

TANZANIA

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS

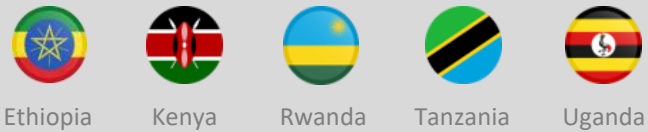


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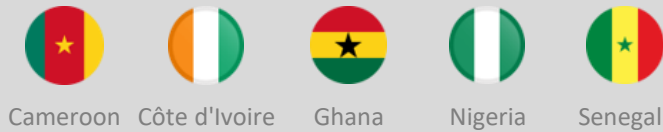


SUB-SAHARAN AFRICA COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



WEST AFRICA



SOUTHERN AFRICA



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RESEARCH BACKGROUND AND FRAMEWORK

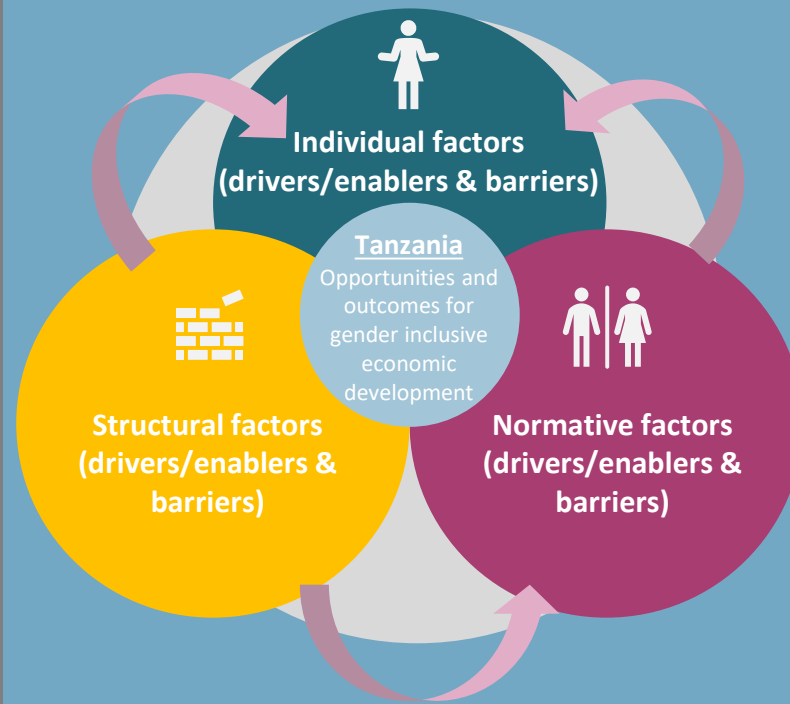


The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa

RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

RESEARCH FRAMEWORK



The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

TARGET SECTOR SELECTION






RESEARCH PROCESS





Tanzania has witnessed accelerated economic growth in the last decade and achieved lower middle-income status in 2020, aiming for middle-income status by 2025 as part of its Tanzania Development Vision 2025.

<p>Tanzania's accelerated economic growth averaged up to 7% per year throughout the last decade</p> 	<p>Tanzania's population is young and growing rapidly</p> 	<p>Despite falling poverty levels, 14 million people still lived under the national poverty line in 2018</p> 
<p>Accelerated economic growth has been driven by market-oriented and prudent macroeconomic reforms. However, the informal agriculture sector still employs 65% of the population.</p>	<p>With 61.5 million inhabitants in 2021, Tanzania is the second most populous country in East Africa after Ethiopia. The urban population continues to rise with a concentration in the commercial hub of Dar es Salaam.</p>	<p>Tanzania ranked 163 out of 189 countries as per the Human Development Index (HDI), 2020. Government efforts to improve living conditions led to rising access to basic services and falling poverty.</p>
<p>Employment & economic participation</p> <p>80% Of women participate in the labour force, mainly in informal sectors ⁽¹⁾</p>	<p>Demographic trends</p> <p>63% Of the population is aged under 25 ⁽⁴⁾</p>	<p>Human development</p> <p>26% Poverty rate in 2018 ⁽⁷⁾</p>
<p>87% Of total female employment is informal and unregulated ⁽²⁾</p>	<p>4.7 Average births per woman ⁽⁵⁾</p>	<p>30% Of girls under 18 are married ⁽⁸⁾</p>
<p>54% Of all enterprises in the country are female-owned ⁽³⁾</p>	<p>65% Share of the total population that is rural ⁽⁶⁾</p>	<p>38% Of women are using contraception ⁽⁹⁾</p>

Sources and links: (1) World Bank DataBank (2021d), (2) & (3) Euromonitor International (2020). WEE-SSA Scoping report, (4) World Bank DataBank (2021b), (5) Euromonitor International Passport Database (2022), (6) The World Factbook (2022), (7) World Bank (n.d.), (8) Odhiambo, A. (2019), (9) Safari, W., Urassa, M., Mtenga, B., Chagalucha, J., Beard, J., Church, K., Zaba, B., & Todd, J. (2019)



COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

To enhance its already progressive policy and legislative environment, the government has committed to continued and improved support for women entrepreneurs through the current Five-Year Plan (2020/21-2025/26)



Policy environment for women's rights

There has been significant progress in creating an enabling environment for women's economic empowerment. 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. In terms of labour protection, women can access 84 days of paid maternity leave with social protection benefits fully administered by the state.⁽¹⁾

Spotlight: INITIATIVES TARGETING FEMALE ENTREPRENEURS

- The Women Development Fund disbursing USD1.2 million to 500,000 women. Loans are given to registered community-based organisations (CBOs).⁽²⁾
- The USAID-funded NAFKA I and II projects focus on the improvement of agricultural value chains for around 14,500 members, 70% of whom are women.⁽³⁾

Key ratifications & commitments





(View full list of ratifications [here](#))

LEGISLATIVE DRIVERS

- Tanzania is a signatory of the Convention on the Elimination of All Forms of Discrimination Against Women.
- The country is also a signatory to several other key international policies on equity and non-discrimination.
- According to the constitution of the United Republic of Tanzania, all citizens of the country are guaranteed equal rights.
- Two Land Acts established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land.
- In 2016, the country raised the minimum marriage age for girls from 15 to 18.



