

Mapping women's economic exclusion in Tanzania

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Question

What evidence shows how women have been excluded from some of the employment benefits of economic growth in Tanzania, at least over the past decade? Include where available sector-specific data on income, labour force participation and other employment disparities, sector-level analysis, and adverse inclusion (e.g. quality of work).

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The K4D helpdesk service provides brief summaries of current research, evidence, and lessons learned. Helpdesk reports are not rigorous or systematic reviews; they are intended to provide an introduction to the most important evidence related to a research question. They draw on a rapid desk-based review of published literature and consultation with subject specialists.

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1. Overview

Tanzania is one of the best performing economies in East Africa in recent years, which is reflected in improved human development. However, inequalities – including gender inequalities – persist. This report maps evidence for economic exclusion of women in Tanzania.¹ The main source of data used is the *2014 Integrated Labour Force Survey* (ILFS), the most recent to be conducted. The review also draws on grey literature, notably reports by international development partners. The United Republic of Tanzania comprises Tanzania Mainland and the semi-autonomous area of Zanzibar: all the literature found related to Tanzania Mainland. Since this accounts for the overwhelming majority of the population², the data can be considered representative of the country.

Based on the literature it can be concluded that there are significant gender lags in both economic participation and income: women are ending up with low-wage, low quality, insecure work. The majority of women work in agriculture, but mostly as unpaid helpers; they earn less than men and few hold land rights. Women in all areas (rural and urban) and at all education levels have lower labour participation rates than men: indeed, with university education the gender gap widens.

The key findings are as follow:³

- **Tanzania is experiencing sustained strong economic growth:** Economic growth over the last decade averaged 6-7%: in the first two quarters of 2017 it averaged 6.8% and was estimated at 6.5% for the full year.⁴ Construction, mining, transport, and communications were key growth drivers in 2017. Growth is projected to remain robust at 6.7% in 2018 and 6.9% in 2019, representing one of the best performances in East Africa.⁵
- **Poverty levels and human development indicators have improved, but inequalities remain:** Poverty has declined since 2007 and continues at a modest pace, with a fall in the poverty rate from 28.2% in 2012 to 26.9% in 2016.⁶ Geographical disparities persist: as of 2016 over 13 million people (out of a total of 55 million) remained below the poverty line, the majority of them in rural areas. Between 1990 and 2015 Tanzania's human development index (HDI) value rose from 0.370 to 0.531, an increase of 43.4% (UNDP, 2016: 2). However, when discounted for inequality, this falls to 0.396, a loss of 25.4%.

¹ A follow-on report will focus on barriers to women's economic inclusion in Tanzania: issues such as women's time use, notably time spent on household chores, will be included in that report.

² According to the last census in 2012, the population of Tanzania Mainland was 43.6 million while that of Zanzibar was 1.3 million.

http://www.tzdp.org.tz/fileadmin/documents/dpg_internal/dpg_working_groups_clusters/cluster_2/water/WSDP/B ackground_information/2012_Census_General_Report.pdf

³ Unless otherwise stated, all figures are from the *2014 Integrated Labour Force Survey* (NBS, 2014).

⁴ Retrieved from World Bank website: <http://www.worldbank.org/en/country/tanzania/overview>; and African

Development Bank website: <https://www.afdb.org/en/countries/east-africa/tanzania/tanzania-economic-outlook/>

⁵ Retrieved from the African Development Bank website: <https://www.afdb.org/en/countries/east-africa/tanzania/tanzania-economic-outlook/>

⁶ Retrieved from the World Bank website: <http://www.worldbank.org/en/country/tanzania/overview>

Tanzania's gender development index (GDI) value is 0.937, while its gender inequality index (GII)⁷ value is 0.544, ranking it 129 out of 159 countries (UNDP, 2016: 6).

