



Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

Tanzania Report



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Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Tanzania.

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
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We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Tanzania.

Pathways Study Steering Committee

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ADD	Action on Disability Development	HIV	Human Immunodeficiency Virus
AfCFTA	African Continental Free Trade Area	ICA	International Cooperative Alliance
AFDB	African Development Bank	ICRG	International Cooperative Research Group
AGYW	Adolescent Girls and Young Women	ICT	Information, Communications and Technology
AIDS	Acquired Immunodeficiency Syndrome	IDP	Internally Displaced People
ASDP	Agricultural Sector Development Programme	IDRC	International Development Research Center
ATE	Association of Tanzanian Employers	ILFS	Integrated Labour Force Survey
ATPC	African Trade Policy Centre	ILO	International Labour Organization
AWOTTA	Association of Women in Tourism Tanzania	IMF	International Monetary Fund
CAGR	Compound Annual Growth Rate	IPV	Intimate Partner Violence
CBA	Collective Bargaining Agreements	IUCN	International Union for Conservation of Nature
CBO	Community-Based Organisation	KOICA	Korea International Cooperation Agency
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women	LHRC	Legal Human Rights Centre
CRDB	Cooperative and Rural Development Bank	MCC	Milk Collection Centres
CRS	Catholic Relief Services	MMR	Maternal Mortality Rate
CSA	Climate-Smart Agriculture	MNRT	Ministry of Natural Resources and Tourism
ECD	Early Childhood Development	MoHCDEC	Ministry of Health, Community Development, Gender, Elderly and Children
EFTA	Equity for Tanzania Limited bank	MSME	Micro, Small and Medium-Sized Enterprises
EMI	Euromonitor International	MWEDO	Maasai Women Development Association
FDI	Foreign Direct Investment	NCCSC	National Climate Change Steering Committee
FGM	Female Genital Mutilation	NCCTC	National Climate Change Technical Committee
FLFP	Female Labour Force Participation	NMB	National Bank of Tanzania
GAP	Good Agricultural Practices	NSGD	National Strategy for Gender Development
GBV	Gender-Based Violence	OECD	Organisation for Economic Co-operation and Development
GDP	Gross Domestic Product	OHC	Occupational Health and Safety
GNI	Gross National Income	OHCHR	Office of the High Commissioner for Human Rights
GRB	Gender-Responsive Budgeting	OHS	Occupational Health and Safety
GVA	Gross Value Added	PA	Protected Area
Ha	Hectares	PCD	People-Centred Design
HAT	Hotel Association of Tanzania		
HDI	Human Development Index		
HIMS	Health Information Management System		

RCT	Randomised Controlled Trial	TGT	Tanzania Growth Trust
SADC	Southern African Development Community	TLMI	Tanzania Livestock Modernisation Initiative
SDG	Sustainable Development Goals	TLU	Tropical Livestock Units
SGBV	Sexual and Gender-Based Violence	TMEA	TradeMark East Africa
SIDO	Small Industries Development Organization	TPA	Tanzania Ports Authority
SILC	Savings and Internal Lending Communities	TPAWU	Tanzania Plantation and Agricultural Workers' Union
SME	Small and Medium-Sized Enterprises	TTB	Tanzania Tourist Board
SNV	Netherlands Development Organization	TWCC	Tanzania Women Chamber of Commerce
SRGBV	School-Related Gender-Based Violence	UN ECA	United Nations Economic Commission for Africa
SRH	Sexual and Reproductive Health	UNESCO	United Nations Educational, Scientific and Cultural Organization
SRHR	Sexual and Reproductive Health Rights	UNICEF	United Nations International Children's Emergency Fund
STD	Sexually Transmitted Diseases	USAID	United States Agency for International Development
STI	Sexually Transmitted Infection	U.S. OCDC	United States Overseas Cooperative Development Council
STEM	Science, Technology, Engineering and Mathematics	VAC	Violence Against Children
SUGECO	Sokoine University of Agriculture	VAWG	Violence Against Women and Girls
TADB	Tanzania Agricultural Development Bank	VCB	Village Community Bank
TAHA	Tanzania Horticultural Association	VICOBA	Village Community Banks
TAHEA	Tanzania Home Economics Association	VSLA	Village Savings and Loan Association
TAMWA	Tanzania Media Women's Association	WASH	Water, Sanitation and Hygiene
TAPBDS	Tanzania Association of Business Development Services	WDF	Women Development Fund
TARURA	Tanzania Rural and Urban Roads Agency	WEDF	World Export Development Forum
TATO	Tanzania Association of Tour Operators	WEE	Women's Economic Empowerment
TAWEA	Tanzania Women Empowerment in Action	WES	Women Entrepreneurship Survey
TAWLA	Tanzania Women Lawyers Association	WFT	Women Fund Tanzania
TDHS	Tanzania Demographic and Health Survey	WiLDAF	Women in Law & Development Africa
TGNP	Tanzania Gender Networking Programme	WRLF	Women's Rights and Leadership Forum
		WRT	Wholesale and Retail Trade
		WSP	Women and Social Protection
		WVE	Women's Vulnerable Employment
		ZATO	Zanzibar Association of Tour Operators

Key term	Definition
Cooperative	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
Economic violence	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
Employment segregation	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
Financial exclusion	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
Gender-based violence (GBV)	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
Gender norms	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>

Key term	Definition
Gender wage gap	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
Productive employment	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
Resilience	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
Sector and Sub-Sector	<p>The Pathways study uses 'sector' to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word "sector" and "sub-sector," and the terminology for each sector depends on the country context. For instance, while 'agriculture' is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of "textiles", while in South Africa we speak of "Clothing, textiles, footwear, and leather" (CTFL).</p>

Key term	Definition
Social capital (vertical and horizontal)	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal¹ associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
Unpaid care and domestic work	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

¹Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
Violence against women and girls (VAWG)	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
Women's economic empowerment (WEE)	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
Women's vulnerable employment (WVE)	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

Executive summary

The United Republic of Tanzania² has witnessed accelerated economic growth in the last decade leading the country to achieve lower-middle-income status in 2020. This growth has been driven by market-oriented and prudent macroeconomic reforms and policymaking.³ Under its Development Vision 2025, the country has prioritised education, productivity and governance as anchors for economic growth.⁴ Ensuring that future economic growth is gender inclusive will be key for sustainable development, as women's equal economic participation could generate around 18% of incremental economic growth and add about USD18 billion to the country's gross domestic product (GDP) by 2025.⁵ Thus, women's economic empowerment is a multi-pronged concept, encompassing the process towards realising a wider set of women's political, economic and social rights alongside growth of the overall economy.

²Following the ratification of Articles of Union between Tanganyika and Zanzibar on 26 April 1964, the two sovereign states united to become a single member of the United Nations, adopting a name change on 1 November 1964 to become the United Republic of Tanzania. Sources: National Bureau of Statistics & Ministry of Finance and Planning (2022); United Nations (n.d.). Hereafter, 'Tanzania' is used to refer to the United Republic of Tanzania. ³Euromonitor International & IDRC (2020) ⁴World Bank Group (2019) ⁵Euromonitor International & IDRC (2020)

Tanzania has created a strong policy-backed environment for gender equality. The government has committed to continued and improved support for women entrepreneurs through the current Five Year Plan (2020/21-2025/26).⁶ The plan also includes indicators, targets and strategies to achieve gender equality.⁷

However, the economic gains from women's increased economic participation are yet to be optimally realised, as women in Tanzania still face significant barriers to fully realising their economic rights. While total female labour force participation is high at 80%,⁸ more women remain unemployed, underemployed, and/or work in the informal sector than men. However, women's high labour force participation rate is rooted in social norms which expect women to work to earn income, though under the control of men.⁹ Approximately 87% of total female employment is in the informal sector,¹⁰ with 51% of the female working population working informally as employees or owners of micro and small enterprises.¹¹ In 2019, agriculture accounted for 56% of the female labour force, followed by 44% for services, and 3.1% for industrial sectors - in line with the wider employment trend in the country.¹² However, across sectors, women face discrimination in accessing higher-skilled and higher-paid jobs, and only about a third of managers are women.¹³

In terms of business ownership, a notable 54.3% of all enterprises in the country are female-owned.¹⁴ 99% of these businesses are micro-enterprises with fewer than five employees,¹⁵ and nearly 75% with only one employee.¹⁶ These female-owned businesses are concentrated in informal, micro-, low-growth, and low-profit activities.¹⁷

The COVID-19 pandemic has further exacerbated existing gender inequalities in the labour market and has had a disproportionate impact on sectors and roles dominated by women. As the country emerges from the economic and social impacts of the COVID-19 pandemic, investing in **sustainable and inclusive solutions** for women's economic empowerment (which address structural and normative barriers as well as individual-level capacities) will be key to the nation's economic recovery.

This report is part of a series of reports commissioned in Sub-Saharan Africa, which aims to provide practical recommendations, for public and private sector partners, that would improve and expand women's economic opportunities, and contribute more meaningfully to women's economic empowerment.

⁶The United Republic of Tanzania: Ministry of Finance and Planning (2021) ⁷OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ⁸World Bank Open Data (2021) ⁹OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ¹⁰Euromonitor International (2020). WEE-SSA Scoping report ¹¹UN Tanzania (2020) ¹²Euromonitor International (2020) ¹³Euromonitor International & IDRC (2020) ¹⁴Euromonitor International (2020). WEE-SSA Scoping report ¹⁵Euromonitor International & IDRC (2020) ¹⁶Euromonitor International & IDRC (2020) ¹⁷Euromonitor International & IDRC (2020)

It presents an overview of gender-inclusive economic development in Tanzania.

Drawing on economic modelling, desk-based research, interviews¹⁸ and expert reviews, the report explores available data and evidence on factors influencing **gender-inclusive economic development** in the Tanzanian context. The report applies a holistic conceptual framework for **gender-inclusive economic development** that identifies multiple and overlapping factors at three different levels, which combine and interact to influence women's economic empowerment (WEE):

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors such as violence against women and girls which hinder active women's economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to two broad sectors selected in consultation with country-level stakeholders: (i) Agriculture (covering livestock and horticulture); and (ii) Tourism and Hospitality. The Wholesale and Retail Trade

(WRT) sector was also briefly explored via a spotlight approach on food and beverages

Key findings –

Sectoral analysis

The sectoral analysis identified key trends related to women's roles and engagement in livestock, horticulture, wholesale and retail trade (WRT) of food and beverages, and tourism and hospitality. In each of these sectors/sub-sectors, women face structural, normative and individual level barriers to economic empowerment, though opportunities and entry points for further empowerment also exist at each of these levels.

Highlights are summarised below with a detailed explanation of the cross-cutting/contextual structural, normative and individual factors in section 4. A deeper sector-specific analysis of these factors is provided in section 5 of the report. Appendix 3 offers a cross-sectoral table summary of the barriers, opportunities and entry points.

Structural factors

At the policy level, there has been significant progress by the government in creating an enabling environment for women's economic empowerment. Tanzania Vision 2025 focuses on people-centred, sustainable development and recognises

¹⁸30 interviews were conducted with various stakeholders including cooperatives/collectives, industry associations, NGOs/INGOs, community-based organisations, private companies and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

gender equality and women's empowerment as key strategies necessary to achieve high-quality livelihoods.¹⁹ The government has adopted policies that provide an enabling environment, with several important labour provisions/laws put in place, including equal employment rights and equal pay for equal work. There is also the prohibition of sexual harassment in the workplace.²⁰ The government has committed to continued and improved support for women entrepreneurs in the current Five Year Plan (2020/21-2025/26).²¹ However, at the sectoral level, there is room to improve mainstreaming of gender analysis, targeting and related targets into sectoral plans and strategies.²²

While progressive measures have been introduced, several barriers associated with the enforcement of policy and gender-positive labour laws remain. Not all employers (both public and private sectors) implement the policies and laws in full, and adoption of these regulations is more uneven in the private sector.²³ Furthermore, marital rape and domestic violence are not criminalised, and there are no laws in place for equal inheritance rights.²⁴ However, some statutory and customary laws, such as the Local Customary Law (Declaration) Order (1963), the Penal Code, the Tanzania Citizenship Act (1995) and inheritance laws, continue to contain discriminatory provisions that are incompatible with the Convention. At

the same time, land laws do not address the issue of discriminatory inheritance practices against women; specifically, women with partners but living out of wedlock cannot own or inherit land from their deceased partners, and girls and children born outside wedlock cannot own or inherit land from their parents as equally as those born in wedlock.^{25, 26}

Furthermore, customary and religious law have not been fully harmonised with statutory law.²⁷ Consequently, customary law continues to discriminate against women in land ownership, which affects women's economic opportunities across sectors. For example, in the Maasai community, women are restricted from inheriting land and property, and may lose land and livestock if their husbands die without having borne him a male child.²⁸

Finally, significant gaps in gender-related data and evidence-based tracking progress towards gender equality remain. Only 45.9% of indicators needed to monitor the SDGs from a gender perspective were available in 2020, with gaps in key areas, in particular: key labour market indicators, such as the gender pay gap, information and communications technology skills, physical and sexual harassment, women's access to assets (including land), and gender and the environment.²⁹

¹⁹Planning Commission (n.d.) ²⁰The World Bank (2021) ²¹The United Republic of Tanzania: Ministry of Finance and Planning (2021)

²²Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)

²³Pathways Study Interviews with various sector stakeholders ²⁴Mgomba, F. A. (2020) ²⁵United Nations (UN) 2016 CEDAW

²⁶United Nations (UN) (2016) CEDAW ²⁷United Nations (UN) (2016) CEDAW ²⁸Tiaré Cross (2013) in Kongela (2020) ²⁹UN Women (n.d.)

Normative factors

Social and gender norms play an important role in explaining why women are so heavily concentrated in informal, low-paying sectors and roles. Norms affect girls' wellbeing and prospects, limiting access to higher education while subjecting many girls to female genital mutilation (FGM) and child marriage. Within the wider society, norms hold women back from positions of power and influence, while at home, these same norms work to curtail women's voice, decision-making power and mobility. In the workplace, they influence risk of experiencing gender-based discrimination, sexual harassment and violence.

Women disproportionately take on unpaid care and labour. In addition, women are also expected to work for pay, doubling the workload. They also spend three times more time on household tasks compared to men, undertaking 4.4 hours per day of unpaid care and domestic work compared to 1.4 hours daily in the case of men.³⁰ In rural (polygamous) households, inequitable norms require women to work unpaid on their husband's plots before their own,³¹ taking more of their time and leading to lower yields on women's plots.³²

Norms around mobility coupled with the unpaid work burden limit women's ability to reach markets. For example, in livestock, women tend to sell chickens at the farm gate, while men dominate in market and town sales. Similarly, in horticulture, men also dominate in larger wholesale and external markets that require travelling longer distances as well as transportation of produce, while women tend to retail fruits and vegetables close to home in village markets. If not carefully designed, economic empowerment interventions risk exacerbating women's unpaid care burden. For example, when protected areas (PAs)³³ are established, women may experience restricted access to natural resources (e.g. firewood, fodder) which increases the time and effort they spend on gathering firewood or managing livestock, and or reduces the income they make (e.g. from selling firewood, charcoal).³⁴

Normative factors lead to significant gender segregation across sectors and restrict women's ability to benefit from their labour. Biases and social norms also ascribe certain professions to women such as being a house maid, housekeeper, or midwife. These biases are attributed to the high concentration of women in low productivity sectors such as food/accommodation services and/or wholesale and retail trade activities.³⁵

³⁰OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ³¹This study by UN Women, UNDP, & UN Environment covered 8,678 households across 19 villages in four rural districts across four zones. It found that polygamous households have two types of farm plots: (i) plots controlled by husbands - inaccurately referred to as "joint plots"; and (ii) plots controlled by wives, which tend to be on inferior small-sized plots which are intended to provide for the wives' household needs. In monogamous marriages, women did more work (than their husbands) on joint plots, yet their husbands controlled the crop including decision-making about production, sales and use of sales proceeds. See: UN Women, UNDP, & UN Environment (2018) ³²UN Women, UNDP, & UN Environment (2018) ³³Protected Areas (PAs) are specifically protected for maintenance of biological diversity, natural or associated cultural resources and managed through legal or other effective means. Special rules and regulations apply for these areas, e.g. related to settlement, tourism, hunting and other activities. ³⁴Mariki, S. B. (2016) ³⁵OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022)

For example, as production intensifies and livestock products become more marketable, men tend to dominate and reap the economic rewards. Similarly, (*ololili*) shared pastures in pastoralist communities are traditionally set up, managed and owned by men, and so tend to benefit men more, as men control the sale of and income from grazing animals, except for chickens which are lower-value animals. In household farming, women dominate in food crops such as fruits and vegetables. Men generally grow cash crops and are more heavily involved in higher-value stages of horticulture value chains. In the tourism and hospitality sector, women are overrepresented in low-paid roles such as cleaners, booking officers, customer care employees³⁶ and foodservice.³⁷

This gender segregation in employment, livelihoods and business activities comes at a huge price for individuals, households and society. For example, in Zanzibar, traditional and religious norms see few native Zanzibari women being economically involved in the tourism sector, as some community members consider contact with tourists inappropriate.³⁸ When such gender norms and roles exist as challenges, women are at increased risk of intimate partner violence (IPV).³⁹ Furthermore, women's lower control over income from livestock and horticulture can lead to decreased expenditure on household needs, resulting in food insecurity.^{40, 41}

Tanzania's National Plan of Action to End Violence Against Women and Children (NPAVAWC 2017/18 – 2021/22) also combines eight government action plans into one national plan,⁴² and is innovatively focused on preventing violence (i.e. a proactive approach) and addressing its root causes including poverty and gender inequality.⁴³ However, patriarchal barriers are deeply entrenched and manifest in the form of child marriage, female genital mutilation (FGM), violence against women and girls (VAWG) and limited reproductive autonomy. Women face multiple threats to their health and safety in both their personal and occupational lives. Concerns include gender-based violence (GBV) including sexual harassment, reputational risks from working in certain environments or roles, and inaccessible work locations far from their homes. From intimate partner violence at home to sexual harassment in the workplace, health and safety risks prevent women from engaging fully in economic opportunities. In agricultural households, violence is sometimes used by men to claim their wives' earned income, or cash received through loans or savings groups, to make women provide unpaid work on husband's plots, or make sure they fulfil their unpaid care work.⁴⁴ This in turn deters women from making efforts to raise extra income or save, as that income may be confiscated, thus having a lasting impact on agricultural

³⁶Lugalla, I. M. (2018) ³⁷Pathways Study Interview ³⁸Maliva, N. (2017) ³⁹McCarthy, K. J., Mehta, R., & Haberland, N. A. (2018) ⁴⁰UN Women, UNDP, & UN Environment (2018) ⁴¹Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019a) ⁴²UNICEF (n.d) ⁴³Apolitical (2018) ⁴⁴UN Women, UNDP, & UN Environment (2018)

productivity as well as household livelihoods and food security.⁴⁵ While links between intimate partner violence and economic empowerment are complex, in a context where almost half (44%)⁴⁶ of women have experienced intimate partner violence, GBV risk mitigation and response is an essential part of good programming.

Individual factors

Tanzania has achieved progress in improving overall literacy rates and improving girls' primary school education enrolment. However, the country lags many of its SSA neighbours in secondary school enrolment and completion.

Secondary enrolment rates for girls (32.9%)⁴⁷ are lower than the SSA average (41%),⁴⁸ and adolescent girls face multiple barriers to completing school including child marriage, adolescent pregnancy and unfavourable attitudes towards girls' education. **Limited skills and education can limit women's economic opportunities across sectors.**

For example, in agriculture, women have lower access to vocational education, training and extension services.⁴⁹ In tourism and hospitality, the limited number of women with higher education restricts their ability to engage in middle- and high-level management positions.

Women account for 80% of the 2.2 million members of informal finance groups,⁵⁰ with VICOBA ("village community banks"), being the predominant type of microfinance savings and loans institutions. Such informal finance groups have the potential to not only improve women's economic capital but to also create strong social capital for women, a notion called "*umoja*" (meaning unity) in the Tanzanian context.⁵¹

While there have been improvements in women's bank account ownership, women continue to face barriers accessing formal financial institutions. Barriers include limited access to bank branches in rural areas, limited access to finances, limited financial knowledge, high interest rates, limited targeted financial services and women not meeting qualifying requirements and documentation for accessing business loans and/or general credit.⁵²

Women's low access to land, assets, or collateral remains a key challenge for women's economic empowerment. In rural areas, only 4.1% of the land is registered to women, and only 9% of women have sole ownership of a house or land.⁵³ Furthermore, only 17% of women have access to mobile internet, and despite nearly 77% owning phones, women have limited agency and financial autonomy to buy data packs and bundles.⁵⁴

⁴⁵UN Women, UNDP, & UN Environment (2018) ⁴⁶World Bank Group (2017) ⁴⁷World Economic Forum (2022) ⁴⁸World Bank (2020g) ⁴⁹Idris, I. (2018a) ⁵⁰CEDAW review for Tanzania (n.d.) ⁵¹Ott, J. (2020) ⁵²Were, M., Odongo, M., & Israel, C. (2021) ⁵³UN Women (2021b) ⁵⁴GSMA (2019)



Consequently, women are limited to more easily accessible but low growth opportunities including poultry, small vegetable farming and handicrafts.

However, across sectors (including both areas where women currently are engaged as well as traditionally male-dominated sectors), there are untapped opportunities for furthering women's economic opportunities and pave the way for improved skills, livelihoods and economic empowerment.

Implications and recommendations

Based on the key findings, several practical recommendations and considerations are aimed at donors, policymakers, community leaders, programmers and researchers - including those engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming which may not have women's economic empowerment as a central aim.

Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.

Key implications and recommendations for consideration - across three key areas: (i) Policy/Advocacy; (ii) Programming; and (iii) Research, Monitoring and Evaluation - are very broadly summarised below. Section 6 presents a more detailed breakdown of

these implications and recommendations (including suggested strategies).

Noteworthy is that no single actor can independently address all the barriers or implement all the suggested recommendations to women's economic empowerment, and a coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required.

Policy and advocacy recommendations

1. Strengthen implementation of supportive WEE policy, legislation and programmes at the national and sub-national levels

Recommended strategies for consideration include:

- Address gender-discriminatory provisions in existing legislation, while harmonising customary and religious law with statutory provisions.
- Support policies and legislation to increase girls' access to higher education and address causes of school dropout.
- Encourage gender-responsive land titling and community-based gender-inclusive budgeting.

2. Improve pay and benefits for formal and informal workers while ensuring enforcement of existing labour rights legislation

Recommended strategies for consideration include:

- Targeting gender pay gaps and prioritising and addressing key policy and legal gaps to improve protection for informal workers.

3. Develop approaches to sensitise communities and local governance bodies on existing legislations and provisions to improve WEE outcomes and strengthen women's overall rights

Recommended strategies for consideration include:

- Facilitate training and capacity building of duty bearers from traditional customary structures, to improve women's right to land ownership, behaviour-change communication focused on gender-equitable attitudes, as well as promote positive non-violent relationships.

4. Advocate to remove gender-based barriers to finance and promote women-friendly financial services

Recommended strategies for consideration include:

- Engage women meaningfully in the design of financial services and products (including mobile money products),

to ensure that they are accessible for all women, including those most marginalised (young women, women with disabilities, widows, rural and illiterate small land holders).

Programming recommendations⁵⁵

1. Work with and grow women's networks to build social, human and economic capital, and tackle normative barriers

Recommended strategies for consideration include:

- a. Leverage pre-existing informal finance groups (VICOBAS) and Catholic Relief Services (CRS)'s Savings and Internal Lending Communities (SILC) in Tanzania⁵⁶ as entry points to engage with grassroots women.
- b. Ensure that all work to support women's networks includes a focus on supporting women to aggregate their produce for collective storage and marketing, to reach more lucrative markets and receive better prices for their goods.

2. Work with large employers to promote gender-sensitive and safe workplaces

Recommended strategies for consideration include:

- a. Strengthen organisational gender capacity, facilitate workplace holistic empowerment programmes and address gender-based violence and harassment (GBVH).

⁵⁵For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels. ⁵⁶Catholic Relief Services (CRS) has been working in Tanzania since 1962. CRS works with women and youth across various areas including economic empowerment by supporting them to establish and manage Savings and Internal Lending Communities (SILCs) to pool their savings and extend loans among themselves. See: CRS (n.d.)a and CRS (n.d.)b

- b. Improve working conditions and health and safety for women workers.

3. Address inequitable intra-household dynamics, norms and gender-based violence

Recommended strategies for consideration include:

- a. Support livelihoods and economic empowerment initiatives and engage in gender- transformative interventions while leveraging existing efforts for expansion of interventions across communities.
- b. Improve understanding of what works to increase women's access to and control over land and other productive and financial assets. This should entail focusing on lessons learned and how they can inform pragmatic policies to increase women's sustained access to land.

Research, monitoring and evaluation recommendations

1. Commission and undertake research and evaluations to address research gaps including:

- a. Studies to understand the impact of existing programmes (such as Women's Development Fund, Business Women Connect and USAID NAFKA project) on WEE outcomes.
- b. Research to understand the impact of COVID-19 on women's economic

empowerment across specific sectors, with practical recommendations and insights on how to build back better.

- c. Research to understand women's experiences of gender-based violence and harassment in the workplace, as well as successful mitigating actions.
- d. Research on prevalence and dynamics of economic violence against women (including land dispossession) and participatory action research to understand what works to address it.
- e. Research to understand barriers faced by the most marginalised groups of women, for example, women with disabilities and migrants.
- f. Research and surveys to draw clear and meaningful insights on women's time use and unpaid domestic and care work, with a view to developing interventions that address women's time poverty as a barrier to engaging in paid work.

2. Include measures of key factors

enabling or constraining women's economic empowerment including gender-specific measures focused on women's capabilities and agency, household relations and gender norms and attitudes. These should also include tracking signs of potential backlash and increased rates of intimate partner violence.

3. **Support the government to build capacity in gender-related data collection, and monitoring of gender equality targets.** At a minimum, disaggregate results by gender and age, with disaggregated targets. Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, disability, migrant status and geographic location.
4. **Commission mixed-methods research and evaluations** on these issues (gender-based violence and harassment in the workplace, economic violence, women's unpaid care work, gender norms and attitudes, etc.) to understand how and why change happens, and to better understand women's lived realities through participatory qualitative research, and theory-based evaluations.
5. **Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of violence against women.

1. Introduction

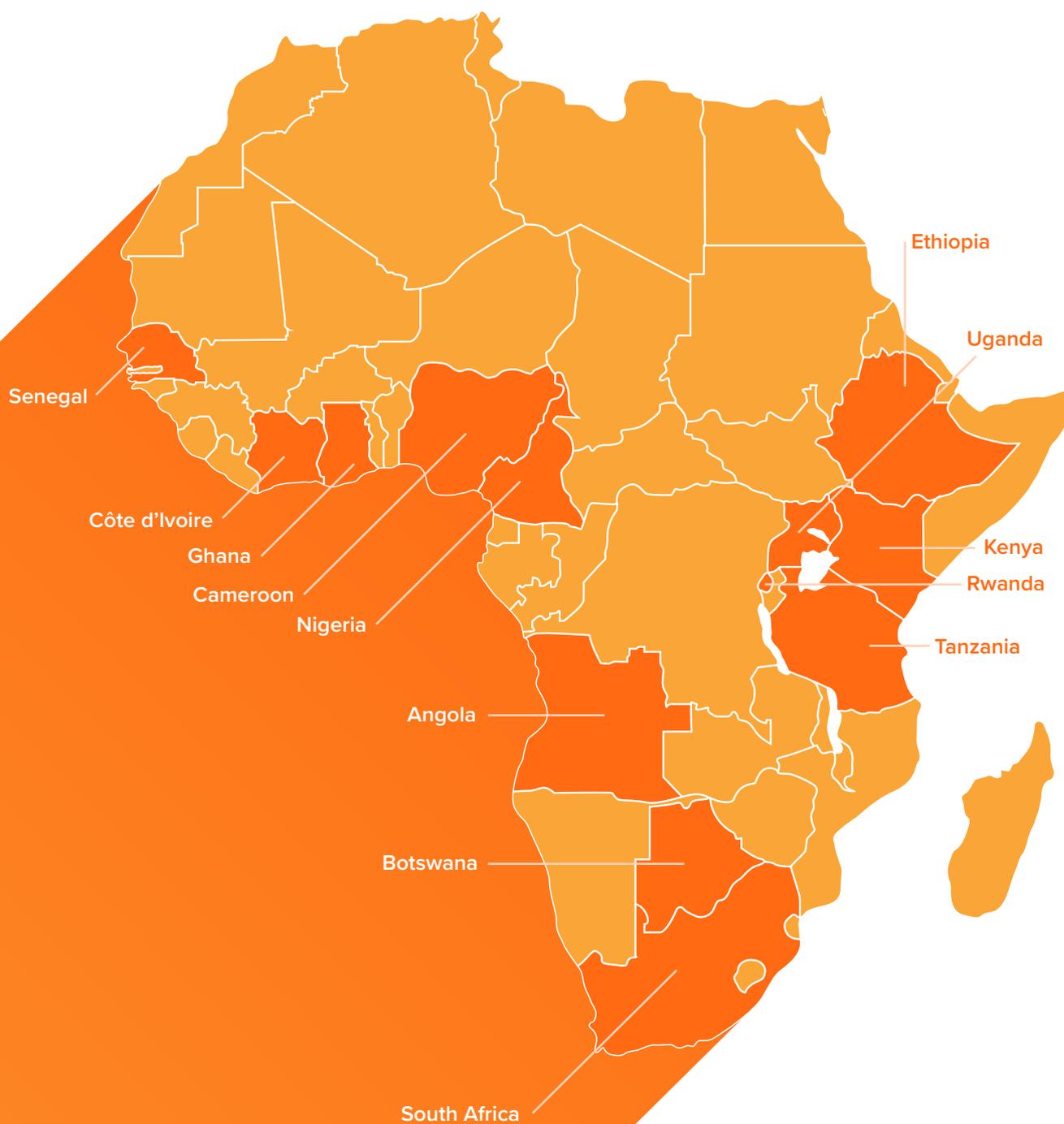
Background and objectives

A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)⁵⁷ (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened in light of various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

⁵⁷International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

13 countries covered by the Pathways Study research project, including Tanzania



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country.

These are:

1. **Identifying the sectors with the most potential**
 - Which sectors are forecast to grow fastest over 2020 -2030?
 - Which sectors have the greatest prospects for women's economic empowerment?
 - Which sectors would benefit the most from improved economic participation of women?
2. **Understanding the challenges and drivers for women's opportunities in key sectors**
 - What is the role of women within priority sectors and what are their prospects for expanded opportunities?
- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

3. **Developing sector-specific solutions**

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.



1. Scoping Study and Modelling

Preliminary research and economic modelling

Euromonitor International Research and Analytics Team



2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

Country Working Group Participants

3.

Stakeholder Mapping

Secondary Research and Interviews

Tanzania Home Economics Association (TAHEA - Country Partner), Euromonitor International Analysts

4.

Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

Tanzania Home Economics Association (TAHEA - Country Partner), Euromonitor International Analysts

5.

Analysis of Findings

Qualitative Analysis, Report Writing

Tanzania Home Economics Association (TAHEA - Country Partner), Euromonitor International Analysts, Kore Global

6.

