businesses to WEs as main basis for WEE	Level of effectiveness is unknown	There is no data to indicate the number of women entrepreneurs that have been reached and could access these capacity development services
Tanzania Gender Network Program (TGNP) 1993	National, and regional	Government of Tanzania (GOT) (Central and LGAs), gender activists and general public	Skills development, gender segregation of the labour market	ICI levels unknown	Strengthened technical and business skills for women in business on business financing and business management (ex: taxes, cross-border trade)	TGNP has many contributions in promoting gender equality in the WEE including organizing training and national festivals for women entrepreneurs Effectiveness is medium to high	TGNP as the national institution for promoting gender activism continues to address gender inequalities in various areas including leadership and GBV as a root cause that inhibit women's ability to unlock their leadership and economic potential

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
The 50 Million African Women Speak Networking Platform Project (50MWS) (2019)	State organizations and programs, NGOs, CSOs, and UN Women within East Africa	CSOs, WEE networks, and women in business in general	Skills development and labour market segregation and women's collectives	50MWS is working with Government institutions and CSOs as well as the private sector to address the issue of business skills development among women entrepreneurs The capacity for implementation and intensity are therefore likely to both be high but actual level is unknown due to lack of evidenced data	Achieving skills capacities on business for women entrepreneurs Achieving increased access to information on trade, finance, and markets for women's products in food processing, water industry, poultry, agriculture and horticulture among others	Due to lack of evidenced data, from the various actors, the effectiveness of the Council and of the Networking Platform are unknown	The GOT has initiated several economic empowerment funds, mostly targeting women Civil society helps equip women's businesses with skills on financial literacy, knowledge on how to develop business plans, entrepreneurship, national and international business regulations and marketing skills
Property and Asset							
National Land Act 1999	National	Policy makers and implementers at all levels, plus the general public	Equality on Property and assets	ICI level unknown	Increased GE in land ownership and other property and assets as available equity for women economic empowerment	Women's land ownership in 2007 had only reached 19%. As such, the level of effectiveness is still low.	Lack of funding of resources among the majority of women (especially those within low income bracket) makes the purchase of land impossible
National Land Policy 1995 and revised in 2016	National	GOT, LGAs up to village levels magistrates and customary leaders and the community, CSOs	Equality on Property and assets	ICI level unknown	Recognizing that ownership of land, workspace and productive resources are critical to unlocking the economic potential of Tanzanian woman Promoting equal rights for women's ownership of titled land on which they farm or do business	Women in business are now able to register their own business premise. Women are also able to acquire land. However, the land policy is not yet wholly implemented and therefore the level of effectiveness of the policy is still low	Women produce over 70% of the country's food. Yet, the majority of female producers are excluded from ownership of titled rights on premises, including the land they till. Thus, the need of more efforts in promoting policy implementation

