



Barriers to women's economic inclusion in Tanzania

Iffat Idris

GSDRC, University of Birmingham

23 May 2018

Question

What have been the main barriers to economic inclusion, or drivers of exclusion, of women from some of the benefits of economic growth in Tanzania? Include where available data and literature on segregation in economic activity, disparities in responsibility for house and care work, gaps in asset ownership and other forms of legal, regulatory and social discrimination.

Contents

1. Overview
2. Time poverty among females
3. Issues with basic services
4. Lack of access to property, assets and financial services
5. Gender roles and discriminatory social norms
6. References

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.

Helpdesk reports are commissioned by the UK Department for International Development and other Government departments, but the views and opinions expressed do not necessarily reflect those of DFID, the UK Government, K4D or any other contributing organisation. For further information, please contact helpdesk@k4d.info.

1. Overview

The main barriers to women's economic inclusion in Tanzania are: time poverty (because women have to spend so much time on household chores); lack of education; reproductive health pressures; lack of assets and access to financial services; in the case of agriculture - lack of access to male labour and inputs such as fertiliser; in the case of entrepreneurship – a difficult legal and regulatory framework and lack of access to business development services; and cultural norms which see women's role as carrying out household chores and caring for children.

This report follows on from one mapping women's economic exclusion in Tanzania¹ and focuses on the barriers women face in labour force participation. The review draws on a mixture of academic and grey literature. The key findings are as follows:

- **Women are time poor** – women spend more time on household chores than men. In particular they have primary responsibility for the strenuous and time-consuming tasks of water collection and fuel (firewood) collection. These household duties mean women have limited time and opportunities to engage in productive (as in paid) work.
- **Gender disparities in education** – Tanzania has largely achieved gender parity in primary level education, but at secondary level girls lag behind boys and this gap widens in tertiary education. This means that women enter the labour force less educated than men – and thus with fewer opportunities, in particular for waged employment.
- **Reproductive health pressures** – Tanzania has high rates of early marriage among females and early pregnancy (e.g. adolescent birth rate in 2016 was 118.6) (UNDP, 2016: 6), as well as high birth and maternal mortality rates. Marrying and having children at an early age reduces females' education and employment opportunities.
- **Gender gap in agricultural productivity** – stems from differential access to male labour, differential returns on use of fertiliser and pesticides (stemming from women's comparative lack of knowledge), and restrictions on women's land rights (despite provision for these in law).
- **Limited access to financial services** – hampers women in agriculture as well as in business. On the supply side, there are few gender-sensitive financial services and, on the demand side, lack of information and awareness among women. The gender gap in financial inclusion is narrowing, largely because of the growth of mobile money.
- **Additional barriers to entrepreneurship** – for women include a challenging legal and regulatory framework, lack of access to business development services as well as to markets and technology.
- **Traditional gender roles** – unpaid care work/household chores are seen as predominantly female activities; this perception, along with cultural norms and religious values which can impose restrictions on women's interactions in wider society, hamper women's engagement in productive (paid) work.

¹¹ Idris, I. (2018). *Mapping women's economic exclusion in Tanzania*. K4D Helpdesk report 332. Brighton, UK: Institute of Development Studies.

2. Time poverty among females

Gender differences in time use

The Tanzania Integrated Labour Force Survey (NBS, 2014) looked at time use based on the System of National Accounts (SNA).² Human activities are divided into three categories:

- a) SNA activities – productive activities (these determine whether a person is employed or not);
- b) Extended SNA – activities which are recognised as work, but fall outside the SNA production boundary, e.g. unpaid housework, care of the young and sick members of the household, as well as unpaid services to the community;
- c) Non-work or non-productive activities – including those pertaining to learning, socialising, games, sports, mass media use and personal care and maintenance (e.g. eating, bathing, sleeping).

Time use data for Tanzania shows significant gender differences (Table 1). Males spend more time in SNA production activities than females (342 minutes per day vs. 195 minutes) (NBS, 2014: 124); females spend more time on extended SNA than males (238 minutes per day vs. 64 minutes). The gender gap is particularly wide in the peak working age categories: in the 15-24 years age group males spend 82 minutes on extended SNA compared to 298 minutes for women; in the 25-34 year group males spend 505 minutes on SNA production activities and 56 minutes on extended SNA, compared to 249 minutes SNA and 300 minutes extended SNA for females.