Report Finalisation



Recommendations Workshop, Expert Reviews

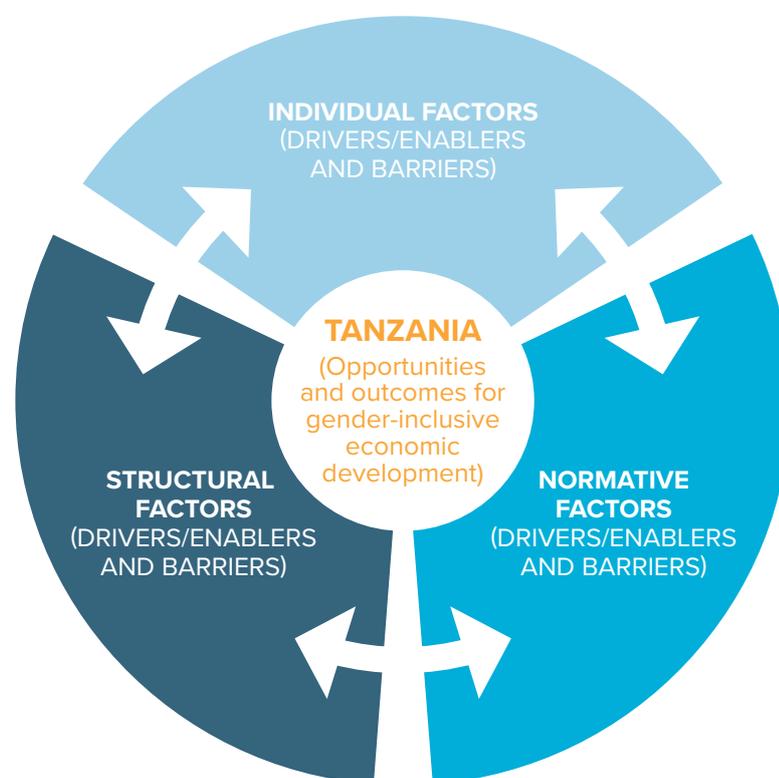
Country Working Group Participants Tanzania Home Economics Association (TAHEA - Country Partner), Euromonitor International Analysts, Kore Global, Thematic and Sector Experts, Steering Committee

2. Conceptual framework for understanding women's economic empowerment

Women's economic empowerment can be understood as: “Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.”⁵⁸ Women's economic empowerment is much broader than labour market participation.⁵⁹ It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.⁶⁰ It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.⁶¹ And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.⁶²

⁵⁸Calder et al. (2020) ⁵⁹Nazneen et al. (2019) ⁶⁰Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) ⁶¹Kabeer (2021); Fox and Romero (2017) ⁶²Calder and Boost (2020); Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

Conceptual framework for understanding women's economic empowerment



This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Tanzania at three distinct levels: (i) Structural; (ii) Normative; and (iii) Individual. Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to suitable services and

assets; and their choices relative to men's, thereby leading to greater engagement in marginal, unregulated and precarious forms of work with low and unstable earnings, with no social protection. Segregation and discrimination can occur along several fronts - employment, status in value chains, profit potential and level of risk - and is stubbornly persistent in informal labour markets despite low barriers to entry. All these due to the vicious interplay between individual, normative and structural constraints.

Structural factors

Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy.

Macro-level economic policies are often thought of as “gender neutral”, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

Examples of policies that directly influence women's ability to start, run and grow their businesses include:

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

Policies can also indirectly influence women's economic empowerment.

These may include:

- Policies on the commercialisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence (GBV).

Normative factors

Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth; for example, type and level of education and other learning opportunities made available.⁶³ Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.⁶⁴ The role of gender norms and relational agency is thus important to examine as a factor, enabling or constraining women's economic outcomes.

Social and gender norms around women's economic empowerment are not static, and large-scale macro-level changes in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements, can drive positive shifts in behaviour and attitudes over time.

⁶³Calder et al. (2021) ⁶⁴Kabeer (2021)

Norms play an important role in explaining many labour market phenomena, such as persistent gender segregation, low or declining female labour force participation (FLFP), women’s lower returns on human capital and experience in the world of work, women’s double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,⁶⁵ and the availability of relevant products and services for women in the market (for example, financial products and services, good quality affordable childcare, and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women’s time use**, including responsibilities assigned to women for domestic and care, paid work and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed gender environments, or run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women’s **freedom of mobility**; and
- **The frequency, intensity and acceptability of violence against women and girls (VAWG) including sexual harassment.**

Individual capital factors

Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital). Capital is especially important for women entrepreneurs to navigate the “structures of constraint” they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.⁶⁶

Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication. Uneven investments in girls’ and young women’s human capital create “pre-existing” constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.⁶⁷

⁶⁵Marcus (2021) ⁶⁶McKenzie et al. (2021); Batista et al. (2021) ⁶⁷Calder et al. (2021)

The exercise of individual choice is significantly enabled by stores of social capital. Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality.⁶⁸ Women are often further constrained by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example, through collective enterprises.

Finally, economic empowerment requires women to access and control economic capital, including: financial assets such as earnings, savings and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.⁶⁹

Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work.

Therefore, the lack of capital is more of a problem for women: firstly, because systemic and structural constraints allocate more opportunities to build capital to men; and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.⁷⁰

⁶⁸Adato and Hoddinott (2008) in Calder and Tanhchareun (2014) ⁶⁹Calder et al. (2021) ⁷⁰Calder et al. (2021)



3. Country context

3.1 Demographics and geography

Tanzania is an East African country located south of the Equator, bordered by Uganda, Kenya, Mozambique, Malawi, Zambia, Burundi and Rwanda.^{71, 72} Tanzania (officially known as The United Republic of Tanzania) includes both sovereign states: (i) mainland Tanzania; and (ii) the island of Zanzibar.⁷³ While the official capital has been Dodoma since 1974, the former capital Dar es Salaam, continues to be the largest city, main port and commercial centre.⁷⁴

⁷¹Mascarenhas, A. C., Ingham, K., Bryceson, D. F., & Chiteji, F. M. (2021) ⁷²Mascarenhas, A. C., Ingham, K., Bryceson, D. F., & Chiteji, F. M. (2021) ⁷³Tanganyika gained independence and became a republic on 9 December 1961 and 1962, respectively. Zanzibar became independent on 10 December 1963, and the People's Republic of Zanzibar was established after the Revolution on 12 January 1964. Following the ratification of Articles of Union between Tanganyika and Zanzibar on 26 April 1964, the two sovereign states united to become a single member of the United Nations, adopting a name change on 1 November 1964 to become the United Republic of Tanzania. Sources: National Bureau of Statistics & Ministry of Finance and Planning (2022); United Nations (n.d.)
⁷⁴Britannica (2019)



With an estimated population of 61.5 million in 2021,^{75, 76} Tanzania is the second most populous country in East Africa after Ethiopia.⁷⁷ With a median age of 18 years old and a fertility rate of 4.7 births per woman (in 2021),⁷⁸ 63% of Tanzania's population is aged below 25 years old, and the population growth rate has averaged 2.9% to 3% since 2009).⁷⁹

Tanzania remains a largely rural country with 65% of the population living in rural areas, although recent years have seen significant rural to urban migration. In 2020, the share of the population living in urban areas had reached 35.2% and continues to rise.⁸⁰ This urbanisation is mostly concentrated in the former capital and commercial and policymaking hub, Dar es Salaam, with an estimated population of 7.4 million people.⁸¹ This is expected to grow to 13.5 million people by 2035, which would make it one of the world's most populous cities.⁸² The majority of the city's residents (over three quarters) live in informal settlements such as Tandale ward,⁸³ and the Tanzanian government is now looking to address Dar es Salaam's sustainable development as it nears megacity status.⁸⁴

The majority (99%) of the mainland population are African, with 95% being

Bantu, consisting of more than 130 different tribes and ethnic groups. The other 1% consists of a mix of people of Asian, European, Arab and mixed Arab/African descents.⁸⁵ Tanzania is a multilingual country; while Swahili is the nation's official language, English is also widely spoken, and often used for commercial, administrative and higher education purposes.⁸⁶ In addition, Arabic is widely spoken in Zanzibar, alongside many ethnic/local languages of Bantu and Nilotic origins.⁸⁷ As per 2020 estimates, 63.1% of the population is Christian; 34.1% are Muslim; 1.1% follow folk religions; <1% are Buddhist, <1% are Hindu; <1% are Jewish, <1% follow other religions; and 1.6% remain unspecified.⁸⁸

Based on a 2017 estimate, about 4.2 million Tanzanians are living with a disability.⁸⁹

However, in the absence of recent data, the current figures may be significantly higher. Persons with disabilities experience inequalities accessing basic services such as health, employment and education, with women particularly vulnerable to abuse and neglect.⁹⁰ Nearly 50% of children with disability are unable to attend schools, and illiteracy among Tanzanians with disability is at about 48%.⁹¹ Given the widespread workplace exclusion, only 3.1% of people with disabilities in Tanzania receive income from

⁷⁵World Bank DataBank (2021a) ⁷⁶Note: National estimates are lower at 59.4 million (57.7 million for Tanzania mainland and 1.7 million for Zanzibar). Source: National Bureau of Statistics & Ministry of Finance and Planning (2022) ⁷⁷Euromonitor International & IDRC (2020) ⁷⁸Euromonitor International Passport Database (2022) ⁷⁹World Bank DataBank (2021b) ⁸⁰The World Factbook (2022) ⁸¹World Population Review (2022) ⁸²National Geographic (2019) ⁸³Tandale is an administrative ward in the Kinondoni district of Dar es Salaam ⁸⁴National Geographic (2019) ⁸⁵CIA World Factbook (2021) ⁸⁶CIA World Factbook (2021) ⁸⁷World Atlas (2017) ⁸⁸CIA World Factbook (2021) ⁸⁹CCBRT (2017) ⁹⁰ADD International (n.d.) ⁹¹CCBRT (2017)

paid employment, and continue to experience greater levels of poverty than people without disabilities.⁹²

Climate change-related shocks reduce long-term growth and affect millions of Tanzanians and their livelihoods. In the last five decades, the country has witnessed a rise in average temperature of 1°C. By 2050, the average annual temperature rise is projected to increase by 1.4° to 2.3°C.⁹³ The majority of agricultural production comes from rainfed, low-input smallholder farmers who remain highly vulnerable to weather variabilities.⁹⁴ For example, production of critical crops such as maize, beans and sorghum is projected to decrease in the coming decades as a result of climate change, thereby endangering livelihoods and food security.⁹⁵ Rural women are particularly vulnerable to the effects of climate change and related disasters, given their reliance on agriculture-based livelihoods, reliance on natural resources for livelihoods and food security, as well as political, social and economic obstacles to adaptation.

In response, the government of Tanzania has undertaken several major climate mitigation and adaptation policy initiatives. The Vice President's Office, Division of Environment remains the national climate change focal point. In

addition, the National Climate Change Steering Committee (NCCSC) and the National Climate Change Technical Committee (NCCTC) are the governing bodies responsible for implementing all climate change activities. The former is responsible for cross-sectoral policy guidance and coordination on climate change, while NCCTC is an advisory body working closely with the Division of Environment.⁹⁶ However, a recent gender policy review of climate change adaptation and natural resource management found a disconnect between national policy and sectoral plans, with gender often reduced to “women’s issues”, while proposed solutions do not match the gender constraints and lack clear strategies on how they will be achieved. At the same time, the review also highlighted significant areas of opportunities to better integrate gender issues including better collection and use of gender-disaggregated data, as well as the development and use of climate-smart agriculture (CSA).⁹⁷

3.2 Human development

Tanzania is ranked 163 out of 189 countries and territories as per the Human Development Index (HDI), 2020.⁹⁸ With an index value of 0.529, the country is currently positioned in the “low human development” category,^{99, 100} although the country has made significant progress between 1990

⁹²CCBRT (2017) ⁹³USAID (2018) ⁹⁴USAID (2018) ⁹⁵USAID (2018) ⁹⁶USAID (2018) ⁹⁷CGIAR (2016) ⁹⁸United Nations Development Programme (2020) ⁹⁹The HDI indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.70-0.79), medium human development (0.55-0.70) and low human development (below 0.55). ¹⁰⁰United Nations Development Programme (2020)

and 2019, and has experienced an increase in life expectancy at birth, mean years in school (increased by 2.5 years) and expected years of schooling (increased by 2.6 years).¹⁰¹ Consequently, Tanzania's HDI value rose from 0.368 to 0.529 between 1990 and 2019, an increase of 43.8%.¹⁰²

Government efforts to improve living conditions have resulted in a sustained increase in access to basic services and improvements in human capital outcomes and reductions in poverty.

By 2018, poverty rates fell from 34.4% to 26.4%.¹⁰³ However, this reduction still meant that about 14 million people lived below the national poverty line of TZS49,320 or USD21.5 per adult equivalent per month.¹⁰⁴ Furthermore, about 49% of the population lived below the USD1.9 per day per person international poverty line as at 2018.¹⁰⁵ With higher poverty rates among women, female-headed households are poorer than male-headed households (27.4% versus 26.1%, respectively).¹⁰⁶

In 2022, Tanzania was ranked 64 out of 146 countries, as per the World Economic Forum's Global Gender Gap Report.

The country performs highest on educational attainment goals (0.957) - especially at the primary school level and on health and survival (0.970).¹⁰⁷ Additionally, low-performing regions such as Tabora, Simiyu, Mara, Shinyanga and Kilimanjaro are also catching up due to impacts of several large-scale investment programmes.¹⁰⁸ However, despite these areas of progress, gender inequalities persist in the areas of reproductive health outcomes for women and girls, women's political empowerment, gender-based violence and women's economic empowerment. See the table below for a summary of gender-related indices:

Indicator	Female	Male
Population* under poverty line in Tanzania, % (2019)	42.2	41.2
Population* under poverty line, average for Sub-Saharan Africa, % (2019)	44.2	43.5
Households in poverty by household head's sex, % (2020)	27.4	26.1

Note: *The indicator is based on country's total female/male population
Source: UN Women, National Bureau of Statistics of Tanzania

¹⁰¹United Nations Development Programme (2020) ¹⁰²United Nations Development Programme (2020) ¹⁰³World Bank (n.d.)
¹⁰⁴World Bank (n.d.) ¹⁰⁵World Bank (n.d.) ¹⁰⁶National Bureau of Statistics Ministry of Finance and Planning (2019)
¹⁰⁷World Economic Forum (2022) ¹⁰⁸Asim, S., Chugunov, D., & Gera, R. (2019)

Index	Score	Insights on score
<p>Africa Gender Index (2019) Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> Africa average: 0.486 East Africa average 0.518¹⁰⁹</p>	0.618	Implemented a full time use survey, reduced or eliminated school fees associated with primary and secondary schools, introduced sector-specific (e.g. cotton) plans to promote gender equality and strengthen women's contribution to value chains. Scores low on indicators measuring economic dimension.
<p>Gender Inequality Index (2019) Composite measure reflecting inequality in reproductive health, empowerment and labour <i>(lower score is better)</i> Global average: 0.436 SSA average: 0.570¹¹⁰</p>	0.556	Nearly 36.9% women occupy seats in parliament, and approximately 80% women participate in the labour force. However, the country struggles with an above- average adolescent birth rate (118.4 vs 104.9 SSA per 1,000 women aged 15-19) and below-average portion of female population with at least secondary education (12.0 vs 28.8% SSA).
<p>Global Gender Gap Report (2022) Economic participation and opportunity, educational attainment, health and survival, and political empowerment <i>(higher score is better)</i> Global average: 0.681 SSA average: 0.679¹¹¹</p>	0.719	Tanzania ranked 13th out of 36 countries covered in the SSA region and ranked 64th out of 146 countries globally. Tanzania improved parity in tertiary education. The election of a female head of state in 2021 also improved Tanzania's political empowerment score from 0.235 in 2021 to 0.245 in 2022.

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

¹⁰⁹African Development Bank (AFDB) & UN ECA (2019) ¹¹⁰United Nations Development Programme (2019)

¹¹¹World Economic Forum (2022)

Index	Score	Insights on score
<p>Women's Workplace Equality Index (2018) Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work and using property <i>(higher score is better)</i> Global average: 64.79 SSA average: 57.86¹¹²</p>	63.65	<p>Performs well in terms of enabling institutional access for women (100/100), and enabling access to jobs and incentivising women to work (83/100). Poor performance on availability of building credit (25/100), protecting women from violence (43.8/100) and going to court (50/100).</p> <p>Ranks 15th out of 47 SSA countries.</p>
<p>Gender Parity Score (2019) Measures distance from gender parity and takes into consideration gender equality at work and in society <i>(higher score is better)</i> Africa average: 0.58¹¹³</p>	0.62	<p>Performs well in access to essential services and enablers of economic opportunity for women (0.77) and women's physical security and autonomy (0.79). Continues to face challenges associated with providing women legal protection and strengthening their political voice (0.51). There also remains a considerable unmet need for family planning (0.21).</p>
<p>SDG Gender Index (2022) 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change <i>(higher score is better)</i> Global average: 67.8 SSA average: 52.0¹¹⁴</p>	0.537	<p>With an increase in score of 4.4 points, Tanzania was classified as having made fast progress (from 2015 to 2020), ranking 112th out of 144 countries covered globally.¹¹⁵</p>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

¹¹²World Bank (2018) ¹¹³Moodley, L., Kuyoro, M., Holt, T., Leke, A., Madgavkar, A., Krishnan, M., & Akintayo, F. (2019)

¹¹⁴Equal Measures 2030 (2022) EM2030 ¹¹⁵Equal Measures 2030 (2022) EM2030

Sexual and reproductive health (SRH) challenges continue to affect women and girls' health and wellbeing. Adolescent girls in particular experience poor sexual and reproductive health outcomes. By the age of 19, almost 50% of the girls are either pregnant or have given birth to a child.¹¹⁶ Furthermore, the 2016/2017 Tanzania HIV Impact Study (THIS) found that HIV prevalence is higher among women (6.2%) than men (3.1%), and peaks at 12% of women aged between 45 and 49 years.¹¹⁷ Adolescent girls and young women account for 80% of all new infections.¹¹⁸ Pre-marital sex remains taboo and only about one third of health facilities in the country offer youth-friendly¹¹⁹ services where adolescents can access contraceptives, test for HIV and receive treatment for sexually transmitted infections (STIs).¹²⁰ Consequently, adolescent girls are exposed to unwanted pregnancies, unsafe abortion and STIs,¹²¹ and the maternal mortality rate (MMR) stands at 398 deaths per 100,000 live births.¹²²

Given the high unmet need for family planning and limited access to safe abortion, it is estimated that 20% of the pregnancies in Tanzania are unintended or unplanned.¹²³ According to the most recent 2016 Tanzania Demographic and Health Survey (TDHS), the contraceptive prevalence rate among women of reproductive age was reported to be 38.4%. Furthermore, of the women who did not plan on getting pregnant, nearly 20% reported not using any family planning methods.¹²⁴

Tanzania has achieved progress in improving overall literacy rates and improving girls' primary school education enrolment, although the country lags its neighbours in secondary school enrolment and completion. Tanzania ranks 110 out of 146 countries covered on the educational attainment global gender gap sub-index 2022.¹²⁵ Furthermore, gender parity has been achieved in primary enrolment with 85.5% of girls enrolled due to significant investment

Indicator	Tanzania		SSA average	
	Female	Male	Female	Male
Literacy rate*, %	73.1	83.2	58.9	72.2
Enrolment in primary education, %	82.9	79.9	72.4	78.1
Enrolment in secondary education, %	27.3	25.8	40.6	45.9
Enrolment in tertiary education, %	2.8	5.2	8.2	10.7

Note: *Percentage of the adult population (over 15 years of age) of each gender with the ability to both read and write and make simple arithmetic calculations. Source: Global Gender Gap report (2021)

¹¹⁶Nkata, H., Teixeira, R., & Barros, H. (2019) ¹¹⁷Government of Tanzania (2018) ¹¹⁸USAID (2020) ¹¹⁹Youth-friendly sexual and reproductive health services are services or clinics that deliver a comprehensive range of sexual and reproductive health services in ways that are responsive to the specific needs, vulnerabilities and desires of young people. ¹²⁰Nkata, H., Teixeira, R., & Barros, H. (2019) ¹²¹Nkata, H., Teixeira, R., & Barros, H. (2019) ¹²²Safari, W., Urassa, M., Mtenga, B., Chagalucha, J., Beard, J., Church, K., Zaba, B., & Todd, J. (2019) ¹²³Safari, W., Urassa, M., Mtenga, B., Chagalucha, J., Beard, J., Church, K., Zaba, B., & Todd, J. (2019) ¹²⁴Safari, W., Urassa, M., Mtenga, B., Chagalucha, J., Beard, J., Church, K., Zaba, B., & Todd, J. (2019) ¹²⁵World Economic Forum (2022)

in girls' primary education. However, secondary enrolment rates are low (32.9% for girls and 30% for boys), while tertiary enrolment rates are much lower generally and for girls especially (7.1% for girls and 8.5% for males).¹²⁶ Enrolment and completion of tertiary education reduces when girls reach marriageable and/or childbearing age. (Education dynamics are explored further in section 4.3).

Gender-based violence (GBV) and harmful practices such as child marriage and female genital mutilation (FGM) continue to limit women and girls' rights, wellbeing and potential. Women with disabilities remain particularly at higher risk.

In Tanzania, women and girls continue to face violence throughout their life cycle.¹²⁷ Almost half (44%)¹²⁸ of all women (aged 15 to 49) have experienced intimate partner violence (IPV), either physically or sexually. In rural areas, 52% of women have experienced spousal violence compared to 45% of women in urban areas.¹²⁹ Among never-married women, 16% have experienced physical violence compared to 63% of divorced, separated or widowed women.¹³⁰ Additionally, high rates of GBV and child marriage are driven by the persistence of harmful norms and gender inequalities around women's role within the household and society.¹³¹ This is further explored in section 4.2.3.

3.3 Status of the economy, labour force participation and employment

Tanzania has witnessed accelerated economic growth in the last decade and achieved lower middle-income status in 2020. Tanzania has experienced accelerated economic growth at an average of 6% to 7% per year over the last decade.¹³² In July 2020, Tanzania became classified as a lower middle-income country with its Gross National Income (GNI) per capita having increased from USD 1,020 in 2018 to USD 1,080 in 2019, above the World Bank's 2020 threshold of USD 1,036 for lower-middle income status.¹³³

Under its Tanzania Development Vision 2025, the country is aiming to reach middle-income status and transform into an industrial economy by the same year.¹³⁴ The vision prioritises education, productivity and governance as anchors for economic growth.¹³⁵ Industrialisation has been a focal priority for the Tanzanian government in recent years, under the Integrated Industrial Development Strategy.¹³⁶ Targeting six sub-sectors (agro-processing, textiles, leather, fertilisers and chemicals, light machinery, and iron and steel), the strategy outlines job creation, economic transformation and export promotion plans, primarily with the support of private financing and the government's role as an enabler.¹³⁷

¹²⁶World Economic Forum (2022) ¹²⁷World Bank Group (2017a) ¹²⁸World Bank Group (2017a) ¹²⁹World Bank Group (2017a) ¹³⁰World Bank Group (2017a) ¹³¹Odunga, Dr. J. N. (n.d.) ¹³²The World Bank (2020) ¹³³The World Bank (2020) ¹³⁴World Bank Group (2019) ¹³⁵World Bank Group (2019) ¹³⁶Euromonitor International & IDRC (2020) ¹³⁷Euromonitor International & IDRC (2020)

Indicator		Value	Source
GDP in 2020, USD million		62,410	World Bank
GDP growth and projections, %	2020	2.00	World Bank
	2021 ^F	4.00	IMF
	2025 ^F	6.00	IMF
Debt-to-GDP ratio in 2020, %		37.6	Euromonitor Passport
Inflation and projections, %	2010	6.20	World Bank
	2015	5.59	World Bank
	2020	3.29	World Bank
	2021 ^F	3.20	IMF
	2025 ^F	3.50	IMF

Note: F=Forecast

Source: Euromonitor International, Passport; World Bank; IMF

Tanzania's accelerated economic growth in recent years has been driven by market-orientated and prudent macroeconomic reforms and policymaking,¹³⁸ as well as monetary policy easing, which largely drove private sector credit extension and growth.¹³⁹ The latter supported the country's market economy transition, although the government continues to hold a tight grip on the telecommunications, banking, energy and mining sectors.¹⁴⁰ Moreover, the country's recently discovered natural gas in addition to gold and agricultural crops strengthened its substantial natural resource base further and has bolstered the Tanzanian export sector.¹⁴¹

In 2019, the Tanzanian economy saw increased diversification and multi-sector growth with GDP rising to USD63.2 billion (notable year-on-year growth of 5.8%).¹⁴² At 3% for the same year, headline inflation has also stabilised in recent years, corresponding

to falling food prices.¹⁴³ Agriculture is Tanzania's largest GDP-contributing sector in gross value added (GVA) terms at 29.7% in 2019,¹⁴⁴ followed by wholesale and retail trade at 14.7% and construction at 11%.¹⁴⁵

Workforce participation in Tanzania is largely concentrated in the informal, agriculture sector, which employed 64.9% of the total population in 2020. In 2021,

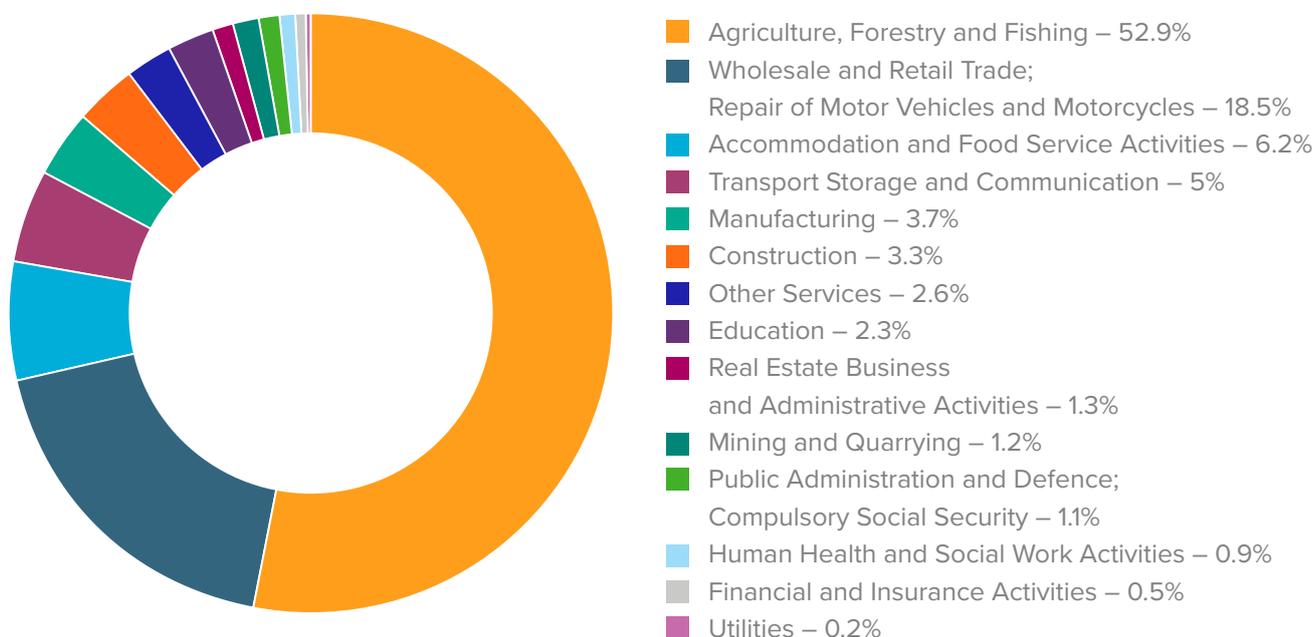
unemployment in Tanzania was 2.6%.¹⁴⁶ At the level of the three broad industries, Tanzania's workforce participation is heavily reliant on agriculture, which accounted for 53% of its full-time labour force in 2019, followed by services (39%) and industry (8%).¹⁴⁷ National government figures from the Integrated Labour Force Survey (ILFS) for 2020/2021 differ but follow the same trend share wise, and indicate progressive economic transformation compared to the prior (most recent) 2014 figures; in 2021/2021, the share of total employment in agriculture was 61.1%, followed by services (30.9%) and industry (8.0%) versus 2014 figures for agriculture at 66.2%, services (27.1%) and industry (6.7%).¹⁴⁸ At a sectoral level, after agriculture (53%), wholesale and retail trade, accommodation and food service activities, and transport storage and communication, ranked as the largest employment activities, at 19%, 6%, and 5%, respectively, of the full-time labour force in 2019.¹⁴⁹

¹³⁸Euromonitor International & IDRC (2020) ¹³⁹World Bank Group (2019) ¹⁴⁰The World Factbook (2022) ¹⁴¹Euler Hermes (2021)

¹⁴²Euromonitor International (2020). WEE-SSA Scoping report ¹⁴³World Bank Group (2019) ¹⁴⁴Euromonitor International Passport

¹⁴⁵Euromonitor International Passport ¹⁴⁶World Bank DataBank (2021c) ¹⁴⁷Euromonitor International (2020) ¹⁴⁸The United Republic of Tanzania (2021) Integrated Labour Force Survey 2020/2021 ¹⁴⁹Euromonitor International (2020)

Breakdown of Full-Time Total Labour by Sector (2019)



Source: International Labour Organisation (ILO) estimates

Much of the non-agricultural workforce (76%) subsists outside of the formal economy.¹⁵⁰ Tanzania's challenges in the integration of informal sectors into the formal economy have largely hindered the country's development goals, most notably the growth of the manufacturing industry which typically requires large-scale investments and formal linkages for value and supply chain management.¹⁵¹ Official authorities in local governments, such as the Arusha City Council, have been supporting informal entrepreneurs in setting up businesses in a bid to improve oversight on their activities as well as their linkages with the formal industry.¹⁵² In tandem, the government is also exploring

the option of linking the Tanzania Revenue Authority's taxpayer identification system to the national system.¹⁵³ This integration will allow the government to quantify the informal economy and to set up a compliance infrastructure for such businesses.¹⁵⁴

In 2021, women's labour force participation in Tanzania among the 15+ year-old female population was 80%,¹⁵⁵ and was concentrated in informal and unregulated sectors. Women's vulnerable employment (WVE)¹⁵⁶ in Tanzania ranked highest in 2019 among SSA countries covered by this Pathways Study, at 88%,¹⁵⁷ and informal employment ranked equally high at 87.2% of total female employment

¹⁵⁰Oxford Business Group (2018) ¹⁵¹Oxford Business Group (2018) ¹⁵²Oxford Business Group (2018) ¹⁵³Oxford Business Group (2018)
¹⁵⁴Oxford Business Group (2020) ¹⁵⁵World Bank DataBank (2021d) ¹⁵⁶Vulnerable employment includes contributing family workers and own-account workers as a percentage of total employment. It is derived using data from International Labour Organization, ILOSTAT database ¹⁵⁷Euromonitor International (2020). WEE-SSA Scoping report

in the country.¹⁵⁸ Over half (51%) of the Tanzanian female population works in the informal sector as employees or owners of micro and small enterprises.¹⁵⁹ It is estimated that women's equal economic participation could generate around 18% of incremental economic growth and add around USD18 billion to the country's GDP by 2025.¹⁶⁰

In terms of business ownership, a seemingly impressive 54.3% of all enterprises in the country are female-owned.¹⁶¹ Yet 99% of these businesses are micro-enterprises with fewer than five employees,¹⁶² and nearly 75% have only one employee.¹⁶³ It is therefore likely that these businesses are concentrated in informal, low-growth and low-profit activities.¹⁶⁴

In 2019, the agriculture sector accounted for 56% of the female labour force, followed by 41% for services and 3% for industry - in line with the wider employment trend in the country.¹⁶⁵ As with total labour force employment trends discussed earlier, national government figures from the Integrated Labour Force Survey (ILFS) for 2020/2021 differ but follow the same trend share wise; in 2021/2021, the share of female employment was highest in agriculture (60.4%), followed by services (35.2%) and industry (4.5%) versus 2014 figures for agriculture at 69.4%,

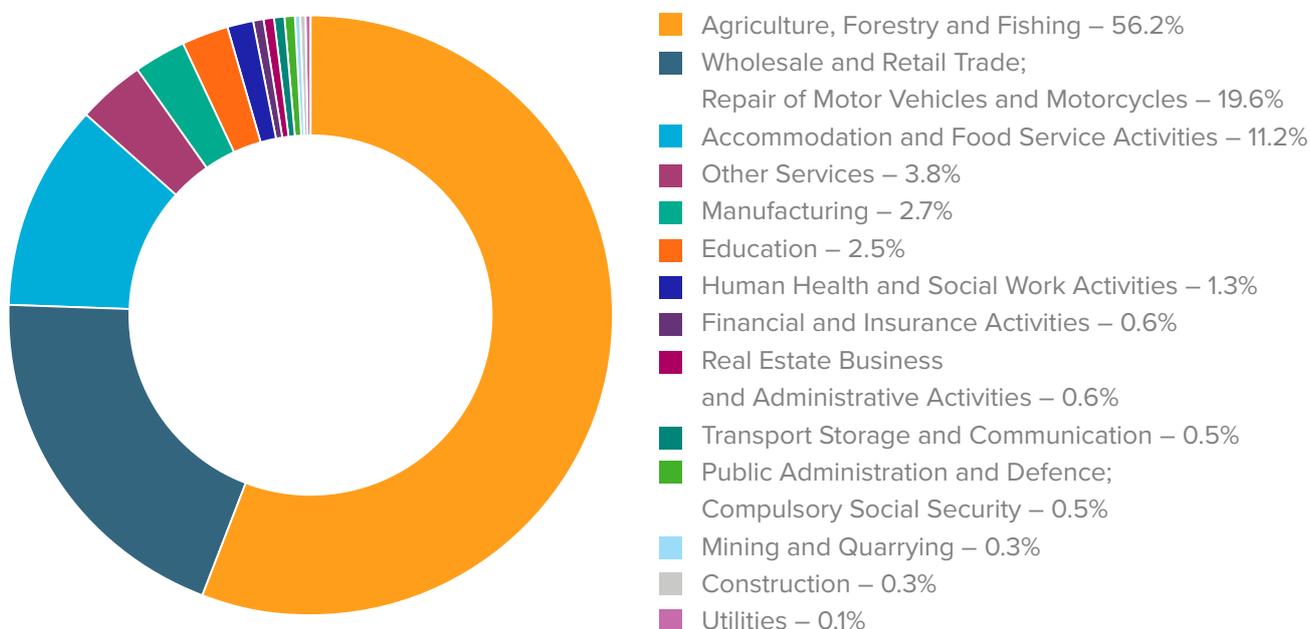
services (27.2%) and industry (3.4%).¹⁶⁶ This movement of women from agriculture to services and industry is indicative of women moving in to higher-skilled and better-paying positions including in the formal sector. At a sectoral level, following agriculture (56%), wholesale and retail trade, accommodation and food service activities, manufacturing, and education services, ranked as the largest employment sectors for women, at 20%, 11%, 3%, and 3%, respectively, of the total female labour force in 2019.

