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Employment policy in Mainland Tanzania: what's in it for women?

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Abstract: Tanzania has experienced relatively strong and stable economic growth accompanied by social stability over the past two decades. The country is also pursuing an ambitious development plan with significant employment objectives. For development to be fully inclusive, specific attention must be paid to the gendered dimensions of employment policy, in terms of both design and outcomes. This constitutes a key challenge in Tanzania, where women and female-headed households are constrained by lower levels of education and social capital, deeper levels of poverty, and limited access to assets—while also being impacted disproportionately by the economic implications of the COVID-19 pandemic. This paper interrogates Tanzania’s employment policies from a gender perspective by adopting a functional approach. We examine policies with (1) a labour market entry-facilitating function, (2) an enterprise- and productivity-enhancing function, and (3) a job quality-enhancing function, through their effects on working-age women’s employment in the 2000s. We also discuss the extent to which women’s employment is considered in the broader development approach and social policy model in the country. The analysis draws on a desktop-based scoping review of diverse sources of evidence. The paper shows that several progressive policies have been introduced in the areas of financial services, labour market regulations, and entrepreneurship support, and women’s labour market position has slightly improved in the new millennium. However, women remain at the margins of the broader development strategy, and much needs to be done to enhance women’s access to assets, skills training, and better-quality employment. Further gender-responsive social policy investments would facilitate this process.

Key words: employment policy, gender, women, Tanzania, social policy

JEL classification: E24, J16, J88

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1 Introduction

Tanzania is one of the African countries which has enjoyed relatively strong and stable economic growth accompanied by social stability over the past decades,¹ while pursuing an ambitious development plan with significant employment objectives. The country's most recent *Five Year Development Plan* (FYDP III 2021/22–2025/26) aims to create eight million new jobs in the private sector by 2026 (URT 2021c). For economic development to be fully inclusive, specific attention must be paid to the gendered dimensions of employment policy, in terms of both design and outcomes, given the diverse barriers experienced by women in accessing the labour market and quality employment. Ideas of inclusive economic development are echoed in the *Tanzania Development Vision 2025*, which aims to ensure that 'by the year 2025, racial and gender imbalances will have been redressed such that economic activities will not be identifiable by gender or race' (URT 1999: 1.2.1). This paper examines Tanzania's employment policies—policy developments, effects, and synergies with the broader social policy framework—from the perspective of working-age women.

Employment policy is typically understood as the range of measures seeking to increase the quantity and quality of employment, and it represents a key area of social policy for its effects on socioeconomic inequality. Integrating employment policies with other social policies and macroeconomic planning within coherent policy design is important to promoting sustainable, equitable, and employment-centred economic growth (UNRISD 2013). The need for increases in quality employment and equal access to the labour market, particularly for women, has been highlighted in global development agendas. Target 8.5 of the Sustainable Development Goals agenda aims, 'by 2030, [to] achieve full and productive employment and decent work for all women and men'. At the same time, the gender-focused target 5a stresses women's access to economic resources, land, property, and financial services—all of which are key to bolstering women's employment and strengthening their livelihoods (see UN 2022). Also, the 'Decent Work' agenda of the International Labour Organization (ILO) holds gender as a 'cross-cutting theme' under its four key pillars: (1) promoting jobs and enterprise, (2) guaranteeing rights at work, (3) extending social protection, and (4) promoting social dialogue (see ILO 2022b).

Achieving gender-inclusive economic growth constitutes a key challenge in countries such as Tanzania, where women and female-headed households are constrained by diverse and inter-related factors hindering access to quality work. For instance, Tanzanian women experience lower levels of social capital (Cornel and Leyaro 2019); unequal access to assets (URT 2018b); and deeper levels of poverty (six percentage points higher for female-headed households and 11 percentage points higher for single women compared with male-headed households and men, respectively; Akeel et al. 2021: 64). Additionally, while Tanzania performed fairly well in diverse areas covered by the Global Gender Gap Index 2020, such as health and survival or political empowerment, it ranked only 127th out of 156 in educational attainment (WEF 2021). Also, based on the most recent World Bank education statistics from 2015, adult literacy in Tanzania is only 73 per cent for women versus 83 per cent for men (World Bank 2022a).

The pressure for equitable job creation is intensified further by the country's large and growing population. Mainland Tanzania's population size is expected to grow from around 55 million in

¹ In 2001–19, annual GDP growth remained above 4.5 per cent and peaked at 7.67 per cent in 2011. Pandemic-induced shocks slowed Tanzania's GDP growth rate from 5.8 per cent in 2019 to an estimated 2.0 per cent in 2020 (World Bank 2022c, g).

2020 (ESPEN 2022) to nearly 87 million by 2035 (URT 2018a), and the population growth rate of 2.9 exceeds the average of 1.2 across lower-middle-income countries (LMIC) (World Bank 2022e). At the same time, the country is large and highly rural; the agricultural sector represents a significant share (65 per cent; ILOSTAT 2021a) of the total employment and remains powered by women. This has locked many women into vulnerable employment; the most recent available data from 2014 show that nearly all rural female employment is unpaid or self-employment (Petracco and Sanchez-Reza 2018). Consequently, Tanzania holds some of the highest wage inequality between men and women in the East and Southern African regions (UN Women and UNFPA 2021). In the informal sector (representing 90 per cent of the total economy; Nguimkeu and Okou 2020), the wage ratio of men to women is close to 2:1, compared with around 1:1 in the formal sector (OECD and ILO 2019).

This country context poses a challenge for the sufficient expansion of job markets, particularly in non-agricultural sectors, and the improvement of the labour market position of women. It is, therefore, crucial to better understand the extent to which Tanzania's employment policies spur gender-inclusive growth and enhance women's access to the labour market, decent work, and sustainable livelihoods. Yet, to authors' knowledge (and without omitting contributions by Lokina et al. 2016 on a related topic), no existing research has addressed Tanzania's employment policies holistically from a gender perspective. This paper responds to the extant knowledge gap by answering the following research questions:

1. To what extent are the employment policies in Mainland Tanzania bolstering women's access to the labour market, enabling their enterprise development and self-employment, and improving access to better-quality employment?
2. To what extent is female employment considered in the broader development strategy and social policy framework to enhance inclusive growth?

The analysis adopts a 'functional' approach, examining government policies with (i) a labour market entry-facilitating function, (ii) an enterprise- and productivity-enhancing function, and (iii) a job quality-enhancing function, and their effects on female employment. While some non-governmental organizations (NGOs) and private sector actors operating in the country have introduced programmes addressing women's employment and economic empowerment more broadly, our paper is primarily concerned with public policy developments for reasons of scope and an analytical focus on broader-scale public sector interventions and their legal basis. Additionally, consideration will be given to policies affecting particularly the female-heavy informal sector. This is important, given that the recognition of informal work as 'real work' has gained little traction in social policy scholarship, including in the particular area of employment/labour market policy, leading to important theoretical and empirical caveats. In a similar vein, the field of development studies has also had little focus on 'workers', while the notions of rural poverty—and increasingly urban poverty—have dominated the debates (Lund 2019; see also Razavi and Staab 2018). As such, this paper seeks to rebuild connections between traditional social policy debates and policy developments in the Global South, with a focus on working-age women.

In the next section, we review the literature addressing employment and gender in the Global South, and Sub-Saharan Africa in particular, while shedding light on the Tanzanian context. Section 3 describes the research design, including the study framework and the scoping study methodology adopted in the paper. The following sections aim to answer the first research question: Section 4 examines policy developments in the area of active labour market policies and employment; Section 5 turns to policies aimed at supporting enterprise creation and self-employment, including land policies; and Section 6 addresses regulations aimed at improving job quality and discusses their implications for formal and informal sector workers. After this, we address the second research question in Section 7, where we consider the extent to which

Tanzania's employment policies are integrated into its broader development strategy and social policy model to effectively promote women's employment. Section 8 concludes.

2 Setting the scene: understanding employment and gender in sub-Saharan Africa

In developing economies, the challenges of and opportunities for implementing 'gender-responsive' employment policies differ from those in economies with mature welfare systems and low levels of informality. In the Global South, the large size of the informal sector creates numerous challenges for improving working conditions, enhancing productivity, and increasing the governments' tax base in order to fund active labour market policies such as vocational training and employment services, as well as social protection measures to improve job quality.

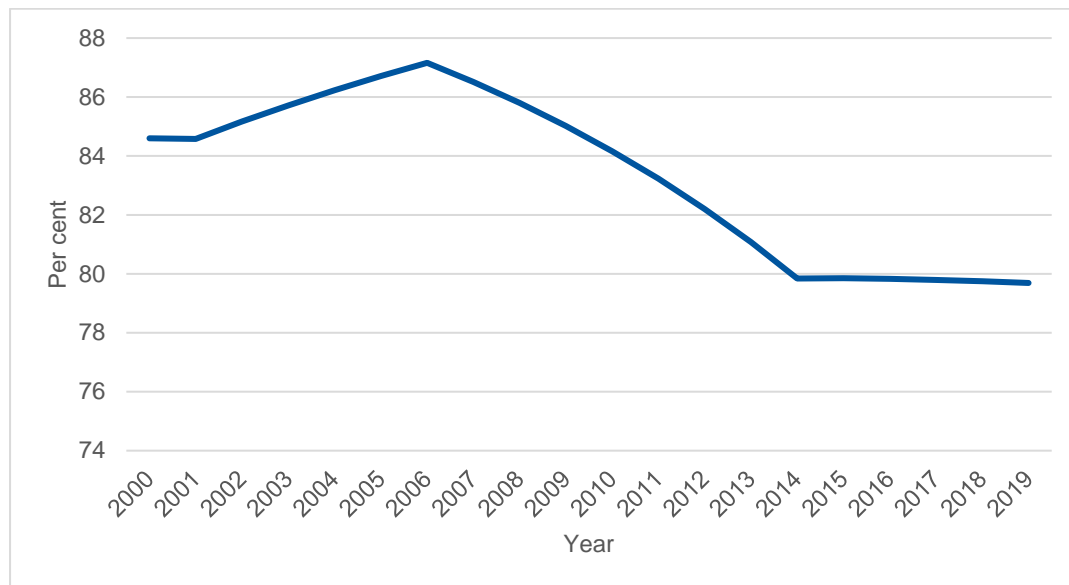
Rather than remaining a 'phase' of economic development, the growth of the informal sector and casualization of work have persisted in the development context—particularly affecting women. This trajectory was reinforced in the 1990s by the Asian economic crisis and in 2008/09 following the global financial crisis (see e.g. Jütting and Laiglesia 2009; King and Sweetman 2010; Stavropoulou and Jones 2013). More recently, the negative economic impact and lockdown measures triggered by the SARS-CoV-2 pandemic have added to the predominance of non-formal employment (Nguimkeu and Okou 2020), which already represented 89 per cent of the economy in Sub-Saharan Africa before the pandemic (ILO 2018). It has also been argued that the digital revolution (fourth industrial revolution—4IR) may shift the future of work in Africa increasingly towards a gig economy within more or less formal entities (Ndung'u and Signé 2020). These labour market features challenge further the policy options for achieving a transition towards better-quality and more-productive work, while raising questions about gender-equal inclusion given the digital gender divide.