- **Females in Tanzania form a larger share of the working age population, but a smaller share of the economically active population:** Women account for 52% of the working age population (15 years and over), but labour force participation rate is higher among males (89.4%) than among females (84.2%). Women thus constitute a greater proportion of the economically inactive population: of the 13.3% of the population in this category, 8.2% are women and 5.1% men. The gender gap in labour force participation increases with rising education level.
- **Women comprise 2.1 million out of the 3.4 million people not in the labour force.** While the reason for being economically inactive cited by over half of males (55.7%) was schooling, 28.7% females gave that reason, and 20.3% cited household chores/taking care of those in need.
- **Unemployment rates among females are higher than those of males in all areas, but particularly in the capital Dar es Salaam.** Underemployment is comparable among males and females, but is far higher in rural than urban areas (the majority of women are in rural employment).
- Agriculture accounts for the largest share of employment in Tanzania: **a greater proportion of women than men (69.9% vs. 64.0%) work in agriculture.** Unpaid family helpers constitute 34.5% of those employed in agriculture – there are more than twice as many females as males in this category. There are significant gender gaps in own farming with far fewer women landholders, having smaller plot sizes, employing fewer people and farming more for subsistence rather than income generation as compared to male landholders.
- **Males are more likely than females to be employed in formal sectors, including government service** – implying that females are more likely to be engaged in employment with less income and less security. Females in employment are significantly more vulnerable than males (88.7% vs. 78.2%). The share of males in senior and middle management occupations is 82.6% compared to 17.4% for females.
- **Women owned enterprises (WOEs)** increased from 35% in the early 1990s to 54.3% in 2012, but over 99% of these were microenterprises with fewer than five employees, and almost three-quarters having only one employee (Mori, 2014: 1). Most WOE in Tanzania are concentrated in informal, micro, low growth, and low profit activities.
- **There is a big gender gap in mean monthly income:** TZS 278,748 for males compared to TZS 165,920 for females. Even in agriculture, female mean monthly income is almost half that of males.
- **Women face discrimination in the labour market,** in terms of wages, promotions and legal protections and face harassment in the workplace.

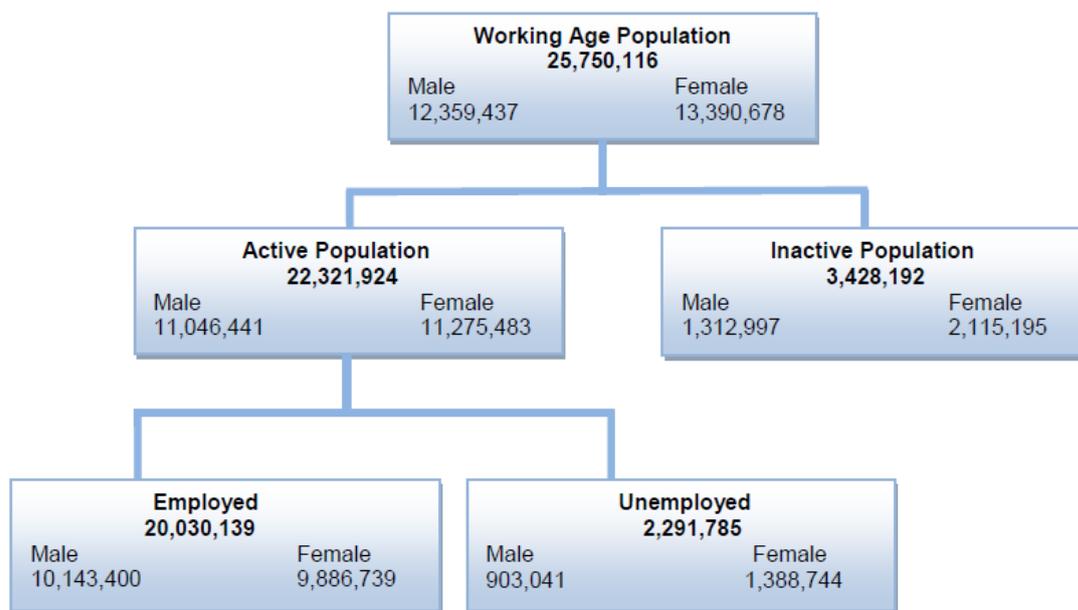
⁷ The GII value reflects gender-based inequalities in three dimensions: reproductive health, empowerment and economic activity. Economic activity is measured by the labour market participation rate for women and men. The GII can be interpreted as the loss in human development due to inequality between male and female achievements in the three GII dimensions (UNDP, 2016: 5).