Women face discrimination in accessing higher-skilled and higher-paid jobs, and only a third of managers are women (30,000 female managers versus 98,000 male managers).¹⁶⁷ This inequality can be traced back to education gender gaps in higher levels of education and contributes to a notable gender pay gap;¹⁶⁸ recent estimates suggest that in Tanzania, the mean monthly income is around USD121 for men, compared with USD72 for women.¹⁶⁹

The COVID-19 pandemic has had a negative effect on many sectors where women dominate. For example, the tourism and hospitality sector experienced an estimated 80% revenue contraction by tourism operators in 2020.¹⁷⁰ This is particularly relevant as women make up 72%¹⁷¹ of workers in the sector. The

¹⁵⁸Euromonitor International (2020). WEE-SSA Scoping report ¹⁵⁹UN Tanzania (2020) ¹⁶⁰Euromonitor International & IDRC (2020) ¹⁶¹Euromonitor International (2020). WEE-SSA Scoping report ¹⁶²Euromonitor International & IDRC (2020) ¹⁶³Euromonitor International & IDRC (2020) ¹⁶⁴Euromonitor International & IDRC (2020) ¹⁶⁵Euromonitor International (2020) ¹⁶⁶The United Republic of Tanzania (2021) Integrated Labour Force Survey 2020/2021. ¹⁶⁷Euromonitor International & IDRC (2020) ¹⁶⁸Malta, V., Kolovich, L. L., Martinez, A., & Tavares, M. M. (2019) ¹⁶⁹Euromonitor International & IDRC (2020) ¹⁷⁰World Bank (2020h) ¹⁷¹World Bank (2021b)

Breakdown of Full-Time Female Labour Force by Sector (2019)



Source: International Labour Organisation (ILO) estimates

manufacturing and agricultural export sectors have also been negatively affected by the pandemic due to decreased private sector demand. General exports are expected to decline by 10% this year.¹⁷² The COVID-19 pandemic took a toll on income-generating activities for women who depend on cross-border trade.¹⁷³ The subsequent trade and travel bans, as well as diminishing demand in Tanzania's export markets had a direct effect on women's immediate livelihoods. VICOBA ("village community banks") have also struggled in alleviating their plight, given that their beneficiaries have also been unable to pay back loans and restore capital.¹⁷⁴ A 2021 study on the gendered impact of COVID-19 on Tanzania's informal sector across four

regions, found that women's economic activities were more affected than men's due to the closure of schools which increased childcare responsibilities. However, women pivoted to alternative opportunities including making and selling face masks, liquid hand soap, herbal products and immunity-boosting items such as ginger, lemon, peppers, etc.¹⁷⁵

Global trade disruptions, in tandem, significantly pushed up input and transportation costs.¹⁷⁶ As a result, GDP growth in 2020 was estimated to have slowed down to 1.9%,¹⁷⁷ which is still considerably favourable relative to the negative growth experienced by most global economies and regional neighbours.

¹⁷²World Bank (2020h) ¹⁷³Ott, J. (2020) ¹⁷⁴Ott, J. (2020) ¹⁷⁵George, C. (2021) ¹⁷⁶The World Bank (2020b) ¹⁷⁷Euler Hermes (2021)

More significantly, Tanzania's per capita income turned negative in 2020 for the first time in more than 25 years, and some 140,000 formal jobs were lost, while 2.2 million non-agricultural informal workers incurred sizeable income losses.¹⁷⁸ An additional 500,000 Tanzanians could fall below the poverty line due to the pandemic, and the country's poverty rate is estimated to rise to 27.2% due to the resulting economic slowdown.¹⁷⁹ In addition to a spike in poverty, human capital is further threatened by the health crisis.¹⁸⁰

3.4 Structure and functions of government



Tanzania at a glance

Administrative division	<p>Mainland Tanzania: 25 regions, 40 urban councils and 132 rural district councils and 10,075 registered village councils</p> <p>Zanzibar: Five regions, four urban councils and seven rural district councils, and 388 <i>shehias</i> or villages</p>
Type of government	Presidential Democracy
Executive	President and Government First Female President (sworn into office in 2021) 36% women (9/25 cabinet members) ¹⁸¹
Legislature	Unicameral Parliament Bunge/National Assembly - 36.9% women (143/388 members) ¹⁸²
Judiciary	High Court (for Mainland Tanzania and Zanzibar), Court of Appeal of Tanzania, Magistrates Courts, District Courts, Khadhi Appeal Courts, and Khadhi Courts for Islamic family matters (in Zanzibar)
Political parties	Multi-party state since 1992 Ruling party: Chama cha Mapinduzi (Revolutionary Party) , in power since 1961
Governance	Federal Republic with two levels of government: Federal, Local
Voting system	Mixed, parallel voting (part majority voting, part proportional representation)

¹⁷⁸The World Bank (2020) ¹⁷⁹The World Bank (2020) ¹⁸⁰World Bank Group (2019) ¹⁸¹Lihiru, V (2021) ¹⁸²IPU Parline (n.d.)

The merger of Tanganyika and Zanzibar led to the setting up of the interim constitution of 1965, establishing the United Republic of Tanzania. The permanent constitution for the United Republic was approved in 1977 and then amended in 1984 to include a bill of rights.¹⁸³ For administrative processes, mainland Tanzania is divided into regions governed by commissioners who are appointed by the central government. Popularly elected councils are governing authorities, appointed by executive officers at the district, division and ward levels.

The decentralisation process is underway in Zanzibar and is more advanced on the mainland. In 1999, a local government reform programme was enacted by the National Assembly. This resulted in the division of Mainland Tanzania into 25 regions, 40 urban councils and 132 rural district councils.¹⁸⁴ The urban councils perform a coordinating role and attend to issues cutting across municipalities, including security and emergency services.¹⁸⁵ Zanzibar has five regions, four urban councils and seven rural district councils, and 388 *shehias* or villages.¹⁸⁶ The decentralisation as introduced in the 1990s,¹⁸⁷ with the local government responsible for pre-primary and primary education, basic health services and agricultural extension services.¹⁸⁸

Tanzania has three main bodies of rules - statutory law, Islamic law and customary law.¹⁸⁹ Both customary and Islamic law has been established under section 9 of the Judicature and Applications of Laws Act, Chapter 358 of the Laws of Tanzania.¹⁹⁰ The rules associated with this Act have been established through customs, practices and/or usages of Tanzanian ethnic tribes and are accepted as binding.¹⁹¹ The application of these customary and religious laws is limited to civil cases including marriage, succession, inheritance, land and family relations. They also only apply to the members of a particular community and are only applicable when there is no written law, where they do not conflict with statutory law, and are not in violation of human rights.¹⁹² However, in practice in many areas customary law is widely practised even in areas where it contradicts elements of international commitments and national legislation. One point of conflict includes how Islamic law offers its own framework for execution of commercial and financial contracts and transactions.¹⁹³ This does not always align with judicial procedures followed by the commercial banking systems.¹⁹⁴

¹⁸³Ingham, K., & Chiteji, F. M. (2021) ¹⁸⁴Commonwealth Local Government Forum (2022) ¹⁸⁵UN-Habitat (2009) ¹⁸⁶Commonwealth Local Government Forum CLGF (2022) ¹⁸⁷Frumence, G., Nyamhanga, T., Mwangi, M., & Hurtig, A. K. (2013) ¹⁸⁸UNICEF (2018) ¹⁸⁹Kivaria, A. K. (2020) ¹⁹⁰University of Minnesota Human Rights Library. (n.d.) ¹⁹¹University of Minnesota Human Rights Library. (n.d.) ¹⁹²University of Minnesota Human Rights Library. (n.d.) ¹⁹³Mzee, M. M. (2016) ¹⁹⁴Mzee, M. M. (2016)

3.5 Selected stakeholders - overview of focus areas

Organisations working on women's rights in Tanzania are well organised, well networked, highly visible, and cover different areas of intervention at the national and regional levels. They have often worked in tandem with the government to support the implementation of gender-equitable laws. All organisations identified are focused on advocacy and programming, while just a few of them focus on research. While some organisations are involved in addressing and supporting fundamental causes such as gender-based violence, women's property rights, education and health, others are sector focused or promoting women's specific professional interests.

Some prominent organisations and their areas of focus are highlighted in the table below.

Organisation	Key Focus Areas	Research	Advocacy	Programming
Women Fund Tanzania (WFT)	Organisation funding the Coalition of Women and Constitution/Elections (Wanawake na Katiba), which comprises 65 member organisations and works on mainstreaming gender issues into legislation and increasing women's political participation. Also works on institutional strengthening, resource mobilisation, grant making, and alliance building. WFT also created the Anti-Sexual Corruption Coalition, working on gender-based violence, sexuality rights and corruption in governance.		✓	✓
DARE Women's Foundation	Grassroots NGO working on empowering women in the areas of hygiene, nutrition and entrepreneurship development.		✓	✓
Institute of Gender Studies, Dar es Salaam University	Hub of gender sensitivity and gender excellence in training, research, consultancy and outreach programmes (e.g. gender mainstreaming into policy, affirmative action).	✓	✓	✓
Tanzania Women Lawyers Association (TAWLA)	NGO founded in 1989 with dual aims of professional advancement of its members and promoting equal rights and access to justice for all, by focusing on vulnerable groups especially women and children. Besides research and advocacy efforts, TAWLA networks with legal aid centres and trains paralegals to provide legal support to women and children in distant areas, e.g. on land access, usage and ownership rights.	✓	✓	✓
Women in Law & Development Africa (WiLDAF)	Provides legal services to women and children who cannot afford to hire advocates alongside capacity building, community mobilisation of women in politics (as candidates and voters) as well as advocacy and action for the establishment of support services for victims of violence.		✓	✓

Organisation	Key Focus Areas	Research	Advocacy	Programming
Legal Human Rights Centre (LHRC)	NGO working to empower and educate Tanzanians on legal and human rights, and providing paralegal, village legal workers and human rights monitoring training. The organisation also conducts research, monitors human rights violations and runs dedicated programmes.	✓	✓	✓
Tanzania Media Women's Association (TAMWA)	Advocacy organisation of journalists and media practitioners focusing on women's and children's rights by conducting awareness raising activities for cultural, policy, and legal changes/transformations in the society using media tools.		✓	✓
Tanzania Gender Networking Programme (TGNP)	Prominent organisation active in the fields of agriculture, gender-responsive budgeting, education and awareness, water and energy, and economic leadership. The organisation runs a well-known Gender Festival, maintains a library of gender research and conducts analyses of existing budgets at various governance levels.	✓	✓	✓
NYAGI Project - Tanzania	NGO funded by NYAGI and Laerdal Foundation, works to increase the number of diagnoses and skilled medical providers for mothers as well as lower neonatal deaths and stillbirths.		✓	✓
Tanzania Women Empowerment in Action (TAWEA)	Activist NGO promoting women, children's human rights, gender balance and improving social welfare services in the community. Focuses on sexual, physical and emotional violence against women and children.		✓	✓
Hope for Girls and Women Tanzania	NGO (established in 2017) running two safe houses in the Butiama and Serengeti Districts of the Mara region of Tanzania, which shelter and support those fleeing female genital mutilation, child marriage and other forms of gender-based violence.	✓	✓	✓



4. Barriers and enablers to women's economic empowerment in Tanzania

This section of the report provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Tanzania.

The findings are presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors, affecting WEE opportunities and outcomes in Tanzania.

4.1 Structural factors

4.1.1 Legal and policy commitments

Tanzania is a signatory of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, ratified in 1985). However, in its Concluding Observations on the combined seventh and eighth periodic reports of Tanzania, the CEDAW Committee notes that customary and religious law have not been fully harmonised with statutory law and aligned with the provisions of the Convention.¹⁹⁵

Tanzania is also a signatory to several other key international policies on equity and non-discrimination. These include the Convention on the Right of the Child (ratified in 1991), and the Convention on the Rights of Persons with Disabilities (ratified in 2009).¹⁹⁶ Additionally, it has signed up to several regional and sub-regional policies. These include the Southern African Development Community (SADC) Declaration on Gender and Development and the African Charter of Human and Peoples Rights of 1981.¹⁹⁷ Tanzania has also ratified eight core International Labour Organization (ILO) Conventions, including those drafted specifically to counter discrimination in women's employment (Conventions 100 and 101).¹⁹⁸ However, it is yet to ratify the ILO Convention on Violence and Harassment 2019 (No. 190).

According to the constitution of the United Republic of Tanzania, all citizens of the country are guaranteed equal rights. Article 9 of the constitution, states that all government agencies will provide equal opportunities to all citizens irrespective of “colour, tribe, religion or station in life”.¹⁹⁹ However, some statutory and customary laws, such as the Local Customary Law (Declaration) Order (1963), the Penal Code, the Tanzania Citizenship Act (1995) and inheritance laws, continue to contain discriminatory provisions that are incompatible with the Constitution.

Tanzania enacted two Land Acts which established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land. This includes: (i) the Village Land Act (1999), which mandates that women be represented on land allocation committees and land administration councils; and (ii) a 2004 amendment to the Land Act gave Tanzanian women the right to mortgage land to enable them to gain access to bank loans. Still, land laws do not adequately address the issue of discriminatory inheritance practices against women, as women with partners but living out of wedlock cannot own or inherit land from their deceased partners, and girls and children born outside wedlock cannot own or inherit land from their parents as equally as those born in wedlock.²⁰⁰

¹⁹⁵United Nations (UN) 2016. CEDAW ¹⁹⁶OHCHR (n.d.) ¹⁹⁷Green Climate Fund (n.d.) ¹⁹⁸Green Climate Fund (n.d.) ¹⁹⁹UN Women (2021b)
²⁰⁰United Nations (UN) 2016. CEDAW

In 2016, the country took progressive steps to declare Tanzania’s Marriage Act of 1971 as unconstitutional, which set the minimum marriage age for girls at 15 with parental consent and 18 for boys.²⁰¹ A Tanzanian high court directed the government to raise the legal age of marriage to 18 for both boys and girls.²⁰² In 2021, following a lawsuit against the government, the Ministry of Education announced an end to discriminatory legislation which bans adolescent mothers from returning to school, curtailing their educational and economic prospects.²⁰³

Tanzania: Overview of some legal provisions²⁰⁴

Article 9 of the Constitution provides that all government agencies will provide equal opportunities to all citizens irrespective of their “colour, tribe, religion or station in life”.

The Inheritance Act (1963), the Land Act (1999), and the Village Land Act (1999) are intended to increase formal land registration and secure land tenure throughout the country and address gender discrimination.

The Employment and Labour Relations Act (2004) and The Employment Policy (2008) prohibit gender-based discrimination in employment, mandate equal remuneration for equal work, protect pregnant women from dismissal and provide protection from sexual harassment in the workplace.

In 2016, the high court of Tanzania declared Tanzania’s Marriage Act of 1971 (which set the minimum marriage age for girls at 15 with parental consent and 18 for boys) as unconstitutional.²⁰⁵ In 2019, the Court of Appeal reaffirmed this ruling, though (as per 2021 reports), it appears that the law is yet to be updated to raise the legal age of marriage to 18 years for girls too.²⁰⁶

The government has committed to continued and improved support for women entrepreneurs through the current Five Year Plan (2020/21-2025/26). Under the previous Five Year Development Plan 2016/17-2020/21, between 2015/16 and 2019/20, a total of TZS63.5 billion (USD27.2 million) was provided to 938,802 women entrepreneurs across the country, while in 2019/20 loans worth TZS3.6 billion (USD1.6 million) were offered to 14,271 women. In addition, a small number (334) of women entrepreneurs were provided with entrepreneurship training. The third Five Year Development plan (2020/21-2025/26) aims to build on this through a radical review and strengthening of existing support schemes for youth, women

²⁰¹Odhiambo, A. (2019) ²⁰²Odhiambo, A. (2019) ²⁰³Center for Productive Rights (2021) ²⁰⁴World Bank Group (2017b)

²⁰⁵Odhiambo, A. (2019) ²⁰⁶Makoye, K. (2021); Equality Now (2021)

and people with disabilities for special skills and low-interest rate loans; targeted support to technical/engineering graduates who develop tech start-ups with special interventions for women engineers; as well as monitoring and evaluation of these two focus activities.²⁰⁷

The Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC)²⁰⁸ was formed in 1990 to facilitate a strategic shift towards a “Gender in Development” approach.²⁰⁹

By 2000, the ministry was responsible for establishing “Gender Focal Points” across all ministries and introduced gender-responsive budget initiatives.²¹⁰ Gender-responsive budgeting (GRB) has been integrated at both local and central government levels. The Ministry of Finance and Planning has developed clear guidelines for preparing plans and budgets that in particular support the achievement of the Vision 2025, national 5-year plans, and sustainable development goals.²¹¹ These guidelines include capacity building on gender analysis in projects and planning; articulation of gender objectives in action plans; collection and use of gender-disaggregated data from sectoral planning units; identifying priority gender concerns for reducing gender inequality and inequities; and the inclusion of gender-monitoring indicators.²¹²

However, significant gaps in gender-related data and evidence-based progress tracking towards gender equality remain.

Only 45.9% of indicators needed to monitor the SDGs from a gender perspective were available in 2020, with gaps in key areas, in particular key labour market indicators, such as the gender pay gap, information and communications technology skills, physical and sexual harassment, women’s access to assets (including land), and gender and the environment.²¹³

4.1.2 Policy environment

MoHCDEC is the main institution tasked with the promotion of gender equality and children’s rights. As one of the first countries to bring work on violence against both children and women together, its National Plan of Action to End Violence Against Women and Children (NPAVAWC 2017/18 – 2021/22) is focused on raising awareness in communities and tackling the root causes of violence against women, including social norms.²¹⁴ The plan was lauded for its innovative approach focused on preventing violence before it happens and addressing root causes including poverty and gender inequality.²¹⁵

²⁰⁷The United Republic of Tanzania: Ministry of Finance and Planning (2021) ²⁰⁸Formerly known as the Ministry of Community Development, Women and Children. ²⁰⁹Green Climate Fund (n.d.) ²¹⁰Green Climate Fund (n.d.) ²¹¹Koda, B. O., & Mtasingwa, L. V. (2021) ²¹²Koda, B. O., & Mtasingwa, L. V. (2021) ²¹³UN Women (n.d.) ²¹⁴Apolitical (2018) ²¹⁵Apolitical (2018)

The ministry has further facilitated the formulation of the 2008 National Strategy for Gender Development (NSGD). The strategy highlights the major issues of concern on gender equality and provides guidance on interventions and identifies the roles of various actors and stakeholders. The NSGD also suggests coordination mechanisms that will facilitate the participation of the various actors and how they could create the requisite linkages.²¹⁶

Spotlight: Initiatives targeting female entrepreneurs

The Women Development Fund, disbursing TZS2.8 billion (USD1.2 million) to 500,000 women.²¹⁷ Loans are given to registered community-based organisations (CBOs) with a well-established track record at a 10% interest rate, lower than the average bank lending interest rate of 17.8%.²¹⁸ Community development officers also provide the women with vocational training on financial skills and management. The volume of loans has increased significantly in recent years, and one study found a positive impact on women's livelihoods.²¹⁹ However, the programme has also been criticised for not being gender sensitive in its design (e.g. not taking women's care responsibilities and additional household burdens into account).²²⁰

The USAID-funded **NAFAKA I and II projects** are aimed at developing efficient market systems for rice and maize producers, and especially targeting women. The projects focus on the improvement of agricultural value chains for around 14,500 members, 70% of whom are women. This strengthened and improved supply value chain, producer marketing capacity, milling, processing and nutrition market facilitation of smallholder farmers. The projects reached out to 72,600 farmers; increased the volume of rice and maize sold, and increased women and youth leadership positions across the programme area.²²¹

At the legal level, there has been significant progress in creating an enabling environment for women's economic empowerment. In terms of labour protection and economic empowerment, women can access 84 days of paid maternity leave with social protection benefits fully administered by the state. However, men can only access three days of paternity leave highlighting significant opportunity to improve parental leave provisions. Also, the Employment and Labour Relations Act (2004, Article 33) obligates an employer to allow a female employee to breastfeed her infant/child for up to a maximum of two hours daily during her working hours.²²² Laws are in place for equal employment rights and equal pay for equal work, as well as for the prohibition of sexual harassment in the workplace.²²³ These include the Sexual Offences (Special

²¹⁶Ministry of Community Development Gender and Children. National Strategy for Gender Development (n.d.) ²¹⁷CEDAW review for Tanzania (n.d.) ²¹⁸Mbowe, W. E., Mrema, A., & Shayo, S. (2020) ²¹⁹Mtenga, D. V. (2018) ²²⁰Institute of Development Studies. (2017) ²²¹Euromonitor International & IDRC (2020) ²²²ILO (2011) ²²³The World Bank (2021)

Provisions) Act of 1998, and the Code of Ethics and Conduct for the Public Service Tanzania (the United Republic of Tanzania, 2005). Additionally, the Code of Ethics includes a section on sexual harassment where all types of conduct, which may constitute sexual harassment in the workplace are prohibited (Section 8, “Respect for the Law”).²²⁴ The 2004 Employment and Labour Relations Act²²⁵ stipulates equality between men and women in employment and pay.²²⁶

Furthermore, the Land Act (1963) and the Village Land Act (1999) are clear policy actions to encourage female land ownership. The intent is to increase formal land registration and secure land tenure throughout the country. However, the subsisting Local Customary Law (Declaration Order) (1963) disadvantages women’s ownership of property and accommodates other harmful practices that put women and girls at risk of all forms of violence.²²⁷ Furthermore, marital rape and domestic violence are not criminalised, and there are no laws in place for equal inheritance rights.²²⁸

Tanzania’s efforts to improve land access for women: in decision-making bodies and in rural areas²²⁹

Tanzania has implemented affirmative action/strategies to facilitate an increased number of women in decision-making at the grassroots level. This includes mandating that women should constitute at least one third of the members of bodies established to settle land disputes at village and ward levels.

For rural women in Zanzibar, the Zanzibar Land Policy (1992), the Land Act (1993) 125, the Zanzibar Land Tribunal Act (1994) and the Zanzibar Water Policy are in place and being enforced through the Land Tribunal, the Land Restriction Board and the Land Registrar Tribunal. The Land Policy is under review to specifically accommodate gender as no distinction is provided between women and men, even though in principle, the law safeguards equality of men and women in land ownership and use.

Furthermore, in Zanzibar, the government has conducted awareness-raising campaigns on land ownership in communities particularly in rural areas. It also implements legal literacy programmes and extension services in collaboration with stakeholder organisations operating at the grassroots level including local governments and community-based organisations (CBOs).

²²⁴Vuckovic, M., Altvater, A., Sekei, L., & Kloss, K. (2017) ²²⁵CEDAW review for Tanzania (n.d.) ²²⁶CEDAW review for Tanzania (n.d.)
²²⁷Addou, H. (2021) ²²⁸Mgomba, F. A. (2020) ²²⁹United Nations (UN) (2016) CEDAW

While progressive measures have been introduced, several barriers associated with the enforcement of policy and gender-positive labour laws remain.

Not all employers (both public and private sector), implement the policies and laws in full and adoption of these regulations is less coherent and comprehensive in the private sector.²³⁰ A qualitative study focused on women entrepreneurs shows that laws and regulations affecting businesses are difficult for women entrepreneurs to comply with, designed for large companies rather than MSMEs, and are worsened by corruption and bureaucracy. Women are more vulnerable to pressure and harassment from officials.²³¹

4.2 Normative factors

4.2.1 Norms around paid and unpaid labour

Women bear the brunt of unpaid care and labour while struggling to also engage in paid work. Women experience discrimination at both household and community levels. Social norms and perspectives of traditional gender roles dictate that women shoulder most of the unpaid care and domestic work. Poor water and electricity infrastructure, distant health facilities and poor road infrastructure additionally impact women's unpaid domestic work. In addition, women are also expected to work for pay, doubling their

burden of paid and unpaid work. Women spend three times more time on household tasks compared to men, undertaking 4.4 hours per day of unpaid care and domestic work compared to 1.4 hours daily for men.²³² Consequently, women account for the majority of unpaid family workers and own-account workers.^{233, 234} According to the National Report for Women's Economic Empowerment Policy and Programming (2017), 70% of sampled women reported that they are responsible for collection of water, fuel and wood; and 66% of women reported that they were the only person responsible for work inside the house.²³⁵

Outside of the agricultural workforce, biases and social norms also ascribe certain professions to women such as being a maid, housekeeper, or midwife. These biases are attributed to the high concentration of women in low productivity sectors such as food/accommodation services and/or wholesale and retail activities.²³⁶

4.2.2 Voice, representation and leadership in decision-making

Tanzania's quota system ensures women's representation in politics, but it is usually via appointment rather than democratic elections. Out of the 350 National Assembly seats, 102 are reserved for women, 239 members are elected in single member constituencies, seven are appointed by the

²³⁰Pathways Study Interviews with Various Sector Stakeholders ²³¹Mori, N. (2014) ²³²OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ²³³OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022)

²³⁴Own-account workers are self-employed and without (permanent) employees ²³⁵Chopra, D. and Zambelli, E. (2017)

²³⁶OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022)

President, five represent Zanzibar (two of whom are women) and one mandate belongs to the Attorney General.²³⁷

“In the rural areas, women are still being held back from actively participating in income-generating activities. Most people in the rural areas still ascribe to limiting socio-cultural and gender norms which view women’s role as primarily getting married, giving birth and taking care of their children and families. The women do not own property nor land and are fully dependent on their husbands for their upkeep.”

Source: Pathways Study Interviewee, Private Sector Stakeholder

However, the special seats for women are allocated among parties based on the share of seats they gained.²³⁸ In practice, this leaves women dependent on intra-party support and preferences, as they are not earning their seats via democratic elections but rather via appointment.²³⁹ In the current electoral system, women can be elected to represent a constituency if they defeat other candidates in the primaries. A notable example is the country’s current President, Samia Suluhu Hassan, who in 2010 was elected as Member

of Parliament (MP) for the Makunduchi constituency.²⁴⁰

As available sources report, at the household level, women generally have limited decision-making power.²⁴¹

Discriminatory social norms additionally limit women’s agency and autonomy in decisions over their own marriage and increase the likelihood of child marriage.²⁴² At home, they are less likely to be involved in decisions around healthcare, major household purchases, and even visiting their friends and families.²⁴³ Men dominate decisions around children’s health and education, household spending and purchases, and control over the overall household income.²⁴⁴

Out of the currently married women who earn a living, nearly 50% of women jointly decide how to spend their earnings with their husbands.²⁴⁵ Over one third of married women make decisions independently, and 10% of women report their husbands as the primary decision-makers in how they (women) can use their earnings.²⁴⁶ However, older women and those living in urban areas are more likely to participate in decision-making. Women’s decision-making capacity also increases if they are employed for cash, have higher levels of education, or are members of wealthier households.²⁴⁷

²³⁷International Institute for Democracy and Electoral Assistance International IDEA (n.d.) ²³⁸International Institute for Democracy and Electoral Assistance International IDEA (n.d.) ²³⁹“Every Political Party which contests Parliamentary elections may propose and submit the Commission names of eligible women candidates for nomination of Members of Parliament for Women Special Seats” (Elections Regulations 2010, Article 86A (2)). “The names of the women candidates proposed to the Commission shall be in order of preference” (Elections Regulations 2010, Article 86A (4)) ²⁴⁰The Independent (2021) ²⁴¹The World Bank (2022) ²⁴²OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ²⁴³OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ²⁴⁴OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ²⁴⁵The World Bank (2022) ²⁴⁶The World Bank (2022) ²⁴⁷The World Bank (2022)

4.2.3 Women's freedom of mobility

Restrictions around women's mobility limit their income-earning opportunities in many sectors. Women in Tanzania are disproportionately impacted due to poor infrastructure in urban areas resulting in high transportation costs and low accessibility resulting from the automobile dependence trap. Furthermore, disconnected cities impact women's mobility patterns, as they are restricted to going from home to work (and back), over shorter distances, given their inability to spend money on transportation.²⁴⁸

To address the issue of women's mobility from an infrastructure lens, the World Bank, the Tanzania Rural and Urban Roads Agency (TARURA) and the Tanzania National Roads Agency (TANROADS) have introduced an initiative called Roads to Inclusion and Socio-economic Opportunities Project (RISE).²⁴⁹ The programme has introduced a people-centred design (PCD) approach, which includes community and gender-sensitive elements to understand and address women's mobility needs.²⁵⁰

Spotlight: Livestock Management and Infrastructure Development (LIMID)

TANROADS supported the Roads to Inclusion and Socio-economic Opportunities Project (RISE) which aims to improve rural road access and provide employment opportunities for the population in selected rural areas. It also aims to build capacity in the sustainable management of rural roads incorporating community engagement approaches. The implementation will support Tanzania's management of rural roads in the medium term from the policy planning. With respect to outcomes for women, the goal is to reduce constraints on women's participation in formal wage employment and entrepreneurship, barriers to women's agricultural productivity, and constraints on women's access to quality maternal healthcare. By adopting a people-centred design approach, the project hopes to mitigate and respond to potential social risks such as gender-based violence, HIV/AIDS and occupational health and safety (OHS).

Source: World Bank (2021) Project Appraisal Document

²⁴⁸Ochoa, M. C., Aguilar-Restrepo, J., Harber, J., & Turk, D. (2021) ²⁴⁹Ochoa, M. C., Aguilar-Restrepo, J., Harber, J., & Turk, D. (2021)

²⁵⁰Ochoa, M. C., Aguilar-Restrepo, J., Harber, J., & Turk, D. (2021)

4.2.4 Violence against women and girls

Many women in Tanzania experience multiple forms of violence and abusive behaviour at the hands of their intimate partners. According to a 2017 survey, 61% of women in Tanzania had experienced intimate partner violence (IPV) in their lifetime and 27% in the previous year. Of those who had experienced abuse during the last 12 months, partner controlling behaviour (63%), emotional abuse (39%) and economic violence (34%) were the most common forms experienced, all associated/correlated with higher incidents of poor mental health.²⁵¹ While links between intimate partner violence and economic empowerment are complex, the high prevalence of intimate partner violence in the Tanzanian context warrants the attention of those designing WEE-related interventions.