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
The National Economic Empowerment Act, 2004	National	National Economic Empowerment Council; the National Economic Empowerment Fund and general public	Gender segregation of labour.	<p>The Act allows for the establishment of deliberate measures to establish structures and mechanism to redress the existing economic inequalities by enabling women to acquire the funding for their business</p> <p>It can be assumed that the ICI would be medium.</p>	<p>Achieving economic empowerment as a central means for bringing about economic growth and poverty reduction for all with a focus on WEE</p> <p>Having in place infrastructures that focus on redressing economic inequalities especially on the part of women through the provision of funding for their business ventures</p>	<p>The National Economic Empowerment Council oversees Women Development Fund that gives soft loans to women and SME Credit Guarantee Scheme (SME-CGS) that supports SMEs that majority are women</p> <p>Systematic evaluation of its effectiveness is unknown. Therefore, there is need for research to determine its effectiveness</p>	<p>Achieving economic empowerment for all is a very strong aspect of the Act. The National Economic Empowerment Policy, National Economic Empowerment Council, and the National Economic Empowerment Fund as tools for operating and implementation are good platforms for achieving the intended objectives of the Act</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
National Economic Empowerment Policy 2004	National	Targeted for the general public, producers such as farmers, livestock keepers, fishermen, traders, local companies as well as other groups of individuals in various economic activities	Gender segregation of labour	The National Economic Empowerment Council (NEEC), as main tool for the Policy, is supposed to provide strategic institutional frameworks and national guidelines on inclusive economic empowerment activities. However, the policy fails to give specific ways as to how the population groupings (youth, women, men etc.) will be reached in order to achieve the intended economic empowerment	Having in place a system that adequately empowers all citizens economically, including the most vulnerable, and helps to achieve the top tier of empowerment framework pyramid	There is low effectiveness so far as the whole policy document does not mention gender equality or specific guidelines on how to achieve inclusion and economic empowerment for the marginalized such as women and youth	The Policy is being implemented by the NEEC, which also has funds readily available through the National Economic Empowerment Fund However, the existing frameworks look good on paper. However, without specific guidelines on reaching the women and youth, achieving the policy could prove to be inhibiting
HakiArdhi (established in 1994)	Selected regions in Mainland Tanzania including Iringa, Morogoro, Manyara, Arusha, and Coast Region	Land allocation implementers and administrators at grass root levels in Morogoro (Kilosa, Morogoro DC, Kilombero and Mvomero), Iringa (Kilolo & Iringa DC), Manyara (Kiteto), Arusha (Meru), Coastal Region (Bagamoyo) and Singida	Property and assets	ICI levels are unknown Therefore, ICI level could be estimated at very low	Increased public awareness, information and knowledge on equitable access and control over land for women in the selected regions Achieving women empowerment through gaining landed properties and economic control	HakiArdhi is working in the selected communities in order to address land allocation and acquisition issues by the small holding farmers who consist mainly of women and youth, and so it has been quite effective Level of effectiveness is high	M&E reporting has not been issued, so the actual degree of success cannot be determined

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Tanzania Inheritance Law and Property Rights (2006)	National	Implementers at all courts of jurisdiction traditional and clan authorities, and faith-based institutional levels from grassroots to national levels	Property and assets	ICI is still low despite the ongoing reforms surrounding the Law dating back to 1968 The Bill on revision of the Inheritance Law still awaits Presidential approval	Attaining WEE by GE through inheritance of properties and assets and division of same after divorce processes or death of spouse or parent	Even though the Tanzania Constitution prohibits gender discrimination and violations of women's equality, discriminatory inheritance inequalities (especially in the traditional and religious laws) continue to persist As such, the level of effectiveness is still low	Under both Customary law and Islam Laws (in use in Tanzania) a widow is generally denied inheritance altogether Daughters inherit the smallest share with attached restrictions Majority of women are therefore impoverished after the grabbing of the property and assets in the form of marital land, houses and other property
Presidential Directive (2019) on formalizing Small Business and Property holdings	National	Small business holders such Food vendors and owners of hair salons, and market stalls, most of which are operated by women entrepreneurs	Property and Assets/ gender segregation of labour	ICI level is unknown	Providing mechanism to achieve WEE for women entrepreneurs to access to financial resources and productive assets that affect their welfare and opportunities	Reports by each district via media indicate significant achievement especially among women entrepreneurs. The registration fee is only Tshs 20,000 (\$9). The obtained licenses can be used as collateral for small business bank loans on individual or group basis Apart from the media reports, effectiveness on WEE from individual beneficiaries is still unknown	Enabling women entrepreneurs, especially at the low levels to formalize business and use these as collateral, could promote WEE among the majority small women traders within markets, small shops, and small eateries

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
MKURABITA Property and Business Formalization Program (2006)	National	Targets property and business owners (men and women) in the informal sector or un-surveyed landed properties	Property and assets	ICI level is unknown	Achieving transformation of property and business entities in the informal sector, into legally held and formally operated entities in the formal sector of the economy	So far only 19% is indicated as women ownership As such, the level of effectiveness is therefore still low	Only a few women entrepreneurs with titled property are benefiting from the program
Social Protection							
Social Security Policy (2003)	National	Populations with high economic deprivation and vulnerabilities	Social security	TASAF as a program has a wide reach in the urban and more especially in the rural areas Working with the community leaders, the poor and vulnerable are identified and receive the benefits ICI level could be medium-high	Attaining poverty alleviation at household level through social security programs Attaining WEE and sustainability through using the given funds for profitable initiatives (small businesses, poultry keeping, etc.)	Media testimonials from women beneficiaries on TASAF state that there is now food on the table, plus school needs (school uniforms, exercise books, pencils, pens, etc.) for the children TASAF III was launched in 2020 Level of effectiveness high	Comparatively, rural women experience exacerbated poverty levels so that programs like TASAF have a greater impact in rural areas where women beneficiaries are using the given funds to start economic empowerment ventures, small businesses, such as poultry keeping, in order to create sustainability