LEGISLATIVE BARRIERS


- Not all employers implement the policies and laws, and adoption of regulations is less coherent in the private sector.
- Laws and regulations affecting businesses are difficult for women entrepreneurs to comply with, as they are designed for large companies rather than MSMEs. Corruption and bureaucracy can also have negative impacts.
- Women are more vulnerable to pressure and harassment from officials.
- Local Customary Law (1963) allows harmful practices towards women / girls.
- Marital rape and domestic violence are not criminalised.
- No laws exist for equal inheritance rights.

Policy success case: The Land Act (1963) and the Village Land Act (1999)⁽⁴⁾

Both are clear policy actions to encourage female land ownership. The intent is to increase formal land registration and secure land tenure throughout the country.

Tanzania has also 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.



Legislative environment for women's rights

Despite several progressive measures towards enhanced women's rights, barriers remain in terms of policy enforcement and gender-positive labour laws.



Sources and links: (1) ILO (2011), (2) Mbowe, W. E., Mrema, A., & Shayo, S. (2020), (3) Euromonitor International & IDRC (2020), (4) Mgomba, F. A. (2020)

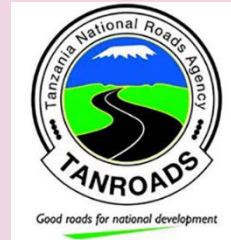


NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN TANZANIA



Investment in infrastructure will play a key role to address normative barriers such as women's restricted mobility, unpaid care work, low political representation, decision making and gender-based violence.

Tanzania's national road agency – **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.



The Project also aims to build capacity in the sustainable management of rural roads, incorporating community engagement approaches.

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).

Women bear the brunt of unpaid care and labour while also struggling to engage in paid work. Women experience discrimination at both household and community levels.



Restrictions around women's mobility limit their income-earning opportunities in many sectors. Women in Tanzania are disproportionately impacted due to poor infrastructure, resulting in high transportation costs and low accessibility.



4.4

Hours of unpaid care work undertaken by women each day, compared to 1.4 hours for men⁽¹⁾

Disconnected cities impact women as they are restricted to going to work over shorter distances, unable to pay for transportation.⁽³⁾

Tanzania's quota system ensures women's representation in politics, but it is usually via appointment rather than democratic elections. At the household level, women usually have limited decision-making power.



Many women experience violence and abusive behaviour at the hands of their intimate partners. Controlling behaviour, emotional abuse and economic violence are the most common forms experienced. GBV is also common in the workplace.



50%

Of married women earning a living jointly decide how to spend their earnings with their husbands⁽²⁾

61%

Of women experienced violence in their lifetime, 27% in the previous year according to a 2017 survey⁽⁴⁾

Sources and links: (1) OECD Social Institutions and Gender Index (SIGI) Country Report for Tanzania (2022), (2) The World Bank (2022), (3) Ochoa, M. C., Aguilar-Restrepo, J., Harber, J., & Turk, D. (2021), (4) Kapiga, S., Harvey, S., Muhammad, A. K., Stöckl, H., Mshana, G., Hashim, R., Hansen, C., Lees, S., & Watts, C. (2017)



INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN TANZANIA



Village community banks and mobile money have become instrumental to women's financial emancipation, with great opportunity to extend their impact on rural women's economic prospects in the future

Village Community Banks (VICOBAs) have had a clear impact in shifting gender norms and increasing economic agency for women.

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.

54%

Of all enterprises are owned by women⁽¹⁾



World Wildlife Fund (WWF) and Village Community Banks (VICOBAs)

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

Some women were able to scale up their fishing enterprise, educate their children and build their own houses. Others have become VICOBA trainers for WWF projects and established income-generating activities, including the farming of export commodities and managing mobile money transfers.

Human capital



Tanzania faces challenges in achieving its Sustainable Development Goals on educational attainment. Women's secondary completion rates remain low, and completion of primary school is associated with readiness for marriage.

9%

Increase in upper secondary school completion in the last three decades⁽²⁾

Social capital



VICOBAs or "village community banks" have been the predominant microfinance savings and loans institutions since 2000. They support women's emancipation and financial independence. They are usually established by women alongside their family members, neighbours, friends and work circles.

80%

Female membership of informal finance groups⁽³⁾

Financial capital



Tanzania has made progress in expanding formal financial services to its citizens, largely thanks to mobile money services. However, women continue to face barriers around account ownership. Women also lack capital investment to grow their business and increase incomes.

50%

Of women own a bank account⁽⁴⁾

Sources and links: (1) Euromonitor International (2020). WEE-SSA Scoping report, (2) World Bank Group (2019b), (3) CEDAW review for Tanzania, (4) Were, M., Odongo, M., & Israel, C. (2021)



FOCUS SECTORS FOR WEE

Approximately half of the Tanzanian population engage in, or derive their livelihoods from, the livestock sector. Poultry and cattle are the most common livestock owned by smallholder households. Livestock keeping is largely informal and often associated with poverty. Climate change is a challenge in semi-arid environments.

National frameworks for the livestock sector

Tanzania Livestock Master Plan (2017/2018 – 2021/2022) entailed investments in the:

- (i) provision of improved health services (e.g., vaccination, parasite control);
- (ii) facilitation of the provision / supply of higher-quality feed products;
- (iii) improved access to grazing land and land for feed production; and
- (iv) promotion of exports to higher-margin markets.



Key challenges for the livestock sector

- 1 Challenges accessing feed and water resources, high incidence of diseases, lack of vaccination of animals, illegal trade, as well as land conflicts
- 2 Low productivity, limited commercialisation and low production technology compared to other countries in East Africa. Lack of value addition and low-quality processed products
- 3 Climate change means communities are affected by drought, floods, strong winds, human and livestock / crop pests and diseases.

Spotlight: Pastoral communities in Tanzania

The lives of pastoralist communities in Tanzania are centred around cattle. The Maasai community traditionally followed cattle migratory movements across the land. Now settled in the Great Rift Valley of southern Kenya and northern Tanzania, the Maasai have historically depended on their cattle for meeting all basic needs, and cattle represent a form of wealth and currency.

