**SYNOPSIS**

Tanzania remains a primarily rural country with an agriculture-based economy and wide rural–urban and interregional socioeconomic disparities. Rural women face greater difficulties than men in translating their labor into gainful and productive work that could ultimately reduce poverty and enhance food security. Despite the crucial role of women in the rural economy, their access to productive resources is more limited than that of their male counterparts. This case study, focusing on gender inequalities in Tanzania’s rural economy, is based on a review of the secondary literature.

**Key findings:** Tanzania has an enabling environment for promoting gender equalities in the rural economy, though constraints—including income poverty, sociocultural conditions, and limited access to productive resources—prevent full gender equality. Implementation of diversified sectoral programs has the potential to foster gender equality in different ways.

**Main conclusions:** The role of the government goes beyond formulating policies and plans to developing concrete programs on increasing gender equality, especially in the rural economy, though the current ones have already helped narrow such inequality.

**Main recommendations:** Access to productive resources should be central to gender-related development programs: for example, access to land for women is crucial. The government should ensure such access by reducing gender discrimination in land ownership and by safeguarding the interests of women from the negative influences of large land investors. It is also important to support, through advocacy and capacity building, diversified gender equality programs in key sectors like agriculture and finance.

**Introduction**

Tanzania remains a rural country with an agriculture-based economy and large rural–urban and interregional socioeconomic disparities. Improving agriculture’s performance is critical for poverty reduction and for food security.

Agriculture’s underperformance is partly due to gender inequalities in access, use, and control of assets, resources, and services, including rural jobs. Most agricultural production still occurs on smallholder farms that rely on family labor. Agricultural productivity in Tanzania has hardly changed since independence (Binswanger-Mkhize and Guatam 2010).

Women, particularly in rural areas, are often disadvantaged by poorer access to decent work and income-generating opportunities and control over resources, including education and training, and land and decision-making powers. Rural women face greater difficulties than men in translating their labor into gainful and productive work that could ultimately lower poverty and enhance food security (FAO 2014). Gender barriers, whether against women and girls or men and boys, are multiplied in rural contexts, although women and girls are more discriminated against.

In rural Tanzania, women are important in social and economic production, but the constraints of poverty,
combined with poor infrastructure and minimal resources, limit entrepreneurial possibilities. Nonetheless, poor rural female entrepreneurs use their enterprise to try and improve their lives. Poverty reduction strategies now emphasize rural development, encompassing all those living in rural areas. Such strategies need to address provision for education for many targeted groups—children, youth, and adults, giving priority to gender imbalances. Gender bias has resulted in fewer educated and skilled female producers in rural areas, especially in non-farm activities (REPOA 2012).

The majority of the rural working-age population in Tanzania’s mainland is employed in agriculture. Self-employment in agriculture is the most common form of labor among rural people, particularly rural women. However, nearly three-quarters of all landholders are men. When they are owners, most women have smaller plots. They own less livestock than men and have more restricted access to new technologies, training, vocational education, extension advice, and credit and other financial services. Self-employed women in agriculture are more likely to use their land for subsistence farming than for commercial farming. They earn significantly less than men, with wide regional variations. While more women than men are employed as casual laborers, their average wage is almost three times less than men’s. Most women in rural Tanzania work in low-paying jobs (FAO 2014).

This case study highlights gender inequalities in Tanzania’s rural economy and the responses and initiatives of the country’s policy organs. It portrays the implementation of the Africa Regional Policy frameworks that support country activities, and the gains from addressing gender inequalities in the rural economy.

Its qualitative research includes a review of secondary information based on reports from development journals and national, regional, and international gender-related studies.

Policy initiatives addressing gender inequalities

Tanzania’s development plan is mainstreamed in the National Strategy for Growth and Reduction of Poverty Phase I (2005–2010) and Phase II (2010–2015). Both phases are vehicles to scale up national ownership of development processes for attaining the national development agenda articulated in Vision 2025 and related policy initiatives. The strategies encouraged participatory mechanisms at national and local levels. Phases I and II were divided into three main clusters: Growth of the economy and reduction in income poverty; Improvement of quality of life and social well-being; and Governance and accountability.

Key initiatives to reduce gender inequalities have been put in place to translate the strategies into actions.

**Tanzania Social Action Fund**

The Tanzania Social Action Fund (TASAF) is a government instrument to empower communities, facilitating their participation in planning and implementation of interventions that will improve their livelihoods and enable them to benefit from macroeconomic gains.