2. Working population and labour force participation

Working age population

Figure 1 below, taken from the ILFS 2014, sums up gender disaggregation in the working and non-working population in Tanzania mainland:

Fig. 1: Distribution of working age population (15+ years), Tanzania Mainland, 2014



Source: NBS, 2014

As seen, the working age population (defined as 15 years or above) in 2014 comprised 25.8 million people, or around 57% of the total population of around 45 million. Of the working age population, males form 48% and females 52% (NBS, 2014: 27).

Labour force participation rate

Defined as the number of people in the labour force given as a percentage of the working age population, the overall labour force participation rate was 86.7% in 2014. Women account for 43.8% of this, slightly more than males who account for 42.9% (Table 1). The labour force participation rate is higher for males (89.4%) than for females (84.2%).

Table 1: Percentage of working age population 15+ years by activity status, age group and sex, Tanzania Mainland, 2014

| Activity Status | Age Group | Male | Female | Total |
|-----------------|------------------|-------------------|-------------------|-------------------|
| Active | 15 - 24 | 24.2 | 23.0 | 23.5 |
| | 25 - 34 | 22.7 | 22.5 | 22.6 |
| | 35 - 64 | 37.4 | 34.7 | 36.0 |
| | 65 + | 5.1 | 4.0 | 4.5 |
| | Sub-Total | 89.4 | 84.2 | 86.7 |
| Inactive | 15 - 24 | 7.0 | 7.2 | 7.1 |
| | 25 - 34 | 0.8 | 2.4 | 1.7 |
| | 35 - 64 | 0.8 | 2.9 | 1.9 |
| | 65 + | 2.0 | 3.2 | 2.6 |
| | Sub-Total | 10.6 | 15.8 | 13.3 |
| Total | | 100.0 | 100.0 | 100.0 |
| Number | | 12,359,437 | 13,390,678 | 25,750,116 |

Source: NBS, 2014

The labour force participation rate is greater in rural than urban areas (Table 2). In all areas, labour force participation rates are greater for males than females, but the gender gap is narrowest in rural areas and especially wide in the capital, Dar es-Salaam.

Table 2: Labour force participation rate (%) for persons aged 15+ years by area and sex, Tanzania Mainland, 2014

| Area | Male | Female | Total |
|---------------|-------------|-------------|-------------|
| Dar es Salaam | 81.3 | 71.5 | 76.2 |
| Other Urban | 86.8 | 82.3 | 84.4 |
| Rural | 92.1 | 87.7 | 89.8 |
| Total | 89.4 | 84.2 | 86.7 |

Source: NBS, 2014

The labour force participation rate varies by education level for both males and females, with participation rates falling overall as education level increases (Table 3). However, again male labour force participation rates are higher at all education levels than those of females. Moreover, the drop off with rising education level (and thus the gender gap) is greater for females than males: 67.1% of females with university education are economically active compared to 83.2% of university-educated males.

Table 3: Labour force participation rate (%) for persons aged 15 years or above by level of education and sex, Tanzania Mainland, 2014

| Level of Education | Male | Female | Total |
|-------------------------|-------------|-------------|-------------|
| Never attended | 87.6 | 79.8 | 82.3 |
| Primary | 94.7 | 89.7 | 92.2 |
| Secondary | 72.9 | 69.4 | 71.2 |
| Vocational training | 85.2 | 82.4 | 84.1 |
| Tertiary non university | 86.0 | 83.7 | 85.0 |
| University | 83.2 | 67.1 | 78.0 |
| Total | 89.4 | 84.2 | 86.7 |