² This defines the rules that countries must use in calculating GDP.

Table 1: Mean time spent in minutes per day per person (5+ years) by SNA category, sex and age group, Tanzania Mainland, 2014

Age	Activity	Male	Female	Both Sexes
5 - 9	SNA Production Activities	41	34	37
	Extended SNA	58	78	69
	Non-productive activities	1,341	1,328	1,334
	Total	1,440	1,440	1,440
10 - 14	SNA Production Activities	83	60	71
	Extended SNA	72	145	109
	Non-productive activities	1,285	1,235	1,260
	Total	1,440	1,440	1,440
15 - 24	SNA Production Activities	282	186	228
	Extended SNA	82	298	204
	Non-productive activities	1,076	955	1,008
	Total	1,440	1,440	1,440
25 -34	SNA Production Activities	505	249	378
	Extended SNA	56	300	177
	Non-productive activities	878	891	885
	Total	1,440	1,440	1,440
35 -64	SNA Production Activities	457	281	370
	Extended SNA	58	243	149
	Non-productive activities	925	916	921
	Total	1,440	1,440	1,440
65 +	SNA Production Activities	197	129	159
	Extended SNA	59	168	120
	Non-productive activities	1,184	1,143	1,161
	Total	1,440	1,440	1,440
Total	SNA Production Activities	342	195	266
	Extended SNA	64	238	153
	Non-productive activities	1,035	1,008	1,021
	Total	1,440	1,440	1,440

Source: NBS, 2014

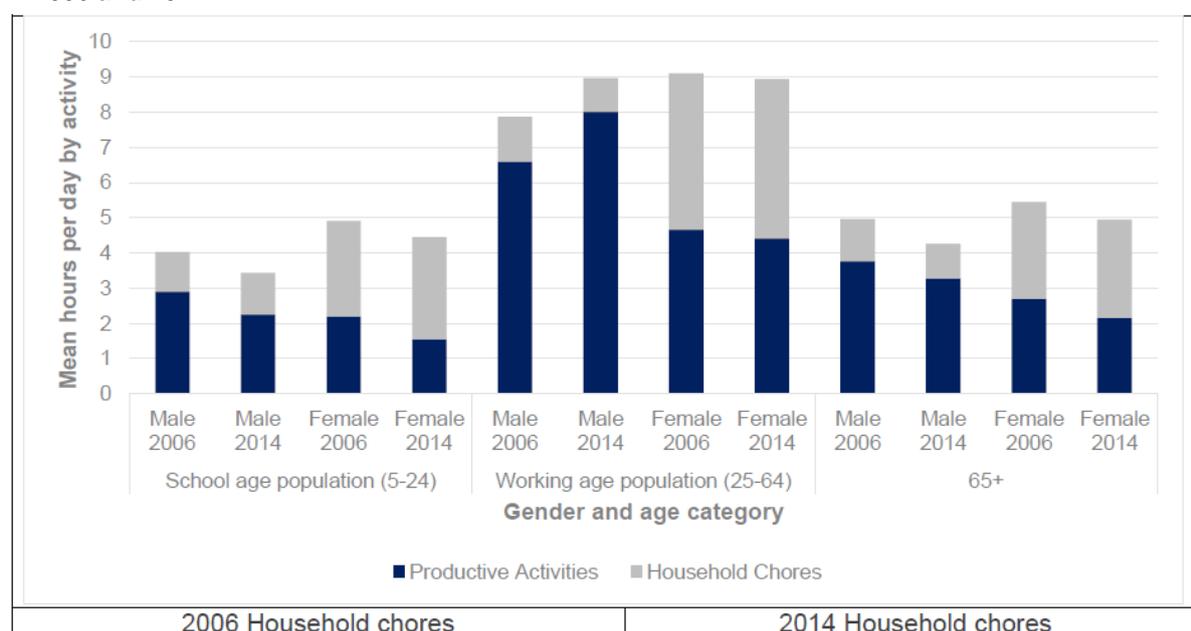
A detailed breakdown of activities (Table 2) shows that males spend 13.4% of their time working for the household providing services for income, compared to 6.6% for females. Conversely, females spend 16.4% of their time providing unpaid domestic services for own final use within the household or providing unpaid care giving services to household members compared to 4.2% for females.