ECONOMIC CONTRIBUTION

7.4%

Livestock contribution to GDP (1)

10%

Of African cattle is situated in Tanzania (2)

360,000

Tonnes of beef produced each year (3)

67%

Of the milk is sold by “milk hawkers” in informal trade (4)

16%

Of livestock GDP derives from poultry (5)

IMPACT ON LIVELIHOODS

4.5 million

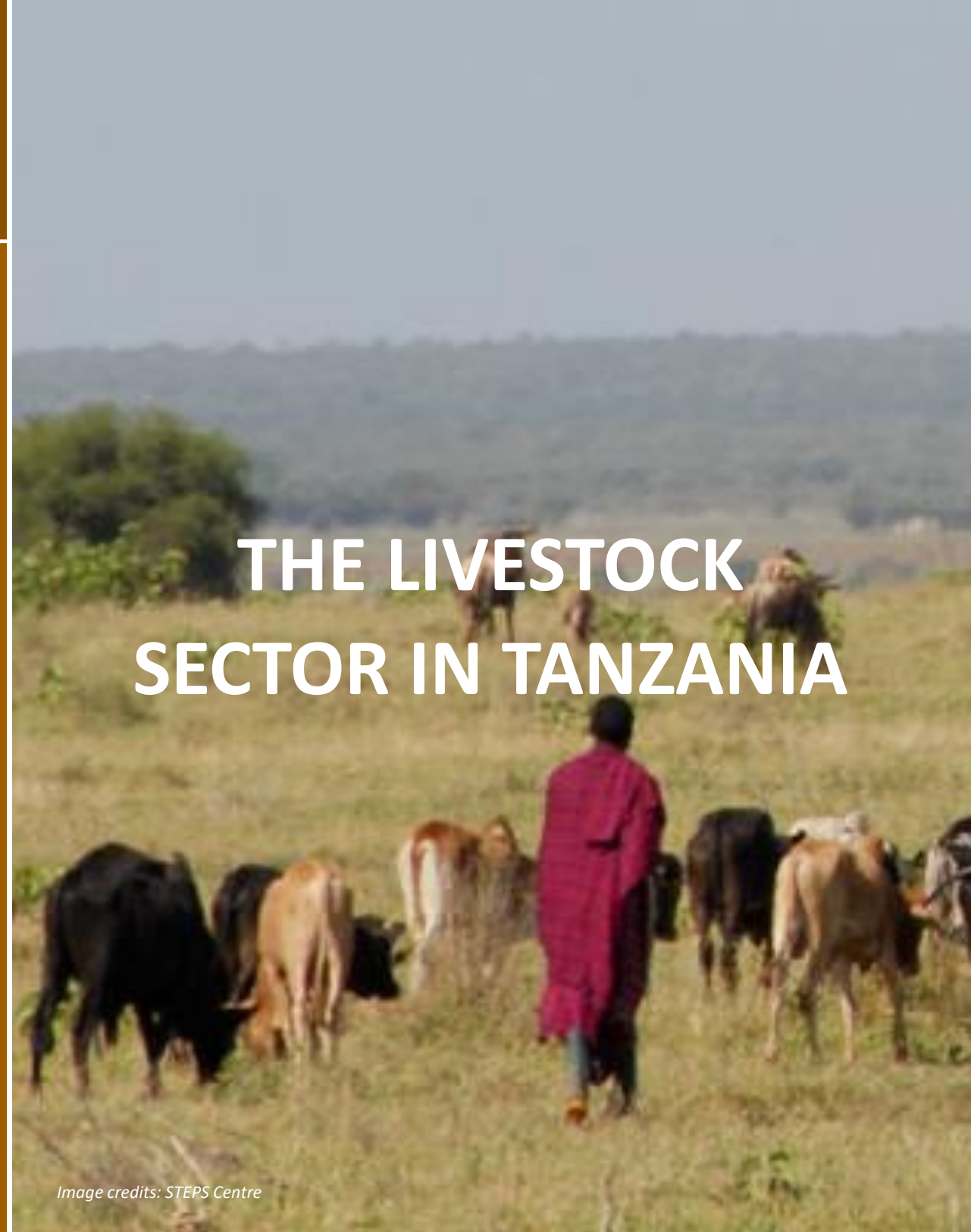
Households own livestock (6)

3 million

Households employed in cattle production (7)

1.3 million

People employed in dairy (8)



THE LIVESTOCK SECTOR IN TANZANIA

Image credits: STEPS Centre

Sources and links: (1) Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018); (2) NBS (2016) in Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018); (3) & (7) The United Republic of Tanzania: Ministry of Livestock and Fisheries (2019); (4) 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); (5) Johansson, V. (2021); (6) Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndomba, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018); (8) Alessandra, G., Distefano, F., Kangogo, D., Mattioli, R. C., Wieland, B., & Baltenweck, I. (2017)

Women in the livestock sector

Both men and women rear livestock; however, women tend to own and manage smaller animals and herds of lower value compared to those owned by men. In dairy production, women oversee milking and processing in both rainy and dry seasons.



Image credits: Africa Press Net

Women tend to own small value animals, which increases their vulnerability

Women are supported by key policymakers, yet private land ownership raises challenges

WOMEN'S REPRESENTATION

95% Of the dairy labour associated with cattle is provided by women (1)

7.4% Of households have cattle owned by women (2)

2.1% Of the total number of goats are owned solely by women (3)

Cattle ownership is culturally seen as a sign of wealth and a status symbol. Consequently, men dominate in large animal livestock ownership and management, while women often keep smaller lower-value animals such as chickens.



Even though men generally own and control cattle, women provide most of the dairy labour. In some locations, women own dairy cattle through women's groups and process milk into cultured milk, yoghurt and cheese for local consumers. Dairy producers rely on informal networks to sell milk.



Women, youth and children manage traditionally-reared backyard chickens. This production has a key place in rural household economy, supplying meat and eggs for household nutrition, as well as much-needed income to rural households.

KEY STAKEHOLDERS SUPPORTING WOMEN

The Ministry of Community Development, Gender and Children promotes labour-saving technologies, particularly where women are most involved in livestock systems, and raises awareness on household decision-making and gendered division of labour.