Source: NBS, 2014

Gender-based discrimination

The literature notes the prevalence of discrimination against females in the labour market and workplace. Gender-based discrimination in terms of wages and legal protections in employment occurred frequently. For example, young women earn lower incomes where they are employed, and often face hostile conditions in seeking employment and within the workplace (LO/FTF Council, 2016: 18). The US Dept. of State's 2017 *Tanzania Human Rights Report* (US DoS, 2017: 33) states:

“Women have the same status as men under labor law on the mainland. According to TUCTA, gender-based discrimination in terms of wages, promotions, and legal protections in employment continued to occur in the private sector. It was difficult to prove and often went unpunished. While employers in the formal sector were more attentive to laws against discrimination, problems were particularly acute in the informal sector, in which women were disproportionately employed. Women often were employed for low pay and in hazardous jobs, and they reported high levels of bullying, threats, and sexual harassment. A 2015 study by the Legal and Human Rights Center found that women faced particular discrimination in the mining, steel, and transport industries.”

Non-working (economically inactive) population

Of the 13.3% of the working age population that were economically inactive in 2014, females accounted for 8.2% and males for 5.1%.

Table 4: Number of inactive persons aged 15+ years by area and sex, Tanzania Mainland, 2014

| Area | Male | Female | Total |
|---------------------|------------------|------------------|------------------|
| Dar es Salaam | 288,220 | 479,939 | 768,159 |
| Other Urban | 415,410 | 639,432 | 1,054,841 |
| Rural | 609,367 | 995,825 | 1,605,192 |
| Total Number | 1,312,997 | 2,115,195 | 3,428,192 |

Source: NBS, 2014

Of the 3.4 million people not in the labour force, 1.3 million are males and 2.1 million females (Table 4). The majority of the economically inactive population is found in rural areas: 0.6 million males and 1.0 million females. While the most common reason cited for being economically inactive is school attendance (39.1%) there is a significant gender gap in this: 55.7% of males cited this reason compared to 28.9% of females (Table 5). By contrast a greater proportion of females (20.3%) than males (5.1%) cited taking care of those in need in the household as the reason for not working.

Table 5: Percentage of inactive population aged 15+ years by reasons and sex, Tanzania Mainland, 2014

| Reasons | Male | Female | Total |
|---|------------------|------------------|------------------|
| Attending school | 55.7 | 28.9 | 39.1 |
| Bereaved / attending funeral | 0.4 | 0.4 | 0.4 |
| Taking care of those who need assistance/Household chores | 5.1 | 20.3 | 14.5 |
| Forbidden by spouse | 0.2 | 2.3 | 1.5 |
| Retired | 1.4 | 0.5 | 0.9 |
| Too old | 11.1 | 15.4 | 13.7 |
| Sick/illness | 14.9 | 19.5 | 17.7 |
| Disabled | 4.3 | 1.4 | 2.5 |
| Do not want to work/resting/Income Recipient | 6.1 | 9.4 | 8.1 |
| Other | 0.9 | 2.0 | 1.6 |
| Total (percent) | 100.0 | 100.0 | 100.0 |
| Total Number | 1,312,997 | 2,115,195 | 3,428,192 |

Source: NBS, 2014

3. Employment by industry, sector, status, income

Employment by industry

Agriculture, forestry and fishing accounts for the largest proportion of employed persons, among both males and females (Table 6). However there is a gender gap with 69.9% of females employed in this industry compared to 64.0% of males. There is a large gender gap in accommodation and food service activities with a higher share of females (6.5%) than males (1.4%) employed in these. Other big gender gaps – this time with females lagging behind males – are seen in transportation and storage, and in construction.