Gender-based violence and harassment are common in both formal and informal workplaces. An evaluation of Tanzania's workplace health-focused programme revealed that sexual harassment and violence against women in public services is of serious concern to a number of public sector employees.²⁵² Of the sampled respondents, nearly 20.5% said they were sexually harassed, and 2.4% said they had experienced sexual violence.²⁵³ Another 2021 study in Mwanza region revealed that both male and female participants attributed sexual harassment to

men being in positions of power and having control and dominance over household resources and education/employment opportunities.²⁵⁴ Sexual consent is largely determined by normative male and female interactions and is often seen as "implicit".²⁵⁵ Furthermore, a qualitative study of women entrepreneurs found that some women reported being subjected to sexual harassment by government officials when trying to register their businesses.²⁵⁶ Such dynamics around the acceptability of sexual harassment in the workplace clearly present significant barriers to women's economic empowerment.

Child marriage in Tanzania remains a key barrier to women's economic and overall empowerment. Every three in 10 girls in Tanzania are married before they turn 18 years old.²⁵⁷ In Tanzania, schools are also permitted to expel married girls resulting in limited opportunities for them to return to formal schooling after marriage.²⁵⁸ Women and girls with disabilities remain additionally vulnerable. According to a study conducted by Action on Disability Development (ADD) International, girls with disabilities are isolated; are treated poorly; experience high incidents of family members being complicit in gender-based violence, including sexual violence, being forced to marry, and experiencing high levels of intimate partner violence and sexual abuse.²⁵⁹

²⁵¹Kapiga, S., Harvey, S., Muhammad, A. K., Stöckl, H., Mshana, G., Hashim, R., Hansen, C., Lees, S., & Watts, C. (2017) ²⁵²Vuckovic, M., Altwater, A., Sekei, L., & Kloss, K. (2017) ²⁵³Vuckovic, M., Altwater, A., Sekei, L., & Kloss, K. (2017) ²⁵⁴Wamoyi, J., Ranganathan, M., Mugunga, S., & Stöckl, H. (2021) ²⁵⁵Wamoyi, J., Ranganathan, M., Mugunga, S., & Stöckl, H. (2021) ²⁵⁶Mori, N. (2014) ²⁵⁷Odhiambo, A. (2019) ²⁵⁸Odhiambo, A. (2019) ²⁵⁹ADD International (n.d.)

Female genital mutilation (FGM) continues to be practised among some ethnic groups in the county. These include the Tindiga and Hadzabe tribes of the Manyara region, the Gogo and Sandawe indigenous groups of the Dodoma region, and the Kuria, Simbiti, Rieny, Ugu, Bakabwa, Kine, Nata, Zanaki, Kiroba and Tatiros groups from the Mara region.²⁶⁰ A 2017, study by the Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC) noted that younger girls (below the age of 18), especially those not in school, are highly vulnerable to female genital mutilation.²⁶¹ However, the practice has been on the decline with most people now against the practice.²⁶² The percentage of circumcised women has dropped from 18% in 1996 to 10% in 2015-2016.²⁶³ The decline in the practice of female genital mutilation is also driven by recent government efforts to enforce a ban on it.²⁶⁴

4.3 Individual factors

Individual-level factors, including human, social and economic capital, influence women's economic opportunities and outcomes, as well as their exposure and resilience to economic and environmental shocks.

4.3.1 Human capital

In the last three decades, primary school completion rates have consistently been high and gone up by 11%, and upper secondary school completion gains have additionally witnessed a 9% jump.²⁶⁵ While clear progress has been made, the country continues to face challenges in achieving its Sustainable Development Goals associated with educational attainment, and overall secondary completion rates for women remain low.²⁶⁶ The interactions between the quality of education, child marriage and early childbearing, impact higher education status. Furthermore, social norms such as the completion of primary school education have been associated with readiness for marriage. These frustrate the goals of adolescent girls and young women's ability to pursue their education to secondary and tertiary levels.²⁶⁷

4.3.2 Social capital

In Tanzania, women account for 80% of the 2.2 million members of informal finance groups.²⁶⁸ VICOBA ("village community banks"), which are the predominant microfinance savings and loans institutions in Tanzania, have operated in the country since the early 2000s and have supported Tanzanian women's emancipation and financial independence.²⁶⁹ They are usually established by women alongside their family members, neighbours, friends and work circles.²⁷⁰

²⁶⁰World Bank Group (2019b) ²⁶¹Ministry of Health, Community Development, Gender, Elderly, and Children (2017) ²⁶²Philipp, J. (2021)
²⁶³World Bank Group (2019b) ²⁶⁴OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022) ²⁶⁵World Bank Group (2019b) ²⁶⁶World Bank Group (2019b) ²⁶⁷World Bank Group (2019b) ²⁶⁸CEDAW review for Tanzania ²⁶⁹Ott, J. (2020)
²⁷⁰Ott, J. (2020)

VICOBAs have had a clear impact in shifting gender norms and increasing economic agency for women.²⁷¹ They not only improve financial gains but also create strong social capital for women by unifying them, a notion called “*umoja*” (meaning unity) in the Tanzanian context.²⁷² However, VICOBAs have struggled to sustain informal savings and credit access practices due to the COVID-19 pandemic. During this period, women were unable to contribute towards group savings or pay back loans, which has raised questions on VICOBAs’ capacity to cope with the long-term financial effects of the pandemic.²⁷³

Case study: World Wide Fund for Nature (WWF) VICOBAs

Through its Seascope Programme, WWF Tanzania supports the establishment and management of VICOBAs among rural communities in coastal Tanzania to alleviate pressure of fish/marine resources.

Continuous participation in these VICOBAs has seen some women scale up their fishing enterprise to supplying private exporters such as Tanpesca Ltd, educating their children and building their own houses.²⁷⁴ Other women have become VICOBA trainers for WWF projects, and established various income-generating activities including farming of export commodities and managing mobile money transfers.²⁷⁵

4.3.3 Economic capital

Financial assets

Tanzania has made notable progress in expanding formal financial services to its citizens, largely as a result of regulations around mobile money services.²⁷⁶ While overall ownership has increased to 65%, women continue to face barriers around account ownership, with female ownership just over 50%.²⁷⁷ Distant and scarce bank branches, limited access to savings/finances and financial literacy continue to be the main barriers for women (especially those living in rural areas).²⁷⁸ On the supply side, women face constraints around high-interest

rates, limited targeted financial services, and not meeting qualifying requirements and documentation for accessing business loans and/or general credit.²⁷⁹

Women also face limited access to credit and financial services, in part due to discrimination in the legislation related to land ownership and inheritance. While the country boasts high levels of female entrepreneurship, constraints include limited access to capital, exclusion from male-dominated sectors such as manufacturing and industry, and limited access to childcare services.²⁸⁰

²⁷¹Ott, J. (2020) ²⁷²Ott, J. (2020) ²⁷³The Citizen (2020) ²⁷⁴WWF (2021) ²⁷⁵Chale, T, & Medard, M. (2020) ²⁷⁶Were, M., Odongo, M., & Israel, C. (2021) ²⁷⁷Were, M., Odongo, M., & Israel, C. (2021) ²⁷⁸Were, M., Odongo, M., & Israel, C. (2021) ²⁷⁹Were, M., Odongo, M., & Israel, C. (2021) ²⁸⁰World Bank Group (2022b)

Productive assets

Women's limited access to land, assets, or collateral remains a key challenge.

Legal provisions exist for women to exercise land rights,²⁸¹ but Tanzanian women face significant discrimination in access to capital and/or credit to invest in land and irrigated vegetable production.²⁸² In rural areas, only 4.1% of the land is registered to women, while only 9% of women have sole ownership of a house or land.²⁸³ Customary inheritance laws affect women's land rights in Tanzania, despite international bodies condemning these discriminatory laws and practices such as disinheriting widows of land, following the death of their husbands.²⁸⁴

Women tend to have smaller plots and own less livestock compared to men.

Women who are self-employed in agriculture typically use their land for subsistence farming rather than for any commercial purposes.²⁸⁵ Furthermore, land that is managed by women, produces up to 14% less than on plots managed by men or jointly with other family members.²⁸⁶

Domestic assets

Much like other SSA countries, women and girls spend substantially more time than men in search of fuel for cooking. More than 70% of Tanzanians in rural areas have limited access to electricity and depend on firewood, charcoal and kerosene for cooking and light.²⁸⁷ With women bearing the burden of collecting firewood and being exposed to indoor smoke, systematic efforts have successfully introduced biogas technology (using organic waste such as cow dung) to reduce women's and girls' domestic burdens.²⁸⁸

Mobile phone ownership remains high in the country, where nearly 77% of women own phones versus 88% of men.²⁸⁹ However, only 17% of women have access to mobile internet, and despite owning phones, women have limited agency and financial autonomy to buy data packs and bundles.²⁹⁰ To address this gap, a United Nations Educational, Scientific and Cultural Organization (UNESCO)-led programme on Empowering Adolescent Girls and Young Women (AGYW) has provided smartphones to 400 girls and young women in the Ngorongoro, Kasulu, Sengerema and Mkoani districts in Tanzania.²⁹¹ The programme has led to improvements in financial literacy, online communication and interaction skills and overall digital literacy.²⁹²

²⁸¹Tanzania enacted two Land Acts which established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land. These are: (i) the Village Land Act (1999) and a 2004 amendment to the Land Act. ²⁸²Euromonitor International & IDRC (2020) ²⁸³UN Women (2021) ²⁸⁴Kivarua (2020) ²⁸⁵Idris, I. (2018a) ²⁸⁶Idris, I. (2018a) ²⁸⁷Makoye, K. (2022) ²⁸⁸Makoye, K. (2022) ²⁸⁹GSMA. (2019) ²⁹⁰GSMA. (2019) ²⁹¹UNESCO (2022) ²⁹²UNESCO (2022)

Spotlight: Khanga Village Community Bank - A self-sustaining model for economic empowerment

Khanga VICOBA has 30 members (24 women and six men) and arranges periodic training for its members on marketing, financial and business management skills so that they can run their small businesses efficiently and ensure the businesses are self-sustaining.

The group operates a revolving fund whereby each of the 30 members is expected to purchase shares worth not less than TZS10,000 (USD4.3) per week. If a member is able, they may purchase more shares as their budget allows. The fund runs for five years and then it is broken up and members paid their dividends according to the number of shares they each own after the 5-year period. After every five years, they start the fund anew.

Each share costs TZS2,000 (USD0.87), thus five shares per week. Each member is supposed to purchase the five shares per week whether they have a loan they are repaying or not. All members have to buy the five mandatory shares each week.

The 30 members are further divided into six sub-groups of five members each. In order to access the soft loans, the remaining four members of each sub-group have to act as guarantors for the member who needs the loan. Guaranteeing that if the member is unable to repay the loan within a period of one year, their shares are re-possessed by the VICOBA to cover for the defaulting member.

They also offer loans to their members dependent on the number of shares a member has purchased by the time they are requesting the loan. The members are given loans of up to three times the number of shares owned, e.g. if a member has shares worth TZS700,000 (USD304), they are eligible to borrow TZS2,100,000 (USD913). The loans must be repaid within one year. Any member who is unable to repay their loan amounts within one year is fined for defaulting. If they are unable to repay the loan completely within the year and the borrowing member share amounts are not enough to cater for the defaulted loan, the shares belonging to the other four guarantors in his/her group are re-possessed by the group.

The funds are deposited in a bank account which has three signatories - the secretary, treasurer and one member who is elected by the other members. Each year, members are given small dividends according to the number of shares owned. The yearly dividend amounts are sourced from:

1. Fines paid by members who have defaulted on the mandatory yearly repayment for loans given.
2. Fines paid for lateness/non- attendance without notice to monthly group meetings.
3. Every month, each member contributes TZS3,000 to the “Jamii Fund”. The Jamii fund is used to cater for needy cases/emergencies that members might face, e.g. sickness, weddings, etc.
4. Fines for sending contributions late to the treasurer who is charged with banking the funds in the group’s bank accounts. The deadline for sending money to purchase shares is every Thursday evening at 18.00hrs.
5. Interests charged on loan amounts given to individual members.

Source: Pathways Study Interview with Representative of Khanga VICOBA

5. Sector analysis briefs

The following briefs provide an overview of two broad sectors in Tanzania: (i) Agriculture (covering the livestock and horticulture sectors); and (ii) Tourism and Hospitality. The Wholesale and Retail Trade (WRT) sector is also briefly explored via a spotlight approach on the food and beverages sector. The briefs further incorporate an overview of the gendered composition of jobs, the value chain, and an analysis of barriers and enablers to women's economic empowerment within each sector. Finally, key opportunities and entry points are highlighted, alongside sector-specific recommendations for both public and private stakeholders to improve women's economic status within these sectors.

From the stakeholder mapping exercise for agriculture (livestock and horticulture especially), 90+ stakeholders were identified across the various regions of Tanzania. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Region	Stakeholder Type				TOTAL
	Private Companies	Associations, Collectives and Organisations	Government Bodies	NGOs	
National*	13	6	32	10	61
Mwanza	3	1	2	1	7
Arusha	3	1	-	-	4
Dar es Salaam	13	-	1	1	15
Kilimanjaro	1	-	-	-	1
Pwani	-	-	-	1	1
Morogoro	2	-	1	2	5
Geita	-	-	1	-	1
Other regions**	-	-	-	-	-
TOTAL	35	8	37	15	95

Notes: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

**Other regions include Lindi, Mtwara, Ruvama, Rukwaa, Simiyu, Morogoro, Tanga, Dadoma, Niombe, Mara, Iringa, Mbeya, Katavi, Singida, Tabora, Manyara, Shinyanda, Kigoma and Katabi.

5.1 The livestock sector



Sector overview

It is estimated that approximately 50% of the Tanzanian population engage in, or derive their livelihoods from the livestock sector. There are approximately 4.5 million households who own livestock, and the sector provides income for millions of Tanzanians.^{293, 294} The livestock sector contributes approximately 7.4% of GDP and represents a quarter of total agriculture sales.²⁹⁵

Three main traditional livestock systems exist in Tanzania:

- **Traditional pastoral**, which involves migratory movements and temporary settlements;

- **Agro-pastoral**, which involves combining animal and crop production, with livestock used for ploughing, transportation, food, and as a reserve of wealth;
- **Small-scale intensive specialised system**, which is mostly a crop-based production system with limited livestock, generally cattle and goats used for milk and manure.²⁹⁶

Traditional pastoral and agro-pastoral systems constitute about 90% of the nation's livestock herd.²⁹⁷ The most available local livestock markets are informal, and goods are sold at low prices that are accessible to consumers.²⁹⁸ When livestock products (such as hides and skins) are exported, this is done without much

²⁹³Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)

²⁹⁴Including children of livestock-owning households. ²⁹⁵Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)

²⁹⁶Gitungwa, H. (2018) ²⁹⁷Hyandye, C., Safari, J., & Mzirai, O. (2018)

²⁹⁸Johansson, V. (2021)

value addition²⁹⁹ for reasons including **low productivity, limited commercialisation and low production technology**, compared to other countries in the East Africa region.³⁰⁰

Both men and women rear livestock; however, women tend to own and manage smaller animals and smaller herds, as due to financial and normative factors men own the higher-value larger-sized animals and herds. So, women are mostly in charge of lower-value livestock (mostly poultry) and manage herds that are around two thirds the size of men's herds. Due to capital and income constraints, women also hire less labour and on average earn less than men.³⁰¹ A study in five districts in Tanzania (Kilombero, Kibaha, Gairo, Mvomero and Morogoro) looked at three livestock value chains: dairy goats (indigenous and Norwegian cross) for breeding and milk; indigenous and exotic chickens for meat and eggs; and bees for honey and wax; and found that men owned over six times as many tropical livestock units (TLU)³⁰² as women. Women overall owned only 2.1% of the total number of goats owned by the households. The study also found that women owned cattle in only 7.4% of households. When women did own animals, over 50% of cattle, sheep and exotic chicken (in total), 48.6% of local chicken and 31.9% of goats were purchased with cash, while the rest were provided through grants from NGOs and other projects.³⁰³

Poultry and cattle are the most common livestock owned by smallholder households. In just over half (53%) of households, chickens contribute the highest income, while 33% of households obtain their highest income from cattle. Only 10% earn the highest household income from goats, and 1% from sheep.³⁰⁴ This sector brief focuses on these two most common types of livestock: poultry and cattle.

Sector challenges

The livestock sector faces a number of general challenges, which include lack of value addition and low-quality processed products, challenges accessing feed and water resources, high incidence of diseases and lack of vaccination of animals, illegal trade of livestock and livestock products, as well as land conflicts.³⁰⁵ The Tanzania Livestock Master Plan (2017/2018 - 2021/2022) aims to address some of these challenges through investments in interventions including: (i) provision of improved health services (e.g. vaccination, parasite control) especially in remote areas; (ii) facilitation of the provision/supply of higher-quality feed products including forage crops; (iii) improved access to grazing land and land for feed production; and (iv) promotion of exports to higher-margin markets in the region by introducing affordable animal identification and

²⁹⁹The United Republic of Tanzania, Ministry of Finance and Planning (2021) ³⁰⁰The United Republic of Tanzania, Ministry of Finance and Planning (2021) ³⁰¹Galiè, A., Teufel, N., Korir, L., Baltenweck, I., Webb Girard, A., Dominguez-Salas, P., & Yount, K. M. (2019b) ³⁰²Tropical livestock units (TLUs) are livestock numbers converted to a common unit. See: Food Security Cluster Website ³⁰³Njuki and Sanginga eds. (2013) ³⁰⁴The United Republic of Tanzania Ministry of Livestock And Fisheries Development (2017) ³⁰⁵Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)

traceability systems.³⁰⁶ This plan follows on from the Tanzania Livestock Modernisation Initiative (TLMI), which was implemented in 2015/2016 - 2020/2021.

Livestock keeping is largely informal and often associated with poverty and in particular female poverty.³⁰⁷ Poverty incidence among livestock-keeping households is very high, with an average of 83-88%, or triple the national average of 28%. Poverty is especially high in the Central region and all non-cattle farming systems, with poverty incidences of up to 85-100% among households that mainly keep smaller animals (goats, sheep and poultry).³⁰⁸ Women³⁰⁹ and poorer households tend to own smaller-value animals, which increases their vulnerability.³¹⁰

Climate change has also created challenges in semi-arid environments in Tanzania, where communities are affected by drought, floods, strong winds, human and livestock pests and diseases, and crop pests and diseases.³¹¹ Access to land and climate change impact are important challenges for pastoralist communities, whose wealth mainly depends on raising livestock.³¹² This has led to some pastoralists diversifying their income and increasing agricultural

production,³¹³ or to men migrating in search of work with or without livestock.³¹⁴

The livestock sector was negatively impacted by the COVID-19 pandemic.

Qualitative data collected in six East African countries, including Tanzania, shows that livestock was perceived as the most affected sector, and that meat, dairy and poultry were the most affected products.³¹⁵ The pandemic disrupted supply of agricultural inputs, including livestock vaccination and services. Furthermore, livestock was sometimes sold as a coping mechanism to deal with the economic impact of the pandemic.³¹⁶

Poultry and the role of women

16% of total livestock GDP derives from poultry.³¹⁷ An estimated 86%³¹⁸ of livestock-keeping households own over 70 million chickens, typically in agro-pastoral smallholder households.³¹⁹ However, in recent years, chickens have also been raised by Maasai pastoralists.³²⁰ Despite its substantial size, the poultry segment is relatively underdeveloped and lacks adequate capacity to meet quantity demands of the market. This is due to farmers' low technical knowledge, low research and development in the segment, as well as increased feed prices.³²¹

³⁰⁶Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)
³⁰⁷Ministry of Agriculture Livestock and Fisheries 2016 in Galiè, A., Teufel, N., Korir, L., Baltenweck, I., Webb Girard, A., Dominguez-Salas, P., & Yount, K. M. (2019a) ³⁰⁸The United Republic of Tanzania: Ministry of Livestock and Fisheries Development (2017) ³⁰⁹The United Republic of Tanzania: Ministry of Livestock and Fisheries Development (2017) ³¹⁰Livestock Data Innovation in Africa, FAO, ILRI, & Bill & Melinda Gates Foundation (2009) ³¹¹Kabote, S. J. (2018) ³¹²Gitungwa, H. (2018) ³¹³Gitungwa, H. (2018) ³¹⁴Kabote, S. J. (2018) ³¹⁵Mutua, F., Kang'ethe, E., & Grace, D. (2021) ³¹⁶Tripathi, H. G., Smith, H. E., Sait, S. M., Sallu, S. M., Whitfield, S., Jankielsohn, A., Kunin, W. E., Mazibuko, N., & Nyhodo, B. (2021) ³¹⁷Johansson, V. (2021) ³¹⁸Johansson, V. (2021) ³¹⁹Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018) ³²⁰Kirwa et al. (2010) in Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotta, D., Elzen, F. van den, & Smith, T. (2020) ³²¹Johansson, V. (2021)

Demand for poultry is, however, increasing, and it is expected that there will soon be a rapid transition to more commercialised production.³²²

Three poultry systems exist: traditional scavenging/free-range indigenous chickens; improved semi-intensified dual-purpose (i.e. used for meat and eggs) family chickens called “kuroilers”;³²³ and intensive commercialised exotic chickens. However, traditional indigenous chickens are still the most popular in rural areas.³²⁴ The majority of the 40 million indigenous chickens are kept on the Tanzanian mainland (96% in 2016/2017), while the rest are in Zanzibar. Tabora region has the highest number of indigenous chickens (7.3%), followed by Shinianga and Singida regions (6% and 5.7%, respectively).³²⁵

“Backyard” poultry production has an important place in the rural household economy, supplying meat and eggs for household nutrition, as well as much-needed income to rural households. Chickens are kept under free range conditions and left to find their own feed in flocks that generally vary from 10 to 30 birds.³²⁶ However, this traditional system has low productivity and high disease fragility,³²⁷ while long-term health management is critical.³²⁸

Women, youth and children tend to manage traditionally-reared backyard chickens.³²⁹

Men do not tend to consider chicken as livestock, although they may be involved in sales of backyard chickens.³³⁰ Conversely, men tend to control larger and more commercialised chicken businesses with larger flocks.³³¹

Chickens are also an important form of saving, particularly for poorer households, and for women who can use them as a source of cash or household nutrition. The average household owns around TZS230,000 (USD100) worth of chickens. Chicken keepers raise and process them at household level, or sell live chickens to traders, intermediaries, or individual farmers. Chicken production is also for home consumption, especially in urban areas. However, in rural areas, more chickens are sold than consumed at home, as they are a key income source. Often, producers do not consume eggs but leave them to hatch to increase flock size.³³² When chickens and eggs are sold, this is done by household members. In rural areas, women generally sell at the farm gate, while men manage retail trade in markets and towns, as well as wholesale trade; both require transportation, and time (to travel) as well as trade/market contacts - all of which women have less of.³³³

³²²Johansson, V. (2021) ³²³“Kuroilers” are a crossbred chicken specie fairly popular in East Africa ³²⁴Johansson, V. (2021) ³²⁵Tanzania National Bureau of Statistics (n.d.) ³²⁶Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³²⁷Johansson, V. (2021) ³²⁸The United Republic of Tanzania: Ministry of Livestock and Fisheries (2017) ³²⁹Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³³⁰Johansson, V. (2021) ³³¹Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³³²Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³³³Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020)

Cattle and dairy and the role of women

Tanzania is home to a cattle population of approximately 30 million, which accounts for some 10% of African cattle. About half (45%) of cattle are found in the Central Zone, followed by Coastal and Lake Zones (42%), while 13% are kept in the Highland Zone. Other livestock animals include goats (18.8 million), sheep (5.3 million) and pigs (1.9 million).³³⁴ Sheep and goats are more concentrated in the Coastal and Lake Zones.³³⁵

Cattle production employs an estimated three million households, or a third of households in the country. Of the over 360,000 tonnes of beef produced each year, the majority (approximately 350,000 tonnes) is for domestic consumption.³³⁶ Two production systems are found in the beef production sector: traditional and commercial. The more dominant system is the traditional production by agro-pastoralist households (80%) and pastoralist communities (14%). Only 6% is done through commercial production systems (ranches and commercial farms).³³⁷

Cattle ownership is culturally seen as a sign of wealth, and consequently men tend to dominate in large animal livestock ownership and management. Qualitative

data, collected in the Tanga and Morogoro regions among cattle and non-cattle keepers, suggests that cattle are a key form of wealth (savings) and are also used as currency for dowries. Cattle are seen as a status symbol, but also as important labour sources (transport and ploughing), sources of nutrition (meat and milk) and provide agricultural inputs (fertiliser). Men are considered owners and sellers of cattle, and they tend to care for them (buy/sell, graze, dip/spray, treat), while women work on agriculture and management of small livestock.³³⁸ Conversely, it is rare for women to sell cattle in Tanzania. Qualitative data from the Iramba and Meatu districts (semi-arid environments) found that men control and oversee grazing of livestock, especially cattle, although there are some exceptions in the Iramba district where control of livestock is shared.³³⁹

Smallholders also dominate in the dairy segment. Up to 95% of milk consumed in the country is produced by smallholders in extensive systems using local breeds. The dairy segment supports about 1.3 million people. Dairy producers' food security is supported by sales income, and through using produce to meet household food needs.³⁴⁰ Dairy cattle are mostly found in highland regions (Kilimanjaro and Arusha in the North, and Mbeya and Iringa in the South), as well as the coastal and lake regions of Tanga and Kagera, respectively.³⁴¹

³³⁴Michael, S., Mbwambo, N., Mrutu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018)

³³⁵NBS (2016) in Michael, S., Mbwambo, N., Mrutu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018) ³³⁶The United Republic of Tanzania: Ministry of Livestock and Fisheries (2019) ³³⁷The United Republic of Tanzania & Ministry of Livestock and Fisheries (2019) ³³⁸Galiè, A., Teufel, N., Korir, L., Baltenweck, I., Webb Girard, A., Dominguez-Salas, P., & Yount, K. M. (2019b)

³³⁹Kabote, S. J. (2018) ³⁴⁰Alessandra, G., Distefano, F., Kangogo, D., Mattioli, R. C., Wieland, B., & Baltenweck, I. (2017) ³⁴¹International Livestock Research Institute (ILRI) (2011)

Dairy producers rely on informal markets and networks to sell milk. Milk is generally transported on foot, bicycles, or motor vehicles. Payment is generally immediate, except for deliveries to Milk Collection Centres (MCCs), where the quality must be checked first. As at 2015, there were 183 MCCs (of which only 55 had chilling facilities).³⁴² These MCCs are typically owned by smallholder processors, NGOs, cooperatives and larger processors.³⁴³ However, the seasonality of milk discourages the setting up of additional collection centres and processing plants, and informal trade is dominated by “milk hawkers”, who sell 67% of milk. The remaining milk is consumed by producers (30%) or sold through formal marketing channels (3%).³⁴⁴ Milk hawkers act as middlemen and collect small quantities of milk at farm gates, and often compete with MCCs and processors. However, while these hawkers may offer good prices to buyers, they are not reliable sales outlets in times of production surplus,³⁴⁵ likely due to the low prices caused by the glut. Two major processing plants operate in the southern highlands,³⁴⁶ and these are family owned.³⁴⁷ Few (13) dairy producer societies exist; this makes collection and marketing of raw milk

difficult and discourages the introduction of innovations as there is no established and coordinated network for milk collection.³⁴⁸

In dairy production, women oversee milking and processing in both rainy and dry seasons. Women are also in charge of herding and watering cows, cleaning sheds, marketing milk, and overall contribute more labour to dairy farming than men.³⁴⁹ Even though men generally own and control cattle, women provide most of the dairy labour (95%).³⁵⁰ In some locations, women own dairy cattle through women’s groups (for example, the Kijimo women’s group in Arusha, and Kalali and Nronga women’s groups in Kilimanjaro region). These groups keep cattle and process milk into cultured milk, yoghurt and cheese, and sell their products directly to local consumers (i.e. school children, individuals and tourists).³⁵¹ Most dairy processing activities are done traditionally at home, in household kitchens, using mostly female household labour. Some women carry out activities in processing plants (cheese churning and cheese pressing). However, large processing plants are exclusively managed by men with predominantly male labour.³⁵²

³⁴²Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁴³International Fund for Agricultural Development IFAD (2016) ³⁴⁴Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁴⁵Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁴⁶Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018) ³⁴⁷Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁴⁸Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁴⁹Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018) ³⁵⁰Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁵¹Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018) ³⁵²Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018)

Key sector stakeholders include producers, processors, traders, transporters, importers, exporters, supermarkets, marketers and hotels. Other players are livestock keeper groups, government ministries (for example, Agricultural Sector Lead Ministries), as well as regional administration and local government, and civil society organisations.³⁵³ **The Ministry of Community Development, Gender and Children** is responsible for promotion and advocacy of labour-saving technologies, particularly where women are most involved in livestock systems, as well as for awareness raising on household decision-making and gendered division of labour; while **the Ministry of Lands, Housing and Human Settlements Development** is responsible for ensuring land security for marginalised groups, including women, to support livestock production.³⁵⁴

Pastoralist communities, livestock and land

The lives of pastoralist communities in Tanzania are centred around cattle. The Maasai community, for example, traditionally followed cattle migratory movements across the land. Now settled in the Great Rift Valley of southern Kenya and areas in northern Tanzania, the Maasai community have historically depended on their cattle for meeting all basic needs, and cattle represent a form of wealth and currency. However, their traditional barter-based economy has had to adapt to the spread of the market economy. Many Maasai have taken on alternative forms of income-generating activities, such as crop farming or working in tourism.³⁵⁵ Poultry is also reared in Maasai Communities.³⁵⁶

Land is traditionally shared (by men), and some pastoral communities have created grazing areas for shared herds.³⁵⁷ In preparation for dry seasons, *ololili* are constructed. *Ololili* are traditional grazing reserve areas used to feed livestock in the dry season. Male livestock keepers select an area far from the main path but still close to houses and which tends to retain moisture. This fenced area is usually between 0.8 and four hectares and is protected from grazing during the rainy season, so it can be of better use in the dry season. Most livestock will migrate long distances with the male household members, while some animals (young, old, and sick, and some dairy cows) are left in the *ololili* during the dry months. Women are left in charge of the *ololili* during these dry months and use these cattle to feed their families, when milk often becomes the only food available for weeks at a time. Men choose which cattle to leave behind.³⁵⁸ Local custom and norms dictate that women are not allowed to inherit any property and are likely to lose land and livestock if their husbands die without leaving behind a male child.³⁵⁹

The economic shift towards private ownership has had an impact on the land that used to be managed collectively. This land has been divided and assigned to new uses, including agriculture and commercial development. This has created economic inequality within the pastoralist community, who have also been displaced from conservation reserves. The available land has been overgrazed, and Maasai are most often banned from other important grazing and water sources located within conservation sites. At the same time, they have not received much economic benefit from the growth of tourism in their living areas.³⁶⁰ Land dispossession is further exacerbated by climate change and population growth, which further increases land shortage and impacts traditional livelihoods and community resilience.³⁶¹

³⁵³The United Republic of Tanzania Ministry of Livestock and Fisheries Development (2010) ³⁵⁴The United Republic of Tanzania Ministry of Livestock and Fisheries Development (2010) ³⁵⁵National Geographic (n.d.) ³⁵⁶Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁵⁷The United Republic of Tanzania: Ministry of Livestock and Fisheries Development. (2015) ³⁵⁸Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019b) ³⁵⁹Kongela (2020) ³⁶⁰Kirwa et al. (2010) in Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁶¹UK Aid (2018)

Factors affecting women's economic empowerment in the livestock sector

The following table summarises available data and evidence on key barriers and opportunities for women's economic empowerment in the livestock sector, with further detail on available evidence provided further below.