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Sexual Offences Special Provisions Act(1998)	National	Women and girls; policy makers, law implementers, the general public	Social security for women involved in WEE activities especially those in business	Experiences indicate poor enforcement of the law to mitigate on GBV. The enforcement is still compromised by gender inequality factors Therefore,ICI is unknown	Increased women entrepreneurs' confidences and assertiveness and enhanced WEE Increased GE and human rights and reduced GBV at household, community, and business levels	GBV continues to afflict women entrepreneurs through physical, psychological even sexual violence Women entrepreneurs continue to experience discriminatory practices, denial to access and rights in their homes and business areas Therefore, level of policy effectiveness is still weak	GBV is known as the main inhibitor of WEE Achieving reduced GBV practices on women entrepreneurs continues to be inhibited by traditional norms and practices Women entrepreneurs need protection at the family level, community and as the business environment in which they operate their businesses

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Collective Action							
Tanzania Women's Chamber of Commerce TWCC (2005)	National	All women entrepreneurs (over 5000) as members of TWCC	Gender segregation in the labour market/ women's collectives and agency	<p>TWCC continues to facilitate development in the private sector and to reshape the economic model into one that allows for the growth of privately owned farms and businesses</p> <p>It has 26 Regional Chapters (Branches) in Tanzania Mainland and 13 Women Sectoral Associations and Companies</p> <p>The Associations includes African Women Agribusiness Network (AWAN), Association of Women in tourism (AWOTTA), Tanzania Women Miners Association (TAWOMA), Tanzania Food Processors Association (TAFOPA), Tanzania Women Handcraft and Textile Association (TAWOHATE), Service Providers Association (SEPA), etc.</p> <p>Due to involvement and activeness of many actors the assumption is that its implementation capacity and intensity are high</p>	<p>Achieving WEE through facilitating access to markets and entrepreneurship training</p> <p>Building skills and knowledge for TWCC members through seminars and sponsorship to trade fairs locally and international exposure through international tours</p>	<p>Effectiveness of WEE through TWCC membership is very high. Members obtain skills through training</p> <p>In collaboration with the affiliated sectoral associations TWCC sponsors participation at trade fairs and international tours to promote access to market for women entrepreneurs</p> <p>In 2019 TWCC organized tour to visit manufacturing companies in China for women entrepreneurs</p> <p>TWCC is also collaborating with Trade Mark East Africa in supporting and training women entrepreneurs involved in cross border trading</p> <p>TWCC level of effectiveness is high</p>	<p>Women entrepreneurs continue to access various business opportunities through their membership status. Using this membership, some women are already celebrating success</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Tanzania Women Media Association (TAMWA)	National	Women working in public and private media houses as editors, reporters, program managers, producers, public relations, and communication officers	Women's collectives and agency	TAMWA employs the "bang style journalism" to air gender related concerns through newspapers, billboards, calendars, posters, and radio and TV segments. TAMWA's collaborative efforts with the Legal Service 5,000 Facility on gender issues awareness rising are proving successful because a number of women are now claiming their rights. Men too have reduced the habit of mistreating their wives Level of ICI can be assumed to be high	Promoting the understanding of adverse effects of unequal power relations between genders and how they affect access and welfare especially when it comes to WEE	TAMWA efforts contributed to enactment of SOSPA (1998), the repeal of the land Ordinance of 1923, the enactment of the Land Act of 1999, and the enactment of the Village Land Act of 1999, which gives right to women to own land TAMWA in 2019 and LANDESA associations, launched a 12-year campaign known as "STAND FOR HER LAND", which advocates for women's ownership of land as a resource TAMWA helped to increase the number of women in parliament from 20% in 2000 to 35% in 2010, plus ensuring a Woman Speaker of the National Assembly Given the above-mentioned efforts, TAMWA's level of effectiveness is high	TAMWA's efforts on eradicating gender inequalities has continued to impact directly on women's empowerment at all levels (household and workplace including the business arena)