The Ministry of Lands, Housing and Human Settlements Development is responsible for ensuring land security for marginalised groups, including women, to support livestock production.



THE ECONOMIC SHIFT TO PRIVATE LAND OWNERSHIP

Land is traditionally shared (by men), and some pastoral communities have created grazing areas for shared herds. Most livestock will migrate long distances with the male household members.

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 shift 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 often banned from other 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. The impacts of land dispossession is further exacerbated by climate change and population growth.



OVERALL LIVESTOCK OWNERSHIP

US\$100 Average value of chickens owned by Tanzanian households (4)

70m Total number of chickens owned by Tanzanian households (5)

30m Total number of cattle owned by Tanzanian households (6)

Sources and links: (1) Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, S. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020); (2) & (3) Njuki and Sanginga eds. (2013); (4) Baltussen, W., Berkum, S. van, Dijkxhoorn, Y., Helmes, R., Gülzari, S. Ö., Massawe, G. D., Vellinga, T., Galgani, P., Borniotto, D., Elzen, F. van den, & Smith, T. (2020); (5) Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndonga, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018); (6) NBS (2016) in Michael, S., Mbwambo, N., Mruttu, H., Dotto, M., Ndonga, C., Silva, M. da, Makusaro, F., Nandonde, S., Crispin, J., & Shapiro, B. I. (2018).

Tanzania ranks among the top 20 exporters of vegetables. A labour-intensive sector, horticulture has been growing rapidly since the 1990's, on the back of key investments, urbanisation and population growth. The country's diverse climate enables a wide variety of flowers, fruits, vegetables, tubers, spices, herbs and seeds.

National frameworks for the horticulture sector

- Third National Five-Year Development Plan 2021/22 – 2025/26
- Agricultural Sector Development Programme (ASDP) Phase II
- Horticultural Development Strategy (2012-2021)
- National Agriculture Policy (2013)



Key challenges for the horticulture sector

- 1** Limited adaptation to more productive agricultural practices (including post-harvest handling techniques), limited capacity for processing
- 2** Lack of skilled labour, small land sizes, price uncertainty, lack of access to affordable transport, unreliable access to water, high cost of electricity
- 3** Limited provision of extension services, low availability of inputs, low knowledge on better environmental management and low knowledge on agrochemicals and fertilisers

Spotlight: Tanzania Horticultural Association (TAHA) supports women



TAHA has facilitated women's participation in horticultural production through demonstration plots and training centres with opening times suitable to women. Women have improved access to inputs and resources, markets and participation in groups and decision-making forums. Through their mobile phones, women can access information on prices, buyers and transportation.

ECONOMIC CONTRIBUTION

US\$779m

Tanzania's horticultural exports in 2019 (1)

US\$3b

Government export value target for 2025 (2)

SECTOR PERFORMANCE

11%

Annual sector growth (3)

IMPACT ON LIVELIHOODS

10,000

People work on horticultural farms (4)