Summary of barriers to and opportunities for women's economic empowerment in the livestock sector

Structural	Normative	Individual
Barriers		
<p>Lack of gender analysis or targets in the 2018 Tanzanian Livestock Masterplan</p> <p>Customary law discriminates against women's land ownership and access</p> <p>Climate change and land dispossession negatively affect pastoralist communities, where women are already less likely to benefit from livestock and shared pastures</p>	<p>Men's and women's access to money from sales, and their spending priorities differ, with women typically prioritising household needs</p> <p>Men tend to take over poultry and dairy when businesses become more commercialised, or value chains are formalised</p> <p>Male heads are more involved in decisions on income from ruminant livestock - either as joint or sole decision-makers - than their female partners. For poultry, women control revenue in more than half of the cases and are additionally engaged in collective decisions</p> <p>Unpaid care and unpaid labour burden limits women's potential to engage in income-generating activities</p>	<p>Women's limited land ownership</p> <p>Women's constrained access to and ownership of productive assets (livestock and technologies), credit and financial services</p> <p>Women are more likely to own smaller (lower value) livestock, which is associated with higher poverty rates</p> <p>Women's limited control over income from livestock can lead to decreased expenditure on household needs, resulting in food insecurity</p> <p>Women have limited access to vocational education, training and livestock extension services</p> <p>Health risks (for pregnant women) of brucellosis</p>

Structural

Normative

Individual

Barriers

Norms around mobility limit women's ability to sell in formal markets. Women are also less likely to sell to traders and more likely to sell directly to other farmers

Intimate partner violence restricts women's wellbeing, rights and opportunities

Potential backlash to women's increased income earning from men and communities

Women's constrained decision-making power, especially over cattle production

Rigid gender norms meaning women are more dependent on natural resources and subsistence agriculture, render women livestock keepers more vulnerable to climate change

Structural

Normative

Individual

Opportunities and entry points

Gender-equality commitments and strategies outlined in the 2010 Livestock Development Policy

The Women Development Fund (WDF) provides loans that support different sectors, including livestock

Women in some communities control poultry production. Poultry is generally considered women's domain

Potential to shift gender-inequitable household dynamics around male control of income

Women are traditionally in charge of dairy (including sales). This presents an opportunity for expansion and increasing women's control and decision-making

Initiatives exist to expand women's ownership of land in pastoralist communities

Initiatives exist to support women's ownership of small livestock

Poultry keeping has low barriers to entry, enabling resource-poor populations, including women to enter the livestock sector

Structural factors

The Livestock Development Policy (2010) recognises that most livestock value chains are characterised by gender inequalities. The policy commits to gender mainstreaming in livestock development and outlines the following three gender-equality strategies: (i) Promote and strengthen capacity for gender mainstreaming in the livestock sector; (ii) Promote development of gender-specific technologies in the livestock sector; (iii) Establish gender-specific programmes for gender empowerment and access to land, technology, credit and markets. The policy also defines responsibilities of implementation, and these include some activities specifically targeted at supporting women.³⁶² To implement the 2010 livestock development policy, the 2018 Tanzania Livestock Masterplan was developed - it provides a series of road maps for key livestock value chains. However, the plan lacks gender analysis, and/or gender-related targets.³⁶³

The Women Development Fund (WDF), administered by the Ministry of Health, Community Development, Gender, Elderly and Children, provides loans that can be used to start or scale up a range of economic activities, including livestock rearing. The fund aims to support women's economic empowerment through loans and has a particular focus on rural women.

These loans have an interest rate of 10% and are provided specifically to set up small businesses. Women can access them directly or through village community banks (VCBs), which provide group loans along microcredit lines.³⁶⁴ However, evidence of the impact of the Women Development Fund on women in livestock is not (publicly) available.

Customary law discriminates against women's land ownership which impacts on women's economic opportunities in the livestock sector. For example, in the Maasai community, women are restricted from inheriting land and property, and are likely to lose land and livestock if their husbands die without them bearing a male child.³⁶⁵

Normative factors

Women's roles in livestock value chains are constrained by unequal gender norms.

Even though women play important roles in production and processing, their access to resources and participation in decision-making is negatively influenced by social and cultural factors.³⁶⁶ As production intensifies and livestock products become more marketable, men tend to dominate. In a rural context (the Kilimanjaro and Lindi regions) where strict gender norms limit women's engagement in business and income, both men and women may face social stigma if the wife maintains control of her poultry business and income. Qualitative research

³⁶²The United Republic of Tanzania Ministry of Livestock and Fisheries Development (2010) ³⁶³Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018) ³⁶⁴Zambelli, E., Roelen, K., Hossain, N., Chopra, D., & Musoke, J. T. (2017) ³⁶⁵Kongela (2020) ³⁶⁶The United Republic of Tanzania Ministry of Livestock and Fisheries Development (2010)

suggests that when couples challenge these norms, this resulting stigma may threaten their business sustainability, and husbands may be pushed to compromise or take over the business.³⁶⁷ Similarly, research in the dairy segment (the Mvomero and Njombe districts) found that a milk commercialisation project (MoreMilkiT), which was aimed at reducing the poverty and vulnerability of dairy-dependent households, rather resulted in women controlling less income than they previously did, because women's household bargaining power was weakened as dairy became more marketable.³⁶⁸

Poultry is considered women's domain.

For example, among Maasai pastoralists, who have now started rearing poultry, it is common for men to say that they do not have poultry, even when chickens are clearly visibly running around. This is because chickens are generally owned by women and are not considered as livestock by men partly due to perceptions that chickens are the livestock of the poor.³⁶⁹ However, women neither hold full decision-making power nor do they always receive the income from poultry sales. Most women cannot make decisions without their husbands' consent and cannot expect to receive any of the income from sales of chicken and eggs.³⁷⁰ For example, a 2013 study on poultry

farming found that when women sold the chickens themselves, they would keep all the income. However, when men sold the chickens, women were left with only 26% of the income.³⁷¹ Another study in five districts (Kilombero, Kibaha, Gairo, Mvomero and Morogoro) found that half of women had to consult their husbands before selling chickens.³⁷²

Women are less likely to sell poultry to middlemen or shops but control most sales at the farm gate to individual end-consumers.

A 2013 study found that when women sold chickens at the farm gate to other local farmers, they received a 70% share of income. This income share reduced to 45% when the farm gate customer was a trader, and to 28% if the poultry was delivered elsewhere (to shops, hotels, or traders), using a third party (due to the middleman's margin). Furthermore, when men sold chickens, the women were left with only 26% of the income (compared to 100% when they sold by themselves). The study therefore suggests that women lost control when they were not directly selling themselves.³⁷³ This could potentially be addressed by women operating in cooperatives to jointly deliver/supply to traders in bulk rather than transacting individually.

³⁶⁷Johansson, V. (2021) ³⁶⁸Mwaseba and Kaarhus (2015) in Johansson, V. (2021) ³⁶⁹Kirwa et al. (2010) in Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020)

³⁷⁰Johansson, V. (2021) ³⁷¹Njuki et al., (2013) in Johansson, V. (2021) ³⁷²Njuki, J., & Sanginga, P. C. (2013) ³⁷³Njuki and Sanginga eds. (2013)

Women also traditionally sell/supply milk, especially to informal markets. However, when formal markets are established, women tend to be pushed out from participating and benefiting from related income. Men generally own milk kiosks/bars, but these are usually staffed by women employees, and usually located in areas where there are processing plants.³⁷⁴ Producers are often far from urban and peri-urban areas where collection centres, milk kiosks or individual buyers are. Hawkers are generally young men who collect milk from producers and bring it to collection centres or consumers, by bicycle or motorcycles. Few women participate in these types of sales.³⁷⁵

Women's presence in the economy has been increasing through poultry rearing, leading to changes in intra-household dynamics, although sometimes facing backlash from local communities. A qualitative study in four rural districts (in the Kilimanjaro and Lindi regions) found that as the roles of women poultry keepers change, men and women need to navigate a process of household negotiation where privileges and responsibilities are deliberated. This was in a rural context where men, who were previously coffee farmers, lost their livelihoods and struggled to find work, making it difficult for them to fulfil the breadwinner role. Both women and men found themselves in a position to negotiate norms with the wider community, leading to more gender-equitable relationships. However, some

men faced stigma when they let their wives become more engaged in business activities, due to the perception that their backseat role in the business shows that their wives are controlling them.³⁷⁶

Women's unpaid and care work burden and resulting time poverty, together with norms limiting women's mobility are key drivers excluding women from accessing formal markets. For example, in most rural areas, women tend to sell chickens at the farm gate close to home, while men dominate in market and town sales. This is because men have higher mobility and fewer time constraints than women.³⁷⁷ Similarly, women sell milk at farm gates, and hawkers are usually men as women have limited access to transport. Mobility is influenced by cost of transport, lack of funds to buy bicycles or motorcycles, safety concerns (i.e. fear of gender-based violence) and inequalities in household decision-making.³⁷⁸

Women provide a significant amount of labour in livestock management which remains unpaid, limiting their ability to engage in other income-generating activities. A mixed-methods study in the Tanga region found that women engaged in paid work, alongside unpaid household responsibilities, including livestock care, and collection of water and fuel, and unlike men, they are engaged in these tasks throughout

³⁷⁴Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018) ³⁷⁵Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018)

³⁷⁶Johansson, V. (2021) ³⁷⁷Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, Ş. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020) ³⁷⁸Sikira, A. N., Waithanji, E. M., Baltenweck, I., & Galiè, A. (2018)

the year. Women interviewed explained that this double burden could be addressed through improved access to low interest loans, and productive assets such as livestock, or inputs and technology (such as fertilisers and watering systems), which could support them in creating and strengthening income-generating activities that could be managed around their unpaid responsibilities.³⁷⁹

Although women play a significant role in the keeping of animals, they often lack control over related income. Qualitative data collected in Tanga and Morogoro regions with smallholder pastoralists found that because women lacked ownership of land and decision-making over livestock, their control over any related income is quite constrained. Furthermore, the study found that even though women traditionally have more control over dairy, when milk production and sales increase, milk becomes a lucrative commodity that men start to control.³⁸⁰ Similarly, men are also traditionally in charge of *ololili* (a fenced grazing reserve set up in the dry months) shared pastures, as they are considered to be the land owners and the head of the households, and tend to assign work to women and children. When the husband dies, the decision-making power is handed down to widows or older sons.³⁸¹

Women's lower control over income from livestock can lead to decreased expenditure on household needs, resulting in food insecurity. A 2015 study on dairy farming showed that although milk sales increased, women controlled less of the income and had less say in household expenditures.³⁸² The same study found that men often used women's modest earnings from poultry as an excuse to fend off women's financial requests. This resulted in poorer child nutrition, as men would choose to spend income on non-food expenses.³⁸³ Another study in the Tanga and Morogoro regions focused on pastoral communities and found that women felt disempowered and struggled to ensure food security (described as provision of sufficient and nutritious food) for children, as husbands held decision-making power on cattle management and on the share of income that could be used for household expenditure.³⁸⁴

Intimate partner violence (IPV) affects women in pastoralist smallholder families, limiting their economic opportunities and wellbeing. A 2019 study found that women faced physical punishment by their husbands for problems ranging from the loss of an animal, failure to perform some of her perceived responsibilities, or even invasion of the *ololili*.³⁸⁵ In some cases, men might

³⁷⁹Zambelli, E., Roelen, K., Hossain, N., Chopra, D., & Musoke, J. T. (2017) ³⁸⁰Galiè, A., Teufel, N., Korir, L., Baltenweck, I., Webb Girard, A., Dominguez-Salas, P., & Yount, K. M. (2019b) ³⁸¹Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019a) ³⁸²Galiè, A., Teufel, N., Korir, L., Baltenweck, I., Webb Girard, A., Dominguez-Salas, P., & Yount, K. M. (2019b) ³⁸³Mwaseba and Kaarhus (2015) in Johansson, V. (2021) ³⁸⁴Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019a) ³⁸⁵Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019a)

purposefully disrupt women's attempts at innovation. A study on the poultry sector found that, in some cases, when women attempted to buy better chicken breeds, their husbands refused due to jealousy³⁸⁶ (rooted in insecurity). In response, the Pastoralist Women's Council works through Women's Rights and Leadership Forums (WRLFs) to provide education to women, on their legal rights to protection, security and empowerment for them to report and resolve these issues.³⁸⁷

Individual factors

Land is primarily owned and controlled by men. About three quarters of landowners are men, and when women do own land, it is smaller plots. When women use their land commercially, it is generally for subsistence farming, rather than commercial farming.³⁸⁸ In pastoralist communities, land claimed by a given household to establish an *ololili*, is usually considered to be men's property, by the community and the household. Lack of land ownership is the justification for women not having decision-making power but having access to the land to feed the livestock. Furthermore, single and widowed women are particularly vulnerable to land dispossession.³⁸⁹

Initiatives exist to support women's access to land in pastoralist communities. For example, Women Solidarity Bomas are

collective livestock groups that support pastoralist women through community-based interventions.³⁹⁰ Also, the Maasai Women Development Association (MWEDO) works to address customary practices that exclude women from land ownership. The association lobbies to promote the Tanzania Village Land Act of 1999 to address lack of knowledge on Tanzania's land policies and processes. In the past, MWEDO mobilised women to form *barazas* (leadership forums) and facilitated awareness-raising sessions during *baraza* gatherings with both men and women. Women then worked with traditional leaders and government authorities to develop village customary land use plans where land surveying and demarcation were carried out. Women could then apply for individual or group ownership of land. As at 2011, this process allowed 850 women to secure land ownership in two districts.³⁹¹ MWEDO currently organises community dialogues to discuss women and youth's access to land, and support the development of community handbooks on land administration and conflict resolutions.³⁹²

Women have lower access to productive assets such as livestock and technologies, as well as to credit and financial services.³⁹³ A study in Northern Tanzania (Babati district, Manyara region), which introduced fodder machines (mechanised choppers), found that women's limited access to machines and the

³⁸⁶Johansson, V. (2021) ³⁸⁷Pastoral Women's Council (PWC) (2021) ³⁸⁸Green Climate Fund (GCF) (n.d.) ³⁸⁹Galiè, A., Teufel, N., Girard, A. W., Baltenweck, I., Dominguez-Salas, P., Price, M. J., Jones, R., Lukuyu, B., Korir, L., Raskind, I. G., Smith, K., & Yount, K. M. (2019a) ³⁹⁰International Union for Conservation of Nature IUCN (2019) ³⁹¹Cheburet, J. (2011) ³⁹²MWEDO (n.d.)

capacity to handle them relates to gender dynamics at household and farmer group level which exclude women from engaging in such activities.³⁹⁴ Similarly, a study on food security found that although both men and women were involved in animal health management, and both had knowledge of diseases, women faced more barriers than men in accessing medicines, vet services and relevant advice/information. Poor animal health in turn increases expenditure and affects food security.³⁹⁵ For dairy, men tend to be responsible for medicines and for animal

treatment, as they can travel long distances for purchases. Supply outlets are also generally managed and owned by men.³⁹⁶

However, poultry keeping has low barriers to entry, enabling resource-poor populations, including women with weak purchasing power, to initiate poultry keeping.³⁹⁷ The large number of poultry farms using traditional systems is explained by the low start-up capital needed, with farmers receiving profits within a short space of time. In addition, poultry distribution is often chosen by NGOs as an investment to address poverty or as a disaster response measure, especially for women.³⁹⁸

“Knowledge of poultry husbandry practices (housing, feeding, diseases and pest control) and skills like marketing of live birds and poultry products, as well as feed mixing skills are important in this sector.

Women’s limited knowledge of these skills hinders their development. So, even if women access best performing hybrid birds (“egggers”), they can’t provide proper bird management to increase their household income. They would always complain to the extension service providers who are also very few and can’t meet their needs on time.”

Source: Pathways Study Interviewee, Director, Private Livestock Company

In general, women have more limited access to vocational education, training, information and livestock extension services.³⁹⁹ Women face practical, structural and normative restraints to accessing livestock extension services, while extension services lack gendered knowledge; these services are designed without gender considerations.⁴⁰⁰ However, several NGOs have programmes supporting women in terms of group training, technology transfer, coaching and mentoring. Examples include Heifer International,⁴⁰¹ TAHEA Mwanza, World Vision, Helen Keller International, Plan International, Small Enterprise Assistance Funds, Tanzania Veterinary

³⁹³FAO (2014) in Idris, I. (2018b) ³⁹⁴Fischer, G., Wittich, S., Malima, G., Sikumba, G., Lukuyu, B., Ngunga, D., & Rugalabam, J. (2018)

³⁹⁵Alessandra, G., Distefano, F., Kangogo, D., Mattioli, R. C., Wieland, B., & Baltenweck, I. (2017) ³⁹⁶Sikira, A. N., Waitthanji, E. M., Baltenweck, I., & Galiè, A. (2018) ³⁹⁷Johansson, V. (2021) ³⁹⁸The United Republic of Tanzania: Ministry of Livestock and Fisheries Development (2017)

³⁹⁹FAO (2014) in Idris, I. (2018b) ⁴⁰⁰McCormack, C. (2018) ⁴⁰¹Heifer International (n.d.)

Association, Interchick Company, Private Agricultural Sector Support and Tanzania Milk Processors Association.

Maasai Women Development Organization (MWEDO)

It is a non-governmental women-led organisation established in the year 2000. MWEDO's strategic objective focuses on stimulating economic growth, access to education and maternal health and promotion of human and cultural rights amongst the Maasai communities of Tanzania. MWEDO empowers Maasai women to enhance sustainable equitable and human development through access to education, women's economic empowerment and maternal health and HIV/AIDS education.

MWEDO positively impacts the lives of nearly 60,000 Maasai people through MWEDO's programmes which focus on increased access to education, economic empowerment, health services and land ownership.

Source: <http://maasaiwomentanzania.com/about-mwedo/>

Some health risks exist, which are particularly important for pregnant women who interact with livestock.

Brucellosis, a zoonotic disease contracted through contact with infected animals, animal products or consumption of infected dairy products, can have adverse pregnancy outcomes.

A study in the Ngorongoro ecosystem, Northern Tanzania, found that brucellosis is an important public health problem among pregnant women in areas where they interact with livestock and wildlife. The risk of infection increases with regular contact with manure and preference for raw food products (blood, meat and milk).⁴⁰²

Recommendations

This section highlights proposed sector-specific recommendations, aimed at public and private sector stakeholders to economically empower women working within the livestock sector.

1. Strengthen the livestock sector's commitment to gender equality

Recommended strategies include:

- Work with the Ministry of Livestock and Fisheries to build gender capacity, to improve gender analysis and targeting within the sector. For example, this could include undertaking a gender analysis of the 2018 Tanzania Livestock Masterplan (and subsequent livestock strategies and plans) to highlight gender-

⁴⁰²Makala, R., Majigo, M. V., Bwire, G. M., Kibwana, U., Mirambo, M. M., & Joachim, A. (2020)

Case study: Supporting women entrepreneurs through skills building and capital

A company that has incorporated women's economic empowerment into its business structure is AKM Glitters, which in partnership with the World Poultry Foundation and supported by the Bill & Melinda Gates Foundation, expanded and modernised its chick production unit. As part of the expansion, the company also developed a new distribution model targeted primarily at women-owned businesses to be trained in rearing day-old chicks until four weeks old. These businesses, known as "Mother Units", then sell the chicks to small-scale farmers.

related implications and to enhance opportunities to economically empower women through implementation of this and subsequent strategies.

- Support community-based monitoring and advocacy around gender-related commitments in the Livestock Sector Development Plan.
- Work with the Ministry of Lands, Housing and Human Settlements Development to improve women's land security to support livestock production for example, through gender-responsive land titling and access initiatives, such as MWEDO's *baraza* community dialogues.
- Work with the Ministry of Health, Community Development, Gender, Elders and Children (MoHCDEC) to raise awareness of women's role in the livestock value chain and advocate for increased recognition and reward for women's labour through community-based interventions.
- Work with industry associations and agribusiness SMEs to build gender capacity, for their members, through training and capacity building (including senior leadership), and support to develop and implement gender-responsive policies, strategies and plans to increase female membership and representation.
- Work with the Ministry of Agriculture and other extension service providers to ensure the gender-responsiveness of extension services to ensure they reach and meet the needs of women livestock producers, in rural, peri-urban and urban areas. This could be through targeted interventions with women's groups to increase the number of female extension workers and improve extension workers' awareness and understanding of the importance of addressing gender inequalities in access to information.

2. Support livestock-related livelihood and skills-based interventions coupled with gender-transformative interventions at household and community levels to increase women's economic, social and human capital

Recommended strategies include:

- At a minimum, ensure that support to segments dominated by women (poultry, dairy) are complemented by household-level gender-responsive social norms interventions at community level, to support women's equal participation in decision-making.
- Support initiatives which tackle harmful norms around division of labour, intra-household decision-making and control over income at household and community levels. For example, community dialogues coupled with gender-transformative couples' interventions with livestock households.
- Use poultry keeping and production as an entry point to engage women and their partners, while looking for opportunities to expand women's share of income from domestic livestock production.
- Invest in time-saving technologies and innovations, especially in dairy and poultry farming and production, specifically targeted at women, and work with the Ministry of Health, Community Development, Gender, Elders and Children (MoHCDEC) and NGOs to support women farmers.
- Invest in skills-building programmes for better livestock management practices and improved occupational safety. This could include NGO and private sector business incubation, training and mentorship programmes to empower women and help increase their business skills and knowledge. Focus should be on programmes that adopt a holistic approach, with a combination of skills training, reorientation and empowerment of potential women entrepreneurs to mitigate restrictive cultural and social beliefs.
- Support animal health management initiatives, and improve women's access to inputs (feed, medicines, veterinary services and information).
- Target initiatives at supporting women with opportunities to move from subsistence to commercialisation of their livestock production.
- Leverage existing NGO-led programmes aimed at improving women's economic empowerment in the sector through group training, technology transfer, coaching and mentoring.

3. Improve women's human, social and economic capital through cooperatives and collective activities

Recommended strategies include:

- Support the creation and strengthening of women's cooperatives, especially in poultry and dairy farming and production.

- Leverage cooperatives to support improved livestock practices, aggregation and value addition, and to improve negotiating power within markets.
 - Establish targeted programmes aimed at improving women's access to land, technology, credit and markets.
 - Support women to organise and access livestock markets that are further away, through collective ownership, production/bulking and collective marketing/transport.
 - Improve women's sustainable and equitable access to markets through B2B linkages, and information, through digital solutions and networks. These networks can help women to obtain market information and to access local, national and regional markets such as SADC, EAC and COMESA countries where Tanzania is a member.
- 4. Facilitate women's access to finance through training and affordable products and services**

Recommended strategies include:

- Increase women's district loan funds budget to help women access capital to expand poultry production projects.
- Increase the capacity of local NGOs and other key sector development actors to be involved or linked to smallholder poultry keepers and support women entrepreneurs.

- Leverage and build VICOBA's capacity to increase support to deal with future shocks.
- Develop and pilot tailored financial products for women entrepreneurs in the sector utilising mobile money, and tailor communication and marketing strategies to reach women livestock owners and keepers.
- Invest in time-saving technologies to support to women in the sector, in particular, livestock ownership (access to disease-resistant breeds), livestock-specific credit schemes and insurance.
- Design basic financial literacy and awareness courses for women through small local cooperatives and women empowerment groups.
- Gather and spread information about available financial programmes for women and supporting programmes, targeting the most marginalised women through local grassroots organisations. Utilise platforms and methods mostly used by these women.

5. Support household- and community-level interventions in addressing women's unpaid care and domestic work burdens

Recommended strategies include:

- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women, for example through baseline research and participatory action research.

- Work with the private and public sectors to ensure that women have access to energy, water, hygiene and sanitation facilities (WASH).

6. Focus on research to fill evidence gaps and build on evidence of what works

Recommended strategies include:

- Liaise with relevant ministries to undertake gender analyses of government sector-specific initiatives and plans. Use results to advocate for impactful gender mainstreaming.
- Conduct research to understand the dynamics and social structures of women target beneficiaries' communities before introducing commercial or gender-empowering interventions. This would help assess the communities' potential responses to the interventions including the possibility of men taking over the activity (e.g. taking over poultry when it becomes marketable), evaluate women's prospective benefits and consider possible mitigating measures to reduce this takeover by men.
- Undertake action-based research to understand and improve the gender-responsiveness of livestock extension services.
- Commission and undertake research to understand the impact and outcomes of the WDF on women in the livestock sector.

- Commission and undertake research with diverse groups of marginalised women (for example young women, widows and women with disabilities) to understand and address different barriers women face.
- Monitor and mitigate against any signs of backlash (especially gender-based violence) due to interventions which may challenge traditional gender norms.

5.2 The horticulture sector



Sector overview

The horticulture sector in Tanzania is growing at 11% per year (compared to 4% for agriculture overall).⁴⁰³ Horticulture products grown include flowers, fruits, vegetables, tubers, spices, herbs and seeds.⁴⁰⁴ Investments (largely foreign) in the sector started in the 1990s, and since then the sector has been growing rapidly.⁴⁰⁵ Tanzania's diverse climate allows for cultivation of a wide variety of fruits and vegetables,⁴⁰⁶ and the labour-intensive horticulture sector continues to experience increased demand, as a result of urbanisation and population growth.⁴⁰⁷ Horticulture exports have grown from USD64 million in 2004 to USD779 million in 2019. Tanzania is now one of the 20 top exporters of vegetables globally.⁴⁰⁸ The Tanzanian government aims to increase horticulture exports to USD3 billion by 2025.⁴⁰⁹

⁴⁰³Ekka, R., & Mjawa, B. (2020) ⁴⁰⁴The Citizen (2022) ⁴⁰⁵Daley, E., & Park, C. M. (2012) ⁴⁰⁶Ekka, R., & Mjawa, B. (2020)

⁴⁰⁷Cowan-Gore, I. (2020) ⁴⁰⁸Ekka, R., & Mjawa, B. (2020) ⁴⁰⁹Ekka, R., & Mjawa, B. (2020)

Most agriculture production is done by smallholders, who use traditional technologies and produce mainly for domestic consumption. Most smallholders (70% of landowners and 75% of land renters) work on farms of less than two hectares (ha).⁴¹⁰ Foreign horticulture farms are set on land ranging from five hectares (greenhouse flower production) to 50 ha (producing beans and peas on open land).⁴¹¹

Low production technology is most common, and farming productivity and commercialisation are low, compared to other countries in the region.⁴¹² Irrigation systems are also not common, except for areas in Mbeya, Kilimanjaro and Dar es Salaam regions. Use of agricultural inputs remains low but has been increasing in recent years.⁴¹³ Even though fresh produce is highly perishable, and post-harvest handling is important for quality, as is efficiency in transport, storage and customs processing, Tanzanian goods currently spend more time in transportation and logistics than those of neighbouring countries.⁴¹⁴

Most horticultural products are sold at the farm gate at low prices.⁴¹⁵ Storage facilities are not available and fruit processing technology is not well developed. Harvested crops are usually stored in village collection centres, which are not suitable for crop

storage. The crops then transit through wholesale markets (urban and rural), where local brokers negotiate deals. Wholesale markets then sell on to retailers or buyers such as restaurants. In some instances, sales are direct, or through contract farming. Some basic processing (grading, cleaning, cutting and packaging) takes place, mainly for products for export or high-end domestic markets (for example urban supermarkets). Processing into derivative products (such as tomato paste) is minimal, as produce often fails to meet quality specifications for processing.⁴¹⁶

The government sees horticulture as a key area for development.⁴¹⁷ Relevant policy documents include the Tanzania National Agriculture Policy (2013), identifies horticulture as a area of focus; the Tanzania Agricultural Sector Development Programme (ASDP) Phase II, focuses on horticulture in the Southern Highlands;⁴¹⁸ the Tanzania Horticultural Development Strategy (2012-2021);⁴¹⁹ the Third National Five Year Development Plan 2021/22 - 2025/26, commits to improving the horticulture sector through creating an enabling environment for private investments in storage, transport and logistics, accreditation laboratories and capacity building.⁴²⁰

⁴¹⁰Anderson, J., Marita, C., & Musiime, D. (2016) ⁴¹¹De Blasis, F. (2020) ⁴¹²The United Republic of Tanzania, Ministry of Finance and Planning (2021) ⁴¹³Cowan-Gore, I. (2020) ⁴¹⁴USAID (2019) ⁴¹⁵Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴¹⁶Cowan-Gore, I. (2020) ⁴¹⁷Netherlands Enterprise Agency (2015) ⁴¹⁸European Union in Tanzania (2021) ⁴¹⁹Horticultural Development Council of Tanzania (HODECT) (2010) ⁴²⁰The United Republic of Tanzania: Ministry of Finance and Planning (2021)

The Tanzania Horticultural Association (TAHA) is an apex private sector association representing sector actors.

Other sector stakeholders include input suppliers, producers, wholesalers, processors and retailers.⁴²¹ TAHA represents its members (large producers, exporters, processors of horticulture products, suppliers of agro-input, smallholder farmer groups and associations, etc.)⁴²² and collaborates with

international partners to promote better agricultural practices. For example, it works on reducing post-harvest losses by providing capacity building and market connections to farmers, as well as developing critical infrastructure, such as packhouses and collection centres, cold rooms at ports and integrated logistics services. TAHA also focuses on promoting horticulture exports and promoting certification adoption.⁴²³

Spotlight on the Tanzania Horticultural Association (TAHA) - supporting women to increase their social and economic capital

TAHA has facilitated women's participation in horticultural production through demonstration plots and training centres that have opening times suitable to women. This has increased women's participation in training and allowed some to increase their profits.

Women also have improved access to inputs and resources, markets and participation in groups and decision-making forums. Of TAHA's beneficiaries, 60% are women.

Women also have access to TAHA's market information system. Among grower and trader stakeholders (~41,000) in TAHA's market system, 30% are women. Through their mobile phones, women can access information on prices, buyers and transportation. This has supported their entry and growth in the sector.

TAHA has trained women in financial record keeping and has also connected women to financial institutions, some of which offer credit with cheaper terms and affordable interest rates. These include National Bank of Tanzania (NMB), Cooperative and Rural Development Bank (CRDB), Equity Bank, Tanzania Agricultural Development Bank (TADB), Tanzania Growth Trust (TGT) - Zanzibar, Equity for Tanzania Limited bank (EFTA) and Vision Fund.

Source: Embassy of the United Republic of Tanzania in Israel (2021)
<https://il.tzembassy.go.tz/resources/view/taha-raise-women-participation-in-horticulture-agri>

⁴²¹Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴²²TAHA (n.d.) ⁴²³Ekka, R., & Mjawa, B. (2020)

The horticulture sector is labour intensive, and the highest cost driver is labour.

Agricultural knowledge however is low, and skills gaps exist in areas including food safety, safe use and disposal of agrochemicals, packaging and storage of fresh vegetables, water management and sustainable agricultural practices.⁴²⁴

Casual work is prevalent, and demand for labour has increased in both local- and foreign-owned farms.