Table 6: Percentage distribution of employed persons aged 15+ years by selected industry and sex, Tanzania Mainland, 2014

| Industry | Male | Female | Total |
|--|-------------------|------------------|-------------------|
| Agriculture, forestry and fishing | 64.0 | 69.9 | 66.9 |
| Mining and quarrying | 1.7 | 0.4 | 1.1 |
| Manufacturing | 3.6 | 2.6 | 3.1 |
| Construction | 4.0 | 0.1 | 2.1 |
| Wholesale and retail trade; repair of motor vehicles and motorcycles | 12.4 | 12.8 | 12.7 |
| Transportation and storage | 5.0 | 0.2 | 2.6 |
| Accommodation and food service activities | 1.4 | 6.5 | 3.9 |
| Administrative and support service activities | 1.0 | 0.3 | 0.6 |
| Education | 2.1 | 2.1 | 2.1 |
| Human Health and social work activities | 0.7 | 1.0 | 0.8 |
| Other | 4.1 | 4.1 | 4.1 |
| Total | 100.0 | 100.0 | 100.0 |
| Total Number | 10,143,400 | 9,886,739 | 20,030,139 |

Source: NBS, 2014

Employment by sector

In terms of absolute numbers, agriculture accounts for the largest share of employment, followed by the informal sector and other private sector. Women form a slight majority in the agriculture sector (52% compared to 48% males), and in the informal sector (51% and 49% respectively). Women account for a much higher proportion (54% versus 46% for males) of those employed in household activities. However, there are big gender gaps in favour of males in government (58% males vs. 42% females) and parastatal sector (82% males vs. 18% females) employment, and in other private employment (72% males vs. 28% females). Overall, there is a clear gender gap with males more likely than females to be employed in formal sectors – implying that females are more likely to be engaged in employment with less income and less security.

Table 7: Percentage distribution of employed persons aged 15+ years by selected sector and sex, Tanzania Mainland, 2014

Number in thousands (000) and sex distribution

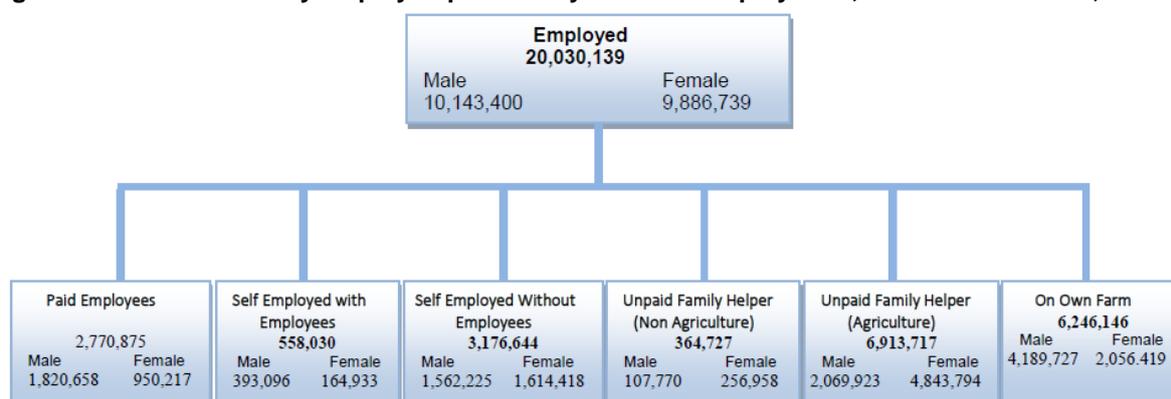
| Sectors | Women | Men | Percent | |
|----------------------|--------------|---------------|-----------|-----------|
| | | | Women | Men |
| Government | 261 | 366 | 42 | 58 |
| Parastatal | 13 | 59 | 18 | 82 |
| Agriculture | 6,882 | 6,403 | 52 | 48 |
| Informal Sector | 2,218 | 2,126 | 51 | 49 |
| Other Private | 443 | 1,131 | 28 | 72 |
| Household activities | 70 | 59 | 54 | 46 |
| Total | 9,887 | 10,144 | 49 | 51 |

Source: Integrated Labour Force Survey, 2014

Employment by status and position

Unpaid family helpers in agriculture account for the largest share (34.5%) of total employed persons followed by those working on their own farms in agriculture (31.2%), self-employed without employees (15.9%) and paid employees (13.8%) (Figure 2). Among unpaid family helpers, there are more than twice as many females (4.8 million) as males (2.1 million). These proportions are reversed for those working on own farms – 4.2 million males vs. 2.1 million females. Figures for males and females are similar for self-employment without employees, but double for males than females for both self-employment with employees, and paid employment.