Furthermore, many countries of the South face the challenges of experiencing significant economic growth without sufficient levels of employment growth—known as 'job-poor growth' (UNRISD 2013) or 'jobless growth' (Szirmai et al. 2013). In Sub-Saharan Africa, the growing youthful population and the rural-to-urban migration put pressure on the absorptive capacity of the job market, and particularly on the better-quality jobs in the formal sector (see ILO 2020a). This is a result both of austerity policies, which have shrunk employment in the public sector, and the slow growth of the industrial sector and/or contemporary forms of industrialization with lower rates of employment creation (Cook and Razavi 2012; Fox and Gandhi 2021).

Assumptions about (market-led) economic growth entailing high levels of employment, which in turn entail upward social and economic mobility and a reduction of class- and gender-based inequalities, must be addressed critically (see Cook and Razavi 2012). This is also proven in the Tanzanian context, where the female labour force participation rate (LFPR—the share of women over the age of 15 who supply labour for the production of goods and services or are job-seekers) is unusually high (79.69 per cent in 2019; see Figure 1) in comparison with the average rate of around 63 per cent in Sub-Saharan Africa (ILOSTAT 2022a). However, high levels of female labour force participation do not automatically imply greater levels of gender equality or women's empowerment. In Tanzania, women are often obligated to take up poor-quality work alongside care responsibilities to make meagre ends meet (Chopra 2021; Chopra and Zambelli 2017). As such, a lower LFPR may reflect greater economic wellbeing among women, in that they can afford not to take up such work. Lower participation rates can also be a positive sign of educational attainment continuing after the age of 15, which naturally reduces the share of women who are

economically active. (This may explain the fall of labour force participation among men and women in Tanzania,² and more generally across Sub-Saharan Africa since 2006.)

Figure 1: Female labour force participation rate in Tanzania (% 2000–19)



Source: authors' illustration based on ILOSTAT (2022b).

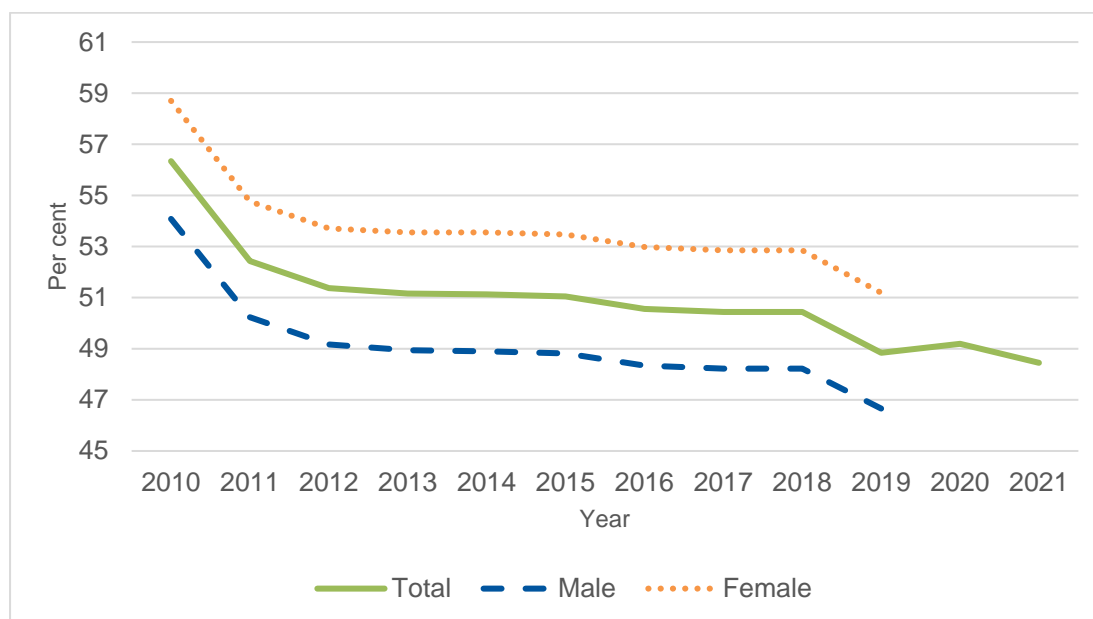
Moreover, in the development context, quality employment is typically scarce, and a significant share of the population gains its livelihood through self-employment (Danquah et al. 2021). In Mainland Tanzania, 84 per cent of employment was unpaid or self-employment in 2020 (URT 2021b). While both men and women are affected by the lack of decent-quality paid work, women remain over-represented in poor-quality informal sector work (notably as unpaid family contributors) and among the ‘working poor’ (see Figure 2). Women’s weaker labour market position is also illustrated by the 58 per cent wage gap between men and women (Cornel and Leyaro 2019).

The COVID-19 pandemic has further reduced the number of available jobs and working hours across both the formal and informal sectors. In such competitive job markets, young women in particular experience high employment deficits (ILO 2021a). In Tanzania, the growth rate of real GDP fell from 5.8 per cent in 2019 to 2.0 per cent in 2020, and the GDP growth per capita turned negative for the first time in 25 years. While the latest World Bank (2022b) estimates indicate that the real GDP growth rate bounced back to 4.3 per cent in 2021, the COVID-19 pandemic negatively impacted the economy overall. By June 2020, 2.2 million informal workers in non-farm activities had already incurred income losses, while around 140,000 jobs were lost in the formal sector (Akeel et al. 2021). The pandemic has also generated significant declines in export sectors and in tourism, leading to a job creation ‘freeze-up’ (DTDA 2021). Following restrictions to international travel, income generation related to informal cross-border trade has also halted (see e.g. UNCTAD 2022), while the availability of domestic work has reduced and urban micro-enterprise activity has suffered (World Bank 2022b). Given women’s important role in these sectors, the impacts on women’s livelihoods are particularly relevant: 97 per cent of female-owned businesses sell directly to final consumers, compared with 89 per cent of male-owned businesses (World Bank 2022b). A World Bank survey from June–July 2021 showed that the pandemic had

² In Tanzania, the mean values for number of years in education (for individuals over 15 years old) went from around 5.0 to 6.1 overall, and from 4.5 to 5.7 for women, between 2004 and 2015 (Maliti 2019).

reduced the number of women working, standing at 43 per cent of female household members compared with 58 per cent of male household members (World Bank 2022b).

Figure 2: Share of workers living below US\$1.90 (purchasing power parity) (2010–21)



Note: gender-disaggregated data were not available for 2020 and 2021 at the time of writing.

Source: authors' illustration based on ILO modelled estimates (ILOSTAT 2021b).

Furthermore, women hold a significant care role in many societies in the Global South, while equally engaging in productive activities. This ‘double burden’ shouldered by women may be explained by diverse factors, including their lower returns from labour market participation, lack of public care policies, and deep-rooted social norms (see Rubery and Figueiredo 2018). Consequently, female workers often adjust their educational and career paths depending on the needs of family members. This may mean dropping out of employment or education (for evidence from Tanzania, see Bridges et al. 2018) or entering poorer-quality jobs with more flexibility but less payment security (e.g. informal self-employment) (see Holmes and Jones 2013). In Tanzania, women spend 3.72 times more time than men on unpaid work for the household (OECD 2019), utilizing over 13 hours of their waking hours multi-tasking care work, household chores, and income-generating activities (Chopra and Zambelli 2017). At the same time, it has been reported that the division of tasks within the household remains unchanged even if the husband is unemployed at home (Gough and Killewald 2010). This poses a challenge for improving women’s labour market position and bears an intergenerational disadvantage. Besides entering lower-quality jobs, women may remove older daughters from school to look after younger children in the family as a care strategy (Chopra 2021; Lyakurwa et al. 2019; Ulrichs 2016). Given that women have reported increasing domestic and unpaid care work responsibilities across the globe in the context of the pandemic (Azcona et al. 2020), the incidence of women receiving reduced incomes, experiencing career interruptions, and dropping out of educational/training activities is expected to increase rather than decline (see O’Donnell et al. 2021).

Women also face extensive challenges within the existing labour market structures and services. Their access to assets and capital (including loans, land, and other productive assets, as well as social capital) is significantly more limited than that of men, hindering female entrepreneurship and productivity (e.g. Panda 2018). At the same time, gender biases in the labour market continue to ‘value male and female labour differently, regardless of the levels of human capital that their

labour embodies' (Cook and Razavi 2012: 3). This translates into wage differences, workplace discrimination, and barriers to women's upward mobility in socioeconomic class structures. Inequalities in women's access to and position within labour market hierarchies perpetuate other forms of vulnerability experienced by women and girls, by disincentivizing household investments in the health, education, and wellbeing of female members (Kabeer 2008). It is therefore paramount that women's employment is addressed by gender-responsive policy measures embedded in a broader social policy framework that accounts for women's social protection needs.

3 Research design

This research is a qualitative study drawing primarily on existing literature and evidence to explore the developments and gender effects of Tanzania's employment policies. This section sheds light on the adopted study framework, methods of data collection, and approach to analysis.

3.1 Study framework

In the context of industrialized economies, employment policies can be considered to encompass *active labour market policies* (ALMPs, including vocational and business training, subsidized employment, and job search and matching assistance; McKenzie 2017)³ and *labour regulations* (relating to wages, working hours and rest periods, contracts) and its sub-category *employment protection legislation* (EPL, focused on regulating hiring and firing). ALMPs often target special groups (such as women, youth, long-term unemployed, or disabled people) to support their labour market integration and increase labour supply while reducing unemployment. In the development context, employment policies have taken different shapes and forms, including *direct job creation* through public works programmes; *credit schemes* for bolstering micro-, small, and medium-sized enterprise growth and productivity; and *land policies*.