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Tanzania Food Processors Association (TAFOPA) 1997	National	Targets food processors of fruits and nuts that get turned into jam, peanut butter, tomato pastes, etc.	Women's collectives and agency; gender segregation of the labour market	In collaboration with institutions like TRA, TBS, financial institutions, TAFDA members are familiarized on the importance of formalizing business by having all certificates that are required, how to process their products in order to meet TBS and TFDA quality standards, how to get loans from different financing institutions, networks for obtaining quality raw materials, and packaging materials for their products The ICI are assumed to be medium	Achieving capacities, standards, and resources for women producers of food stuffs to meet the required standards for the home market as well as international markets with GS1 barcode	The association has consultations with central and local government district councils to allocate areas for small-scale and medium food processor parks. Five councils, including Kinondoni in Dar es Salaam, Arusha, Iringa, Mwanza and Chato in Geita, have already allocated areas for food processing industry parks. Women processors will use machinery and increase the quality of products at these parks and move away from their home kitchens Level of effectiveness significantly high	TAFOPA as an Association is well recognized and works closely with government institutions like SIDO, Ministry of Trade, TANTRADE, TBS, TRA and BRELA, and also has one member for representation in the Parliament

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Equality for Growth (EfG) (2008)	Working as a NGO in selected regions but aiming for a National reach	Groups of Women Market Traders in the Mwanza, Mbeya, Mtwara, Dar es Salaam regions working in various markets	Women's collectives and agency; gender segregation of the labour market	EfG aligns with the Tanzania Trade Policy, National Gender Strategy and Tanzania policies to provide informal women traders with opportunities to flourish. Also, EfG works in partnership with legal service providers to empower women traders so they can mobilize themselves, have a collective voice and raise awareness on the issues they face as women traders ICI level is medium	<ul style="list-style-type: none"> - Achieving WEE through combating GBV including abusive language at markets and households level, for women market traders - Women Traders mobilized to attain a collective voice on GBV and other rights. <p>Women traders attaining control and access to business knowledge and opportunities</p>	<p>EfG works to empower market women to have a unified voice for visibility and advocate for their rights. EfG launched TUNAWWEZA Campaign for combating Gender based violence for market women.</p> <p>Also, Paralegals and Legal community supporters provide community awareness on the issues of GBV which affects women market traders</p> <p>EfG works to provide informal women with access to rights and business knowledge, opportunities, resources and legal justice</p> <p>Effectiveness is assumed as medium</p>	<p>EfG has been set up to empower informal women workers in Tanzania through legal and human rights education, advocacy and capacity building in order to eradicate poverty. EfG was established in February 2008. EfG works in collaboration with TAWLA and is funded by Ukaid Fund</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Tanzania Business Women Association (TABWA) (2019)	Members in seven regions including: Dar es Salaam, Simiyu, Mwanza, Arusha, Singida, Mbeya and Dodoma	Women in the seven regions	Gender segregation of the labour market and women's collectives	In just one year of the association's existence, 2000 members from the named regions are already receiving benefits from the association especially those on capacity development ICI levels assumed to be low	Strengthened capacities of business knowledge and skills to women entrepreneurs Achieving effective business growth and better management of business ventures	The association does not have adequate funds but relies on donations. Even though in one-year satisfactory efforts have been recorded by the association itself and individual members from exposure to Agricultural Fairs and travels to trade fairs in China.30 women have been taken to China for exposure However, effectiveness level is still low	Members to TABWA must have adequate funds of their own top-up in order to be able to attend fairs and the organized business tours

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Voices of Women Entrepreneurs in Tanzania (VoWET) (2015)	70% of women entrepreneurs Engaging in food processing and food vendors in 3 regions (Mwanza, Arusha, and Dodoma)	2,000 WE members in food processing, Food vendors, batik makers (i.e. and dye) and soap makers	Women's collectives and agency; labour market segregation	VoWET hosts continuous programs to improve and empower potential women entrepreneurs Using Vodacom funding and other organizations (Financial Services Deepening Trust, Tanzania Revenue Authority, Tanzania Development Bank, Equity Bank and Maendeleo Bank), VoWET Conducts training and organizing annual events with different themes in order to increase members' skills and knowledge in the various areas ICI levels assumed to be high	Increased capacities through entrepreneurship trainings to help initiate and upscale women's business skills Amplified the voice of Tanzania's women entrepreneurs to attain and raise WEE inspiration and improvement on their business enterprises Achieving more business understanding by WE through advocacy on legal and regulatory obstacles facing women owned businesses	VoWET advocates information and knowledge on business for women's empowerment on the perspectives of legal and regulatory issues (formalization of business titles, obtaining business licenses and access to financial facilities) VoWET also collaborates with other organizations in conducting training in order to increase members business skills Effectiveness is assumed to be medium	VoWET uses advocacy, capacity building and networking for development of greater economic freedom for WEE