It is estimated that over 80% of contract workers are women.⁴²⁵ About 10,000 people work as labourers in horticultural farms, mostly in harvesting and packaging of flowers, French beans and peas. Most labourers are employed by wealthier smallholders or larger farmers and are rural dwellers with little access to land.⁴²⁶

Sectoral challenges

The horticulture sector faces a number of challenges, leading to low productivity overall. This includes limited adaptation to more productive agricultural practices (including post-harvest handling techniques), limited capacity for processing,⁴²⁷ lack of skilled labour,⁴²⁸ small land sizes, price uncertainty, lack of access to affordable transport, unreliable access to water, high cost of electricity,⁴²⁹ limited provision of extension services, low availability of inputs,

low knowledge on better environmental management and low knowledge on agrochemicals and fertilisers.⁴³⁰ Farmers also have limited access to new technologies, market information, industrial linkages and finance.⁴³¹ The investment climate is also reportedly unfavourable, with time-consuming bureaucratic procedures and an increasing tax burden.⁴³² Finally, well-trained local horticultural specialists are few, as the training system lacks a focus on practical knowledge.⁴³³

The impact of the COVID-19 pandemic has also put Tanzania's horticulture sector under pressure.⁴³⁴

Part of this impact was driven by reduced demand for produce from the tourism and hospitality sector, which in turn was affected by a drop in tourist arrivals.⁴³⁵ In addition, disruption of the logistics system led to price increases, and underproduction on inputs, further impacting the horticulture sector and lowering exports.⁴³⁶ The border closure with Kenya also created delays in transporting the produce through Nairobi's airport.⁴³⁷ To address some of these challenges, TAHA and other partners⁴³⁸ started looking at providing cargo flights to continue exporting produce and products which were previously transported on passenger flights.⁴³⁹

⁴²⁴Cowan-Gore, I. (2020) ⁴²⁵De Blasis, F. (2020) ⁴²⁶De Blasis, F. (2020) ⁴²⁷European Union in Tanzania (2021) ⁴²⁸Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴²⁹VSO (2015) ⁴³⁰USAID (2020) ⁴³¹European Union in Tanzania (2021) ⁴³²Netherlands Enterprise Agency (2015) ⁴³³Netherlands Enterprise Agency (2015) ⁴³⁴Pathways Study Interview with Tanzania Horticultural Association (TAHA) ⁴³⁵Qamara, R. (2021) ⁴³⁶East African Business Council EABC (2020) ⁴³⁷Magubira (2020) ⁴³⁸Including the government's Kilimanjaro Airports Development Company (KADCO) and Kuehne+Nagel (a global freight and logistics company) ⁴³⁹TAHA (2020)

“During the outbreak of COVID-19 some micro businesses collapsed due to the drop in the market (decreased demand) because of fear and high demand for traditional gender roles when schools were closed, and children were to be contained in homes. Some women could not go out to run their businesses due to house chores/attending to children.

We started educating group members through mobile phones on the spread, symptoms and prevention of COVID-19 to minimise fear and provide psychosocial support to women. We also started visiting their gardens to see how many are operating and how many collapsed. We encouraged them to work on them because the gardens are what they depend on for their families’ survival.”

Source: Interview with Women’s Organization

Role of women

Women farmers and entrepreneurs

Women provide the majority (54%) of labour in agriculture, and more than half of smallholders are women. The majority of women rely on agriculture as an economic activity (81% of women; 98% in rural areas). This is slightly more than men (73% overall).⁴⁴⁰

Household farms produce a mix of cash and subsistence crops, as well as “flexible crops”⁴⁴¹ that can be either used for food or cash. Food crops for household subsistence are generally women’s responsibility, while most other cash and flexible crops are generally grown by men.

Women participate as entrepreneurs in agro- processing. For example, a study of 184

“We have women groups in Singida who grow sunflowers and press their own sunflower oil which they brand and sell in urban centres in Tanzania. Others farm and sell the produce directly to hotels and restaurants instead of selling to middlemen.”

Source: Pathways Study Interviewee, Private Sector Representative

women who owned agro-enterprises in Dar es Salaam found that about a quarter (24.4%) were engaged in preparation of pickles, and a quarter (22.8%) were engaged in processing and drying vegetables. Others (18.5%) were engaged in mixed grains flour (*unga lishe*, used for porridge), processing tea spices (13.6%), peanut butter (13.6%), or mixed spices - Pilau Masala (8.2%).⁴⁴²

⁴⁴⁰Mkuna, E., Nalaila, S., & Isaga, N. (2021) ⁴⁴¹Such as: maize, cassava, sorghum, sweet potato, finger millet, beans, pigeon peas and, in some cases, rice. See: UN Women, UNDP, & UN Environment (2018) ⁴⁴²Mkuna, E., Nalaila, S., & Isaga, N. (2021)

A number of women groups have successfully ventured into agro-processing, avoiding the middlemen, by marketing and selling directly to consumers in urban centres.⁴⁴³

“At the end of the day, women use a lot of energy, time and resources in [agricultural production] but the proceeds from the sale of the raw materials are much less compared to the effort put in at the production and harvesting phases.”

Source: Pathways Study Interviewee, NGO Representative

Women employees

Women and men play different roles in different horticulture crops and value chain stages. For example, 68% of those who work in the sunflower value chain are women.⁴⁴⁴ In the mango value chain, men own the trees while women sell the fruits; men dominate input supply, but women dominate in processing and retailing.⁴⁴⁵ In tomato farming, men outnumber women, especially when travel is required; but both engage in input supply, in transportation, and market brokering, although these tend to be middle-aged men as tomato production requires higher investment (but also generates higher income).⁴⁴⁶

Men also dominate in larger wholesale and external markets that require travelling longer distances. Processing of onions involves cutting and grading. Although both men and women are involved in onion grading, men dominate.⁴⁴⁷ In avocado farming, women dominate in avocado oil extraction, but limited information is available on their participation in the rest of the value chain.⁴⁴⁸ In Zanzibar, women dominate in seaweed production, which is often used as a horticultural farm input, producing 80% of total production in 2016/2017.⁴⁴⁹ However, while women dominate in the production of seaweed, men tend to be engaged in marketing and selling, reflecting similar gender segregations in other sectors.⁴⁵⁰ In all of these areas, women’s roles tend to be informal, offering low pay and limited legal protection or benefits.

On larger farms, it is estimated that over 80% of contract workers are women, who are typically paid monthly wages. They are employed for sowing, soil preparation, fertiliser and insecticide application, harvesting and packaging of flowers, French beans and peas. Foreign farms also hire additional informal (casual) female pickers to harvest beans and peas, with more intense work in high season (when productivity increases). Even though these informal workers (pickers) work continuously for the same company, they generally do not

⁴⁴³Pathways Study Interviewee ⁴⁴⁴Farm Africa (2021) ⁴⁴⁵Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁴⁶Khasa and Msuya (2016) in Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁴⁷Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁴⁸Mwakalinga (2014) in Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁴⁹Ephraim, K. (2018) ⁴⁵⁰Pathways Study Interviewee

have contracts. Companies also hire some male workers, without contracts, for sowing, soil preparation, application of fertilisers and insecticides, and supervision of daily labourers. Additional casual workers are usually recruited by word of mouth, or by selecting from people who gather at specific points along the road waiting for work.⁴⁵¹

Other roles

“Generally, women are not engaged in trade when it comes to agriculture, but they are engaged in trade when it comes to small enterprises, e.g. selling in small retail shops.”

Source: Pathways Study Interviewee, NGO Representative

Retailing of fresh fruits and vegetables is generally women dominated. However, this is often limited to retailing near homes. When retailing requires travelling longer distances, men dominate this value chain node, as they have better mobility and access to transportation (including motorcycles, which women do not normally ride).⁴⁵² Both men and women participate in wholesaling activities, which involve buying from aggregators and selling to retailers, supermarket, independent grocers and food service providers.⁴⁵³

Men dominate in transportation of agricultural products.⁴⁵⁴ A Pathways Study interviewee explained that men largely dominate the transport sector with the share of women being negligible. This gender gap is likely due to the nature of the work which requires spending significant time away from home.⁴⁵⁵ For example, in the tomato value chain in Ikokoto and Mbabala, it is men who transport tomatoes to markets with motorised vehicles. Women do transport some tomatoes, but only from fields to home and through head loading. Most of those who were involved in transportation (85-90%) were middle aged (men or women), and only a minority were youth.⁴⁵⁶ Similarly, in the onion value chain, men dominate in transportation as they have better means of mobility and social networks.⁴⁵⁷

Factors affecting women’s economic empowerment in the horticulture sector

The following table summarises available data and evidence on key barriers and opportunities for women’s economic empowerment in the horticulture sector, with further details on available evidence provided below.

⁴⁵¹De Blasis, F. (2020) ⁴⁵²Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁵³Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁵⁴Mdoe et al., (2013) in Khasa, P., & Msuya, C. P. (2016) ⁴⁵⁵Pathways Study Interview with Sector Stakeholder, Transport ⁴⁵⁶Khasa, P., & Msuya, C. P. (2016) ⁴⁵⁷Ephrahim, K. (2018)

Summary of barriers to and opportunities for women's economic empowerment in the horticulture sector

Structural	Normative	Individual
Barriers		
<p>Informal workers' wages have stagnated or decreased, and these are just above the poverty line</p> <p>Informal workers are not sufficiently protected by current labour laws</p> <p>Customary law on land discriminates against women</p> <p>Lack of gender analysis and targets in key sectoral strategies and plans including the Tanzania Horticultural Development Strategy (2012-2021); the Tanzania Agricultural Sector Development Programme (ASDP) Phase II, and the Third National Five Year Development Plan 2021/22 - 2025/26</p> <p>Increase in intensified cultivation, and increase in the use of pesticides may create occupational health risks</p>	<p>In household farming, women dominate in household food crops, while men generally grow crops that can be sold (cash crops or flexible crops)</p> <p>Women are often deemed responsible for providing cash to meet family needs (including food), even when production on women's plots is not enough to meet those needs</p> <p>Even though most horticultural workers are women, men control how their wives can access land to work</p> <p>Men have more control over income derived from wholesale and retail of vegetables. Marketing and sales decisions tend to be made by husbands</p> <p>Women's limited mobility determines where they can sell produce</p> <p>Gender-based violence is widespread and normalised in agricultural communities</p> <p>Preference for women (younger women in particular) has led to feminisation of labour in this sector</p>	<p>Both women and youth face challenges in accessing land and capital for horticulture</p> <p>Women are less likely to be able to access extension and training services</p> <p>Barrier for women to engage in transport (including financial cost and skills gaps)</p> <p>Among smallholder farming households, women are twice as likely to never have attended school</p> <p>Limited storage facilities (for women vegetable farmers)</p>

Summary of barriers to and opportunities for women's economic empowerment in the horticulture sector

Structural	Normative	Individual
Opportunities and entry points		
<p>Tanzania Agriculture and Livestock Policy recognises that women are marginalised Government commitment to promote compliance with labour laws in the agriculture sector</p> <p>The Tanzania Plantation and Agricultural Workers' Union (TPAWU) has a key role in labour rights</p> <p>Minimum wages are set for both formal and informal workers, although these are lower for the latter</p>	<p>Women dominate retailing, this can be an entry point for interventions</p> <p>Women participate as entrepreneurs in agro-processing</p>	<p>Small land and capital requirements to start up make it easier to access the horticulture sector.</p> <p>TAHA is a key sector player, and has an interest in facilitating women's participation in horticultural production</p> <p>Collectivisation can support women's access to land and income</p>

Structural factors

The Tanzania Agriculture and Livestock Policy recognises that women are marginalised in these sectors. The policy attributes this to poorer access to land, finance and services, and recognises the importance of gender-sensitive extension services, as well as women's multiple roles and time limitations.⁴⁵⁸ However, the 2018 Livestock Master plan, a tool to implement the policy, lacks gender analysis or related goals and targets.⁴⁵⁹

Tanzania is at the forefront of adopting good practices and compliance with labour laws in the agriculture sector. The Labour Institutions Act (2004 and amendments) regulates working conditions. The act limits working hours, to a maximum of 12 hours daily, and a minimum 24 hours of rest per week; and an increased hourly wage after 45 hours a week. Employees are entitled to sick pay, pension contributions, holidays and severance pay. Women are entitled to paid maternity leave (84 days), which is covered by the National Social Security Fund.⁴⁶⁰

⁴⁵⁸Green Climate Fund. (n.d.) ⁴⁵⁹Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., da Silva, M., Makusaro, F., Nandonde, S., Crispin, J., Shapiro, B. (2018) ⁴⁶⁰De Blasis, F. (2020)

The Tanzania Plantation and Agricultural Workers' Union (TPAWU) has been instrumental in ensuring labour rights of horticultural workers. The union addresses women's rights issues as provided for by the Employment and Labour Relations Act No 6 of 2004 as minimum standards. Under the Women@Work campaign, the union is currently advocating for minimum wages and plans to sensitise horticulture workplaces on sexual and reproductive health, sexual harassment and labour laws.⁴⁶¹

The latest Labour Institutions Act amendment increased the minimum wage for different sectors, and this is above the poverty line. The minimum wage for agriculture is TZS100,000 per month (approximately USD43). This is higher than the Tanzanian government's indicated poverty line for individual income, which is set at TZS591,840 (USD254) annually.

Formal workers, especially in foreign companies, can earn slightly above the minimum wage. Contracted workers in foreign companies reported earning between the minimum wage TZS1,200,000 annually (approximately USD516) to TZS1,440,000 (USD619).⁴⁶²

However, most informal workers in horticulture (87%) report that wages have stagnated or decreased and earn

on average half of income of contracted workers (TZS655,021/year, or approximately USD282).⁴⁶³ Wages for informal workers are also set by the latest amendment (2013) to the Labour Institutions Act of 2004 and are set at TZS5,000 (approximately just over USD2) per day. In practice, however, many workers are paid per kilogram of harvest. In recent years, casual work recruitment has increased to meet demands of the export market, whereby sale prices are pre-negotiated. Cost of labour in flat areas (800-1,000 metres) is low as there is high demand for paid work, often from migrant workers who have settled nearby to look for jobs. Here, farms pay TZS100-150 (USD0.4-0.6) for every kilogram of French beans harvested and sell to exporters at TZS1,600-2,000 per kilogramme. In higher mountain areas, where farms are smaller, and farming is done only between May and October, and there is less supply of labour, workers are paid TZS150-200 per kilogram, even though farmers only receive TZS750-1,200 per kilogram sold.⁴⁶⁴

Compared to older women, younger women (aged 18-30 years old) in the agriculture sector get casual work more frequently and earn more as they harvest larger quantities. However, there are no opportunities for income growth, and they are still poorer than contract workers, earning below the district income average. They sustain an average household of 3.5

⁴⁶¹Omukhango, R. (2018) ⁴⁶²De Blasis, F. (2020) ⁴⁶³De Blasis, F. (2020) ⁴⁶⁴De Blasis, F. (2020)

people, and earn on average just above the poverty line, but often lack access to land or other income. Older labourers, who find work less frequently, also live below the poverty line.⁴⁶⁵

Informal workers are not sufficiently protected by current labour laws. They are not entitled to maternity leave, sick leave, severance pay or insurance.⁴⁶⁶ Informal workers face poor working conditions and risks of exploitation. Beyond low wages, informal workers face delayed payments, work long hours, have high workloads, lack access to protection from fertilisers and insecticides, and lack access to washing facilities and drinking water. Export demands have worsened existing working conditions, as requirements for very fresh produce put considerable pressure on women to harvest rapidly yet gently, to meet both quality and quantity requirements. They are also strictly supervised. Since workers need the income, they also work longer hours to collect as many kilograms as possible.⁴⁶⁷

Customary law regulates land ownership rights and allocation, and most village councils allocate land to male heads of households.⁴⁶⁸ Women's limited access to land is a key driver of the gender gap in agricultural productivity (currently estimated at 20% to 30%).⁴⁶⁹

As horticultural production has grown, there has been an increase in intensified cultivation, and increase in the use of pesticides. It is estimated that most pesticide use in Tanzania (81%) is utilised for the control of pests and diseases in the agriculture (crop farming) and livestock sectors.⁴⁷⁰ Key risk factors and challenges include the lack of awareness of hazards, lack of adequate washing facilities, and dealing with market pressure to increase production (quantity and quality). Although (as of 2017) there are reportedly no studies looking at women's occupational health hazard issues or exposure to pesticides, there are reports of usage of pesticides that are dangerous to human health.⁴⁷¹ Women farmers are exposed to pesticides directly when applying them, or indirectly during other activities, or by storing them in or near homes. A study analysed data on diseases reported by women through the Tanzania Health Information Management System (HIMS) (2015) and looked specifically at prevalence of the diseases in horticultural regions. The authors argued that some of these diseases could be attributable to pesticide exposure and that a detailed study on health effects of pesticides in the horticulture sector is overdue.⁴⁷²

⁴⁶⁵De Blasis, F. (2020) ⁴⁶⁶De Blasis, F. (2020) ⁴⁶⁷De Blasis, F. (2020) ⁴⁶⁸Mmasa (2013) in Cowan-Gore, I. (2020) ⁴⁶⁹World Bank Group (2022) ⁴⁷⁰Mrema, E. J., Ngowi, A. V., Kishinhi, S. S., & Mamuya, S. H. (2017) ⁴⁷¹Mrema, E. J., Ngowi, A. V., Kishinhi, S. S., & Mamuya, S. H. (2017) ⁴⁷²Mrema, E. J., Ngowi, A. V., Kishinhi, S. S., & Mamuya, S. H. (2017)

Normative factors

Even though women are the majority of horticulture workers, men control how their wives can access land to work.⁴⁷³

Women often have low awareness of their rights, and widows commonly face pressure from male relatives who want to take over the land.⁴⁷⁴

Even though both men and women participate in retailing and wholesaling of vegetables, men have more control over income derived from these activities. This is because the most fertile land is owned by men, and men are overrepresented in urban centre trading markets. Women are less likely to carry out trade that involves travel, because of household responsibilities, as well as norms that discourage overnight travel for women.⁴⁷⁵

Marketing and sales decisions tend to be made by husbands, as shown by a study on the gender gap in Tanzanian agriculture in four regions.⁴⁷⁶ In another example in the onion value chain, men control decision-making for sales (prices and quantities) even though both men and women work on production. Storing onions can lead to higher sale prices. However, women who do not have the resources to build and manage storage, can only sell at the farm gate, and/or rely on husbands to travel and sell at markets.⁴⁷⁷

Development in the horticulture sector has led to increased feminisation of labour, as women are often preferred to men.

This is especially the case in harvesting, sorting and packaging, and may be attributed to the perception of women's abilities to work "quickly and gently".⁴⁷⁸ Employers tend to select young and healthy women for greenhouse and packhouse work, which leads to segmentation of workers. Only those workers can access formal contracts and gain work in foreign farms. This results in informal workers being generally older than formal/contract workers. This system discriminates against older women, who are also usually excluded from informal daily labour opportunities. Workers who are deemed slower are more likely to work for local farmers, and only during the high season when demand for labour is higher.⁴⁷⁹

Women's lower mobility excludes them from better market opportunities, and from working in brokerage or transport. For example, in the onion value chain, mobility is a key reason to explain the dominance of men in these roles.⁴⁸⁰ Social norms also play a big part in this.⁴⁸¹ As a Pathways Study interviewee explained, women's travel is frowned upon.⁴⁸² Furthermore, women do not generally ride motorcycles by themselves in Tanzania, and motorcycles are needed to access opportunities to transport horticultural produce.⁴⁸³

⁴⁷³Cowan-Gore, I. (2020) ⁴⁷⁴UN Women, UNDP, & UN Environment (2018) ⁴⁷⁵Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁷⁶UN Women, UNDP, & UN Environment (2018) ⁴⁷⁷Ephraim, K. (2018) ⁴⁷⁸De Blasis, F. (2020) ⁴⁷⁹De Blasis, F. (2020) ⁴⁸⁰Ephraim, K. (2018) ⁴⁸¹Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁸²Ninnin, 1997 as cited in Hine, J. L., & Ellis, S. D. (2001) ⁴⁸³Mroto, E., Nombo, C., & Jeckoniah, J. (2018)

Gender-based violence is widespread in agricultural communities. A UN Women study in four agricultural districts in Central, Lake Western and Northern zones found that to assert their economic authority, men often resort to violence (physical, sexual, or emotional), and in some cases this prevents women from searching for casual waged labour or engaging in petty trading, impacting household resources. Violence is used by men to claim wives' earned income, or cash received through loans or savings groups, to make women provide unpaid work on husband's plots or make sure they fulfil their unpaid care work.⁴⁸⁴ Physical violence is normalised and seen as acceptable. Violence deters women from making efforts to raise extra income or save, as that income may be taken from them, having a lasting impact on agricultural productivity as well as household livelihoods and food security.⁴⁸⁵

Unpaid care is the most significant constraint for women in agriculture, as the opportunity cost is high. This work includes preparing the household for the day, cleaning, caring for children and other household members, preparing food, as well as collecting firewood and water, which has been made more burdensome by climate change, driving women to travel longer distances. A study carried out in 19 villages in four districts across the country has found that women spend between 5-7 hours a day

on unpaid care tasks, significantly reducing the time they can use to work on their plots or earn money through other employment.⁴⁸⁶ Furthermore, a significant proportion of Tanzanian women are engaged in unpaid agricultural work (64% in 2015/2016).⁴⁸⁷

Women are often deemed responsible for providing cash to meet family needs (including food), even when production on women's plots is not enough to meet those needs. When husbands earn money, however, their income is not shared with the wife or family. In some situations, men take crops grown on women's plots to sell for cash. When women sell crops, they also receive lower prices, "simply because they are women".⁴⁸⁸

Social norms also require women to work on their husband's plots before their own, taking more of their time and leading to lower yields on women's plots.⁴⁸⁹ How tasks are divided depends on the type of marriage. In monogamous marriages, spouses work together on different tasks, and the women do a higher amount of work, even though the husband holds control and decision-making over the crop, the proportion that can be sold and the income generated. Women might receive some income but are not aware of the total income that has been made. In polygamous marriages, husbands effectively act as managers of women's labour and

⁴⁸⁴UN Women, UNDP, & UN Environment (2018) ⁴⁸⁵UN Women, UNDP, & UN Environment. (2018) ⁴⁸⁶UN Women, UNDP, & UN Environment. (2018) ⁴⁸⁷World Bank Group (2022) ⁴⁸⁸UN Women, UNDP, & UN Environment. (2018) ⁴⁸⁹UN Women, UNDP, & UN Environment. (2018)

control the income. Senior wives are assigned to manage specific plots, which takes a significant amount of their time, preventing them from putting more effort into their own plots. Cash made is often invested into marrying another junior wife, which increases the labour pool. Two types of plots exist in polygamous marriages, those controlled by the husbands (often erroneously referred to as joint plots), and those controlled by wives, which are usually small-sized and of lower quality. Women's plots are used to provide household food, and money to support children. This land is often not enough to meet these requirements.⁴⁹⁰

Individual factors

Women's limited ownership of land limits women's economic opportunities in the sector.

Women also have lower access to capital and finance to purchase key inputs (equipment or raw material) and have lower collateral to obtain loans.⁴⁹¹ In polygamous marriages, assets are not divided equally with husbands controlling a higher share.⁴⁹²

This leads women to be less likely to afford improved agricultural technologies and modern tools.⁴⁹³ Generally, among smallholders, few (men and women) are members of associations related to farming, savings or credit, and most receive financial advice from friends, family or spouses.⁴⁹⁴

Barriers to finance for women in horticulture

“Taxation remains the great challenge for exporters of horticulture products, plus lack of enough capital to invest. For women to succeed in horticulture, they need high capital investment to be able to engage in commercial production and meet taxation expenses.

The banks will require the women to repay the loans in instalments every month. Seaweed production to harvesting and sale to trade takes about 2-3 months. During this period, the women are unable to get money to repay the monthly instalments and most financial institutions/banks lock out the women from accessing funds because they are unable to satisfy this condition.”

Source: Pathways Study Interview with Sector Stakeholders

Women are less likely to access extension and training services than their spouses, due to a mix of structural, normative and individual factors.⁴⁹⁵ A survey including 360 smallholder farmers found that women in male-headed households had the least contact with extension services.⁴⁹⁶ Because

⁴⁹⁰UN Women, UNDP, & UN Environment (2018) ⁴⁹¹Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁹²UN Women, UNDP, & UN Environment (2018) ⁴⁹³UN Women, UNDP, & UN Environment (2018) ⁴⁹⁴Anderson, J., Marita, C., & Musiime, D. (2016) ⁴⁹⁵Mroto, E., Nombo, C., & Jeckoniah, J. (2018) ⁴⁹⁶Fischer, G., Gramzow, A., & Laizer, A. (2017)

of their more limited access to information and social capital, women are also mostly unaware of business opportunities.⁴⁹⁷ In some villages, agriculture extension officers are not present at all.⁴⁹⁸ Most smallholder women farmers also have limited productive assets such as storage facilities, which presents particular challenges for vegetable farmers seeking to reach more markets given the short shelf life of their produce.⁴⁹⁹

“Ministry of Agriculture Training Institute, Tengeru, is a government agency dealing with training of agriculture extension staff specialised in horticulture discipline for the purpose of providing extension services to horticulture farmers along the value chain.

It is also involved with production of quality seeds with high performance focusing on market and consumer demand through research. By so doing the institute has been training both women and men as extension services providers who work with individual farmers (beginners or advanced) and farmers under group/associations.”

Source: Pathways Study Interview with Staff of Government Horticulture Body

The cost of transporting goods can be high, especially in locations where road conditions are not good. Transporters charge higher fees for transporting goods on bad roads.⁵⁰⁰ Women are more affected by this, as they face increased challenges in travelling themselves, have lower mobility, face threats to physical security and have lower income to afford transport.⁵⁰¹

Collectivisation can support women’s access to land and income. For example, the Amani women’s self-help group in Kibondo district, which supports women in gaining shared control over land, has allowed group members to maintain control over their income and choose how to reinvest their earnings.⁵⁰² However, women’s participation in cooperatives is lower than men’s. For example, in the sunflower sector, where 68% of workers are women, only 17% are members of cooperatives.⁵⁰³ Some initiatives exist to address this. For example, through a project launched in January 2021, FarmAfrica (an NGO) planned to support sunflower cooperatives, by providing women with inputs/resources (e.g. seeds, organic fertilisers and pesticides) and skills (including training on good agricultural practices - GAP).⁵⁰⁴

⁴⁹⁷USAID (2020) ⁴⁹⁸UN Women, UNDP, & UN Environment (2018) ⁴⁹⁹Pathways Study Interviewee, Cooperative Representative
⁵⁰⁰Hine, J. L., & Ellis, S. D. (2001) ⁵⁰¹African Development Bank (2005) ⁵⁰²UN Women, UNDP, & UN Environment (2018)
⁵⁰³Farm Africa (2021) ⁵⁰⁴Farm Africa (2021)

Recommendations

This section highlights proposed sector-specific recommendations, aimed at public and private sector stakeholders to economically empower women working within the horticulture sector.

1. Address gender inequities in access and ownership of land

Recommended strategies include:

- Support initiatives strengthening women's access to formal land titling, coupled with community-level interventions to raise awareness on women's rights to land.
- Work with the government, local government and community structures to support mechanisms to ensure that women's legal rights to land and joint ownership are enforced.

2. Diversify and upgrade women's knowledge, skills and agricultural practices

Recommended strategies include:

- Promote good agricultural practices and climate awareness by tailoring information campaigns and training to women; in collaboration with cooperatives, NGOs and other sector stakeholders (including TAHA).
- Expand the reach of extension services to unserved villages. Recruit women extension agents and women facilitators for farmer field schools and train all agents and trainers (men and women) to provide inclusive services.

- Integrate gender considerations within extension training, or create training targeted to women farmers, including using digital platforms to achieve scale.
- Work with the Ministry of Agriculture Training Institute, Tengeru, private sector stakeholders and extension services providers to ensure the gender-responsiveness of extension services reach and meet the needs of women horticultural farmers. This could be through training and certifying village-based extension workers to bridge the technical knowledge and skills gap, similar to the approach of USAID's Feed the Future Initiative - NAFKA II.⁵⁰⁵ Also, leading women farmers should be trained and certified as input suppliers linked to suppliers such as Yara Tanzania among others.
- Provide specific vocational and higher-level training to grow the pool of horticultural specialists, agronomists and managers. Support women in these non-traditional roles with opportunities for mentorship.⁵⁰⁶
- Establish and support initiatives which train women in business planning and development and how to access affordable credit and financial services.
- Work with local communities to establish infrastructure and facilities for fresh food storage at village level, at markets and for transport (cold) that is accessible and affordable for women and cooperatives.

⁵⁰⁵ACDI VOCA (n.d.) ⁵⁰⁶Netherlands Enterprise Agency (2015)

3. Strengthen and invest in women's cooperatives and collective activities to improve women's social and economic capital

Recommended strategies include:

- Address women's lower access to the market by creating and leveraging women's cooperatives and farmer groups. The formation of women's groups can help women progress from smallholder farmers to contract farmers, and ultimately, large-scale producers. TAHA and other organisations who work with women's groups can facilitate land access and market linkages for this transition.
- Promote women's participation in mixed gender cooperatives, through promotion of inclusive organisational cultures, as well as explicit and intentional strategies, that promote women's participation in leadership, women's voice and participation in decision-making, and address discrimination and barriers along the value chain.
- Improve women's collective storage and general post-harvest handling practices, including improving access to affordable and efficient storage facilities, while exploring opportunities for collective processing.
- Address women's transport-specific mobility constraints by supporting and/or funding collective transport options for women (through cooperatives) to access external markets.
- This could also be supplemented by private sector investment in establishing cooperative-managed cold chain "fresh produce banks/collection points" closer to farmers.

- Support women's cooperatives to meet buyers' quality and quantity standards, especially for export through improved gender-responsive extension services and other skills-based interventions (see supporting proposed strategies under recommendation 1).

4. Support interventions at household level to address inequitable household dynamics and norms

Recommended strategies include:

- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions at household level. Interventions should focus on increasing women's access to and control over economic assets and access to financial services, promote financial independence, reduce vulnerability to economic and other forms of gender-based violence, and support women's ability to seek services, including legal help, if required.
- Carry out household dialogues or other behaviour-change interventions that address income negotiation, support women's involvement in decision-making around how to spend income - as well as men's increased use of own income

to support household expenditure (such as children's welfare and food security). Engage with traditional leaders and male gender champions to shift norms and attitudes at the community level.

5. Support household- and community-level interventions addressing women's unpaid care and domestic work burdens

Recommended strategies include:

- Include activities to address women's unpaid labour burden through provision of community services, as well as normative interventions to distribute unpaid work more equally within the household.
- Support and promote labour- and time-saving innovations and technology.
- Work with the private and public sectors to ensure that women have access to energy, water, hygiene and sanitation facilities.
- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.
- Support normative initiatives addressing women's unpaid care burden among households

6. Facilitate women's access to finance through better products and services

Recommended strategies include:

- Work with finance institutions to tailor products and services to women's needs, including utilising mobile money, and tailor communication and marketing strategies to reach women farmers.
- Work with partners to increase women's access to digital finance.
- Provide financing to support access to quality inputs and access to agricultural technologies and innovations (including climate-resilient and time-saving technologies)
- Provide financial products that support food security, such as crop insurance.

7. Work with employers to promote gender-sensitive and safe workplaces

Recommended strategies include:

- Support implementation of labour law, increasing inspection visits and monitoring compliance.
- Support industry actors, including international buyers, to commit to policies, regulations, and actions that further gender equality, and monitor gender-equality commitments.
- Strengthen health and safety standards for the horticulture sector, with specific provisions for pregnant women and age-appropriate childcare facilities for mothers of infants and pre-school children.

- Provide training on health and safety measures to managers and workers on safe use and application of pesticides and other chemicals.
- Address informality/casual labour in the sector by lobbying employers to provide formal contracts and living wages.
- Promote awareness of labour rights among workers, through training or drafting of simplified written material. Promote awareness of available legal aid.
- Address discriminatory cultural practices that may prevent women from accessing promotions.

8. Focus on evidence-based research to fill evidence gaps and build on evidence of what works

Recommended strategies include:

- Commission and undertake research on gender-related constraints to agricultural production; use evidence to lobby the government for more gender-responsive interventions.
- Research on occupational health hazards for women in the sector.
- Commission and undertake research with diverse groups of marginalised women to understand and address different barriers women face, to enable inclusive policy and programming.

- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the sector.
- Ensure meaningful participation of women farmers in the design of all interventions, including participatory and action research methods.
- Ensure that these interventions monitor, track and mitigate any sign of backlash including gender-based violence.

5.3 The tourism and hospitality sector



Sector overview

Tanzania has natural cultural, historic and archaeological tourism resources

(including national parks, game reserves, mountain ranges, coastal areas and waterfalls) that are in high demand on the international market.