This study adopts a functional focus, examining different types of employment policies based on their overarching aims. This leads to a three-category study framework, including (1) policies enhancing skills and employment levels across the formal and informal sectors (i.e. a labour market entry-facilitating function); (2) policies supporting self-employment and productivity across the rural and urban populations (i.e. an enterprise- and productivity-enhancing function); and (3) policies improving the protection of workers across the formal and informal sectors (i.e. a quality-enhancing function). More specifically, these are categorized as follows:

1. Policies enhancing skills and employment levels:
 - Traditional ALMPs;
 - Public works programmes and livelihoods enhancement measures.
2. Policies supporting self-employment and productivity:
 - Micro-, small, and medium-sized enterprise (MSME) support;
 - Land policies, agricultural subsidies, and extension services.
3. Policies increasing the quality of work:
 - Traditional labour regulations;

³ Passive labour market policies (PLMPs), in contrast, are primarily aimed at providing income replacement during unemployment and job search—through social insurance or unemployment assistance, for instance.

- Regulation related to informal sector work.

3.2 Data, data collection, and approach to analysis

This paper draws primarily on a desktop-based scoping study. As necessitated by the research objectives of the study, the selected method allowed us to compile and analyse diverse data sources, including academic literature, policy evaluations, government policy documents, statistics, and relevant media sources (see Table 1). These allowed us to explore the research topic broadly, gain contextual knowledge, and map past and recent policy developments. The adopted methods thereby differ from traditional systematic literature reviews, which examine academic literature to answer a narrowly defined research question (Munn et al. 2018).

For the scoping study, data searches were made predominantly through the Google Scholar and EconLit search engines. Google was also used to access policy documents of the Tanzanian government as well as ‘grey literature’ such as journalistic publications or government website information. In addition, data were compiled through a ‘snowballing effect’, by which further data sources were identified in the collected data.

Table 1: Data sources and inclusion criteria

Data source	Inclusion criteria	Exclusion criteria	Number
<i>Academic publications</i> (journal articles, book chapters, books, working papers)	Ranked peer-reviewed journals and publications; sound research methods	Student dissertations; non-ranked journals; publications not focused on/including Tanzania	47
<i>Policy/programme evaluations</i> (by implementing organizations, contracted evaluators, or other organizations)	Conducted by recognized and established research bodies; sound research methods	Project briefs and publications which do not specify research methods or design; publications not focused on/including Tanzania	15
<i>Quantitative datasets, available statistics and indices</i> (provided by publicly available data banks)	Conducted by recognized and established development organizations; commonly utilized indices	Unreliable surveys (e.g., online surveys, small population); indices and data provided by politically oriented NGOs	16
<i>Government documents</i> (policy documents, development plans, legal provisions)	All relevant documents by central government, ministries, local authorities, and other relevant government agencies were considered	Documents not focused on/including issues related to employment or gender; documents produced by independent bodies	29
<i>Media sources</i> (journalistic publications, news pieces, website information)	Recognized Tanzanian and other relevant news outlets; news reports of government statements and measures; information on government agency websites	Opinion pieces; social media content; documents not focused on/including issues related to employment or gender	6

Source: authors' elaboration.

As shown in Table 2, the search strategy included defined inclusion and exclusion criteria, to ensure the quality and relevance of the compiled data. The compiled data were screened by both authors. Importantly, the use of diverse data sources also facilitated information triangulation and thereby contributed to the validity and reliability of the analysis (see Yin 2014). This was enhanced further by comments by and discussions with local experts involved in policy research and practice on the ground.

4 Employment policy in Mainland Tanzania: enhancing women’s skills and access to the labour market?

Active labour market policies and direct job creation programmes have two principal functions aiming to enhance access to employment: (1) expanding skills to enhance access to work and (2) facilitating greater employment by either direct public employment creation or subsidized formal sector employment. For the formal sector, the adopted measures have typically various different job-matching measures, wage vouchers upon employment, assistance in job search, and programmes enabling the updating and expansion of existing skills (McKenzie 2017). For the informal sector, employment provision through public works programmes is particularly common in the sub-Saharan context (Pignatti and Van Belle 2018). At the same time, livelihoods components (often complementing social assistance programmes) have sought to provide skills training, particularly to rural women, to facilitate self-employment and access to paid work. Additionally, various vocational training measures—such as apprenticeships—represent typical instruments for increasing levels of employment. This section examines such policies in the Tanzanian context, along with their effects on working-age women.

4.1 Enhancing skills among working-age women?

Recent evidence from Tanzania shows that technical and vocational education and training (TVET)⁴ constitutes an important avenue to accessing employment (particularly in the formal sector) and higher incomes (Leyaro and Joseph 2019). Accessing TVET as a springboard to quality employment can be considered particularly important for women, whose educational levels remain lower than those of men. In 2015, the median number of years in education for those over the age of six was 4.5 for women and 5.1 for men (URT 2016c). In addition, in 2020/21 12 per cent of men aged over 15 had never attended school, versus 19.5 per cent for women (URT 2021b).

Skills enhancement through TVET represents a key component of Tanzania’s current employment policy and has gained increasing traction under recent government programmes. The *Education Sector Development Plan* (ESDP, 2016/17–2020/21) emphasizes TVET expansion as a strategy to shift to a semi-industrialized middle-income country by 2025 (URT 2017b). Similarly, the *National Skills Development Strategy* (NSDS, 2016/17–2025/26) focuses on skills development across (1) agribusiness; (2) tourism and hospitality; (3) energy; (4) transport and logistics; (5) construction; and (6) information and communication technologies—constituting six priority sectors for TVET training in the country (ILO 2019b). Additionally, for the first time, the *Five Year Development Plan III* (FYDP III, 2020/21–2025/26) enshrines ambitious and defined targets for skills enhancement among the female population (see Table 2). One tangible government investment is resource allocation to VET training centres providing female-oriented programmes—in hair and beauty, for instance (NORMLEX 2020).

Furthermore, from 2015 onwards the government—with the support of the ILO—has developed a Quality Apprenticeship Programme for two years of training in the hospitality sector, available

⁴ TVET encompasses technical education and training (TET) and vocational education and training (VET), which are considered part of formal education, as well as folk education and the pre-vocational stream of integrated post-primary education (IPPE) in the non-formal sector. More specifically, the Tanzanian Ministry of Education, Science and Technology specifies that TET ‘trains O-level and A-level graduates in areas of high-level technical specialization for occupations classified above the skilled crafts/artisans (vocational), but below scientific or engineering professions’, while VET ‘prepares learners to practice a skilled occupation in industry, occupation or trade through competence-based training’ (URT 2021d).

to those who have completed secondary school.⁵ In addition, the government has offered financial support to youth in vocational education as part of the NSDS, notably through two donor-funded programmes since 2019. The Trainee Voucher Scheme (TVS) targets Tanzanian youth from disadvantaged backgrounds, subsidizing tuition costs for one year of TVET education under accredited programmes, or alternatively, through internships, apprenticeships, or entrepreneurship training. The Skills Development Fund (SDF), established as part of the World Bank’s Tanzania Education and Skills for Productive Jobs programme, provides results-based grants to public and private TVET institutions and grants to enable TVET among low-income youth through the national Tanzania Social Action Fund (TASAF). In April 2021, almost 22,000 trainees, half of whom were women, were enrolled in TVET and university training programmes funded by the SDF or the TVS (World Bank 2022f).

Table 2: Key educational development targets under the FYDP III

Indicator	2019/20 target	2025/26 target
Annual number of graduates from technical education	70,000	150,000
Of whom female (%)	44.8	50
Annual number of graduates from vocational training centres	118,270	207,518
Of whom female (%)	38.4	38.2
People with skills obtained through informal system learning for six priority sectors (annually)	20,886	100,000
Apprenticeship training for students at workplaces (annually)	745	5,000
Number of people with internship training	30,000	150,000
Number of people with apprenticeship training	46,200	231,000

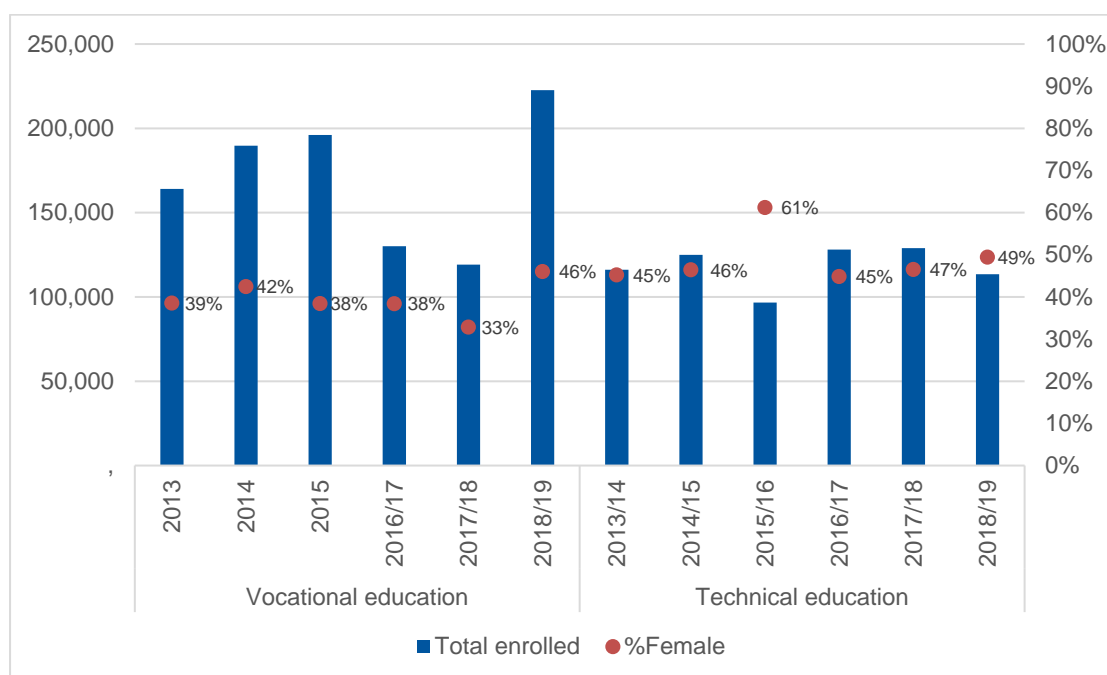
Source: authors’ illustration based on URT (2021c).