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Tanzania Women Miner's Association 1997.	National, but particularly mining areas such as in Tanga, Morogoro, Dodoma, Singida, Shinyanga, Mbeya, Manyara, Arusha, Ruvuma, Lindi, Musoma, Karagwe, Mwanza, Geita, and Arusha Mererani	Women miners and youth groups in mining sites in the rural areas	Women's collectives and agency, labour market segregation	ICI level is unknown	Addressed gender imbalances which inhibit access to resources for sustainable development of mining business for WE Availing access to financial, technical, and marketing services, for attaining economically and commercially viable mining business for WE	TAWOMA implements the role of facilitating the provision of education on environmental conservation in mining areas so that mining is performed in a sustainable manner The efforts by TAWOMA are reaching out to WE in 17 regions out of the existing 24 in Tanzania Given that it covers a big portion of the country, it can be assumed that its effectiveness is medium to high	TAWOMA members (3200 of them, but only 800 are active), are engaged in small scale mining of gemstones, gold, diamonds, and industrial minerals in the various regions in the country
Access to Markets							
National Trade Policy of Tanzania (2003)	National	Trade implementing institutions, producers and consumers within and outside Tanzania including cross border trade on food and other commodities in which many women traders are involved	Access to agricultural markets to enhance WEE	ICI level is unknown	Achieving an inclusive mainstream of agricultural produce economic activities that are facilitated through effective domestic and foreign trades in which women and youth participate Established cross border official trade particularly in food products	Effectiveness of the policy is unknown	Economic empowerment for women could be achieved through the policy if the trade environment for farm produce, food and other commodities is made more conducive for women traders of domestic and cross borders markets

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Agricultural Marketing Policy(AMP) (2008)	National	Stakeholders in agricultural activities, of whom 70% are women and youth	Enhanced market access for WEE	ICI level is unknown	<p>Establishing equal access to a market system that is competitive, efficient and equitable for all including women in agricultural sector, for local and international markets</p> <p>Ensuring coherence, profitability and sustainability of activities by various market participants (including women farmers)</p> <p>Promoting cooperatives, associations and farmers groups, by improving agricultural marketing capacities, research and infrastructures</p>	<p>Information and access to markets is essential. The majority of women farmers have poor literacy levels which denies them free access to marketing information searches such as online information</p> <p>Majority of Women farmers are not land owners and therefore also lack cooperative membership where information is routed through</p> <p>Therefore, level of effectiveness for market access for WEE is still low</p>	Agricultural marketing is greatly influenced by liberalization and globalization forces

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Affirmative Action							
Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme	Implementation Capacity and Intensity	Intended Outcomes	Level of Effectiveness	Comments
National Agricultural Policy	National	Natural resource sectors, small holding farmers, and peasants/rural communities	Affirmative action on WEE in the area of agriculture	<p>Implementation of the policy using designed Agricultural programs such as ASDP (2006 -13) TAFSIP(2011), Kilimo Kwanza (2008), SAGCOT (2011-2031), the Programs on Comprehensive Africa Agricultural Development Programme (CAADP) (2009) Have been designed as reforms in the agriculture sector in order to increase agricultural productivity especially including the 70% of women involved in agriculture sector</p> <p>The general ICI level could be assumed as medium. However, ICI of each program is unknown until research is conducted</p>	<p>Achieving strategic job creation for women and youth</p> <p>Increased productivity, and increasing opportunities for farm produce industrialization, and markets especially for WEE and youth in the agricultural sector</p>	<p>The programs and projects have much focus on agricultural modernization, which is associated with large scale, mechanized farming, thus excluding the 70% of women small holding farmers as beneficiaries</p> <p>Therefore, the yields per hectare in agriculture are still lower on land worked primarily by women compared with that by men. Comparatively therefore women are relatively poorer in the society</p> <p>Therefore, programs have to a large extent failed to uplift the economic power of smallholder/ peasant farmers: (70% of the population is the majority, composed of women and youth farmers</p> <p>Therefore, the actual level of effectiveness for small holders can be assumed to be low</p>	<p>The programs have not benefited small holding farmers. For example, the Tanzania National Business Council (TNBC) meeting that launched Kilimo Kwanza (2009) was urged to invest in large scale farming focusing on modern and mechanized farming. This has left behind smallholder farmers and peasants</p>