Social transfers like TASAF are essential to inclusive growth because they guarantee minimum incomes for those who cannot work or find a job. Depending on design, social transfers have shown different results in addressing exclusion and inequality across the world. Cash transfers are among the important types of social assistance to vulnerable poor households. TASAF, like other programs, implements multidimensional projects aiming at reducing poverty and empowering communities to withstand various shocks.

The poor households in rural areas are primarily subsistence farmers and herders. Safety net programs such as the Community-Based Conditional Cash Transfer (CBCCT) can help these households increase their resilience to impacts of climate change. CBCCT has reduced the need for households to send their children away as laborers. Some
families also reported that they have been able, through cash transfer, to diversify their livelihoods out of agriculture. They have invested in non-farm activities such as petty trade and animal husbandry (poultry, goats, and cattle). The majority, however, did not have the entrepreneurial skills to run a business sustainably.

TASAF has been making efforts to ensure gender balance in community management committees.

**Big Results Now!**

Learning from the low execution rate of development plans, the Tanzanian president has recognized the need for a “strong and effective system to oversee, monitor and evaluate the implementation of its development plans” (Kikwete 2014: 4). He decided to introduce a large-scale public-sector reform initiative called Big Results Now! (BRN) whose design and management structure was inspired by its Malaysian equivalent. BRN focused on agriculture, education, energy, transportation, water, and resource mobilization.

BRN is a domestic results-driven reform agenda that follows the model of “delivery units” (Todd, Martin, and Brock 2014). It serves as a domestic results-based approach and an “umbrella” for a number of public sector reforms. Its targets for the water sector are to improve access to clean and safe water for rural citizens. The aim is to provide more than 15.4 million people in rural areas with access to such facilities, raising the share of people with sustained access to clean water to 74 percent by 2016.

A report by Twaweza (2014) suggests that the BRN results may be unrealistic, but attention on water and sanitation is timely. For instance, access to clean water in Tanzania has either stagnated or declined over the past two decades, in contrast to generally positive regional trends, and despite heavy investment. Most Tanzanians (89 percent)—usually women and girls—still collect water for their daily needs from public sources.

**Tanzania Women’s Bank**

The Tanzania Women’s Bank Limited, which opened for business in July 2009, specializes in providing financial services to women. It is listed as a "Registered Financial Institution" by the Bank of Tanzania, the central bank and national banking regulator. Its aim is to empower women economically and socially. It serves all segments of society including low-income earners, large corporations, and small and medium enterprises. With town planners, it has started a new program to help women and small entrepreneurs acquire plots.

Its managing director, Margareth Mattaba Chacha, said that many financial institutions are reluctant to give loans to local entrepreneurs and women because many do not have land or plots with title deeds. “This is an initiative that aims to rectify this anomaly,” she said.¹

**Outcomes and overall assessment**

Tanzania has an enabling environment for promoting gender equalities in the rural economy, but constraints prevent full gender equality, as seen in various outcomes.

**Improvement of quality of life and social well-being**

In efforts to improve maternal and child health, the government continued implementing the “Strategic Plan for Accelerating the Reduction of Maternal and Childhood Deaths” (2008–2015). During the period under review, 2,439 health workers were trained in life-saving skills for delivery of health care. In addition, 622 community health workers were trained in community sensitization on the importance of health facility delivery, maternal care of up to 40 days after delivery, and home-based child care. The training also included distribution of equipment for emergency obstetric care in hospitals and health centers that have been upgraded to offer major surgical interventions.

In rural sanitation, as of June 30, 2014, 10,031 subvillages had signed a declaration to construct improved sanitation facilities for all village households. A specified sanitation service provider, such as a hardware shop or mason, serves 3,699 villages. This has resulted in 384,709 (57 percent) households gaining access to improved sanitation and 254,947 (38 percent) households having hand-washing facilities out of a cumulative target of 675,156 since 2012/2013 for both hand washing and improved latrines.

**Promoting gender equality**

Gender empowerment has been on the development agenda of the government throughout the National Strategy for Growth and Reduction of Poverty. The government ensured that there was equality in accessing opportunities to all people across sectors. Interventions were directed at enhancing the gender balance in decision making across levels of government. The proportion of women in Parliament increased from 15 percent in 2005 to 35.6 percent during 2013-2014; that of women regional commissioners increased from 10 percent in 2005 to 24 percent in 2013-2014. The proportion of women judges increased from 33 percent to 36 percent during the same period (MOF 2014).