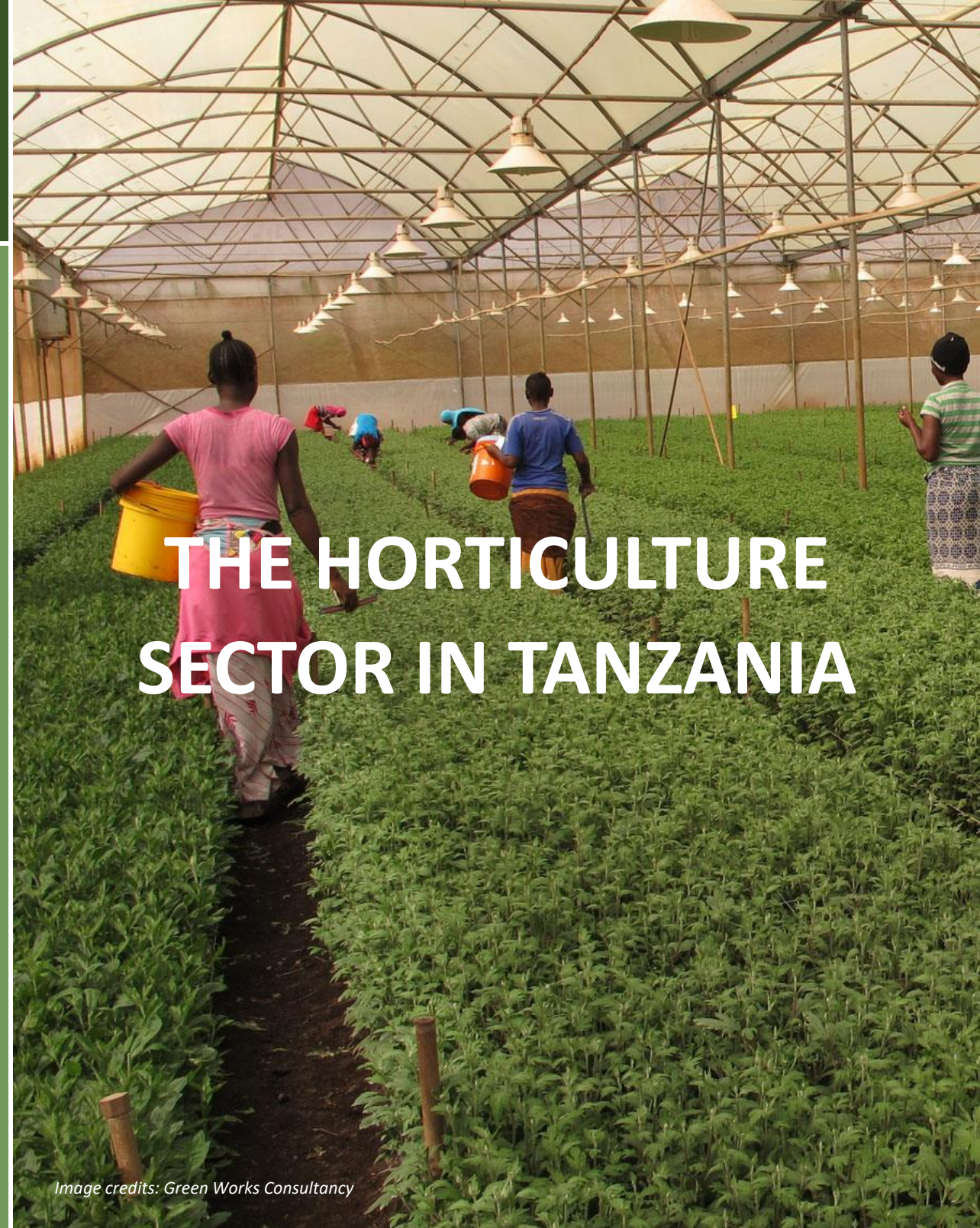


Image credits: Green Works Consultancy

Women in horticulture

The majority of Tanzanian women rely on agriculture as an economic activity. Household farms produce a mix of cash and subsistence crops, as well as “flexible crops” such as maize, cassava, sorghum, sweet potato, finger millet, beans, pigeon peas and, in some cases, rice, that can be either used for food or cash.



Image credits: CGIAR

Women’s roles vary by horticulture crops and value chain stages

Women groups involved in agro-processing offer key opportunities to make a profit

WOMEN’S REPRESENTATION

- 80%** Of large farms’ contract workers are women (1)
- 60%** Of TAHA’s beneficiaries are women (2)
- 30%** Of TAHA’s grower and trader stakeholders are women (3)
- 54%** Of labour in agriculture is provided by women (4)
- 68%** Of the sunflower value chain workers are women (5)



Women provide most of the labour in agriculture, and over half of smallholders are women. Food crops for household subsistence are generally women’s responsibility, while most other cash and flexible crops are grown by men.



Women are entrepreneurs in agro-processing, such as preparing pickles and drying vegetables. In the mango value chain, men own the trees, while women sell the fruits. In avocado farming, women dominate in avocado oil extraction.



Retailing of fresh fruits and vegetables is generally women dominated. Men oversee larger wholesale and external markets, which require travelling long distances with motorised vehicles and spending significant time away from home.

IMPACT ON LIVELIHOODS

US\$43 Minimum monthly wage in agriculture (6)

WOMEN GROUPS

Several women groups have successfully ventured into agro-processing, avoiding the middlemen by marketing and selling directly to consumers in urban centres. For instance, in Singida, women’s groups grow sunflowers and press their own sunflower oil that they brand and sell themselves, including directly to hotels and restaurants, thus avoiding intermediaries.



WOMEN WORKING ON LARGE FARMS

On large farms, nearly all contract workers are women, who are typically paid monthly wages. Women 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. Work is more intense in high season when productivity increases.

Even though these informal workers (pickers) work continuously for the same company, they generally do not 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.



Tanzania is endowed with natural, cultural, historic and archaeological tourism resources including national parks, game reserves, mountain ranges, coastal areas and waterfalls, which are in high demand on the international market. As such, tourism is an important sector for livelihood and poverty reduction.

National frameworks and policies for the tourism sector



- The 2002 Tourism Master Plan
- The 1999 National Tourism Policy
- Tourism development started in the 1960s, following Tanzania's independence

Key challenges for the tourism and hospitality sector



- 1** Inadequate destination planning / positioning, limited product diversification, low inclusiveness of local value chains, weak business / investment climate
- 2** In Zanzibar, increase in tourists results in water scarcity or poor water quality, and pollution related to poor waste management, as well as overfishing
- 3** Although the development of the sector led to growth in wealth and employment, income inequality has not shifted, suggesting wealth has not been distributed fairly. This is mainly due to foreign ownership of tourism businesses and the poor economic treatment of employees.

Spotlight: Tanzania's tourism competitiveness



Tanzania was ranked first in Africa in the World Economic Forum's Travel and Tourism Development Index 2021 for the quality of its natural resources and 32nd globally for its cultural resources.⁽⁵⁾

Tourism encompasses parts of other sectors including accommodation, food and beverages, transport, and culture, sports and recreational services.

ECONOMIC CONTRIBUTION

17%

Sector contribution to GDP in 2019 ⁽¹⁾

US\$1.4b

Income generated by the sector in 2021 ⁽²⁾

1.5 million

Jobs created in 2019 ⁽³⁾

23%

Of Tanzania exports are tourism receipts ⁽⁴⁾

THE TOURISM AND HOSPITALITY SECTOR IN TANZANIA

Image credits: Planet of Hotels

Women in tourism & hospitality

Women play a key role in the tourism and hospitality sector with the majority of employment relating to reception and front office duties. Other common roles include cleaners, booking officers, customer care and food service staff. Strikingly, women are under-represented in senior and leadership roles, including at government level.



Image credits: Enchanting Travels

The tourism sector is heavily reliant on its predominantly female workforce

Tanzania has been hit by the global pandemic due to the significance of tourism locally

WOMEN'S REPRESENTATION

- 72%** Share of women employment in the sector overall (1)
- 90%** Of reception and front office employees are women (2)
- 60%** Of food service department roles are women (3)
- 50%** Of housekeeping staff are women (4)
- 40%** Of kitchen staff are women (5)
- 10%** Of transportation and tour guiding staff are women (6)



Even though women are the majority of workers, the tourism and hospitality sector is still considered male-led. Women are mainly present in reception and front office roles, in food service (e.g., waitressing), as well as in housekeeping and kitchen. A limited number of women number are involved in transportation and tour guiding roles.



Most Zanzibar-born employees are male (71%) and generally work in back-office roles (such as finance and administration), while women are employed to work in kitchens or waitressing.⁽⁶⁾ In some locations or professions, women are absent or under-represented. For example, fewer women are present in the trekking sub-sector in the Kilimanjaro region.



Similarly, few women work as lodging and camp staff in the Serengeti region. There are also reportedly no women drivers in the tourism sector, as this has been traditionally seen as a male role.



IMPACT OF COVID-19

The COVID-19 pandemic impacted global tourism through border closures, which reduced demand from tourists. This 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 – especially women and firms, including SMEs – is not yet known. ⁽⁷⁾

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. ⁽⁸⁾



INFORMAL EMPLOYMENT

Women are engaged in informal roles in tourism-related sub-sectors, such as making and selling of small handicrafts and souvenirs to tourists.