This has stimulated small and medium-sized business investment.⁵⁰⁷ Tanzania is ranked first in Africa in the 2021 World Economic Forum's Travel and Tourism Competitiveness Index for the quality of its natural resources and 32nd globally for its cultural resources.⁵⁰⁸ The sector encompasses parts of other sectors including accommodation, food and beverages, transport, and culture, sports and recreational services.⁵⁰⁹ In 2019, over 1.5 million jobs were created, or 11% of total

⁵⁰⁷Lugalla, I. M. (2018) ⁵⁰⁸World Bank Group (2021) ⁵⁰⁹Ellis, M., McMillan, M., & Silver, J. (2017)

employment. The sector also stimulates growth in other related sectors, such as transport and hospitality.⁵¹⁰

Tourism is a large component of the economy, contributing to 17% of GDP in 2019 and over one quarter of Tanzania's foreign earnings,⁵¹¹ coming second only to the manufacturing sector.⁵¹² In 2021, the sector generated income of USD1.4 billion, considerably lower than 2019 (USD2.6 billion) but higher than 2020 (USD1 billion) as it has been affected by the pandemic.⁵¹³ Almost a quarter (23.4%) of Tanzanian exports are tourism receipts with most leisure visitors purchasing packaged tours (approximately three quarters). In East Africa, most of the tourism revenue (61.2%) comes from foreign visitors, with Tanzania being one of the key safari destinations in the region.⁵¹⁴

Tourism development in Tanzania started in the 1960s, following independence, and continues to grow. The sector was initially based on the government being the main investor in development and operation of the sector. It was centred around two tourism circuits, one in the North (around Serengeti National Park) and one on the coast around the commercial city of Dar es Salaam, with the objective of competing with neighbouring Kenya. Following a slow period in the 1970s, however, investment efforts were transferred to the private sector (both foreign and domestic) through the first National Tourism Policy of Tanzania, with the government taking on a “landlord” role and imposing higher taxes and licensing requirements. New investment continued clustering along existing infrastructure in the North (Arusha, Moshi), Dar es Salaam and Zanzibar. The latter has seen a rapid increase in visitors

Region	Stakeholder Type				
	Private Companies	Associations, Collectives and Organisations	Government Bodies	NGOs	TOTAL
National*	2	7	3	-	12
Arusha	8	-	2	1	11
Dar es Salaam	28	2	1	-	31
Mwanza	2	-	-	-	2
Morogoro	1	-	-	-	1
Mara	1	-	-	-	1
Kilimanjaro	5	-	-	-	5
Other regions**	-	-	-	-	-
TOTAL	47	9	6	1	63

Notes: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

**Other regions includes Pwani, Lindi, Mtwara, Ruvama, Niombe, Singida, Dadoma, Mbeya, Tanga, Rukwa, Simiyu, Manyara, Tabora, Iringa, Shinyanda, Kigoma and Katabi.

⁵¹⁰Kyara, V. C., Rahman, M. M., & Khanam, R. (2021) ⁵¹¹The United Republic of Tanzania, Ministry of Finance and Planning (2021)

⁵¹²Kyara, V. C., Rahman, M. M., & Khanam, R. (2021) ⁵¹³TanzaniaInvest. (2022) ⁵¹⁴Daly, J., & Gereffi, G. (2018)

since the mid-1990s following significant investment. Overall, the tourism sector has been rapidly expanding and saw steady growth in the 2010s, aided by instability in competing destinations such as Kenya, Tunisia and Egypt.⁵¹⁵

From the stakeholder mapping exercise for tourism and hospitality, 60+ stakeholders were identified across various regions of Tanzania. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

The latest government policies for the sector are the 1999 National Tourism Policy,⁵¹⁶ and the 2002 Tourism Master Plan.⁵¹⁷ The government is currently drafting an updated national tourism strategy, although it is unclear when it will be finalised.⁵¹⁸

The Tanzania Tourist Board (TTB) is the main government actor responsible for the tourism industry,⁵¹⁹ while the highest institution that is involved with the sector is the Ministry of Natural Resources and Tourism (MNRT).⁵²⁰ Beyond the government and private sector, stakeholders operating in this sector include associations such as the Association of Women in Tourism

Tanzania (AWOTTA), the Hotel Association of Tanzania (HAT), Tanzania Association of Tour Operators (TATO) and Zanzibar Association of Tour Operators (ZATO).

Tourism is also an important sector for livelihood and poverty reduction, with household surveys showing that households where a member is employed in tourism are less likely to experience poverty, particularly in rural areas. The poverty rate among these households is 16%, considerably lower than the national average of 31%. The sector also supports government efforts and objectives by generating earnings through foreign exchange, providing revenue to support conservation and preservation of heritage sites, and increasing the tax base for government's poverty reduction and financial development efforts.⁵²¹

Although the development of the sector has been associated with growth in aggregate wealth and employment, overall income inequality has not shifted, suggesting that wealth has not been fairly distributed. Factors contributing to this include foreign ownership of tourism businesses and the poor economic treatment of employees.⁵²² In Zanzibar, communities remained hesitant to participate, with most jobs occupied by mainland Tanzanians or Kenyans; although this has started to change.⁵²³ Generally, workers in the field are

⁵¹⁵World Bank Group (2021) ⁵¹⁶The United Republic of Tanzania: Ministry of Natural Resources and Tourism (1999) ⁵¹⁷The United Republic of Tanzania: Ministry of Natural Resources and Tourism (2002) ⁵¹⁸Oxford Business Group (2018) ⁵¹⁹High Commission of Tanzania in Kuala Lumpur, Malaysia (n.d.) ⁵²⁰Mussa, I. A. (2011) ⁵²¹World Bank Group (2021) ⁵²²Kinyondo, A., & Pelizzo, R. (2015) ⁵²³UNICEF (2018a)

low skilled and poorly paid, earning less than in any other economic sector in Tanzania.⁵²⁴ Skills development and training is low, and unskilled labourers account for most of the workforce.⁵²⁵ Most workers in the Tanzanian non-agriculture sector are informal workers (over three quarters).⁵²⁶ However, in tourism, it is complex to draw clear lines between formal and informal workers, or between employees or self-employed or business owners, due to the complex nature of some of the jobs/roles.⁵²⁷

Sectoral challenges include issues to do with inadequate destination planning/positioning and management, limited product and market diversification, low inclusiveness of local value chains, and weak business and investment climate.⁵²⁸ There are also risks created by the growth of the sector in Zanzibar, where an increase in tourists has resulted in water scarcity or poor water quality, and pollution related to poor waste management, as well as overfishing.⁵²⁹

The COVID-19 pandemic has impacted global tourism through border closures, which reduced demand from tourists, and available transport. This has had considerable consequences in countries such as Tanzania where tourism contributes to a significant share of GDP. Between 2019 and 2020 there was a 72% drop in tourism revenues in Tanzania, and the full impact

on workers and firms, especially SMEs, is not yet known.⁵³⁰ Employment was reduced, and some of those who remained employed saw a drop in income. A survey of private operators (2020) had predicted a loss of 50% of direct employment by the end of 2021.⁵³¹ **Women informal workers, who are the majority of workers in tourism, were disproportionately impacted by the COVID-19 pandemic,**⁵³² with longer-term impacts likely to be felt most acutely by informal enterprises, informal workers, women and low-skilled workers.⁵³³

“The COVID-19 pandemic has resulted in a great reduction of tourists coming to Tanzania. The tourism industry is reeling from the reduction in earnings and many people employed by the sector have lost their jobs and earnings.”

Source: Pathways Study Interview with Sector Stakeholder

Beyond direct impact, disruptions from the COVID-19 lockdowns and travel restrictions indirectly impact domestic sectors (transport, accommodation, beverages and food, and retail trade), affecting household incomes.⁵³⁴ In Tanzania, hotels and resorts were closed at the height of the pandemic, and international travel

⁵²⁴Kinyondo, A., & Pelizzo, R. (2015) ⁵²⁵Interview with Sector Stakeholder ⁵²⁶Oxford Business Group (2018) ⁵²⁷UNICEF (2018a)
⁵²⁸The World Bank Group (2021b) ⁵²⁹UNICEF (2018) ⁵³⁰The World Bank Group (2021b) ⁵³¹World Bank Group (2021) ⁵³²Odunga, M. (2021)
⁵³³World Bank Group (2021) ⁵³⁴Henseler, M., Maisonnave, H., & Maskaveva, A. (2022)

suspended, although travellers were allowed back with some restrictions from May 2020. Not all flights resumed immediately, and inbound arrivals dropped. Booking agents have started offering more flexibility in booking and cancellation systems, although this is often at the expense of operators.

“Reception and front office duties have the highest number of women employed within the tourism sector. 90% of employees in front office and reception are women. Food service departments, e.g. waiters have slightly more women employed at 60% and 40% men. Housekeeping staff representation is almost 50-50 split between women and men. In the kitchen department, slightly more men are employed than women at 60% men to 40% women. More chefs especially in 3- to 5-star hotels are men. In the transportation and tour guiding departments, women’s representation is only around 10%.”

Source: Pathways Study Interview with Sector Stakeholder

Zanzibar has been particularly affected by the COVID-19 pandemic. The island’s tourism and hospitality sector already faced a number of challenges common to small island economies (poor infrastructure, inadequate waste management, pollution, insufficient product development and management, insufficient marketing, weak linkages within the local economy, inadequate institutional and technical capabilities, and lack of skilled personnel).⁵³⁵

Role of women

Even though women are most workers (72%) in the sector,⁵³⁶ it is still considered male led,⁵³⁷ with limited literature on the role of women.⁵³⁸ In particular, there is little research on how equitably tourism benefits for individuals, households and communities are distributed between men and women.⁵³⁹

Women are overrepresented among employees in the tourism sector, and are generally employed in roles such as cleaners, booking officers, customer care,⁵⁴⁰ and food service.⁵⁴¹ Women are under-represented in senior and leadership roles across the sector, including government.⁵⁴² Similarly, in Zanzibar, most Zanzibar-born employees are male (71%), and generally work in back-office roles such as finance and administration, while the women are employed to work in kitchens or waitressing.⁵⁴³ In some locations or

⁵³⁵World Bank Group (2021) ⁵³⁶World Bank Group (2021) ⁵³⁷Lugalla, I. M. (2018) ⁵³⁸Lugalla, I. M. (2018) ⁵³⁹Mrema, A. A. (2015)
⁵⁴⁰Lugalla, I. M. (2018) ⁵⁴¹Pathways Study Interview ⁵⁴²Pathways Study Interview ⁵⁴³UNICEF (2018)

professions, women are absent or under-represented; for example, fewer women are present in the trekking sub-sector in Kilimanjaro region.^{544, 545} Similarly, very few women work as lodging and camp staff in the Serengeti region.⁵⁴⁶ Set up in 1952 Serengeti National Park is best known for its wildlife sanctuary, and the greatest concentration of plains in Africa.⁵⁴⁷ There are also reportedly no women drivers in the tourism sector, as this has been traditionally seen as a male role.⁵⁴⁸

Women are engaged in informal roles in tourism-related sub-sectors such as making and selling of small handicrafts and souvenirs to tourists.⁵⁴⁹ For example, in the Ngorongoro Conservation Area, Maasai women living in the reserves have formed women groups to create and sell pieces of cultural clothes and artefacts to tourists, e.g. batiks, accessorised leather shawls and cloths, necklaces, bracelets, leg adornments and headgear.⁵⁵⁰ Women also work in sectors such as spice production.⁵⁵¹

Spotlight: Association of Women in Tourism Tanzania (AWOTTA)

AWOTTA is a non-profit organisation, formed in 2011, committed to empowering women to reach their true potential, gain equality of opportunity and attain financial security within the Tanzania tourism industry. AWOTTA currently has 50 female members.

In 2019, AWOTTA launched UWANDAE EXPO, Tanzania's premier three-day domestic tourism event held annually in Dar es Salaam. It focuses on products, services and opportunities available to businesses, organisations, investors and travellers within the growing domestic tourism market.

The main challenge facing AWOTTA has been reduced revenues for its members as tourism revenues have dropped drastically due to the COVID-19 pandemic.

Source: <https://www.awotta.org/> & <https://uwandaeexpo.com/> & Pathways Study Interview

⁵⁴⁴Prinster, M. (2017) ⁵⁴⁵Tanzania Tourist Board (n.d)a ⁵⁴⁶Maasai, W. (2016) ⁵⁴⁷Tanzania Tourist Board (n.d)b ⁵⁴⁸Maasai, W. (2016) ⁵⁴⁹Maliva, N. (2017) ⁵⁵⁰Pathways Study Interviewee ⁵⁵¹Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H. (2007)

Summary of barriers to and opportunities for women’s economic empowerment in the tourism and hospitality sector

Structural	Normative	Individual
Barriers		
<p>Regulatory barriers including high formalisation costs hinder women entrepreneurs (especially on the mainland)</p> <p>Existing tourism policies do not integrate a gender lens</p> <p>Informal workers are not sufficiently protected by current labour laws</p>	<p>The sector is considered male led, and women are overrepresented among employees</p> <p>Women in the sector must navigate traditional gender norms around unpaid care and domestic work to engage in the sector. Relatedly, tourism initiatives that are not gender-cognisant may actually exacerbate women’s existing unpaid care workload, e.g. protected areas locking women out of certain areas where they could collect firewood for household needs</p> <p>In Zanzibar, religious and social norms on social interactions hinder women from fully participating in the sector, or benefiting from tourism-related supply chains (spices, seaweed)</p> <p>Risks of gender-based violence and sexual exploitation for women workers in the sector</p>	<p>Limited skills-development opportunities including higher education</p> <p>Constrained skills and education limit women’s economic opportunities in the sector</p> <p>Women have more limited access to professional networks in the sector</p>
Opportunities and entry points		
<p>The Tanzanian government is currently drafting an updated national tourism strategy</p> <p>Tourism is an important sector for livelihood and poverty reduction</p> <p>Tanzania is committed to compliance with labour laws</p>	<p>Addressing women’s unpaid work and care burden</p> <p>Prevention of and response to gender-based violence and sexual harassment in the sector</p>	<p>Some groups and associations support women in tourism</p> <p>Skills-based programmes</p> <p>Professional networks and mentoring</p>

Structural factors

Regulatory barriers hinder women entrepreneurs.

Qualitative research found that female entrepreneurs in the tourism sector find regulatory processes challenging, and particularly on the mainland. In particular, formalisation procedures for tourism businesses are lengthy with high costs; rules enforcement is not clear, and corruption is widespread. In Zanzibar, procedures are straightforward and accessible, enabling most firms to operate formally.⁵⁵²

Mainland Tanzania and Zanzibar each have their own regulatory bodies managing tourism and allied activities.

Similarities in running a business across both locations include requiring businesses to register and obtain a licence.⁵⁵³ In Zanzibar, tourism is managed by the Zanzibar Commission of Tourism (ZCT), and to register a business, entrepreneurs undergo a defined process - obtain a certificate of registration; a memorandum and articles of associations of the company registered in Zanzibar are issued.⁵⁵⁴ This is only possible if they are citizens of Zanzibar and have suitable office premises along with the capacity to pay USD200 per annum as a licensing fee.⁵⁵⁵

On mainland Tanzania, licensing and registration is more difficult, and requires higher capital input and clear access

to formal financial institutions.⁵⁵⁶ As a result, many are restricted to the informal sector. Conversely, in Zanzibar, despite difficulties, entrepreneurs are able to meet the requirements, and are consequently not forced to operate informally.⁵⁵⁷ However, normative barriers persist in Zanzibar due to opposition from radical religious extremist groups publicly denouncing tourism.⁵⁵⁸ Therefore, while different in many ways, there continues to be either regulatory challenges (such as in the case of mainland Tanzania) or normative barriers (in Zanzibar) that constrain the tourism sector from flourishing.⁵⁵⁹

Tanzania is at the forefront of adopting good business practices and compliance with labour laws. The Labour Institutions Act regulates working conditions

(2004 and amendments). The act limits working hours to a maximum of 12 daily, a minimum of 24 hours weekly rest, and an increased hourly wage after 45 hours a week. Employees are entitled to sick pay, pension contributions, holidays and severance pay. Women are entitled to paid maternity leave (84 days), which is covered by the National Social Security Fund.⁵⁶⁰ The latest Labour Institutions Act amendment increased the minimum wage for different sectors.⁵⁶¹ Wages for informal workers are also set by the latest amendment (2013) to the Labour Institutions Act of 2004.⁵⁶²

⁵⁵²Lugalla, I. M. (2018) ⁵⁵³Lugalla, I. M. (2018) ⁵⁵⁴Lugalla, I. M. (2018) ⁵⁵⁵Lugalla, I. M. (2018) ⁵⁵⁶Lugalla, I. M. (2018) ⁵⁵⁷Lugalla, I. M. (2018) ⁵⁵⁸Lugalla, I. M. (2018) ⁵⁵⁹Lugalla, I. M. (2018) ⁵⁶⁰De Blasis, F. (2020) ⁵⁶¹De Blasis, F. (2020) ⁵⁶²De Blasis, F. (2020)

However, informal workers are not sufficiently protected by current labour laws. They are not entitled to maternity leave, sick leave, severance pay or insurance.⁵⁶³ Informal workers face poor working conditions and risks of exploitation.⁵⁶⁴ According to a Pathways Study interviewee, women workers and entrepreneurs are not allowed to bring children on site in National Parks, providing barriers for women with small children. Existing tourism policies do not integrate a gender lens. Neither the 1999 National Tourism Policy,⁵⁶⁵ nor the 2002 Tourism Master Plan⁵⁶⁶ provide a gender analysis, gender targets or initiatives aimed at gender equality. The upcoming policy is an opportunity to address these, integrating actions and measurements to support women in the sector.

Normative factors

In Zanzibar, religious and cultural norms on social interactions hinder women from fully participating in the tourism sector, and business growth.⁵⁶⁷ Qualitative data suggests that some community members consider contact with tourists and movement around town “immoral”, while pursuing income-generating activities is perceived as being greedy and unappreciative of the husband’s effort to generate income for the household.⁵⁶⁸ Norms around which jobs are

acceptable also exclude Zanzibari women from employment. For this reason, the majority of women working in tourism in Zanzibar are from mainland Tanzania.⁵⁶⁹

Women in the sector must navigate traditional gender norms to engage in the sector. For example, women engage in handicraft making which they manage around existing unpaid care and domestic labour. Some women leverage marriage and family connections to access business resources or involve husbands as business partners to maintain respect within the communities. In other cases, Zanzibari women risk losing the respect of their communities by engaging in tourism-related activities (especially those involving contact with tourists) deemed unsuitable for women to earn a better income.⁵⁷⁰

Similarly, tourism-focused initiatives exacerbate women’s unpaid care and work burden. While the establishment of protected areas (PAs)⁵⁷¹ in theory presents opportunities for local communities, a study found that they aggravate women’s workloads, because access to natural resources (e.g. firewood, fodder) is restricted. This in turn increases the time and efforts that women spend in search of firewood or managing livestock, and affects the income they generate (e.g. from selling firewood

⁵⁶³De Blasis, F. (2020) ⁵⁶⁴De Blasis, F. (2020) ⁵⁶⁵The United Republic of Tanzania: Ministry of Natural Resources and Tourism (1999)

⁵⁶⁶The United Republic of Tanzania: Ministry of Natural Resources and Tourism (2002) ⁵⁶⁷Lugalla, I. M. (2018) ⁵⁶⁸Maliva, N. (2017)

⁵⁶⁹ADB (2005) in Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H. (2007) ⁵⁷⁰Maliva, N. (2017) ⁵⁷¹Protected Areas (PAs) are specifically protected for maintenance of biological diversity, natural or associated cultural resources and managed through legal or other effective means. Special rules and regulations apply for these areas, e.g. related to settlement, tourism, hunting and other activities.

and charcoal).⁵⁷² Poorer households, and in particular female-headed households, are more severely affected due to lack of alternative livelihoods and limited labour power.⁵⁷³

Gender norms limit women from benefiting fully from tourism-linked supply chains in Zanzibar (such as spices or seaweed farming). While these products were once considered women’s domain, with increased commercialisation, men are now generally in charge of commercial production and trading, while women tend to work as labourers. This results in men controlling the income, which is often not shared to meet family needs. When women engage in commercial farming, they report finding it hard to compete with established male-led businesses or must go through male middlemen who pay low prices. Due to quality and standardisation requirements, it is challenging for women to penetrate the export market.⁵⁷⁴

In addition to general risks of gender-based violence experienced by women in Tanzania as outlined in section 4.2.3, women working in the tourism sector experience sexual exploitation. A study in Monduli district (Arusha) found that sexual exploitation was reported as a challenge by a third of respondents (34.7%). Other

challenges reported were unequal pay (26.7%), unequal opportunity (20%), and discriminatory cultural norms and traditions (18.6%).⁵⁷⁵ However, evidence on the scale of sexual exploitation and abuse in the tourism sector is limited and warrants further research.

“For women working in 3- to 5-star hotels, specialised training is a must. Women working in mid-high management levels within accommodation and food service facilities must be educated up to diploma or degree level, depending on the management level. The higher the management level, the more education and skills training required.”

Source: Pathways Study Interview with Sector Stakeholder

Individual factors

Limited access to skills-development programmes and education limit women’s economic opportunities in the tourism sector. In Zanzibar, women with no formal education reported inability to sell products directly to tourists because their negotiation and business skills (to enable them sell their products at a profit) are constrained.⁵⁷⁶

⁵⁷²Mariki, S. B. (2016) ⁵⁷³Mariki, S. B. (2016) ⁵⁷⁴Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H. (2007)
⁵⁷⁵Mrema, A. A. (2015) ⁵⁷⁶Maliva, N. (2017)

According to Pathways Study interviewees, while many women work in hospitality, the limited number of women with higher education restricts their ability to engage in mid-high-level management positions, while limited ICT skills present barriers for women to enter and progress in many types of roles. Similarly, Pathways Study interviewees highlighted a lack of degree courses in hospitality being provided by Tanzanian public sector academic institutions, while courses offered by private institutions were of questionable quality.⁵⁷⁷

“We are 50 members, all women, we came together to see how we could tap more and benefit more from opportunities arising in the tourism sector. Alone as individuals, we are not strong enough but as a group, we have strength in numbers.”

Source: Pathways Study Interviewee, AWOTTA Representative

A number of groups and associations support women in tourism. These include Association of Women in Tourism Tanzania (AWOTTA), a not-for-profit organisation;⁵⁷⁸ The Mulala Cultural Tourism Enterprise, established with support from the Tanzania Tourist Board and the Netherlands

Development Organisation (SNV), It provides tourism experiences, benefits eight families directly, and allows tourists to contribute to the Village Development Fund, which is then used to improve school buildings, local dispensary and other community projects.⁵⁷⁹ Women have also received business skills, links to markets and record keeping as part of the initiative.⁵⁸⁰

“Women can tap into the opportunities in the tourism industry if they get skilled training. There is a large deficit of skilled labour in the tourism industry in Tanzania. That is why many mid- to large-sized tourism ventures employ foreign workers who are more skilled. Lack of skilled labour puts a dent on the tourism industry especially where foreign tourists are concerned because they will not come back again and be repeat and or loyal customers. The same goes for even local customers. Repeat clients are a driving force in many businesses.”

Source: Pathways Study Interviewee, Private Sector Representative

⁵⁷⁷Pathways Study Interviews with Sector Stakeholders ⁵⁷⁸African Tourism Board (2020) ⁵⁷⁹UN Women & UNWTO (2011)
⁵⁸⁰UN Women & UNWTO (2011)

The Agape Women Group, near Mount Meru in the Arusha region, produces cheese and locally-grown coffee and is linked to a local tourist agency, providing demonstration and tasting tours. Proceeds are invested in community projects, and the group is currently training women in other villages to replicate this model.⁵⁸¹ In Kilimanjaro, the Wamboma Co-operative in Tanzania links women farmers to market opportunities in the tourism sector, supporting them to aggregate their produce for collective marketing, rather than competing among themselves. The cooperative also supports women in pivoting their business models, as demand from the sector has drastically reduced due to the COVID-19 pandemic. The cooperative is piloting a model, supplying horticultural produce “farm boxes” to customers’ doors with online ordering being explored.⁵⁸²

“In Tanzania, universities and colleges do not even offer degree courses in the hospitality industry but in Kenya, such degrees are offered in the national universities and colleges affiliated to tourism studies.”

Source: Pathways Study Interview with Sector Stakeholder

Qualitative research shows that socioeconomic background and social capital are key enablers for accessing economic capital for women entrepreneurs in tourism. Case studies showed that women with higher education had better access to capital. In addition, existing social capital (such as business associations) is also an enabler of access to economic capital, as women who attended networking events and workshops had better links to opportunities, including legal aid.⁵⁸³ These professional associations link women entrepreneurs with the government and the private sector as well as to support, networking and training. However, women in Zanzibar are less likely to participate in formal professional networks in the sector, due to religious and social norms prohibiting women from mixing with men outside of their household. This hinders their ability to access relevant business growth opportunities.⁵⁸⁴

⁵⁸¹Cutura (2007) in Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H. (2007) ⁵⁸²Equality in Tourism (2020)

⁵⁸³Lugalla, I. M. (2018) ⁵⁸⁴Lugalla, I. M. (2018)

Spotlight on good practices: Supporting women in collectively accessing opportunities in the tourism sector

Equality in Tourism International (EiT), in collaboration with KWIECO, set up a tourism project aimed at linking tourism to Kilimanjaro region's subsistence farming. Prior to this project, women had few opportunities to sell their produce at better prices, and communities were not aware of how tourism can provide opportunities for poverty reduction. An evaluation has also highlighted how women's self-confidence has increased, as did their voice and participation in the communities.

The project supports women farmers in accessing market opportunities in the hospitality sector, for fruits and vegetables. Some 120 women in the villages of Mailista and Namwai have been trained in sustainable farming practices, microfinance, business operations, cooperative management and women's empowerment (in particular legal marital and land rights).

The two villages are in different areas of the region and benefit from different climates, so that a wider variety of produce can be cultivated throughout the year.

Women selected were some of the most marginalised, and often had never received training and had low education outcomes (no primary education) and worked on small and under-productive plots.

The women have organised into the Wamboma Co-operative: Women Farming for their Future. Working collaboratively ensures quantity, quality, and consistency of produce, supplied directly to hotels or sold at a shop in the town of Moshi, Kilimanjaro region.

Other local partners (implementation and training partners, community leaders and hotels) have also been trained through workshops, to increase awareness of opportunities arising from tourism, and especially opportunities for backward linkages to the community. Gender empowerment training and sensitisation dialogues are also carried out at household, community and institutional levels to address some of the social norms that disempower women.

Source: Equality in Tourism International: <https://www.equalityintourism.org/projects/tanzania/>

Recommendations

This section highlights proposed sector-specific recommendations, aimed at public and private sector stakeholders to economically empower women within the tourism and hospitality sector.

1. Strengthen the tourism and hospitality sector's commitment to gender equality

Recommended strategies include:

- Promote women's participation in leadership and enable their active engagement in planning for the expansion of domestic tourism, and in planning and implementation of conservation efforts.
- Work with the Ministry of Tourism to build gender capacity, to improve gender analysis and targeting within the sector. This could include supporting gender analysis, integration of gender-related considerations and related targeting for the upcoming revised Tourism Policy to enhance opportunities which to economically empower women through implementation of these and subsequent strategies.
- Work with industry associations and SMEs to build gender awareness of their members, through training (including senior leadership), support to develop and implement gender-responsive policies, strategies and plans to increase female membership and representation.

2. Promote women's engagement in the tourism sector in Zanzibar through interventions to address deep-rooted social norms

Recommended strategies include:

- Support normative interventions that promote women's participation in non-traditional roles such as tour guides and management in the sector, as well as power imbalances in negotiating choices for paid work. This includes behaviour-change communication and approaches to address community norms around the acceptability of women working in the sector.
- Ensure interventions include those that reduce women's unpaid care burden, to free up women's time to engage in income-generating activities.
- Promote role models and mentoring programmes for women in Zanzibar to pursue economic opportunities.
- Explore household-level interventions to economically empower women while improving intra-household dynamics and norms and addressing the root causes of gender-based violence.
- Monitor, track and mitigate against any signs of backlash in response to increasing women's involvement in non-traditional roles.

3. Improve women's human, social and economic capital through leveraging collectives and cooperatives

Recommended strategies include:

- Support women through collectivisation, leveraging existing women's cooperatives and supporting the formation of new women-led cooperatives in both tourism and related sectors such as agro-processing (spices, seaweed), handicrafts and souvenirs.
- Support women's cooperatives in activities such as collective processing, transport and marketing, while building capacity (to comply with quality and standards requirements) to access international markets.
- Support women to engage in women-only tourist associations and develop new women-led networks to support business and networking skills and opportunities.
- Support sub-sectors where women are highly represented (such as handicrafts) through collectivisation for better marketing of products and access to international markets, ensuring that skills-based programmes are based on analysis of market needs and opportunities.

4. Assess and improve protected area (PA) benefits and impact on women's economic empowerment

Recommended strategies include:

- Engage meaningfully with women living in protect areas to understand their priorities, needs and barriers to economic empowerment.
- Design interventions with women to increase WEE-related benefits from local tourism.
- Support and promote women-led initiatives and provide financial support targeted at women tourism entrepreneurs and collectives within protected areas.
- Support business skills programmes for women entrepreneurs and collectives.

5. Improve women's skills to undertake higher-skilled and higher-paid jobs in the sector

Recommended strategies include:

- Partner with higher education institutions to create industry-standard higher-level tourism education courses/degrees; promote and ensure equitable access to these education opportunities for young women.
- Support education to employment transition for young women graduates, linked with tourism-focused employers.
- Focus on skills for roles and sub-sectors where women are less represented, working alongside companies to promote hiring of women, and for mentorship opportunities.

- Develop initiatives linking women entrepreneurs in the sector with business skills, ICT skills, networking and mentoring opportunities - within Tanzania and the wider East Africa region.

6. Address research gaps and build knowledge of what works through evidence-based research

Recommended strategies include:

- Commission and undertake in-depth research on the role of women in tourism, in Tanzania mainland and Zanzibar. The research should also look at whether benefits from the tourism sector are adequately accessed by women and/or other marginalised groups, as well as the type of businesses and activities women and men profitably engage in.
- Commission and undertake research on the impact of the COVID-19 pandemic on women in the tourism sector, to enable recommendations to “build back better”.
- Commission and undertake research on the scale of sexual exploitation and abuse in the tourism sector.
 - Conduct evidence reviews of successful initiatives to address such violence in other contexts to understand what works, pilot and adapt to the Tanzanian context.
- Commission and undertake research in women marginalised groups (such as women with disabilities, refugees)

to understand different barriers and challenges to their beneficial participation in the sector and to design inclusive interventions.

- Ensure meaningful participation of women in the design of all interventions, through participatory methods.

5.4 The wholesale and retail trade (WRT) sector - spotlight on food and beverages



Sector overview

The wholesale and retail trade sector is Tanzania’s second largest economic sector. It is estimated to contribute about 15% to GDP and employs around 19% of the population.⁵⁸⁵ Most goods in Tanzania are distributed through wholesalers and retailers. It is estimated that most food is sold through small traditional stores, street vendors or unregulated markets (90%). Modern trade is not common, and informal shops tend to be cheaper than supermarkets, as they do not charge VAT.⁵⁸⁶ Wholesalers import goods for sale to retailers in small shops, sometimes specialising in one product.⁵⁸⁷ Wholesalers buy fresh produce from smallholders, and processed produce from aggregators, for resale to retailers and grocers, supermarkets and food service providers.⁵⁸⁸ A more formal wholesale and retail food sector has been growing in urban areas, and mainly serves

⁵⁸⁴Euromonitor International Passport (2020) ⁵⁸⁶Export Enterprises SA (2022) ⁵⁸⁷Export Enterprises SA (2022)

⁵⁸⁸Mroto, E., Nombo, C., & Jeckoniah, J. (2018)

foreigners or higher-income Tanzanians.⁵⁸⁹ These consumers tend to shop more infrequently and prefer modern retailing channels. However, these modern retailing channels are absent in rural areas, where customers still rely on informal retail channels.