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Women's Entrepreneurship Development National Action Plan (WED-NAP) (2016-2020)	National	Women entrepreneurs, especially in start-ups.	Affirmative Action/ gender segregation of the labour market	ICI is unknown	<p>Promoting conducive business environment and access to employment.</p> <p>Enhancing decent self-employment and economic empowerment for women in Tanzania</p>	<p>In order to create a conducive business environment and enhance decent self-employment for economic empowerment, the Action Plan has continued to promote gender sensitive legal and regulatory systems, give policy leadership, coordinate the access to finance, access to business development support, and marketing and technology to support the growth of enterprises</p> <p>The level of effectiveness is high but there is need for evidenced data to support this assumption</p>	<p>Women tend to turn to entrepreneurship out of necessity, and usually lead businesses that are in the informal sector and in low growth services, mainly in services and activities they can engage in around the home(hair salons, small-scale retail businesses, animal husbandry, textiles, or tailoring)</p> <p>Knowing their rights as they do their business is essential</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
African Growth and Opportunity Act (AGOA), AGOA Extension, and Enhancement Act (AEEA), 2015 to 2025	National and International	Trade related sectors that engage women and youth in specific trade sectors (garments and textiles, agro-processing, leather goods, and handicrafts)	Gender segregation of the labour market	ICI levels are unknown	Achieving WEE through affirmative effort of providing market access targeting women in the area of textile and cultural handicrafts and antiques Increasing economic empowerment for women and youth through creation of employment and market access	AGOA can be assumed to have achieved medium to high effectiveness given that within the groups, some WE have excelled and become big exporters	AGOA is engaged with big producers and not small entrepreneurs (women and youth as beneficiaries) unless they belong to associations and other economic groups

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Decent/Quality work							
Tanzania National Employment Policy (1997), updated in 2008	National	All employers and employees in formal and informal sectors	Decent/ Quality work/ gender segregation of the labour market	ICI level is unknown	Achieving GE by fostering equal access to decent and quality work for both women and men in formal employment (the government and private sectors) This outcome is not achievable in the informal sector such as SMEs	The Policy adheres to the ILO regulatory measures which are ratified and acknowledged by partner countries, including Tanzania Women and men employed in the formal sector are able to receive equal treatment as employees However, the Level of effectiveness in the formal sector the level of effectiveness is very high, in the private the level is medium high and informal sectors the level is low and in any cases the level is unknown	The Policy's regulations and provisions work fairly well in the formal sector so that the intended gender equality is substantially met Provisions like Regulation 15 focus on relieving women for maternity purposes (three hours a day relieved up to six months), but covers only women in the formal sector in the formal sector government and private sector Therefore, women entrepreneurs especially those in the informal sector cannot benefit from such provisions

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
The Women Development Fund (WDF) GOT Women's economic empowerment (WEE) programs	National	Selected women in the Rural and urban areas in the various districts	Gender segregation of labour	Despite the fact that the WDF has been in existence for some time now, the ICI is limited only to the numbers receiving funding. Impact on WEE needs further research. Unknown	Increase access of sources of funds for WEE at district level	<p>Loans are made available to women either directly as individuals or through the network of Village Community Banks at a low interest rate of 10 per cent</p> <p>The supported women use the loaned funds to start/scale up a wide range of income-generating activities, including agriculture and livestock keeping, sale of processed food, and petty trade</p> <p>The level of effectiveness can be assumed to be medium to high</p>	The Village Community Banks operate along standard microcredit lines, with access to loans via group membership, creating a collective responsibility for meeting repayment deadlines