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). Women also work in sectors such as spice production.

The wholesale and retail trade sector is Tanzania's second largest economic sector. Most food is sold through small traditional stores, street vendors or unregulated markets. While modern trade has been developing, it is not yet common and informal shops remain cheaper than supermarkets, as they do not charge VAT.

National frameworks and policies for the trade sector

- African Continental Free Trade Area (AfCFTA) agreement



Key challenges for the wholesale, retail and trade sector

- 1 Wholesale food and beverages and retail trade are highly vulnerable to shocks, including climate change, economic crises and geopolitical conflicts.
- 2 COVID-19 reduced economic activity, and in turn employment, as well as incomes of those who did continue working in 2020.
- 3 The sector can be unsafe for some workers, including women, due to the need to travel at night to buy fresh produce before retail stores open.

ECONOMIC CONTRIBUTION

15%

Sector contribution to GDP in 2020 (1)

19%

People employed by the sector in 2020 (2)

CHANNEL SIGNIFICANCE

90%

Of all food is sold through small traditional stores, street vendors and unregulated markets (3)

WHOLESALE & RETAIL TRADE IN TANZANIA

Spotlight: FEMALE FOOD VENDORS

In the Mt. Kilimanjaro area, "Mama Ntilies" are female food vendors who cook food to sell to porters climbing the mountain and carrying tourists' luggage. Others work along the beach or lake, selling traditional foods and delicacies (e.g., fried cassava, fried fish, seafood, fried bananas, etc.).



Spotlight: A CHANGING ENVIRONMENT

Wholesalers buy fresh produce from small-holders, and processed produce from aggregators, for resale to retailers and grocers, supermarkets and food service providers. A more formal wholesale and retail food sector has been growing in urban areas, mainly serving foreigners or higher-income Tanzanians who shop infrequently and prefer modern retailing channels.



Image credits: iStock

Women in the WRT sector

Women are more likely to work in the wholesale and retail trade sector than men, regardless of socioeconomic status. Most work in low-skilled, low-paid positions, and few women own formal businesses. Women are also more likely to be informal street food and beverage vendors.



Image credits: AFK Travel

Almost half of Tanzania's working women work in wholesale, retail and trade

Women may benefit from access to credit, training, networking and legal support

WOMEN'S PARTICIPATION

45% Of working women work in the wholesale and retail trade (1)

WOMEN'S TRADE CHARACTERISTICS

68% Of food and beverages vendors operate without a vending licence (2)

97% Of women-owned businesses sell directly to final consumers (3)



Regional differences mean women are more likely to work in wholesale and retail trade and food and accommodation services in the mainland regions including Dar es Salaam, as well as Kaskazini Unguja on the island of Zanzibar, where over 75% of women work in these two sectors.



Women are 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 of vendors operate informally without a vending licence.

TRAINING AND ACCESS TO CREDIT – [SIDO](#)

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

WOMEN CHAMBER OF COMMERCE

The Tanzania Women Chamber of Commerce (TWCC) supports women entrepreneurs with over 2,000 women members, who work across multiple sectors. Members mentor each other and share experiences. In partnership with TradeMark East Africa (TMEA), women from TWCC attended the first World Export Development Forum (WEDF) held in Africa and benefited from networking, training opportunities and business deals. In 2020, a project worth USD863,000 to empower women entrepreneurs with skills in business and legal support was launched, aiming to benefit 10,000 women.

“ Female traders are exposed to danger every day – some wake up before 3am to go buy farm produce from the main markets or along main roads.

They leave their homes when it is still dark and use public means to travel, facing danger from thieves, muggers, rapists, and wild animals. ”

– Pathways Study Interviewee

CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE



At a structural level, greater focus on facilitating women's access to low-cost loans, protecting women informal workers and easing the transition to formal business models can positively impact WEE

Progress has been made to support women through gender-focused initiatives including access to loans and long-term job security and financial stability. Enhancing gender-mainstreaming strategies would considerably help drive women's empowerment across sectors in the future.

Key drivers

Sector-level success cases

1 GOVERNMENT COMMITMENT TO PROMOTE COMPLIANCE WITH LABOUR LAWS

2 WOMEN DEVELOPMENT FUND PROVIDES LOANS TO SUPPORT FEMALE ENTREPRENEURS

3 TOURISM IS KEY TO LIVELIHOODS AND POVERTY REDUCTION

LOANS TO SUPPORT RURAL WOMEN

The Women Development Fund (WDF) – administered by the Ministry of Health, Community Development, Gender, Elderly and Children – provides loans to start or scale up economic activities, including livestock rearing. The focus is on rural women who may access loans directly or through village community banks (VCBs).⁽¹⁾



EMPOWERING WOMEN IN TOURISM

AWOTTA – the Association of Women in Tourism Tanzania – is a non-profit organisation committed to empowering women to reach their true potential, gain equality of opportunity and attain financial security. AWOTTA currently counts 50 female members.



Key barriers

- 1** LACK OF PROTECTION FOR INFORMAL WORKERS
- 2** CUSTOMARY LAWS DISCRIMINATE AGAINST WOMEN'S LAND OWNERSHIP
- 3** LACK OF GENDER TARGETS IN KEY SECTORAL STRATEGIES
- 4** HIGH FORMALISATION COSTS HINDER WOMEN ENTREPRENEURS
- 5** INFORMAL WORKERS' WAGES HAVE STAGNATED OR DECREASED
- 6** STRUCTURAL BARRIERS TO FORMALISATION

Informal women workers remain hindered by a lack of protection and benefits, while the high costs of formalising their business prevents access to improved living standards. The lack of gender-focused analysis further limits policymakers from clearly identifying the best approaches towards women's economic empowerment.

Sector-level examples of barriers

HIGH FORMALISATION COSTS

Regulatory barriers including high formalisation costs hinder women entrepreneurs, especially on the mainland.



LACK OF GENDER-BASED DATA

Lack of gender analysis and targets in key sectoral strategies and plans in livestock and agriculture. In tourism, existing development policies do not integrate a gender lens.



