

Tanzania



Women Economic Empowerment and Gender Responsive Budgeting

Women account for 70 percent of the food production in Tanzania, but face challenges such as lack of access to credit and skills development, control of productive resources and high rates of domestic violence. The plots of women farmers are on average 40 percent smaller than those of men and have lower yields; women have fewer hours to devote to farming and are less likely to hire labour or invest in high value crops due to limited financial resources. Women are under-represented in paid employment (outside the agricultural sector). Looking at the proportion of men and women who are employers rather than employees, the proportion of women is lower than that of men in all SADC countries.

Total Population mid-2018	54.2 million
	51.3% women
	48.7% men
Population Annual Growth Rate	3.11%
Adult Literacy	66.3% women
	79% men
Maternal Mortality Rate	398/100,000 (declining steadily from 514 in 2010)
Infant Mortality Rate	43/1,000
Total Fertility Rate, per woman	5.2
People Living with HIV and AIDS	1,600,000
HIV incidence (new infections) all ages	1.41%
HIV prevalence (% of people living with HIV)	4.6%
Annual GDP (2018)	US\$57.35 billion
GDP Annual Growth Rate (2018)	7.0%
Socio-Economic Empowerment of Women	
Women with account at financial institution or mobile money	42.2%
Mandatory paid maternity leave	84 days
Proportion of:	
Farmers who are Women	65%
Households headed by Women	33%
Parliamentarians who are Women	36%



Productive Resources and Property

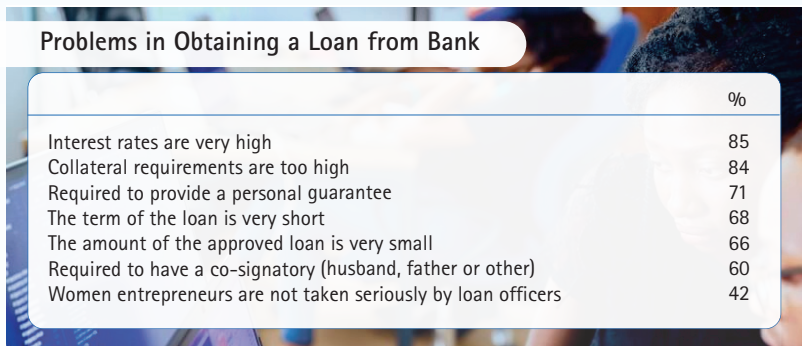
The Tanzania National Strategy for Growth and Poverty Reduction stipulates the involvement of vulnerable groups, particularly women, in public land programmes such as titling and land reforms, and this has led to land tribunals having at least 43 percent women representation as established by the Land Act No.2 of 2002. Further, Vision 2025 for the Tanzania Mainland stipulates equality between men and women as laid down in the Constitution and recognizes gender equality and the empowerment of women in all socio-economic and political relations and cultures as one of the strategies to attain the vision.

As a result of the Vision 2025 goals, the 2015-16 Tanzania Demographic Health Survey showed an improvement in the numbers of women with access to land and housing. Thirty nine percent of women in Mainland Tanzania own a house and 35 percent own land. It is more common for women in rural areas to own a house or land (47 percent of rural women own a house), either alone or jointly with their spouses (44 percent of rural women own land). Land ownership situation is most likely attributed to the legal guarantees specified in the Land Act of 1999, and the Village Land Act of 1999, which together provide guarantees for equal land ownership rights for women.

However, traditional practices and customary laws continue to discriminate against women with regard to land tenure, which may explain why the 50:50 gender parity target has not yet been reached with regard to access to land. This is especially the case with inheritance after the death of a spouse or after a divorce.