Despite these positive policy developments, the share of women benefiting from vocational education and training has varied throughout the years. In 2019/20, as many as 51 per cent of the total enrolment to both technical and vocational training were reported to be female enrollees (URT 2021d). However, as Figure 3 shows, the overall share of female students enrolled in VET decreased from 42 per cent in 2014 to 33 per cent in 2017. The variation in female attendance in TVET has been partially driven by the universal, free, and compulsory basic education of 12 years introduced in Mainland Tanzania by the ESDP, attracting women to lower secondary education (URT 2020)—a positive driver for women’s growing skill levels as such. Yet at the same time, a 2020 audit of the Vocational Education and Training Authority (VETA) (an independent government agency overseeing the TVET system) stresses that enrolment to TVET institutions has been low and particularly so for women, pointing to a system-level issue (see DTDA 2021).⁶ Here, the sectoral focus in available TVET training ought to be noted. For instance, the NSDS bears an inherent gender bias in male-heavy priority sectors, which has resulted in much lower numbers of female graduates entering these sectors compared with their male counterparts (see Table 3). These gender imbalances call for specific attention in the current context in the country, whereby over 800,000 youth enter the labour market yearly with training needs, while the current capacity of the Tanzanian TVET system is about 400,000–500,000 trainees (ILO 2020b).

⁵ See e.g. The Citizen (n.d.). The ILO has also run other programmes promoting apprenticeships, including the Youth Entrepreneurship Facility (ILO 2022a) and the SKILL-UP project (ILO 2022c). In addition, news articles report various government-funded apprenticeship programmes: see e.g. Mission Newswire (2020) or Odunga (2021).

⁶ Besides, TVET service provision is dispersed across 520 providers and multiple programmes and schemes, with differing degrees of quality (Andreoni 2018; DTDA 2021).

Figure 3: Enrolment in vocational and technical education, percentage female (2013/14–2018/19)



Source: authors' illustration based on (URT 2017b, 2019).

Table 3: Total number of technical education graduates, 2014/15–2018/19

Sector	Total	% male	% female
Agribusiness	35,203	60	40
Information and communication technology (ICT)	25,476	79	21
Construction	18,506	83	17
Energy and mining	5,505	82	18
Tourism and hospitality	5,214	65	35
Transport and logistics	5,867	61	39
Total	95,771	71	29

Source: authors' illustration based on NACTE (2020: 24).

Besides skills-enhancing measures under the broader policy frameworks, the government's flagship social assistance programme, the Productive Social Safety Nets scheme (PSSN, introduced in 2012 and run by TASAF, the Tanzania Social Action Fund), has increasingly invested in skills development. The PSSN targets the extremely poor and particularly women, providing income support through cash transfers while seeking to spur livelihoods diversification among women in poverty with the aid of skills and awareness training under its 'Livelihoods Enhancement' (LE) and 'Saving Groups' (SG) components, introduced later in the programme. The LE component offers skills training across the areas of business management, book-keeping, financial literacy, and agricultural activities. The SGs, in turn, facilitate the expansion of income-generating activities and investments among beneficiaries.

The LE and SG components have been successful in attracting women to activities that expand their skills for productive activities (UNICEF 2018; World Bank 2020), but evidence collection on actual impact has remained limited due to the novelty of these interventions (World Bank 2020). While the LE component is relatively new and planned for expansion (72,000 households had attended the skills training modules by the end of 2019), nearly 320,000 individual savers (of whom 85.3 per cent are women) were participating in SGs by the end of 2019 (World Bank 2020). However, the entire PSSN programme is run on a targeted basis, and the SG and LE components are even less accessible due to restricted implementation (World Bank 2020). While the cash transfer components of the programme are available nationwide, LE is limited to 8 of the 161 Project Authority Areas (PAAs) and the SGs operate across 78 PAAs (World Bank 2020).

4.2 Promoting women's employment?

Measures aimed at enhancing levels of employment among the highly skilled and formal sector workers are crucial for countering the widening gender gap in Tanzania's labour market structures; data from 2014 show that only 67 per cent of university-educated women are active in the labour market, compared with 83 per cent of their male counterparts (URT 2014a). However, Tanzanian government interventions addressing levels of employment in the formal sector have remained somewhat limited and ineffective. The 1999 National Employment Promotion Service Act launched the National Employment Promotion Service, responsible for active labour market interventions including vocational guidance and job placement. In 2008, the government established the Tanzania Employment Service Agency (TaESA; operating under the Prime Minister's Office) under the Executive Agencies Act of 2002, to assist job-seekers and employers with placement services and to share labour market information among stakeholders and the general public (Lokina et al. 2016). Since 2014, TaESA has also run the Labour Market Information System (LMIS), aimed at providing a modern data bank of labour market information for the purposes of policy planning. In terms of support to facilitate higher levels of employment, TaESA is mandated with co-ordinating and monitoring job placement services and offering job search training, career guidance, and employment counselling, among other things.⁷ However, TaESA offices are currently accessible in only a few cities and service provision has not been fully actioned.⁸ This raises questions about the objectives and ability of the agency in bolstering women's employment levels in the country.

For women in the informal sector and rural regions, job creation efforts have largely been limited to the Public Works (PW) component under the PSSN. This component has sought to bolster women's employment during the agricultural lean season through direct job creation. By the end of 2019, the PW component covered 253,117 households across 44 PAAs, with a high female participant rate of 84.6 per cent (World Bank 2020). Evidence shows that the income generated has enabled women to invest in productive assets, improved their asset base, and enabled investment in non-farm activities and businesses (de Hoop et al. 2020; UNDP 2018; World Bank 2019a). On the downside, the PW component has functioned as an income-securing social protection mechanism rather than an actual employment opportunity with long-term benefits. This is due to its temporary nature, focused on the agricultural lean season, as well as the type of work offered. Indeed, the PW sub-programmes are mainly focused on manual labour on community

⁷ See <https://taesa.go.tz/about>.

⁸ Personal communication with a local policy practitioner, February 2022. The limitations of service accessibility are also demonstrated by the partial information available online and a non-functioning online job search tool; see <https://taesa.go.tz/jobs>.

infrastructure improvements (World Bank 2019a), rather than work which would develop and expand women’s professional skills for future employment.

5 Supporting women’s access to assets, entrepreneurship, and increased agricultural productivity at women-led farms?

As argued by King Dejardin (1996), ‘special employment creation schemes sidestep the issue of inequity in asset and land distribution, often at the root of poverty’. In contexts of high levels of financial exclusion and a large informal sector, enterprise growth is particularly limited due to poor access to resources such as credit and capital, as well as technology, networks, information, and markets. Women are largely concentrated in the ‘smallest and most precarious’ enterprises due to their limited access to such assets (Goulding 2013). In the rural context, access to land is key to sustainable livelihoods and income increases, particularly for women with restrained access to quality waged work. In Tanzania, most households practise small-scale agriculture with low levels of productivity, highlighting the necessity for effective agricultural policies (see Kinuthia 2020). In this section, we will examine Tanzania’s policies aimed at bolstering self-employment, enterprise growth, and agricultural productivity, with their effects on working-age women.

5.1 Promoting women’s self-employment through enterprise creation and development?

Since the year 2000, Tanzania’s employment policies have increasingly emphasized self-employment and enterprise development (Mihyo et al. 2020). This is evidenced by policy documents such as the *2003 National Small and Medium Enterprise Policy*, the *2008 National Employment Policy*, and the *2014 Education and Training Policy*. Importantly, the objectives set by these policies are inclusive of the country’s large informal sector. The Business and Property Formalisation Programme 2016 (known as MKURABITA), for instance, explicitly aims to economically empower business owners in the informal sector. The *Tanzania Inclusive National Entrepreneurship Strategy 2017* also includes informal sector workers, recognizing them as self-employed entrepreneurs and seeking to support disadvantaged population categories and particularly women (Steiler and Nyirenda 2021: 8–9).

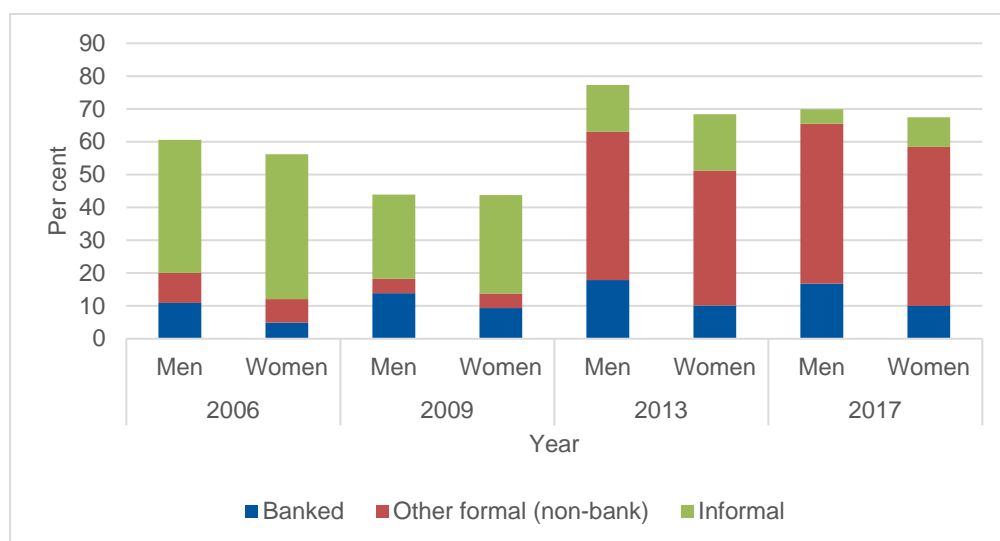
One particular area of government investment in female enterprise development in recent years has been financial inclusion. On one level, this has resulted in legislative developments such as the introduction of the 2018 Microfinance Act. This made important progress by including the informal financial sector (apart from kinship networks) in formal regulations through a tiered system. This bolsters the formalization of, and strengthens regulation and consumer protection in, informal financial institutions—the most common avenue to credit for female workers in the informal sector.⁹ On another level, the government is committed to facilitating access to finance for informal sector workers and women in particular. The *Financial Inclusion Framework 2018–2022*, for instance, aims to reduce the gender gap in financial service use by 90 per cent by 2022. This has resulted in the introduction of diverse government-backed credit schemes under ‘empowerment funds’, such as the Youth and Women Development Fund, Mwananchi Empowerment Fund, National Entrepreneurship Development Fund (NEDF), Presidential Trust Fund (PTF), and SELF Microfinance Fund (SELF MF). Currently, a total of 62 funds are being funded and operated by government-run and private institutions (52 and 10 respectively), while

⁹ Finance products are offered to women (and men alike) by formal actors including the public sector, NGOs, private sector providers (especially banks), savings and credit co-operatives (SACCOs), and informal actors such as rotating savings and credit associations (ROSCAs), self-help groups, village community banks, and kinship networks (family members and friends).

the government is in the process of merging the funds to facilitate disbursement of funds and service provision for skills training in the areas of entrepreneurship and investment, among others. In 2018/19, 53.8 billion Tanzanian shillings (TSh) was allocated for empowerment funds, local councils directing 10 per cent of their revenue.¹⁰

The evidence shows that Tanzania has made considerable progress in developing its financial service infrastructure and access over the past two decades. Today, 68–70 per cent of Tanzanian women have access to loans through empowerment funds,¹¹ and the significant growth of women’s formal non-bank finance compared with informal finance is shown in Figure 4. At the same time, access to and quality of informal financial services for women has improved (Lokina et al. 2016). These developments can be expected to yield some positive effects on women’s empowerment at individual and household levels. The broader empirical literature addressing microfinance services (including those provided by leading international NGOs like BRAC/Bangladesh Rural Advancement Committee, local SACCOs, and village community banking/VICOBA) in Tanzania suggests that women beneficiaries tend to experience economic and social empowerment, while legal and political impacts remain less reported (Kevala and Magali 2019). Positive impacts on women’s freedom, self-esteem, and decision-making power over household finances have also been reported (e.g. Kato and Kratzer 2013).