Sources and links: (1) Zambelli, E., Roelen, K., Hossain, N., Chopra, D., & Musoke, J. T. (2017)





Targeted interventions aimed at addressing restrictive social norms faced by women within their communities, while harnessing the opportunities from growing consumer demand, are key to enhancing WEE

Social norms may favour women in certain sectors and sub-sectors where their perceived gender-related qualities such as agility makes them ideal candidates for certain tasks or economic activities. This is the case especially in dairy, poultry, horticulture and agro-processing. As such, women are increasingly present in areas supported by increasing consumer interest, population growth and soaring global demand.

Key drivers

- 1 WOMEN ARE TRADITIONALLY IN CHARGE OF DAIRY AND HORTICULTURE
- 2 PROMOTION OF GENDER-EQUITABLE ATTITUDES AND NORMS
- 3 WOMEN CONTROL POULTRY PRODUCTION IN COMMUNITIES
- 4 WOMEN PARTICIPATE AS ENTREPRENEURS IN AGROPROCESSING
- 5 WOMEN FORM THE MAJORITY OF WORKERS IN LARGE FARMS

Sector-level emerging trend

INCREASED FEMINISATION OF LABOUR IN HORTICULTURE

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 the activities of harvesting, sorting and packaging, and the preference may be attributed to the perception of women's abilities to work "quickly and gently". 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. (1)



Key barriers

- 1 UNPAID CARE AND UNPAID LABOUR LIMIT WOMEN'S POTENTIAL
- 2 WOMEN'S LIMITED MOBILITY HINDERS THEIR ABILITY TO SELL IN MARKETS
- 3 RISK OF GBV FOR WOMEN IN TOURISM AND TRADE
- 4 WOMEN EXPECTED TO PRIORITISE HOUSEHOLD NEEDS
- 5 RIGID GENDER NORMS AFFECT WOMEN

Sector-level examples of barriers

MEN CONTROL HOW THEIR WIVES ACCESS LAND TO WORK

Women often have low awareness of their rights and widows commonly face pressure from male relatives who want to take over the land. Besides, 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. (2)

LIVESTOCK VALUE CHAINS CONSTRAINED BY UNEQUAL GENDER NORMS

In a rural context (Kilimanjaro, Lindi regions) where strict gender norms limit women's engagement in business, men and women may face social stigma if the wife maintains control of her poultry business income. When couples challenge these norms, the stigma may threaten their business sustainability.

In the livestock sector, 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. For example, as production intensifies and livestock products become more marketable, men tend to take control and reap the economic rewards.



CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Gender-focused initiatives conducted by sectoral stakeholders around skills building, combined with delivering collective opportunities for women, form successful strategies towards WEE

Targeted initiatives aimed at delivering sector-specific training to rural women including husbandry practices, combined with essential skills such as marketing, micro-finance and business awareness, offer major opportunities to build and strengthen women's economic capital. Linking women with key stakeholders along the value chain is key to achieving women's economic empowerment.

Key drivers

- 1** INITIATIVES TO EXPAND WOMEN'S LAND OWNERSHIP IN PASTORALIST COMMUNITIES
- 2** INITIATIVES AND GROUPS / ASSOCIATIONS EXIST TO SUPPORT WOMEN
- 3** SMALL LAND AND CAPITAL REQUIREMENTS IN HORTICULTURE MAKE START UP EASIER
- 4** COLLECTIVISATION CAN SUPPORT WOMEN'S ACCESS TO LAND AND INCOME
- 5** SKILLS-BASED PROGRAMMES, PROFESSIONAL NETWORKS AND MENTORING
- 6** GROUP GUARANTEE LOANS, VSLAs AND BESPOKE FINANCIAL PRODUCTS FOR WOMEN

Sector-level success cases

- SKILLS BUILDING & CAPITAL**
AKM Glitters 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.
- COLLECTIVE OPPORTUNITIES IN TOURISM**
Equality in Tourism International and Kilimanjaro Women Information Exchange and Community Organization (KWIECO) set up a project aimed at linking tourism to Kilimanjaro region's subsistence farming. 120 women were trained in sustainable farming practices, micro-finance, business operations, cooperative management and women's empowerment.

Key barriers

- 1** WOMEN AND YOUTH FACE CHALLENGES IN ACCESSING LAND AND CAPITAL
- 2** WOMEN ARE LESS LIKELY TO ACCESS EXTENSION AND TRAINING SERVICES
- 3** CHALLENGES FOR WOMEN TO ENGAGE IN TRANSPORT
- 4** WOMEN HAVE LIMITED ACCESS TO PROFESSIONAL NETWORKS
- 5** LACK OF STORAGE FACILITIES
- 6** HIGH LICENCE FEES AND TAXES

Across sectors, women are often excluded from accessing land, financial services, inputs, and productive resources due to low ownership of economic assets. Women also lack the support from specialized training, access to transport and storage facilities that could all significantly improve their economic prospects.

Sector-level examples of barriers

- TAXATION IS KEY CHALLENGE**
Taxation is a challenge for exporters of horticulture products. Banks require women to repay loans in instalments every month. Seaweed production to harvesting and sale to trade takes 2-3 months, during which women are unable to repay. Most banks lock them out from accessing funds because they are unable to make payments.
- LACK OF SPECIALISED TRAINING**
For women working in 3- to 5-star hotels, specialised training is a must. Women in mid-high management in accommodation and food service facilities must have diploma / degree. The higher the management level, the more education and skills training required.



IMPLICATIONS & PROPOSED RECOMMENDATIONS

Tanzania's strong policy-backed environment for gender equality forms a solid basis for sectoral stakeholders to introduce new innovative and successful interventions, further driving women's economic empowerment.