**Tanzania Social Action Fund**

The key results under TASAF in 2013–2014 include support to poor households through the Productive Social Safety Net Program. A total of 274,493 beneficiary households were targeted, in 1,976 villages in 41 project area authorities.

From 2013 to 2014, 266,601 beneficiary households (about 97.1 percent) out of the targeted 274,493 had been enrolled (MOF 2014). In terms of cash transfers, payments for achieving health, education, and consumption benefits were effected to 137,714 eligible households in 1,194 villages in 22 project area authorities. Payment for the remaining 95,258 beneficiary households for phase II was effected in September 2014.

**Big Results Now!**

According to a 2013 assessment under BRN for water supply services in rural areas, access actually dropped from 57.8 percent to 40 percent, partly because of dilapidated water supply infrastructure and unsustainable water sources. However, following implementation of BRN that began in July 2013, access picked up again, from 40 percent to 51 percent as of June 2014. Through BRN, the number of people living in rural areas with access to clean and safe water rose from 500,000 in July 2013 to 2,390,000 in December 2013 (MOF 2014). However, it is premature to draw any lessons about the development effectiveness of this intervention.

**Tanzania Women’s Bank**

The government, through this bank, established credit centers in seven regions. A total of 63 credit centers were established for providing credit facilities and training entrepreneurs.

The government also continued to empower women economically. Different financial institutions and schemes have provided funds and loans to women’s groups and entrepreneurship training. Such schemes included the Women Development Fund, Women Covenant Bank, VICOBA, and SACCOS. For example, WDF provided TShs 629 million in loans from 2011 to 2013; and TShs 445 million to 40 councils during 2013-2014. During the period under review (2008–2015), the government continued to conduct monitoring implementation of WDF in nine regions (MOF 2014).

**Conclusions and lessons learned**

The role of the government goes beyond formulating and implementing laws, policies, and plans that focus on creating an enabling environment for equal gender relations in the rural economy. Government ministries that handle agriculture, water, natural resources, land, employment, and any other issues ought to make a significant contribution to the gender outcomes in the rural economy by implementing education and awareness raising
initiatives to encourage equal sharing of resources and investment benefits between women and men. This could include specific initiatives to encourage more equal sharing of land and investment benefits between men and women.

A gender-neutral approach does not generate neutral outcomes. Existing sociocultural conditions are such that, compared with men, women face much poorer access to land and other basic resources and services that are necessary to secure the potential benefits from land cultivation and related investments in rural areas. Some practices can, however, inadvertently perpetuate and contribute to unequal gender outcomes.

Gender inequality also builds upon power relations inside households and communities and upon gender division of labor and benefits in the society, whose root causes are only partially understood. These structural aspects require long-term efforts to be changed and it is important to develop strategies that target cultural norms and informal institutions.

Several interventions targeting extension services or other business development services failed to address systemic elements of discrimination and their impacts were short lived. Establishment of a conducive national legal framework coupled with practical plans that address the rural economy and gender issues will take care of the interests of men and women in rural areas and improve their livelihoods.

Policy implications and recommendations
The government needs to craft national gender policies that include rural women as important agents of national development so that development activities are safeguarded. The government has a crucial role in safeguarding the interests of women from the negative influences of large-scale land investors. Women in pastoralists’ communities should also be given a special space since their livelihoods are linked to livestock and natural resources such as water.

Tanzania should fulfill its ambition to put in place a national women’s machinery supported by legislation, including the power to conduct gender audits and enable gender budgets. The machinery should have adequate and gender-specific allocations. Other instruments or policies should be strengthened to bolster women’s economic rights under law, including labor unions, Parliament, the legal system, and the private sector.

Constitutional provisions in Tanzania’s proposed constitution should ensure equity, non-discrimination, and links to international and local human rights. There is a need to create policy spaces in which women farmers can participate in land agreements and negotiations, especially for land investments.

References
Acknowledgments

This knowledge series intends to summarize good practices and key policy findings on managing for development results (MfDR). African Community of Practice (AfCoP) knowledge products are widely disseminated and are available on the website of the Africa for Results initiative, at: http://afrik4r.org/en/ressources/.

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