Figure 4: Access to financial services for men and women, by type (% 2006–17)



Source: authors’ illustration based on FinMark Trust (2017).

Nevertheless, several issues undermine the potential impact of the introduced measures. First, some of the local government empowerment funds provide group loans to women, youth, and people with disabilities but neglect individual ideas and initiatives on the ground (De Smet 2021). Second, despite growing access to (formal) financial services, women remain largely excluded from mainstream financial services structures due to a lack of assets and government measures directly addressing the issue.¹² Qualitative evidence shows that women benefiting from micro-loan

¹⁰ As of February 2022. In terms of vested functions, 21 funds offer direct loans to target populations, 17 offer subsidiary loans, 9 provide loan guarantees, and 5 are service-providing funds; see Lugongo and Mtema (2022).

¹¹ Comment by the executive secretary of the National Economic Empowerment Council in De Smet (2021: 51).

¹² Nevertheless, some policy initiatives have emerged in the private sector. For instance, the International Finance Corporation (which belongs to the World Bank Group) has supported the Tanzania Commercial Bank and other formal financial institutions to provide customized products for women in order to expand women’s access to financial services; e.g., IFC 2022).

schemes still hope to access larger, low-interest loans and business education (Chopra and Zambelli 2017; Lindvert 2017). It has also been reported that female traders face limited access to business development services in Tanzania (Pallangyo 2021). Furthermore, Berge et al. (2015) show, using a randomized controlled trial, that women receiving such services benefit less from business training than men. They suggest that Tanzanian women entrepreneurs remain constrained by non-cognitive abilities (such as willingness to compete and take risks) and household dynamics (including domestic responsibilities and limited say in household finances and business decisions). These insights highlight the pertinence of both the availability and the suitability of business training for female entrepreneurs.

Challenges in accessing loans and services on an individual basis hinders women's full and effective participation in the economy. Enhancing women's business knowledge and financial literacy is vital not only for starting and expanding business activities and increasing productivity, but also for supporting the transition of female entrepreneurs from the informal to the formal sector. While important gaps remain in provision of key services for business development, the government has invested in gender-mainstreamed service provision programmes. Most importantly, the Small Industries Development Organisation (SIDO) under the Ministry of Industry and Development has run a Women Entrepreneurship Development Programme (WED) since 1993, currently spanning 21 regions in Mainland Tanzania. Besides the WED, SIDO offers training in entrepreneurship, technical, and business management skills; technology; and product development, as well as information on markets, new technologies, and capacity building for associations (SIDO 2022). SIDO has also facilitated the establishment of the Tanzania Food Processors Association of Women Entrepreneurs (TAFOPA) and currently supports the Tanzania Women Chambers of Commerce (Nziku and Henry 2020). Besides SIDO, the National Economic Empowerment Council (NEEC), established in 2005 and operating under the Prime Minister's Office, offers entrepreneurship and business training—albeit primarily aimed at youth (NEEC 2022).¹³

It is also noteworthy that the government has introduced a quota system under its public procurement approach since the 2016 amendment to the Public Procurement Act, which requires the government to allocate 30 per cent of its tenders to businesses owned or led by women, older persons, young people, or disabled people.¹⁴ This promotes women's access to employment within the formal sector, but identification of female-owned businesses has been difficult and the actual implementation of the policy has been lacking.¹⁵

Despite the developing policy landscape, the challenges of female enterprise creation, growth, and productivity persist and are also reflected in statistics (albeit that the extant statistical data date from several years back and may be interpreted only as indicative). The most recent available data from 2014, illustrated in Figure 5, show that women's self-employment is highly concentrated in low-income activities, while male self-employment is more widespread and more concentrated in high-income activities (URT 2018b). The negative trend has persisted over time; while the share of women-owned enterprises grew from 35 per cent in the early 1990s to 54 per cent in 2012, three-quarters of these had only one employee—reflecting a heavy concentration in precarious micro-enterprises. Simultaneously, only 24 per cent of Tanzanian enterprises have female

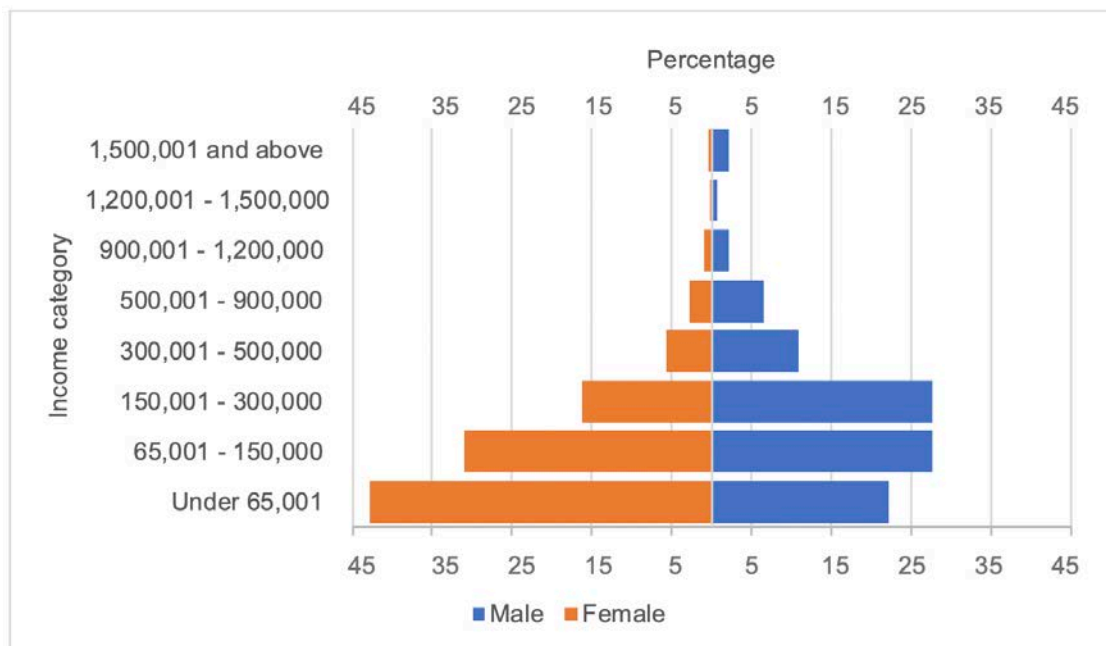
¹³ The NEEC is also responsible for overseeing the implementation of the National Economic Empowerment Act of 2004.

¹⁴ See the amended version of the 2011 act (URT 2016a) and the 2016 amendment (URT 2016b), section 64(3).

¹⁵ Personal communication with a local policy practitioner, November 2021.

participation in ownership (based on Tanzania’s latest Enterprise Survey from 2013), well below the 34 per cent average in Sub-Saharan Africa. (DTDA 2021).

Figure 5: Self-employment by gender and monthly income in Mainland Tanzania (2014)



Source: authors' illustration based on the 2014 Integrated Labour Force Survey (URT 2014a).

Furthermore, cultural barriers and social norms continue to hinder women’s entrepreneurship and participation in the industrial economy. As highlighted by Nziku and Henry (2020), policies introduced to spur business growth in Tanzania remain largely ‘context blind’, not accounting for the specific environment in which women operate. Policy practitioners have expressed the view that many Tanzanian women are still not fully aware of the gender-responsive measures introduced and may lack confidence in their ability to participate in formal economic structures. Their participation in national and local budgeting decisions relating to economic activities is also restricted. As such, policy practitioners on the ground have highlighted the need for close collaboration with NGOs and civil service organizations to reach and engage with women on the ground and better understand their needs (see De Smet 2021).

5.2 Spurring women’s access to land and enhancing agricultural productivity?

In Tanzania, government policies addressing gender imbalances in land ownership have remained much more limited than other areas of employment policy. Tanzania’s Land Act, Village Land Act of 1999 (revised in 2019), and Courts (Land Disputes Settlements) Act of 2002 paved the way for some of the most gender-progressive land legislation on the continent. These Acts established equal legal rights for men and women to hold, own, and dispose of property, while recognizing women’s rights to household land in the event of divorce or widowhood. Additionally, the legal framework promotes women’s participation in councils dealing with occupancy rights and land disputes and prevents discrimination against women in village land councils (Pedersen and Haule 2013). However, the law retained a significant reservation in favour of men, precluding all clan/customary land from women’s realm; this represents the most common land type in use in rural Tanzania. Additionally, the clauses did not contain any explicit change to inheritance rights, which continue to follow patrilineal customs. Inheritance remains to be governed by laws such as the Local Customary Law of 1963 and the Law of Marriage Act of 1971. These laws do not allow

the wife to inherit anything from her husband without a will.¹⁶ The extant legal provisions for inheritance have been only partially successful, as most of the country continues to follow customary laws (Idris 2018; Mihyo and Msami 2020).

Recent research suggests that in some areas, women's access to productive assets has been made possible only upon the death of the husband, but even then, they are vulnerable to dispossession (Badstue et al. 2021; Mihyo and Msami 2020: 123–29). In the absence of children who are the lawful heirs, women are also left vulnerable to the claims of in-laws.¹⁷ The custom of levirate marriage has been practised for a long time in Tanzania to protect the widow from impoverishment, but also to keep the husband's wealth in the family. However, this practice is problematic for women's empowerment, and it has decreased over time (Kudo 2018). As such, women's land rights in the Tanzanian context are restricted by a complex set of both legal provisions (related to land, marriage, and inheritance) and kinship relations defined by local social norms (Dancer 2017).