Fig. 2: Number of currently employed persons by status in employment, Tanzania Mainland, 2014



Source: NBS, 2014

Figures for people employed in decision-making and management roles in government, large enterprises and institutions reveal a very big gender gap: the share of males in senior and middle management occupations is 82.6% compared to just 17.4% for females (Table 8).

Table 8: Percentage of employed persons aged 15+ years in senior and middle management by sex, Tanzania Mainland, 2014

| Sex | Legislators and Administrators | Company Directors and Corporate Managers | Total |
|---------------------|--------------------------------|--|---------------|
| Male | 82.3 | 83.0 | 82.6 |
| Female | 17.7 | 17.0 | 17.4 |
| Total | 100.0 | 100.0 | 100.0 |
| Total Number | 34,447 | 28,290 | 62,737 |

Source: NBS, 2014

Vulnerable workers include those unlikely to have formal employment arrangements, access to benefits or social protection programmes, and more at risk to effects of economic cycles. A large proportion (83.4%) of employed people in Tanzania are vulnerable, with vulnerability greatest in rural areas, and least in Dar es-Salaam. Females are significantly more vulnerable than males (88.7% vs. 78.2%) (Table 9).

Table 9: Proportion (%) of vulnerable workers aged 15+ years by area and sex, Tanzania Mainland, 2014

| Geographical Area | Male | Female | Both Sexes |
|-------------------|-------------|-------------|-------------|
| Dar es Salaam | 37.4 | 54.3 | 44.6 |
| Other Urban | 63.2 | 79.4 | 71.4 |
| Rural | 90.9 | 96.8 | 93.9 |
| Total | 78.2 | 88.7 | 83.4 |

Source: NBS, 2014

Income

The mean monthly income in 2014 was TZS 234,262, but there is a big gender gap: male average monthly income was TZS 278,748 while that of females was TZS 165,920 (Table 10).

Monthly income also depends greatly on type of employment: it is highest in paid employment, less in self-employed and least in agricultural work. As noted earlier, a far higher proportion of females work in the agriculture sector than in paid employment. Moreover, female mean monthly income is less than males for all types of employment. Even in agriculture, which employs the largest share of women, female monthly income (TZS 92,882) is almost half that of males (TZS 150,665).

Table 10: Mean and median monthly incomes (TZS) of paid, self and agricultural employed persons aged 15+ years by sex, Tanzania Mainland, 2014

| Type of Employment | Male | | Female | | Total | |
|------------------------------|----------------|----------------|----------------|---------------|----------------|----------------|
| | Mean | Median | Mean | Median | Mean | Median |
| Paid Employed Monthly Income | 328,856 | 200,000 | 265,604 | 150,000 | 308,075 | 180,000 |
| Self-employed Monthly Income | 279,636 | 150,860 | 144,300 | 80,000 | 215,541 | 112,000 |
| Agricultural Monthly Income | 150,665 | 69,750 | 92,882 | 43,000 | 131,943 | 60,000 |
| Total Monthly Income | 278,748 | 150,000 | 165,920 | 83,500 | 234,262 | 120,000 |

Source: NBS, 2014

4. Unemployment and underemployment

Unemployment

Unemployment is defined in its widest sense: those actively seeking work, those not actively seeking work and those only marginally employed (NBS, 2014: 63). Unemployment rates are higher for females in all areas, but while there is a very small gender gap in rural areas, in urban areas this is much greater – and is especially great in the capital Dar es-Salaam (11.3% for males, 32.2% for females) (Table 11).