Credit

Women have limited access to the formal financial sector due to collateral requirements and perceived risks associated with their lack of assets and low returns to their livelihood strategies. Women entrepreneurs often function outside official or formal economic channels, because banks tend to be patriarchal and conservative. Due to this, only 10.6 percent of the small business owners in Tanzania have



Problems in Obtaining a Loan from Bank	
	%
Interest rates are very high	85
Collateral requirements are too high	84
Required to provide a personal guarantee	71
The term of the loan is very short	68
The amount of the approved loan is very small	66
Required to have a co-signatory (husband, father or other)	60
Women entrepreneurs are not taken seriously by loan officers	42

access to formal financial services, while 66.4 percent are totally excluded from accessing formal financial services (TGNP, 2016).

However, programmes such as the Women Development Fund (WDF) which is coordinated by the ministry responsible for Gender has funds totalling TSh 1.97 billion which have reached 16,980 women in 2,783 groups in 2016 alone. In addition, the Tanzania Women's Bank (TWB) was established in 2008 to support women's access to financial services, including credit. The bank offers loans to groups with no collateral requirements and disbursed loans amounting to TSh 21.8 billion by December 2016, of which 61 percent went to women.

However, barriers still remain which limit women's access to credit, and these include limited access to information, markets and relevant knowledge. Other challenges are listed above, according to a study conducted in Tanzania.

Mining

The mining sector in Tanzania is estimated to involve about 700,000 people of whom 27 percent are women, mostly engaged in artisanal and small-scale mining. Less than 34,000 of the miners have licences with only 10 percent being women, (Ministry of Mines 2016). With regard to the number of girls in tertiary institutions studying mining-related disciplines, only two percent are studying Mining Engineering and three percent are studying Mineral Processing. One of the major

reasons why women in Tanzania do not get involved in the extractives sector is due to the demanding need to balance work and family duties. Mines, in most cases are located far from residential sites and thereby make it difficult for women to leave their homes.

Trade and SMEs

The Tanzania Trade Policy acknowledges that women are severely constrained by limitations in access to key production assets, including capital, education and skills, and the need to include women in trade development processes through unrestricted access to productive assets, particularly titled land, infrastructure, finance, education and skills. The majority of women in trade own enterprises in the Micro, Small and Medium Enterprises (MSMEs) sector, owning up to 35 percent of SMEs in the early 1990s to 54.3 percent in 2012.

Women Owned Enterprises include trade, food vending, tailoring, batik making, beauty salons, event decorating, local brewing, catering, pottery, food processing and charcoal selling — mostly informal, micro, low growth and low profit. Despite an untapped potential for entrepreneurial development, women are often impeded by lack of the necessary capacities, skills and resources. Women face more obstacles than men due to legal impediments, cultural attitudes, less mobility; and their businesses tend to be younger and smaller than those operated by men. A key

Barriers Reported in Registering a Business

	%
The requirement to pay regular taxes on sales and income, once registered	64
The costs of registration	49
Not being able to register the business online	47
The time it takes (such as travelling or waiting) to register	47
Knowing how to register (having information on the steps to take)	43
The amount of reporting to government that has to be done once registered	37
Proximity of the business registration office in the area where you live	26

barrier, based on reproductive roles and traditional power relations, is the cultural environment that makes it more difficult for women to start and run enterprises.

Employment and Benefits

Tanzania's overall unemployment rate for persons above 15 years remains considerably low at 1.9 percent in 2018 with the women unemployment rate at 2.4 percent compared to 1.5 percent for men. In terms of formal employment, the 2016 Formal Sector Employment and Earnings Survey showed that the total number of employees in the formal sector in Tanzania Mainland had increased from 2,334,969 in