Against this background, it is unsurprising that only 2 per cent of the population with registered land rights in Tanzania are women (UN Women and OHCHR 2020). At the same time, women represent only 19.7 per cent of all agricultural holders in Tanzania (OECD 2019),¹⁸ despite their high concentration in the agricultural sector. The statistics on women's house ownership are equally dismal: only 7.4 per cent of Tanzania's house owners are women (OECD 2019). Both land and house ownership rates in the country are below the average in Sub-Saharan Africa, and this is due to the low levels of ownership among women (World Bank 2022b). Women's limited asset ownership further challenges their access to financial services, thereby limiting their opportunities for livelihoods expansion and diversification (see De Smet 2021; Lindvert 2017).

In terms of productivity-enhancing measures within the agricultural sector, Tanzania has introduced several policy initiatives over the past decades. A notable example is the National Agricultural Input Voucher Scheme (NAIVS), which ran from 2008/9 to 2016. NAIVS replaced the previous input subsidy programmes to bolster productivity and poverty reduction and provided 50 per cent subsidized fertilizers and seeds mainly for maize and rice growers. The scheme targeted households with small plots (cultivating less than 1 hectare) as well as resource-poor and female-headed households. It was designed with a graduation feature, whereby beneficiaries were expected to exit the programme after three years of subsidization (Ajwad et al. 2018). Agricultural extension services constitute another productivity-enhancing measure, typically involving training services as well as access to inputs and other services. In Tanzania, extension services have shifted from top-down technology and knowledge transfer increasingly towards demand-driven and contextually sensitive service provision, spurred by the Agricultural Sector Development Programme (ASDP, 2006–12) and the follow-up ASDP II (2017/18–2027/28)—which mention the need for the greater integration of women in extension services in order for these services to become effectively transformative (URT 2017a).

These statistics suggest that policy measures seeking to enhance agricultural productivity have not yielded significant benefits for women. Indeed, evidence on the NAIVS shows that important gaps remained in implementation, and often the poorest households did not benefit from the scheme

¹⁶ Daughters are allowed to use clan land, but they are not entitled to ownership. Women can inherit clan land only if there does not exist any other male relative in the clan. Islamic law, followed by the Muslims in Tanzania, does guarantee a share for the widow (Ezer 2006).

¹⁷ International court cases have highlighted and condemned discrimination against widows in the Tanzanian judicial system (see UN Women and OHCHR 2020).

¹⁸ Note: 'The agricultural holder is the civil or juridical person who makes the major decisions regarding resource use and exercises management control over the agricultural holding.'

due to co-payment responsibilities (Aloyce et al. 2014; Kinuthia 2020; World Bank 2014). Frequent distribution issues were reported, as well as the keeping of stocks for large-scale farmers or selling at higher prices than usual (Ackson and Masabo 2013). Additionally, gender mainstreaming in terms of reaching out particularly to female farmers failed due to the actual selection of beneficiaries through much more arbitrary methods and based on co-payment ability among candidates (Kinuthia 2020).

Moreover, there is now a broad cross-country evidence base stressing barriers to women's access and use of extension services. Non-participation has been explained, for instance, through women's lower membership rate in farming groups and farm field schools, which tend to channel these services (World Bank et al. 2009), as well as through women's time poverty, poor female literacy, gender-blind technologies, challenges relating to commuting to training locations, and the general undermining of the economic value of women's agricultural work and sociocultural norms relating to women's role and decision-making power in farming activities (see e.g. Peterman et al. 2014). In Tanzania, a study on female farmers in the Kilosa and Hai districts shows that they were largely aware of and frequently utilized extension services (Agunga et al. 2018). However, based on literature searches, there is a significant evidence gap on the provision, suitability, and effectiveness of extension service provision for female farmers in Tanzania, particularly in the 2010s, and it is difficult to assess whether such services have been delivered successfully.

Given the largely rural population in the Tanzanian context, issues relating to agriculture remain pertinent from the perspective of gender equality. The agricultural sector represents the lowest GDP share per worker across all industrial sectors in Tanzania (DTDA 2021). This has important implications for women's wages, given that wages tend to increase together with productivity increases (Petracco and Sanchez-Reza 2018). What is more, the value of agricultural output on plots managed by women is 20–30 per cent lower than that on male-managed plots. This gender productivity gap is nearly fully explained by poor access to male labour in plots managed by women, 67 per cent of whom are divorced, separated, or widowed. Women may have fewer resources to hire a male workforce. Yet closing the gender gap in agricultural productivity could increase annual GDP in the country by 0.86 per cent (UN Women et al. 2015; World Bank 2022b). This calls for further support to enhance the productivity of female farming.

6 Improving the quality of women's employment?

Labour regulations play a key role in promoting quality employment. They define the types of contract that are permissible, regulations around wages, working hours, and benefits, and working conditions more broadly. Evidence shows that labour market regulations have an important impact on employee wellbeing in the development context; people living in LMICs with more stringent labour market regulations report a higher level of life satisfaction (Flavin et al. 2019).

Labour regulations are directly connected primarily to the formal sector. For instance, while minimum wage and employment protection legislation can have an important equalizing effect among formal sector employees, evidence from developing countries shows that the most disadvantaged population groups (such as women, youth, and the low-skilled workforce) typically work in the informal sector, where they remain largely uncovered (Betcherman 2015). Yet effective labour regulations may attract informal workers to shift into formal employment (Flavin et al. 2019), and the effect of preventing an increase in informal working arrangements has been identified in Sub-Saharan Africa (Akande et al. 2021). At the same time, governments can implement informal sector-specific regulations which improve the general working conditions of informal workers, through the legalization of activities or residences, for instance (Razavi and Staab

2018). To better understand their effects on women's job quality, it is therefore necessary to consider regulations and policies affecting working conditions across the formal and informal sectors.

6.1 Enhancing job quality in the formal sector?

Tanzania has witnessed progress in its labour regulations since the early 2000s, with important provisions made for women's reproductive role and protection against gender-based discrimination (see Table 4). The 2004 Employment and Labour Relations Act (ELRA), in particular, lays out the broad, fundamental rights and regulations at work, and also covers foreign and migrant workers. The 2017 reform added further protections around employment standards and trade union matters, as well as child labour prohibitions (DTDA 2021). Additionally, a special legislative feature in the context of Tanzania is the inclusion of domestic workers among 'employees' covered by the general labour regulations. This is essential, given that there are more than one million domestic workers in Mainland Tanzania, the overwhelming majority of whom are women.¹⁹ However, the legislative frameworks do not address the perils of domestic work specifically, and Tanzania is yet to ratify the ILO's Domestic Workers Convention 189 of 2011, demonstrating a level of apathy concerning decent work for domestic workers (Cirillo 2021).

The progress in legal provisions for female employees in Tanzania is highly commendable, but implementation requires further monitoring and enforcement. For instance, despite the existence of prohibitive sexual harassment legislation, the few existing studies from Tanzania show that women experience significantly higher rates of harassment in the workplace than men, lack knowledge of their rights, and are particularly vulnerable in casual or temporary and junior positions (Blumell and Mulupi 2021).

It is also noteworthy that the latest minimum wage adjustment in Mainland Tanzania dates back to 2013; this particularly affects domestic workers residing at their employer's household, who represent the lowest-paid professional category (DTDA 2021). As illustrated in Figure 6, female workers' incomes have remained systematically lower than those of men—but the gap has declined significantly since 2014. While the self-employed are located largely in the informal sector and thereby beyond the reach of minimum wage regulations, it is worth highlighting the growing and significant income differences between self-employed men and women. Another issue particularly affecting women in the informal sector is the lack of maternity protection. While women workers in the formal sector benefit from 84 days of fully paid maternity leave (albeit upon the satisfaction of potentially restrictive social insurance contribution criteria; see Lambin et al. 2022), there are no legal provisions offering a minimum of maternity protection for those outside of contributory social insurance systems. Consequently, the share of women across the population receiving maternity benefits²⁰ is extremely low (0.4 per cent; see ILOSTAT 2020).

¹⁹ Authors' estimation based on information from (URT 2021b).

²⁰ This number corresponds to the ratio of women receiving cash maternity benefits to women giving birth in the same year; see UNSD 2022).

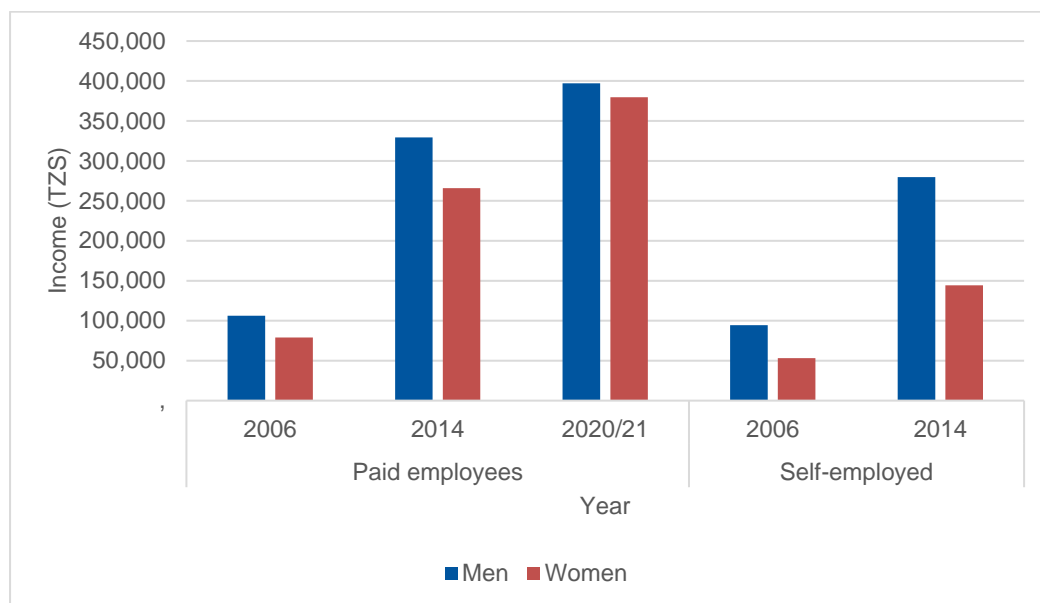
Table 4: Key labour regulations in Mainland Tanzania