Table 11: Unemployment rate of persons aged 15+ years by sex and area, Tanzania Mainland, 2014

| Sex | Dar es Salaam | Other Urban | Urban Total | Rural | Total |
|-------------------|---------------|-------------|-------------|------------|-------------|
| Male | 11.3 | 7.2 | 8.5 | 8.0 | 8.2 |
| Female | 32.2 | 12.5 | 18.2 | 8.9 | 12.3 |
| Both Sexes | 21.5 | 9.9 | 13.4 | 8.4 | 10.3 |

Source: NBS, 2014

For males unemployment rates are highest among those with secondary education, reducing thereafter (at tertiary level). Female unemployment rates are higher than those of males at all education levels, but the gender gap is particularly pronounced at university level: 11.9% unemployment among females with university education compared to 5.4% among university-educated males (Table 12).

Table 12: Unemployment rate of persons aged 15+ years by level of education and sex, Tanzania Mainland, 2014

| Level of Education | Male | Female | Both Sexes |
|-------------------------|------------|-------------|-------------|
| Never attended | 7.7 | 10.9 | 9.8 |
| Primary | 7.9 | 12.1 | 10.0 |
| Secondary | 10.9 | 17.2 | 13.8 |
| Vocational training | 6.5 | 10.2 | 7.9 |
| Tertiary non university | 5.1 | 4.5 | 4.9 |
| University | 5.4 | 11.9 | 7.2 |
| Total | 8.2 | 12.3 | 10.3 |

Source: NBS, 2014

Underemployment

Underemployment is defined in terms of time, i.e. those working less than 40 hours of week and available or preferring to work more hours, but not doing so for involuntary reasons, e.g. inability to find more work, off-season inactivity. Underemployment is far greater in rural areas (73.5%) than in urban areas (26.5%), largely due to the seasonal nature of agricultural work (Table 13). Overall underemployment is marginally higher among males than females, though female underemployment is less in rural areas and higher in urban areas other than the capital.

Table 13: Number of underemployed persons aged 15+ years by area and sex, Tanzania Mainland, 2014

| Area | Male | Female | Total |
|---------------------|------------------|------------------|------------------|
| Dar es Salaam | 55,578 | 53,061 | 108,639 |
| Other Urban | 238,013 | 280,712 | 518,724 |
| Rural | 893,535 | 846,279 | 1,739,814 |
| Total Number | 1,187,126 | 1,180,052 | 2,367,177 |

Source: NBS, 2014

In terms of sector, not surprisingly underemployment is highest among both males and females in the agriculture sector. Underemployment rates are lowest in formal employment. There is a significant gender gap in underemployment rate for those engaged in household economic activities: 18.2% underemployment among females compared to 8.2% among males (Table 14).

Table 14: Underemployment rate (%) of persons aged 15+ years by main sector of employment and sex, Tanzania Mainland, 2014

| Main Sector of Employment | Male | Female | Both Sexes |
|-------------------------------|-------------|-------------|-------------|
| Central and local government | 2.4 | 1.5 | 2.0 |
| Parastatal organisations | 0.6 | 4.7 | 1.3 |
| Agriculture | 15.4 | 14.1 | 14.7 |
| Private informal sector | 6.7 | 8.1 | 7.4 |
| Private formal sector | 3.6 | 3.6 | 3.6 |
| Household economic activities | 8.2 | 18.2 | 13.6 |
| Total | 11.7 | 11.9 | 11.8 |

Source: NBS, 2014

5. Gender inequalities in agriculture and business

Agriculture

Agriculture is the largest sector of employment in Tanzania Mainland. Self-employment in agriculture is the most common form of labour deployment among rural populations, in particular rural women. A 2014 study by the Food and Agriculture Organisation highlights significant gender inequalities in rural employment (FAO, 2014):