Percentage of Employees by Industry, Tanzania Mainland, 2016

Industry	Employees		Total
	Male	Female	
Agriculture, forestry and fishing	2.9	1.5	4.4
Mining and quarrying	1.3	0.2	1.5
Manufacturing	11.8	5	16.8
Electricity, gas, steam and air conditioning supply	0.9	0.4	1.3
Water supply sewage waste management and remediation	0.3	0.1	0.4
Construction	1.9	0.4	2.3
Wholesale retail trade repair of motor vehicles and motorcycles	5.5	1.8	7.3
Transportation and storage	2.4	0.6	3
Accommodation and food service	3.3	3.9	7.2
Information and communication	1.7	0.9	2.6
Financial and insurance	1.2	1	2.2
Real estate	0.1	0.1	0.2
Professional, scientific and technical services	0.7	0.4	1.1
Administrative and support services	2.3	0.7	3.0
Public administration and compulsory social security	9.2	5.4	14.6
Education	10.7	9	19.7
Human health & social work	2.7	4.5	7.2
Arts, entertainment and recreation	0.2	0.2	0.4
Other service activities	2.8	1.8	4.6
Total Percentage	62.2	37.8	100
Total Employees	1 501 957	914 075	2 416 032

2015 to 2,599,311 in 2016, recording an increase of 264,342 employees over a period of one year compared to an increase of 193,618 employees recorded in 2014 and 2015. Furthermore, women are engaged in agriculture as their primary activity but the growth in urban populations along with improved opportunities in the non-agriculture sectors have brought many women into trade and services sectors (see Table). The employment rate for women in the manufacturing sector has risen faster than for men, even if it is still lower as a share of total employment. However, women remain under-represented in the transport and construction sectors.

Multiple Roles of Women

The first Time Use Survey (TUS) for Tanzania was undertaken by the government in 2006 through the National Bureau of Statistics. This was an outcome of several years of advocacy and research work led by the Tanzania Gender Networking Programme (TGNP), and other women organizations. The findings showed that women spend a relatively larger proportion of time in providing unpaid domestic services within households than men, while men spend more daily time on providing services for household income than women. Women contributed a larger share of time in conducting family support roles, especially in domestic caring – 76 percent compared to 33 percent for men. About 39 percent of adult women, especially in rural areas, fetch fuel wood compared to only 17 percent of men.

The purpose of this study was to assist government and other stakeholders in their endeavours to plan and implement strategies to facilitate the proper use of the available resources to improve the quality of life and social wellbeing of the people of the country as documented in the National Strategy for Growth and Reduction of Poverty. One of the notable benefits which came out from the TUSs in Tanzania was the consideration by government to build water wells for 10 villages under each local authority to reduce the distance to collect water.

Women constitute more than half of the population of the United Republic of Tanzania. However, the participation and representation of women in key leadership positions, governance and decision-making organs within the government remains lower than that of men. The statistics of men and women holding leadership positions at different levels in Tanzania over the past ten years show male dominance in leadership positions.

Gender Responsive Budgeting

In 2015, the Government incorporated Gender Responsive Budgeting as a strategy to mainstream gender in budgets on a pilot basis to selected ministries and districts. The ministries involved were Ministry of Finance and Planning; Ministry of Labour, Employment and Youth Development; Ministry of Agriculture, Food Security and Cooperatives; and Ministry of Community Development, Gender and Children. The focus centred on training for budget officers, backstopping the budget officers in preparation of their sectoral budgets and development of a gender-budgeting checklist and mainstreaming tools for enabling the engendering process.

Major achievements included Government recognition and commitment regularly reflected in budget speeches, increased openness and transparency in the government budget processes, adoption and reflection of strategies by all ministries, departments and agencies through embedding GRB in their sectoral goals, outcomes and targets.

The Tanzania Planning Commission provides annual guidelines to ministries, department and agencies and local government authorities to develop targets and activities addressing gender issues in line with existing planning and budgeting guiding policies each year. The Plan and Budget Preparation Guidelines direct all accounting officers to ensure that they allocate budgets to address the needs of women and men. Currently the focus is on implementing the Plan of Action to End Violence Against Women

and Children (2016-2021), and on directing all Local Government agencies to allocate 10 percent of own source revenue to rotating loans to meet developmental needs for women, youth and people with disabilities.

As a result of the approach for the 2017/2018 budget process, the key achievement was the government move to waive the tax for sanitary pads in the 2018/2019 budget which is a relief for girls attending school, thus minimizing dropouts and improving performance.

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