	Policy and year (last amendment)	Characteristics
Contract type	ELRA reform in 2017	Fixed-term contracts for less than 12 months prohibited for permanent tasks
Minimum wage	Labour Institutions Wages Order 2013	Sectoral minimum wages (defined for 12 sectors) are investigated and considered by wage councils that make recommendations to the Ministry Of Labour and Employment; promotion of collective bargaining (ILO 2014)*
Protection against injury	Workers Compensation Act, Revised Edition of 2015	Mandatory coverage of formal sector workers: comprises medical aid, disablement, rehabilitation, funeral grants, and compensation for dependents of deceased employees
Working hours and rest periods	ELRA reform in 2017	Annual leave: 28 consecutive days in each leave cycle, inclusive of public holidays falling within the leave period Sick leave: at least 126 days in any leave cycle (36 months) Max. weekly hours: 45 Max. daily hours: 9 Overtime hours: max. 50 in a 4-week cycle Overtime compensation: min. 1.5 x wage
Parental leave		Maternity leave: min. 84 days' paid leave in a leave cycle Paternity leave: 3 days in a leave cycle
Flexible working time arrangements		Right for women to spend 2 hours of working time per day breastfeeding during the 6 months after return to work
Equal treatment		Prohibits discrimination: direct, or indirect discrimination against a worker in any employment on the grounds of race, nationality, birth, gender, pregnancy, marital status, or marital status, man's political orientation, disability or AIDS, or age
Sexual harassment	ELRA (2004); Sexual Offences Special Provisions act 1998; anti-corruption law of 2007	Sexual harassment at the workplace is discriminatory and prohibited by law and is part of the Penalty Code; the law also prohibits the exercise of authority to demand or impose sexual favours as a condition for giving employment, a better work position, or any type of privilege

Note: * domestic workers represent the lowest-paid sector, with minimum monthly wages of Tsh40,000 (US\$18), while the highest-paid category covers workers in the telecommunications, mining, energy, and financial sectors, at Tsh400,000 (US\$179) per month (DTDA 2021: 15).

Source: authors' construction.

Figure 6: Average monthly income of paid employees and self-employed, by gender (Tsh, 2006–20/21)



Source: authors' illustration based on URT (2006, 2014a, b).

6.2 Regulating the informal sector: implications for job quality?

The Magufuli administration (2015–21) launched several measures to improve the quality of informal sector work, particularly in urban areas. A key example is the introduction of identity cards for petty traders in 2018, which legalized street vending and enables street vendors to operate freely in public spaces for an annual cost of Tsh20,000 (approximately US\$8.60). The introduction of the ‘Machinga’ ID had an important role in legitimizing street vending and at the same time, freeing street vendors from fear of dislocation and policy hostility. The Machinga IDs reduced street vendor harassment by ‘taxtortionists’ and other opportunists (e.g. authorities) requesting illegal daily, weekly, or monthly payments from petty traders to operate in given areas (George and Olan’g 2020). There were more than half a million street vendors in Tanzania in 2012 (URT 2014b)—a number which has likely grown significantly over the past decade. Consequently, the measure has an important effect on informal workers—previously criminalized and subject to harsh measures, from property destruction to imprisonment. Moreover, the Machinga ID policy enabled a greater level of worker association and increased trust among financial actors, leading to the introduction of new loan products aimed at street vendors on behalf of Tanzania’s largest bank, CRDB (Riisgaard 2020; Steiler and Nyirenda 2021).

Furthermore, the Magufuli administration also encouraged regional and municipal authorities to invest in the construction of purpose-made trading spaces for street vendors from 2016 onwards. In Dar es Salaam, a Machinga Complex had already been built in 2008–10; this has provided a safer trading space for female street vendors able to afford the rent expenses. While women have particularly favoured the new trading spaces, their introduction has not been successful in shifting street trade from the hotspot areas and they remain relatively unpopular among vendors and buyers overall—generating lower incomes for those working in these spaces (Steiler and Nyirenda 2021; see also Mramba and Mhando 2020).

From the perspective of informal workers, policies relating to their areas of residence, especially in the case of informal settlements and the locations in which practise their economic activities are equally important in shaping their living and working conditions. It is therefore worth considering that the FYDP III sets specific targets for the increased ‘legalisation’ of such spaces. These include, for instance, increasing the number of regularized properties in unplanned settlements from 1.5

million in 2019/20 to 2.5 million in 2025/26, and the number of residential licences issued to property owners in unplanned settlements from 1,700 to 20,000 within the same period, while reducing the share of land covered by informal settlements to 25 per cent from 70 per cent (URT 2021c).

While these represent important improvements, street vending remains uncovered by commercial and labour laws that would offer further formalization and protection (see Ackson 2015). The expansion of policies enhancing work quality within the informal sector is stalled further by the lack of a tripartite (i.e. including central government institutions, trade unions, and employers' organisations) national informal economy forum (DTDA 2021). Nevertheless, Tanzania's legal framework around workers' associations and trade unions has been conducive to greater representation and organization among workers. Despite gaps in trade union strategies to effectively include informal sector workers, as well as a lack of trust between sectors (e.g. Fischer 2013), Tanzania's trade unions have a high level of representation of female members and, increasingly, informal sector workers. In fact, 62 per cent of affiliated members of the Trade Unions Congress of Tanzania (TUCTA) are women; however, the total membership represents only 3.2 per cent of total employment (DTDA 2021).

Effective trade union action is paramount for bolstering future policy directions in improving work quality based on the needs and experiences of female workers in both the formal and the informal sectors. Several examples from the Tanzanian context can be mentioned. For instance, the Conservation, Hotel, Domestic and Allied Workers Union (CHODAWU) has offered training and other support to informal workers and played a key role in driving decent working conditions for women domestic workers, notably in promoting and improving the rights of young, unpaid girls doing domestic work (Cirillo 2021). SHIUMA, the umbrella organization for street vendors, has become increasingly active and recognized at the national level. It participates in shared social media interactive groups with key policy-makers, including ministers and political party leaders. It provides important legal support to street vendors and is currently advocating for national policy and laws around street vending (Steiler and Nyirenda 2021). In addition, the VIBINDO society (Jumuia ya Vikundi vya Wenye Viwanda na Biashara Ndogondogo), the umbrella organization of informal sector small producers and businesses, with over 60,000 members, has participated in various policy-making processes—including the negotiations around informal sector health insurance schemes (Vikoa) launched in 2014/15 by the National Health Insurance Fund (Riisgaard 2022). Both organizations have collaborated with the ILO and other development actors under different programmes focusing particularly on the informal sector.

7 Examining Tanzanian employment policy within the broader development plan and social policy framework

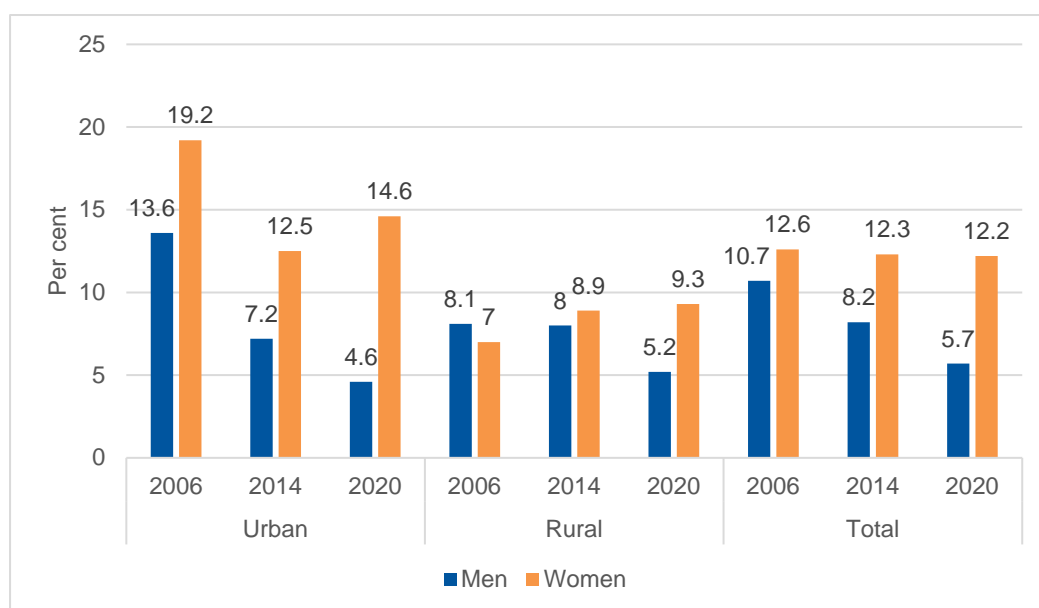
The extent to which employment policies are effective in improving women's labour market position is contingent on the broader development strategy and social policy model implemented in the country. These frame the extent to which employment and industrialization strategies are gender-responsive and geared towards increasing women's employment opportunities, as well as the public policy measures offering women the flexibility to engage in income-generating work rather than being tied into restrictive forms of care responsibilities.

There are important interconnections between employment policies and the broader social policy framework. The availability of quality employment reduces social protection needs, and furthermore, growing participation in paid, quality employment contributes positively to economic growth as well as the government revenue available, via an increased tax base, for social policy

delivery. In addition, measures enhancing the productivity of informal sector work act as a catalyst for introducing taxation and shifting towards formalization. Moreover, the effectiveness of diverse employment policies in enhancing women’s actual access to employment is affected by other key social policy areas, including education and childcare. A higher female LFPR, then, can result in greater uptake of health insurance; access to better-quality social protection; and shifting household dynamics, with reduced domestic violence (see e.g. Kinyondo and Joseph 2021)—thereby increasing women’s wellbeing more broadly. In this section, we discuss the findings of this paper in the context of the broader social policy landscape and development strategy in Tanzania.

Tanzania has pursued an ambitious industrialization plan. However, while the country has not experienced jobless growth, its employment creation has remained limited, with little impact on poverty reduction (Ainomugisha et al. 2020; Kinyondo and Pelizzo 2018; see also Figure 7). Tanzania’s extreme poverty rate nears 50 per cent (World Bank 2021), and its economic expansion has relied on a limited number of sectors that have created few jobs especially for poorer households and women. Indeed, the most important sectors to have experienced growth are largely male powered (the exception being the trade sector). These include the construction sector (97 per cent male workers); ICT, real estate, and public services (education, health, public administration; 73 per cent male workers); mining (80 per cent male workers); and transportation (95 per cent male workers)(see Akeel et al. 2021; DTDA 2021). Also, the majority of tax exemptions favour new businesses in male-dominated sectors such as manufacturing and vehicle assembly (PwC 2022), as well as the oil, mining, and gas sector (Tanzania Revenue Authority 2022). This points to a pertinent gender bias in Tanzania’s broader industrial development and employment creation strategies.