- **Men form the majority of landholders:** in Tanzania Mainland, 73% of landholders are men, whereas only 27% are women.
- **Although in all regions male landholders considerably outnumber female landholders, there are regional differences.** Landholders are more concentrated in the regions of the West, Lakes and North, while the larger share of female holders can be found in the North and Southern Highlands. The area with the highest inequality in terms of land distribution by gender is the West, where female holders constitute only 16% of all landholders.
- **When they are owners, women tend to have smaller plots.** 93% of the plots are smaller than five acres (around two hectares). Of the plots larger than 5 acres, only 11% are held by women. Moreover, men tend to hold more plots than women: the average number of plots held by women is 2.5 against 3.0 for men. If data are analyzed at the household level, the average number is 2 plots for female headed households (FHHs) and 2.3 plots for male headed households (MHHs).
- **Female landholders are older on average than their male counterparts:** 27% of male holders are aged between 25 and 34 years, compared to only 19% of female holders. On the other hand, one quarter of the female holders are older than 55, whereas only 15% of male holders are in the same age group. This suggests that women are likely to access land at a later stage of their (productive) life.
- **Self-employed women in agriculture earn significantly less than men, although there are significant regional variations.** The largest gender gaps in rural earnings can be seen in the North, where men earn 2.9 times more than women, in the West, where men earn 2.4 times more than women, and in the southern Highlands, where men earned 2.3 times more than their female counterparts. In the South and in the East the gender gaps in earnings are less pronounced. Overall the lowest average earnings are found in the Central regions.
- **Women own less livestock than men and have more restricted access to new technologies, training, vocational education, extension advice, credit and other financial services.**
- **Self-employed women in agriculture are more likely to use their land for subsistence farming than for commercial farming.** Most farm holders operate at subsistence level, comprising 89% of male holders and 92% of female holders. Farm holders cultivate between two and three different crops on average, with no major differences between sexes.

- **Women's plots are largely rain-fed.** While most of the plots are irrigated by flooding (71%) and buckets (18%), considerable gender differences exist with regards to irrigation. 92% and 8% of the plots held by women are irrigated by flooding and by bucket respectively, as opposed to 63% and 23% of men's plots. None of the women in the study were reported as having plots that benefit from mechanical irrigation systems such as sprinklers, drip irrigation or water hoses.
- **Female farmers tend to hire less labour than male farmers,** perhaps due to the lack of resources, or due to the fact that they are more engaged in small scale farming. This might have consequences in terms of productivity and profitability of their farming activities and of the time-burden overload.
- **Both male and female farmers tend to use more female than male casual labour.** This could be linked with the fact that hiring a woman is cheaper than hiring a man (mean wages of men are indeed almost three times higher than those of women in agriculture, but further research is needed).
- **Few farmers, either women or men, benefit from use of agricultural inputs,** but there is a significant gender gap among market-oriented farmers with regard to the use of improved seeds. Organic/inorganic fertilizers, pesticides and herbicides are used in only about 10% of the plots, regardless of the kind of activity carried out by the farmer (whether market-oriented or subsistence farming). These percentages are usually lower for plots held by females, but the difference is not significant.
- **Significant shares of female (48%) and male (34%) workers in rural areas have multiple occupations, but women are overrepresented in unpaid employment, particularly in their second occupation.** Although more women have a second job than men, most work as unpaid family workers in second jobs, henceforth, they do not generate extra monetary income from having two jobs.

Business

A study of women's entrepreneurship in Tanzania concluded that women play a key role in the private sector and micro, small and medium enterprises (MSMEs) (Mori, 2014). The proportion of women owned enterprises (WOEs) was reported to have increased from 35% in the early 1990s to 54.3% in 2012 (Mori, 2014: 1). This amounted to 1.716 million WOEs. However, over 99% of these were microenterprises with fewer than five employees, and almost three-quarters having only one employee (Mori, 2014: 1).

Most WOEs in Tanzania are concentrated in informal, micro, low growth, and low profit activities, where entry barriers are low, however, price competition is intense. These microenterprises include trade, food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery, food processing and charcoal selling (Mori, 2014). Most WOEs sell their products in the local market, with only small percentages selling regionally or internationally.

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