USD18 billion

Economic value added by improved gender inclusiveness to Tanzania, according to Euromonitor International and IDRC (2020)

CROSS-SECTORAL PROPOSED RECOMMENDATIONS



Proposed recommendations are aimed at policymakers, financial institutions, community leaders, programmers and researchers engaged in WEE-focused programmes and initiatives

Proposed Policy/Advocacy Recommendations

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



Recommended strategies

- Address gender discriminatory provisions in legislation
- Support girls' access to secondary and tertiary education
- Develop approaches on understanding women's unpaid and informal work

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



- Introduce initiatives to eliminate gender pay gaps
- Incentivise gender and inclusion initiatives in the private sector
- Focus on policies around maternity leave, paternity and parental leave, health protection at work and childcare

Develop approaches to sensitise communities and local governance bodies on existing legislation and provisions to improve WEE outcomes that strengthen women's rights



- Conduct training and capacity building of duty bearers from traditional customary structures to improve land ownership
- Strengthen efforts to end child marriage and FGM
- Prioritise female-headed households and peer-to-peer training

Proposed programming recommendations

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



Recommended strategies

- Promote and support women-led trade unions and formalise networks in women-dominated sectors
- Leverage informal finance groups (VICOBAS), Catholic Relief Services (CRS), and Savings & Internal Lending Communities (SILC)

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



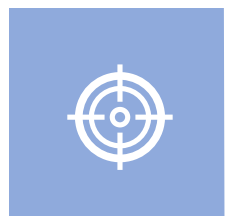
- Strengthen organisational internal gender capacity to improve gender-related knowledge, attitudes and staff skills
- Promote use of gender and GBV risk assessment tools and work with companies to assess risks

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



- Cooperatives, VICOBAs and socio-economic interventions should consider household approaches that explicitly stimulate discussions and promote gender-equitable attitudes and norms

Proposed research, monitoring and evaluation recommendations



Commission and undertake research and evaluations to address research gaps, including studies to understand the impact of existing programmes.



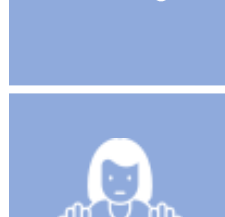
Incorporate measures of key factors enabling or constraining women's economic empowerment including gender-specific measures focused on women's capabilities and agency.



Support the government to build capacity on gender-related data collection and monitoring of gender equality targets.



Commission mixed-methods research and evaluations on economic violence, women's unpaid care work and gender norms and attitudes 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.



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





SECTOR-LEVEL PROPOSED RECOMMENDATIONS (1/2)*

Strengthening existing sectoral commitments to gender equality and supporting interventions at community level to address women’s unpaid care and domestic work burden will be key to driving WEE

Recommendations for the livestock sector

- 1 Strengthen the livestock sector’s commitment to gender equality
- 2 Support livestock-related livelihood and skills-based interventions coupled with gender-transformative interventions
- 3 Improve women’s human, social and economic capital through cooperatives and collective activities
- 4 Facilitate women’s access to finance through training and affordable products and services
- 5 Support household- and community-level interventions addressing women’s unpaid care and domestic work burdens
- 6 Focus on research to fill evidence gaps and build on evidence of what works

Recommendations for the horticulture sector

- 1 Address gender inequities in access to and ownership of land
- 2 Diversify and upgrade women’s knowledge, skills and agricultural practices
- 3 Strengthen and invest in women’s cooperatives and collective activities to improve women’s social and economic capital
- 4 Support interventions at household level to address inequitable household dynamics and norms
- 5 Support household- and community-level interventions addressing women’s unpaid care and domestic work burdens
- 6 Facilitate women’s access to finance through better products and services
- 7 Work with employers to promote gender-sensitive and safe workplaces
- 8 Focus on research to fill evidence gaps and build on evidence of what works





SECTOR-LEVEL PROPOSED RECOMMENDATIONS (2/2)*

Focusing on developing women’s sectoral core skills and addressing research gaps also rank as major priorities to enhance long-term, sustainable WEE

Recommendations for the tourism sector

- 1 Strengthen the tourism and hospitality sector’s commitment to gender equality
- 2 Promote women’s engagement in tourism in Zanzibar through interventions to address deep-rooted social norms
- 3 Improve women’s human, social and economic capital through leveraging collectives and cooperatives
- 4 Assess and improve protected area (PA) benefits to and impact on women’s economic empowerment
- 5 Improve women’s skills to undertake higher-skilled and higher-paid jobs in the sector
- 6 Address research gaps and build knowledge of what works through evidence-based research

Recommendations for the wholesale, retail and trade sector

- 1 Support multi-sectoral gender-focused initiatives to promote increased economic opportunities for women retailers
- 2 Support women-owned small independent retailers (formal and informal)
- 3 Address research gaps and build evidence of what works

* **NOTE:** Please see Appendix for detailed, sector-level recommendations.



APPENDIX

Detailed sector-level strategies for proposed recommendations – Livestock sector (1/2)

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

- 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-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

- At a minimum, ensure that support to segments dominated by women (poultry, dairy) are complemented by household-level gender-responsive social norms interventions at the community level to support women's equal participation in decision-making.
- Support initiatives that 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

- 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.

Detailed sector-level strategies for proposed recommendations – Livestock sector (2/2)

4. Facilitate women's access to finance through training and affordable products and services

- 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 VICOBAS' 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

- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women (e.g., through baseline research and participatory action research).
- Work with the private and public sectors to ensure that women have access to energy, water, sanitation and hygiene (WASH) facilities.

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

- 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 Women Development Fund (WDF) on women in the livestock sector.
- Commission and undertake research with diverse groups of marginalised women (e.g., 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 that may challenge traditional gender norms.

Detailed sector-level strategies for proposed recommendations – Horticulture sector (1/2)

1. Address gender inequities in access and ownership of land

- 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

- 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. 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.
- Establish and support initiatives that 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.

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

- 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

- 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.

Detailed sector-level strategies for proposed recommendations – Horticulture sector (2/2)

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

- 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

- 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

- 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 to 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

- 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 and 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.

Detailed sector-level strategies for proposed recommendations – Tourism & Hospitality sector (1/1)

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

- 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

- 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 empower women economically, while also 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

- 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

- 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

- 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.

Detailed sector-level strategies for proposed recommendations – Tourism & Hospitality sector (2/2)

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

- 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.

Detailed sector-level strategies for proposed recommendations – Wholesale, Retail and Trade sector

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

- 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, while also supporting interested women business owners in the registration process.

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

- 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.

3. Address research gaps and build evidence of what works

- 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.
- 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.

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