Figure 7: Rural/urban unemployment in Tanzania by gender (% , 2006, 2014, and 2020)



Source: authors’ illustration based on data from Integrated Labour Surveys (URT 2014a, 2006, 2021b).

When looking at the general trends in women’s labour market position, the effects of policy measures implemented have so far remained limited. Granted, the ratio of women to men in salaried employment grew from 0.35:1 in 2000 to 0.64:1 in 2019, and the share of women engaged in unpaid agricultural work declined from 78 per cent in 2004/05 to 64 per cent in 2015/16 (World Bank 2022b). However, Tanzanian women have continued to experience higher levels of unemployment than men over the past two decades (see Figure 7), and under-employment (i.e. working for fewer hours than desired) is known to particularly affect women in rural areas. These

trends appear to have continued, given that statistics from 2019 show that women are more likely to be in vulnerable employment (i.e., as own-account workers or contributing family workers, representing 46.3 and 43.3 per cent of women respectively; ILFS 2020/21).

Furthermore, investments in women's and girls' human capital are necessary in order to generate economic gains at the household level and sustainable, inclusive growth within the society.²¹ The recent policy objectives seeking to bolster women's access to TVET in Tanzania suggest a positive course of action, but effects are yet to be captured. Also, policies such as the introduction of free and compulsory primary and secondary education in 2015, the current government plans to increase the number of girls' secondary schools (see e.g. Daily News 2021), and education-related conditionalities under the PSSN programme may be expected to increase women's educational levels while reducing child labour. This is important, given the evidence from Tanzania showing that child labour significantly increases the likelihood of vulnerable employment prospects in adulthood, particularly for girls (Burrone and Giannelli 2020). Girls' school attendance has been further enhanced by the 2019 high court decision to ban the underage marriage of girls²²—a leading cause of early pregnancy and school drop-out (see e.g. Human Rights Watch 2019). Additionally, the 2015 decision of the Magufuli administration banning pregnant girls and young mothers from attending public schooling was reversed by President Samia Suluhu Hassan in 2021 (Ndalu 2021). This should have a positive impact on the education levels of girls and counter some of the harmful structural and normative obstacles to women's higher educational attainment. Yet gender inequalities in education levels remain particularly pronounced in the country, as described in the introduction.

Moreover, social protection measures (including health insurance) are paramount for mitigating the negative effects of economic downturns on women's incomes, food security, productive assets, and livelihoods—and such measures have gained increasing global traction in the context of the global COVID-19 pandemic. Given the particularly straining work and challenging work environments within the informal sector, access to health care is especially pertinent to employment continuity for those in informal work. Mounting evidence shows that social assistance through cash transfers also has an employment-promoting impact (e.g. Banerjee et al. 2017), contrary to speculated 'disincentivizing' effects. While employment-promoting effects have been reported under the Tanzanian PSSN, the programme's broader and longer-term impact on women's employment is undermined by its targeting of a narrowly defined category of vulnerable women;²³ its limited provision of complementary, livelihoods-enhancing measures contributing to savings opportunities and skills building for beneficiaries; and its negative impacts on women's time poverty as a result of increased care and work responsibilities (see Lambin et al. 2022).

Childcare subsidies and parental leave are equally key in enabling women's labour market participation (see e.g. Houriet-Segard and Pasteels 2011). Public care policies are pertinent to gender equality more generally too, and have been incorporated into global social policy agendas such as SDG target 5.4, which calls on governments to 'recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate' (UN 2022). The integration of employment and social policies focused on

²¹ In Tanzania, around 35 per cent of households that are led by a person with no or interrupted primary education are below the national poverty line, while only 6 per cent of households that are headed by a person with lower secondary education or above are in such poverty (Akeel et al. 2021).

²² In 2015–16, 31 per cent of women aged 20–24 had been married by the age of 18, 5 per cent by the age of 15; see URT (2016a).

²³ The PSSN covers around 5.3 million people across all beneficiary households (World Bank 2020), while around 14 million Tanzanians live below the national basic needs poverty line (World Bank 2019b).

women has previously formed the basis of industrialization particularly in the context of Nordic countries, where the expansion of public care services acted both as an employment policy absorbing an important share of the female population and a social policy enabling women's labour market participation (Rubery and Figueiredo 2018). To a much more modest extent, this model has also been adopted in South Africa, where the Expanded Public Works Programme held the dual goal of promoting skills development and increasing access to formal employment among women in the informal sector through a public works approach while easing women's care burden—although implementation issues have undermined the programme's effectiveness (Parenzee 2016; Plagerson et al. 2019). In other countries, such as Chile, Mexico, and India, policy initiatives introducing community-based care services, particularly for children, have yielded significant results for both women's and men's labour market participation and job quality (Calderon 2014; Hill 2018).

Tanzania's industrialization policy has, so far, largely overlooked the care sector, and has prioritized male-dominated sectors more broadly. Formal childcare provision for children under the age of two in day care centres is forbidden under the current policy, and most paid and unpaid care work is carried out by women in low-income segments (see Lyakurwa et al. 2019). Additionally, as highlighted by Ulrichs (2016: 12), 'the differing amounts of time men and women allocate to care in the household is ... reinforced by the lack of state-provided support services, such as child care facilities, maternity benefits and services for people with disabilities'. Consequently, women go to great efforts to combine care and income-generating activities, making important adjustments in their professional careers to meet family care needs (Chopra 2021).

However, it is noteworthy that the country's first female president, Samia Suluhu Hassan (incumbent as of 2021), has drawn attention to the achievement of SDG 5.4 in the country and recently initiated the country's commitment to 'upscale national multisectoral childcare programs and establish community-based childcare centres at the village level, workplaces, and marketplaces' (URT 2021a). This denotes a progressive potential future policy trajectory, which could increase employment rates by as much as 23 percentage points and half the gender gap in employment (De Henau 2021). President Suluhu Hassan has also initiated the development of the Tanzania Generation Equality Programme (TGEP), a multisectoral initiative seeking to bolster women's economic, social, and political empowerment through gender-responsive macroeconomic planning and employment creation for informal workers, among other goals. The TGEP will represent a significant policy development from the perspective of working-age women in Tanzania, and potentially in the region more broadly.

8 Conclusions

This paper has presented a comprehensive investigation of employment policies in Tanzania and their effects on the country's female working population across the formal and informal and the agricultural and non-agricultural sectors. In 2020, Tanzania's population reached 59.7 million, with 53.8 million of working age—half of whom are women (author's calculations based on World Bank 2022d). Given that 800,000 young people are expected to enter the labour market yearly (ILO 2019b), adequate policy measures must be in place to facilitate the absorption of this workforce into income-generating employment or skills development activities that can enhance the country's human capital and structural transformation towards more productive industries. At the same time, not all women have the same needs; poorer women may require more-comprehensive interventions to expand their economic activity, while access to credit and assets may be effective in supporting wealthier women's livelihood expansion. Similarly, younger women

may benefit particularly from skills training and employment support interventions, while older women may need other types of interventions (Buvinic and Furst-Nichols 2014).

The findings of this paper show important progress in terms of legislative reforms and policy implementation in several areas but also draw attention to significant gaps in the availability and effectiveness of public policy interventions. Improvements can be observed in poor women's access to income and improved skills (notably through the PSSN) as well as access to financial services through the facilitation of microfinance schemes. Nevertheless, rural women in particular remain highly discriminated against by the extant land ownership customs and legal frameworks, while experiencing poor access to productivity-enhancing extension services. For women in the formal sector, labour regulations provide some important protection, enhancing the quality of the work, while job-matching and subsidised employment opportunities that could facilitate access to employment remain few. An important factor, however, is the legal provisions made for the right to associate among both formal and informal sector workers, which constitute a primary axis for women's increased participation in policy-making processes, including those focused on enhancing work quality. The effective legalization of street vending may be considered as another important shift away from punitive approaches to informal work carried out by women.

The findings of this paper highlight the pressing need for a greater focus on female-oriented employment opportunities in Tanzania's economic development strategy. The currently implemented industrialization plans are largely focused on male-dominated sectors, without a clear gender-inclusion strategy. Women remain at the margins of employment policy, targeted by temporary public works and patchy skills-enhancing programmes and microfinancing schemes aimed at spurring women-led micro-enterprises. The Tanzanian experience reflects that of Sub-Saharan Africa more broadly, where women workers have rarely been adequately integrated into the productive transformation agenda (see UNCTAD 2022). However, there are exceptions: Ethiopia, for instance, has pursued the expansion of the textiles and clothing sector purposefully as a gender-inclusive development strategy (see ILO 2019a, 2021b). Given the nascent political will around gender issues in the Tanzanian context, it remains to be seen whether the country will head towards substantive gender-responsive reform in its industrialization strategy in the future, for the benefit of its large female population in the informal sector.

Finally, the reviewed evidence points to several factors hindering the effectiveness of the extant measures in the realm of employment policy. These include, notably, lower levels of education, literacy, and human capital among women; women's significant time poverty; societal views of women's productive roles as less valuable than men's; and socio-cultural expectations restricting women's access to skills-enhancing and income-generating activities. This draws attention to the pertinence of a holistic social policy model—in which employment policies are embedded as an integral component rather than an auxiliary policy area—in order to mitigate the negative effects of the structural barriers experienced by women. In the context of pressing gender inequalities in terms of labour market entry and occupations, as well as poverty and vulnerability, cash transfers, health insurance, access to affordable care services, and many other social policy interventions act as enabling springboards for livelihoods diversification and income increases.²⁴ Given the recent policy ambition in the country—including plans to introduce mandatory health insurance, as elucidated in the Health Sector Strategic Plan (2021–26); the ongoing revision of the National Social Protection Policy of 2018 (awaiting resubmission for approval), seeking to expand social protection provision; and the initiation of the TGEP, with multiple cross-sectoral and gender-

²⁴ The introduction of a universal child grant has been explored as a rights-based, gender-responsive social protection instrument in Lambin et al. (2022).

sensitive policy objectives—there are reasons to believe that the Tanzanian social policy landscape is expanding and becoming increasingly gender-responsive.

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