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
National Agricultural Policy (2013), reviewed 2019	National	Policy makers, planners and implementers in the agricultural sector, Local Government Authorities, investors in agriculture, and individual farmers	Decent /Quality work	ICI is unknown	Achieving decent employment and control level of economic empowerment for women and youth in the agricultural sector	<p>The Policy has been the basic framework for the various programs and innovations of the agricultural sector such as ASDP (2006 -13) TAFSIP (2011), Kilimo Kwanza (2008), SAGCOT (2011-2031), the programs on Comprehensive Africa Agricultural Development Programme (CAADP) (2009)</p> <p>However, the level of effectiveness of the innovations in the policy and the various programs is unknown due to lack of evidenced data</p>	<p>Generally, food crops account for about 65% of agricultural GDP while cash crops account for about 10%. The agricultural sector continues to be the largest employer for both women and youth, engaging 70% of the population</p> <p>With increased land ownership among women, especially given existence of the new programs and innovations, women could also engage in the production and value chains of cash crops in order to increasing their economic power within the sector</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Tanzania SME Development Policy (2003) and reviewed in 2012	National	SMEs including shops, restaurants, hotels, etc. (3 million in total)	Creation of Decent/ quality work in the informal sector	SMEs in Tanzania are the main sources of employment creation for job seekers and account for employment rate of 93.3%. Annually more than 850,000 persons enter the informal labor market, most of whom are self-employed women employed in their own SMEs or as employees in other SMEs Given the above data, ICI is assumed to be quite high	Achieving increased equitable economic growth, income and employment generation within the informal sector	Level of effectiveness can be assumed to be medium, however this needs to be determined through conducted research	<p>The World Bank in 2017 supported these initiatives through an intermediary loan to the GOT to increase access to financing for SMEs</p> <p>SMEs in the informal sector account for employment rate of 93.3% of all employed persons (2006)</p> <p>The informal sector absorbs 62.5% of yearly urban labor force increase versus 8.5% by the formal sector; However, more than 80% of the SMEs operators are self-employed without employees</p>

Policy, Program, and/or Intervention	Geographic Reach	Target Groups	Theme (if applicable)	Implementation Capacity and Intensity (ICI)	Intended Outcomes	Level of Effectiveness	Comments
Employment and Labour Relations Act	National	Employers and employees within GOT and private sectors	Decent/ Quality work	ICI level is unknown	<p>Promoting access to decent work by removing vulnerability at recruitment level and workplace level.</p> <p>Promoting decent work by addressing gender inequalities in order to attain WEE at workplaces especially in the informal sector.</p> <p>Removing vulnerability among school dropout girls working as household help, bar and restaurant attendants, etc.</p>	<p>The examined existing Labor Surveys (National Employment Survey) only give statistical data on numbers of employees.</p> <p>The effectiveness on the impact of regulatory measures is unknown.</p>	<p>Labor regulations need to reach the levels of the informal sector (households, bars and hotel, etc.) in order to address the inequalities being experienced by a significant number of women in both urban and rural Tanzania who work in these areas.</p> <p>Labour regulations also complement other efforts such as the Anti-Sexual Harassment Policy and Anti Gender Discriminatory Regulation as measure to promote decent work for all, women and men.</p>
United Nations Joint Programme on Youth Employment (2013-2015)	Southern and western Tanzania	Young women entrepreneurs	Decent/ Quality work/ gender segregation of the labour market.	<p>Collaborative efforts through a Joint Program on skill development for young women entrepreneurs by the UN Women Tanzania, Tanzania Women's Chamber of Commerce (TWCC) and Small Industries Development Organization (SIDO).</p> <p>- Young women given testimonies on their website, indicate high level of ICI</p>	<p>- Business skills attained and enhanced on business formalization, cross-border trade, marketing and accounts management.</p> <p>- Young women gaining control and access to resources and productive assets that affect their welfare.</p>	<p>Initial testimonies on impact indicated that incomes had increased, along with entrepreneurs' confidence. They are now generating employment opportunities for other youth to work in their businesses.</p> <p>The effectiveness can be assumed to be medium-high.</p>	<p>Replication of such programs in other regions of Tanzania could be most beneficial to WEE.</p>