COVID-19 has reduced economic activity, and in turn employment, as well as incomes of those who did continue working in 2020.⁵⁹⁰

The pandemic has had a more severe impact on travel, tourism, hospitality and childcare,⁵⁹¹ as well as the WRT sector.⁵⁹² As the majority of women-owned businesses sell to final consumers (97% of women-owned businesses, compared to 89% of men-owned businesses), women were particularly impacted in this sector.⁵⁹³ Besides COVID-19, the food and beverages sub-sector of wholesale and retail trade is highly vulnerable to other (global and regional) shocks, including climate change, economic crises and geopolitical conflicts. For example, the Russia-Ukraine war drove up fuel and food prices across Sub-Saharan Africa including in Tanzania where prices of grain/cereal crops (some like wheat, which is grown and exported in large quantities by Russia and Ukraine globally) have risen exorbitantly; as of June 2022, the prices of rice, sorghum and wheat in Tanzania had risen by 34%, 21% and 61%, respectively, compared to the previous

year.⁵⁹⁴ Supply chain disruptions due to the Russia-Ukraine war and low domestic harvests due to poor rainfall (affecting local rice and sorghum production) resulted in food supply shortages, and food inflation rose from 4.4% in December 2021 to 6.3% in March 2022 as wholesale prices for key food crops escalated;⁵⁹⁵ this resulted in a higher import bill⁵⁹⁶ and rising debt.⁵⁹⁷ This situation however indicates an opportunity and need for cereal-growing African countries to increase their production and supply capacity across the continent, by leveraging intra-African trade potential of the African Continental Free Trade Area (AfCFTA) agreement.⁵⁹⁸

“In Mt. Kilimanjaro area, there are “*Mama Ntilies*” (female food vendors) who cook food to sell to porters climbing the mountain and carrying tourists’ luggage. You will find others along the beach and along the lake selling traditional foods and delicacies to tourists and locals alike, e.g. fried cassava, fried fish and or sea food, fried bananas and potato crisps and so on.”

Source: Pathways Study Interviewee, Private Sector Representative

⁵⁸⁹Export Enterprises SA (2022) ⁵⁹⁰World Bank Group (2021) ⁵⁹¹World Bank Group (2022) ⁵⁹²OECD Social Institutions and Gender Index (SI-GI). Country Report for Tanzania (2022) ⁵⁹³World Bank Group (2022) ⁵⁹⁴Kabelele, S. (2022) ⁵⁹⁵Karashani, B. (2022) ⁵⁹⁶Tanzania imports 90+% of its wheat. See: Christopher, J. (2022) ⁵⁹⁷Karashani, B. (2022) ⁵⁹⁸Sacko, J. and Mayaki, I. (2022)

Role of women

Women are more likely to work in the wholesale and retail trade sector than men, regardless of socioeconomic status.

Excluding the agriculture sector, almost half of working women work in wholesale and retail trade (45% overall, and 48% in urban areas). There are some regional differences, with women more likely to work in wholesale and retail trade and food and accommodation services in regions such as Pwani, Kilimanjaro, Dodoma, Katavi, Tanga, Arusha and Dar es Salaam (all mainland regions) and Kaskazini Unguja (Zanzibar), where around over 75% of women work in these two sectors.⁵⁹⁹ Most women work in low-skilled and low-paid positions in the sector, with few women owning formal businesses.⁶⁰⁰

Women are also more likely to be informal street food and beverage vendors - known as *Mama Ntilies*. It is estimated that 80-90% of street food vendors are women, aged between 20 and 45 years old. The majority (68%) of vendors operate informally without a vending licence.⁶⁰¹

While there is limited available research and evidence on women in the WRT sector in Tanzania, the following table summarises potential barriers, opportunities and entry points for women's economic empowerment in the sector highlighted in the literature and through Pathways Study interviews.

“Sometimes, female traders work in conditions which are insecure and expose them to danger every day. Some wake up very early in the morning, before 03.00hrs to go buy farm produce, e.g. fruits and vegetables from the main markets or along the main roads as middlemen bring them from the farms. They leave their homes when it is still dark and use public means to get from one place to another facing all kinds of danger from thieves, muggers, rapists, animals, e.g. rabid dogs, snakes etc.”

Source: Pathways Study Interviewee, Private Sector Representative

⁵⁹⁹OECD Social Institutions and Gender Index (SIGI). Country Report for Tanzania (2022) ⁶⁰⁰Pathways Study Interviewee

⁶⁰¹Marras, S. (2018)

Summary of barriers to and opportunities for women’s economic empowerment in the wholesale and retail trade (WRT) sector for food and beverages

Structural	Normative	Individual
Barriers		
<p>Structural barriers to business formalisation</p> <p>Informal business owners face barriers to winning lucrative contracts</p> <p>Informal workers lack legal protection and benefits</p>	<p>Norms around women’s mobility restrict opportunities</p> <p>Women’s unpaid care burden limits time available for women to invest in their businesses</p> <p>Many women have low familial support to engage in the sector due to rigid gender norms</p> <p>Risks of gender-based violence for women in the sector and safety risks associated with travel (at night) to source goods</p>	<p>Women have limited access to finance required for start-up of businesses</p> <p>High licence fees and taxes</p> <p>Women have more limited access to land and therefore collateral, which affects access to finance</p>

Structural	Normative	Individual
Opportunities and entry points		
<p>WDF and other initiatives providing loans and support for female entrepreneurs</p>	<p>Promoting gender-equitable attitudes and norms around women’s mobility and division of unpaid care work</p> <p>Promoting more equitable intra-household dynamics</p>	<p>Expanding women entrepreneurs’ business and social networks, business, digital and financial skills</p> <p>Group guarantee loans and other mechanisms to reduce barriers to accessing finance for women</p> <p>Village savings and loan associations (VSLAs) could increase women’s access to social and economic capital</p> <p>Bespoke financial products for women - aimed at women’s collectives</p>

Stakeholders supporting women entrepreneurs

The **Small Industries Development Organization (SIDO)** has been working to empower women entrepreneurs through training and access to credit.

The **Tanzania Women Chamber of Commerce (TWCC)**

TWCC is an umbrella organisation supporting women entrepreneurs, set up in 2006. Over 2,000 women are members of TWCC, working across multiple sectors. Members mentor each other and share experiences. In partnership with TradeMark East Africa (TMEA), a group of women from TWCC attended the first World Export Development Forum (WEDF) held in Africa (Rwanda) and benefited from networking and training opportunities, as well as business deals.⁶⁰² In mid-2020, TWCC set aside TZS2 billion (~USD863,000) to implement a project designed to empower women entrepreneurs with skills in business and legal support across the country. This 5-year project is funded by TradeMark East Africa under the project Capacity Building Project for Women Traders and Entrepreneurs and aims to benefit 10,000 women, of which 3,000 women have already participated.⁶⁰³

Recommendations

This section highlights proposed sector-specific recommendations, aimed at public and private sector stakeholders to economically empower women working within the wholesale and retail trade sub-sector for food and beverages.

1. **Support multi-sectoral gender-focused initiatives to promote increased economic opportunities for women retailers**

Recommended strategies include:

- Gender-sensitive microfinance initiatives coupled with skills-building interventions.
- Work with business associations (such as TWCC, SIDO) to support women-owned WRT businesses with production initiatives, professional networking opportunities, mentorship opportunities and training opportunities.
- Increase awareness of the procedures and benefits of formalisation, and support interested women business owners in the registration process.

⁶⁰²TradeMark East Africa (2015) ⁶⁰³Gerald, C. (2020)

2. Support women-owned small independent retailers (formal and informal)

Recommended strategies include:

- Work with financial service providers to tailor products and services to women's needs, including mobile money platforms, and tailor communication and marketing strategies to reach women retailers.
- Support household-level interventions to improve relationship dynamics, mitigate against potential backlash from women's increased earnings, promote gender-equitable household decision-making and prevent intimate partner violence.
- Evaluate interventions and include outcomes and indicators related to women's economic empowerment and related outcomes, linked to experience of gender-based violence and harassment (GBVH) and sexual and reproductive health, to provide an accurate picture of the impact of any intervention on women's lives.
- Ensure meaningful participation of women in the design of all interventions, including participatory methods.

3. Address research gaps and build evidence of what works

Recommended strategies include:

- Commission and undertake research on the impact of the COVID-19 pandemic on women in the wholesale and retail trade sector.
- Commission and undertake research with marginalised groups (such as women with disabilities, refugees) to understand different barriers and challenges and to design inclusive interventions.



Source: U.S. Agency for International Development (USAID) – Likati Thomas, Feed the Future Tanzania Mboga na Matunda

6. Implications and recommendations

The findings highlight significant structural, normative and individual barriers that limit economic empowerment and overall wellbeing of women in Tanzania. These factors critically influence women's roles and experiences across various sectoral value chains. While these factors play out in different sectors in different ways, the sectoral analysis also highlights clear cross-cutting barriers and opportunities, particularly related to pay and benefits (especially for informal employees), women's unpaid care work, gender-based violence, intra-household dynamics, community norms and gender-related stereotypes.

To improve women’s economic gains and opportunities, creating and building an enabling environment for multi-level programming is a prerequisite.

Programmes and interventions focusing and prioritising individual skill gaps, while addressing broader psycho-social and economic norms influence change across different domains and levels. Furthermore, it is critical that contextual and normative factors such as gender-based violence and restrictive religious, cultural and gender norms are carefully considered and accounted for, to avoid exacerbating existing challenges and risks to women. This is true for the whole of Tanzania, but for Zanzibar especially, given the deep-rooted religious and cultural norms governing the roles of men and women.

The findings demonstrate opportunities to further Tanzanian women’s economic empowerment and potential. A

coordinated, multi-pronged and multi-sectoral long-term strategy is required to optimise “what is working” within the country context, and what needs further attention. There are clear opportunities to build upon existing programmatic approaches along with introducing new mechanisms to maximise the empowerment effects of development interventions.

The following proposed recommendations identify key priorities for gender-inclusive economic development in Tanzania, as well as suggested strategies targeting barriers to women’s economic empowerment while leveraging existing opportunities and building on existing law and policy commitments of the government. The recommendations are intentionally broad, to encompass a range of stakeholders including policymakers, programmers and researchers. These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions within mutually agreed timeframes.

6.1 Policy and advocacy recommendations

Current situation

- Customary and religious laws have not been fully harmonised with statutory law.
- Some legislation, including the Local Customary Law (Declaration Order) (1963) and the Law of Marriage Act (1971), have discriminatory provisions around ownership of land and inheritance.
- Significant progress in primary school enrolment has been made, but secondary school enrolment and higher education rates for girls remain low.

- Women in Tanzania have a significant unpaid care and domestic work burden, which limits their economic opportunities.
- The third Five Year Development Plan (2021/22-2025/26) aims to build on existing initiatives focused on women, youth and people with disabilities.

1. Strengthen implementation of supportive WEE policy, legislation and programmes at the national and sub-national levels

Recommended strategies for consideration include:

- **Address gender discriminatory provisions in legislation**, such as Local Customary Law (Declaration Order) (1963) and the Law of Marriage Act (1971), **while harmonising customary and religious law with statutory provisions.**
- **Support policies and legislation to increase girls' access to secondary and tertiary education, by tackling policy related barriers.** For example, relevant legislation to ensure married girls can continue with education. Ensure education spending and strategy is accompanied by comprehensive gender analysis and plans to address gender-related barriers to girls' transition to and completion of secondary and tertiary education.
- **Develop and implement capacity-building approaches for policymakers and government bodies on understanding and qualifying women's unpaid and informal work.** Initiate consultations and strategy to institutionalise childcare policies or policies that recognise, reduce and redistribute women's unpaid care work. For example, pre-primary and Early Childhood Development (ECD) policies that support mothers in managing employment and unpaid care.
- **Work with the government to establish and provide adequate human and financial resources for labour inspectorates** to enable them to monitor and sanction discriminatory employment practices against women, especially in the private and informal sectors.
- **Articulate and identify decentralised and localised gender-responsive budgeting (GRB) measures**, and WEE policy commitments across women's employment, entrepreneurship and broader financial inclusion.
 - i. Support women-led and community-based monitoring of these efforts.
- **Support gender-responsive land titling** and efforts to address gender inequalities in women's access to and ownership of land, while addressing discriminatory customary law.

- **Leverage, expand and improve on existing WEE programmes** such as the WDF to integrate consideration of women’s care responsibilities as well as risks of gender-based violence within their design and ongoing monitoring systems.
- **Advocate for the Tanzanian government to ratify the ILO Convention on Violence and Harassment 2019 (No. 190).**

Current situation

- Weak implementation of existing labour laws around gender-related legislation.
- Most working women (87.2%) work in informal employment, where they lack legal protection and benefits.

2. Improve pay and benefits for formal and informal workers while ensuring enforcement of existing labour rights legislation

Recommended strategies for consideration include:

- Introduce initiatives that target the elimination of gender pay gaps, especially in formal sectors, for example, mandatory reporting for public and private sector entities.
- Evangelise, mainstream and incentivise gender and inclusion initiatives by private sector employers to improve

implementation, monitoring and enforcement of labour rights legislation.

- Focus on improving policies and implementation around maternity leave, paternity and parental leave, health protection at work, employment protection and non-discrimination, and childcare.
- Prioritise and address key policy and legal gaps to improve protection of informal workers.

Current situation

- Gender inequality across multiple domains.
- High rates of gender-based violence and traditional practices.
- Customary laws and systems which discriminate against women’s land rights.
- Significant barriers for girls to progress to higher levels of education.
- Women and female-headed households are more likely to live in poverty.

3. Develop approaches to sensitise communities and local governance bodies on existing legislations and provisions to improve WEE outcomes and strengthen women’s overall rights

Recommended strategies for consideration include:

- Conduct training and capacity building of duty bearers from traditional customary structures to improve women's right to land ownership, to reduce bias and discrimination against women, and improve transparency and consistency in decision-making.
- Strengthen community and sub-national efforts to end child marriage, female genital mutilation and reduce barriers to girls' education. These could include cash transfer programmes in combination with social norms approaches to improve school retention for adolescent girls and women.
- Prioritise female-headed households and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights and constitutional law.
- Ensure inclusion of the most marginalised groups of women including women with disabilities, refugees, older women, younger women, and widows; ensure an intersectional approach to tackling gender inequalities at the local level which leaves no girl or woman behind.
- Strengthen behaviour-change communication focused on gender-equitable attitudes, as well as promoting positive non-violent relationships. Identify role models to act as champions for behaviour change towards gender equality within communities.

Current situation

- Women face limited access to credit and finance.
- Gender productivity gap in agriculture.

4. Advocate to remove gender-based barriers to finance and promote women-friendly financial services

Recommended strategies for consideration include:

- Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure accessibility for all women including those most marginalised (such as young women, women with disabilities, rural and illiterate small land holders).
- Promote gender-friendly financial products to marginalised women, leveraging VICOBAs and building their capacity and resilience to future shocks.
- Strengthen legal and regulatory frameworks that enable women to access credit and criminalise discriminatory practices.
- Address gender gaps in women's agricultural productivity by expanding women's access to innovative technologies, specialised credit and market linkages/opportunities within Tanzania, East Africa and globally.

6.2 Programming recommendations⁶⁰⁴

Current situation

- Individual-level factors, including human, social and economic capital, influence women's economic opportunities and outcomes, as well as their exposure and resilience to economic and environmental shocks.
- Women account for 80% of the 2.2 million members of informal finance groups.
- Women also face limited access to credit and financial services, in part due to discrimination in the legislation related to land ownership and inheritance.

1. Work with and grow women's networks to build social, human and economic capital, and tackle normative barriers

Recommended strategies for consideration include:

- Promote and support women-led trade unions and formalise networks in women-dominated sectors.
- Leverage pre-existing informal finance groups (VICOBAS) and Catholic Relief Services (CRS)'s Savings and Internal Lending Communities (SILC) in Tanzania⁶⁰⁵ as entry points to engage with grassroots women.

- Ensure that all work to support women's networks includes a focus on supporting women to aggregate their produce for collective storage and marketing, so they can reach more lucrative markets and receive better prices for their goods.
- Introduce contextually-relevant vocational training and skills-building approaches (for both hard and soft skills) to improve women's business skills, financial literacy and increase their access to information and finance.
- Introduce behavioural interventions that promote financial inclusion among women and girls to strengthen their capacities to manage personal and business finances.

Current situation

- Insufficient enforcement of existing labour legislation.
- Prevalence of gender-based violence and harassment in the workplace.
- Feminisation of the work in the horticulture sector, especially with preference for young(er) women.

2. Work with large employers to promote gender-sensitive and safe workplaces

Recommended strategies for consideration include:

- Strengthen organisational internal gender capacity to improve gender-related

⁶⁰⁴For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels. ⁶⁰⁵Catholic Relief Services has been working in Tanzania since 1962. CRS works with women and youth across various areas including economic empowerment by supporting them to establish and manage Savings and Internal Lending Communities (SILCs) to pool their savings and extend loans among themselves. See: CRS (n.d.)a and CRS (n.d.)b

knowledge, attitudes, skills of staff and enhance institutional policies and practices.

- Promote use of gender and GBV risk assessment tools and work with companies to assess risks and put in place evidence-based mitigation measures.
- Introduce workplace empowerment programmes that improve women's health knowledge and access to goods and services, e.g. sexual and reproductive health rights (SRHR) literacy, access to affordable contraception and menstrual health products.
- Endorse and implement gender commitments, which should include gender-sensitive policies, staff training, codes of conduct, GBV and sexual harassment policies, and anonymous grievance and reporting mechanisms.
- Focus on addressing gender-based violence and harassment, promoting zero tolerance, addressing hostility towards/disregard for women's unpaid care responsibilities, and ensuring safe and effective reporting mechanisms and referral pathways for survivors of violence.
- Improve working conditions and health and safety for women workers, ensure provision of living wages, address gender pay gaps, implement flexible working hours and parental leave.

- Establish and implement policies to proactively procure from women suppliers and women-owned businesses.

Current situation

- High prevalence of intimate partner violence (including economic violence) hinders women's wellbeing and opportunities.
- Inequitable household dynamics - around decision-making and control of income - limit women's potential, putting them at risk of backlash for challenging deep-rooted inequitable gender norms.

3. Address inequitable intra-household dynamics, norms and gender-based violence

Recommended strategies for consideration include:

- Cooperatives, VICOBA and other socioeconomic interventions should consider household approaches which explicitly stimulate discussions, promote gender-equitable attitudes and norms, and support families to negotiate gender roles and norms which guide intra-household decision-making and labour.
- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women's access to and

control over economic assets and reduce their vulnerability to economic and other forms of gender-based violence, support women's ability to seek services and transform harmful masculinities.

- Establish initiatives that improve women's access to financial services and promote their financial independence. This should be complemented by building on existing efforts to improve understanding of what works to increase women's access to and control over land and other productive and financial assets. Furthermore, focusing on lessons learned and how they can inform pragmatic policies to increase women's sustained access to land is key.

6.3 Research, monitoring and evaluation recommendations

1. Commission and undertake research and evaluations to address research gaps including:

- Studies to understand the impact of existing programmes (such as Women's Development Fund, Businesswomen Connect and USAID NAFKA project) on WEE outcomes.
- Research to understand the impact of COVID-19 on women's economic empowerment across specific sectors, with practical recommendations and insights on how to build back better.

- Research to understand women's experiences of gender-based violence and harassment in the workplace, as well as successful mitigating actions.
- Research on prevalence and dynamics of economic violence against women (including land dispossession) and participatory action research to understand what works to address it.
- Research to understand barriers faced by the most marginalised groups of women, for example, women with disabilities and migrants.
- Undertake research and surveys to draw clear and meaningful insights on women's time use and unpaid domestic and care work, with a view to developing interventions that address women's time poverty as a barrier to engaging in paid work.

2. Include measures of key factors enabling or constraining women's economic empowerment including gender-specific measures focused on women's capabilities and agency, household relations and gender norms and attitudes. This should also include tracking signs of potential backlash including increased rates of intimate partner violence.

- 3. Support the government to build capacity on gender-related data collection and monitoring of gender equality targets.** At a minimum, disaggregate results by gender and age, and include disaggregated targets. Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, race, disability, migrant status and geographic location.

- 4. Commission mixed-methods research and evaluations** on these issues (economic violence, women's unpaid care work, gender norms and attitudes, etc.) to understand how and why change happens, and to better understand women's lived realities and coping strategies through participatory qualitative research and theory-based evaluations.

- 5. Monitor, track and mitigate against any signs of potential backlash** during programme implementation, and increased rates of violence against women.



Appendices

Appendix 1 - Explanation of methodology

Scoping study

A scoping study was implemented to guide research fundamentals

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms,

are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
 Access to resources
 Social and cultural
 Health and safety

¹ Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

Sector selection

In executing the first key objective of the Pathways research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women’s economic empowerment

The United Nations’ globally recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)⁶⁰⁶ was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data was sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic sectors. The team developed forecasts for

productivity, employment and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT⁶⁰⁷): (i) Employment data by sex and economic activity; and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AFDB) database⁶⁰⁸ provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender⁶⁰⁹).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

⁶⁰⁶See https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf ⁶⁰⁷<https://ilostat.ilo.org/> ⁶⁰⁸<https://dataportal.opendataforafrica.org/> ⁶⁰⁹The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, *The Armistice of the Sexes: Gender Complementarities in the Production Function* (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
<p>Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.</p>		<p>Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.</p>		<p>Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.</p>	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Agriculture, Forestry And Fishing	1	Construction
2	Construction	2	Real Estate Business And Administrative Activities	2	Transport Storage And Communication
3	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	3	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	3	Agriculture, Forestry And Fishing
4	Real Estate Business And Administrative Activities	4	Construction	4	Real Estate Business And Administrative Activities
5	Transport Storage And Communication	5	Public Administration And Defence; Compulsory Social Security	5	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
6	Manufacturing	6	Transport Storage And Communication	6	Public Administration And Defence; Compulsory Social Security
7	Public Administration And Defence; Compulsory Social Security	7	Utilities	7	Financial And Insurance Activities
8	Mining And Quarrying	8	Financial And Insurance Activities	8	Manufacturing
9	Financial And Insurance Activities	9	Mining And Quarrying	9	Mining And Quarrying
10	Education	10	Manufacturing	10	Utilities
11	Human Health And Social Work Activities	11	Human Health And Social Work Activities	11	Education
12	Accommodation And Food Service Activities	12	Education	12	Human Health And Social Work Activities
13	Other Services	13	Accommodation And Food Service Activities	13	Accommodation And Food Service Activities
14	Utilities	14	Other Services	14	Other Services

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised "sector selection" workshops per country to discuss the findings from the scoping study and scorecard.⁶¹⁰

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural

⁶¹⁰These "sector selection" workshops for the Tanzania Pathways Study occurred between January 2021 and April 2021.

factors that are likely to drive women’s opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of two broad sectors: (i) Agriculture (covering livestock and horticulture); and (ii) Tourism and Hospitality. The Wholesale and Retail Trade (WRT) sector was also briefly explored via a spotlight approach on food and beverages.

Selection Criteria Deep Dive: Tanzania

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & explanation	Potential challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Livestock	✓	✓	✓	✓	✓	✓	Relevant across rural and urban areas. Immediate opportunity for women’s economic empowerment. Alignment with donor priorities. .	Applies to all regions. Young and older women across various levels of education are involved .	Broad nature of (sub) sectors needs consideration of research approach/entry points.
	Horticulture	✓	✓	✓	✓	✓	✓			
Wholesale and Retail Trade	Wholesale and Retail Trade of Food and Beverages	✓	✓	✓	✓	✓	✓	Rural and urban relevance for women in trade. Opportunity to create immediate benefits. Underlies other sectors.		
Tourism and Hospitality	Accommodation, Food and beverage services, Transport, Recreational services, Culture, Sports	✓	✓	✓	✓	✓	✓	Relevant across rural and urban areas. Aligns with national development plan and strategy.	Regionally focused in Dar es Salaam, Zanzibar and on the coast. Involves both young and older women across various education levels.	

Criteria

- 1. Incorporating informal economy
- 2. Ability to effect change
- 3. Women’s preferences & agency
- 4. Alignment with govt strategy/national devpt plan
- 5. Timescale of intended impact + sector potential
- 6. Scorecard priority

Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women’s economic empowerment within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders - public and

private per sector in each country, their operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 160+ stakeholders in Tanzania across (i) Agriculture (covering Livestock and Horticulture); and (ii) Tourism and Hospitality. These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.⁶¹¹

Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Tanzania conducted a total of 30 in-depth interviews with stakeholders including cooperatives/collectives, industry associations, NGOs/INGOs and civil society organisations, private companies and public entities. The objective was to discuss women's participation in the sectors in Tanzania, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Agriculture (Livestock and Horticulture)	Tourism and Hospitality	Wholesale and Retail Trade	General
Community-Based Organisations, Non-Governmental Organisations (National and Global) and International Development Body/Donor	2	-	2	1
Cooperatives/Collectives (including Producer Associations)	2	-	1	-
Government Bodies (including Financial Institutions)	3	-	1	1
Industry Associations (including Employer/Employee Associations)	3	2	-	-
Private Companies/ Organisations/Individuals	3	5	4	-
Total	13	7	8	2

⁶¹¹Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received.

1. Sector/Sub-sector overview and trends

- What are the sector/sub-sector drivers and constraints - generally and for women specifically?
- How does the sector/sub-sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

2. Current status of women in sector/sub-sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc.)?

3. Future opportunities for women in the sector/sub-sector and actionable solutions

- What type of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector/sub-sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.⁶¹² This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

⁶¹²These "developing recommendations" workshops for the Pathways Study occurred between March 2021 and June 2021.

Appendix 2 - Sector classification⁶¹³

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units providing customers with short-term lodging and/or preparing meals, snacks and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4) and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4) and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

⁶¹³This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

Structural barriers	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Lack of gender analysis or targets in the 2018 Tanzanian Livestock Masterplan	✓			
Customary law discriminates against women's land ownership and access	✓	✓		
Climate change and land dispossession negatively affect pastoralist communities, where women are already less likely to benefit from livestock and shared pastures	✓			
Informal workers' wages have stagnated or decreased, and these are just above the poverty line		✓		
Informal workers are not sufficiently protected by current labour laws/lack legal protection and benefits		✓	✓	✓
Lack of gender analysis and targets in key sectoral strategies and plans including the Tanzania Horticultural Development Strategy (2012-2021); the Tanzania Agricultural Sector Development Programme (ASDP) Phase II, and the Third National Five Year Development Plan 2021/22-2025/26		✓		
Increase in intensified cultivation and increase in the use of pesticides may create occupational health risks		✓		
Regulatory barriers including high formalisation costs hinder women entrepreneurs (especially in mainland Tanzania)			✓	
Existing tourism policies do not integrate a gender lens			✓	
Structural barriers to formalisation				✓
Informal business owners face barriers to winning lucrative contracts				✓

Structural opportunities and entry points	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Gender-equality commitments and strategies outlined in the 2010 Livestock Development Policy	✓			
The Women Development Fund (WDF) provides loans to support female entrepreneurs (in livestock, wholesale and retail trade etc.)	✓			✓
Tanzania Agriculture and Livestock Policy recognises that women are marginalised		✓		
Government commitment to promote compliance with labour laws		✓	✓	
The Tanzania Plantation and Agricultural Workers' Union (TPAWU) has a key role in labour rights		✓		
Minimum wages are set for both formal and informal workers, although these are lower for the latter		✓		
The Tanzanian government is currently drafting an updated national tourism strategy.			✓	
Tourism is an important sector for livelihood and poverty reduction			✓	

Normative Barriers	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Men's and women's access to money from their sales, and their spending priorities differ, with women typically (expected to) prioritise household needs (including food), even when their production is inadequate to meet those needs	✓	✓		
Men tend to take over poultry and dairy when businesses become more commercialised, or value chains are formalised	✓			
Male heads are more involved in decisions on income from ruminant livestock - either as joint or sole decision-makers - than their female partners. For poultry, women control revenue in more than half of the cases, and are additionally engaged in collective decisions	✓			
Unpaid care and unpaid labour burden limits women's potential to engage in income-earning activities, or risks of exacerbating women's unpaid care and work burden exist	✓		✓	✓
Women's limited mobility affects women's ability to sell in (formal) markets where they can attract higher prices	✓	✓		✓
Intimate partner violence restricts women's wellbeing, rights and opportunities, and gender-based violence is widespread and normalised in agricultural communities	✓	✓		
Potential backlash to women's increased income earning from men and communities	✓			
Women's constrained decision-making power, especially over cattle production	✓			
Rigid gender norms affect women (e.g. increased dependence on natural resources and subsistence-based agriculture means women livestock keepers are more vulnerable to climate change, and low of familial support to engage in wholesale and retail trade)	✓			✓
In household farming, women dominate in household food crops, while men generally grow crops that can be sold (cash crops or flexible crops)		✓		
Even though most horticulture workers are women, men (husbands) control how their women (wives) can access land to work		✓		
Men have more control over income derived from wholesale and retail of vegetables. Marketing and sales decisions tend to be made by husbands		✓		
Preference for women (younger women in particular) has led to feminisation of labour in the sector		✓		
The sector is considered male led, and women are overrepresented among employees			✓	
Women in the sector must navigate traditional gender norms around unpaid care and domestic work to engage in the sector, while gender-unaware tourism initiatives may exacerbate women's existing workload			✓	
In Zanzibar, religious and social norms on social interactions can hinder women from fully participating in the sector, or benefiting from tourism related supply chains (spices, seaweed)			✓	
Risks of gender-based violence and sexual exploitation for women workers in the sector (tourism and hospitality) and for women traders travelling at night to source goods			✓	✓

Normative Opportunities and Entry Points	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Women in some communities control poultry production. Poultry is generally considered women's domain	✓			
Potential to shift gender-inequitable household dynamics around male control of income	✓			
Women are traditionally in charge of dairy (including sales) and retailing of horticulture products. This presents an opportunity for expansion and increasing women's control and decision-making	✓	✓		
Women participate as entrepreneurs in agro-processing		✓		
Women are the majority of large farm workers, although there are high levels of casual work		✓		
Promoting gender-equitable attitudes and norms and more equitable intra-household dynamics around women's mobility and division of unpaid care work			✓	✓
Prevention of and response to gender-based violence and sexual harassment in the sector			✓	

Individual barriers	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Women and youth face challenges in accessing land and capital, or low access to land implies limited collateral, which in turn affects access to finance	✓	✓		✓
Women's constrained access to and ownership of productive assets (livestock and technologies), credit and financial services	✓			
Women are more likely to own smaller (lower value) livestock, which is associated with higher poverty rates	✓			
Women's limited control over income from livestock can lead to decreased expenditure on household needs, resulting in food insecurity	✓			
Women have limited access to vocational education, training and livestock extension services	✓			
Health risks (for pregnant women) of brucellosis, a zoonotic disease	✓			
Women are less likely to be able to access extension and training services		✓		
Barrier for women to engage in transport (including financial cost and skills gaps)		✓		
Among smallholder farming households, women are twice as likely to never have attended school		✓		
Lack of storage facilities (for women vegetable farmers)		✓		
Limited skills development opportunities including higher education, which can in turn limit women's economic opportunities in the sector			✓	
Women have more limited access to professional networks			✓	
Women have limited access to finance required for start-up of businesses				✓
High licence fees and taxes				✓

Individual opportunities and entry points	Livestock	Horticulture	Tourism and Hospitality	Wholesale and Retail Trade (Food and Beverages)
Initiatives exist to expand women's ownership of land in pastoralist communities	✓			
Some initiatives and groups/associations exist to support women (e.g. through ownership of small livestock, market linkages, etc.)	✓		✓	
Poultry keeping has low barriers to entry, enabling resource-poor populations, including women, to enter the livestock sector	✓			
Small land and capital requirements to start up make it easier to access the horticulture sector		✓		
TAHA is a key sector stakeholder, and has an interest in facilitating women's participation in horticulture production		✓		
Collectivisation can support women's access to land and income		✓		
Skills-based programmes			✓	
Professional networks and mentoring			✓	
Expanding women entrepreneur's business and social networks, business, digital and financial skills				✓
Group guarantee loans and other mechanisms to reduce barriers to accessing finance for women				✓
Village savings and loan associations (VSLAs) could increase women's access to social and economic capital				✓
Bespoke financial products for women – including products aimed at women's collectives				✓

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Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