Table 2: Mean time spent in minutes per day per person (5+ years) by major activity and sex, Tanzania Mainland 2014

Activity	Male	%	Female	%	Total	%
Work for corporations, quasi-corporations, non-profit institution and government	57	4.0	25	1.7	40	2.8
Work for household in primary production activities	84	5.9	73	5.1	79	5.5
Work for household in non-primary production activities	2	0.1	2	0.1	2	0.1
Work for household in construction activities	4	0.3		0.0	2	0.2
Work for household providing services for income	194	13.4	95	6.6	143	9.9
Providing unpaid domestic services for own final use within household	52	3.6	196	13.6	126	8.8
Providing unpaid care giving services to household members	9	0.6	41	2.8	25	1.8
Providing community services and help to other households	3	0.2	1	0.1	2	0.1
Learning	85	5.9	72	5.0	78	5.4
Socializing and community participation	50	3.5	36	2.5	43	3.0
Attending, visiting cultural, entertainment and sports event	2	0.2	1	0.1	2	0.1
Hobbies, games and other pastime activities	40	2.8	28	1.9	34	2.4
Indoor and outdoor sports participation and related courses	3	0.2	1	0.1	2	0.1
Mass media	39	2.7	28	2.0	33	2.3
Personal care and maintenance	815	56.6	841	58.4	829	57.5
Total	1440	100.0	1440	100.0	1440	100.0

Source: NBS, 2014

Fig. 1: Reported participation in productive activities and household chores by males and females in 2006 and 2014



Source: Fox, 2016: 8

Figure 1 compares the time spent by males and females on productive activities and household chores. As seen, not only do females spend more time on the latter, but the amount of time spent on household chores has (in the prime working years) decreased for males but increased slightly for females (Fox, 2016: 8).

The above figures are confirmed by a detailed survey of 200 women in Tanzania (including 32 case studies) conducted in 2015-17 (Zambelli et al, 2017). 72% of the women respondents said the responsibility for undertaking household work – including washing, laundry, cleaning of the house and compound, and food preparation – rested with women only (Zambelli et al, 2017: 4). The same study found that social norms also impacted the type of work undertaken by and age at which children helped in the household, with girls making a higher contribution.

Water and fuel (firewood) collection

Household chores include water collection and fuel (firewood) collection, which can be especially time-consuming. Primary responsibility for water collection in Tanzania rests with women.

Women are more involved in water collection and spend more time on this task than men do: about 76% of all adult women collected water in 2006 compared with only 33% of men (Fontana & Natali, 2008). Fontana and Natali's analysis of the burden of water collection in Tanzania concluded that this was a very strenuous and time consuming activity, especially for women and children living in low-income households. Moreover they attributed this largely to the extremely poor water infrastructure system.

Fuelwood is one of the main sources of energy in many Tanzanian households, in particular in rural areas—it is used mostly to cook meals, but also to provide warmth and lighting when needed; charcoal is the second most used source of energy (Fontana & Natali, 2008). Again, the main responsibility for time-consuming and strenuous firewood collection rests with women. Ellis et al also point out that the time and effort required for providing water and firewood, as well as other duties such as processing food crops is - 'in the almost total absence of even rudimentary domestic technology' - very high (Ellis et al, 2007: 28).

Fontana and Natali calculated that millions of hours could be saved if there were improvements in infrastructure involved in water collection, fuel collection and food preparation – time which could be spent on more productive work, or devoted to more rest and recreation (Fontana & Natali, 2008: 36). They also calculated the amount of jobs that could be created if all the freed up hours were converted into paid employment: more than half a million jobs could be generated for women from reducing water collection time; about 225,000 from reducing fuel collection; and above 4 million from reducing food preparation time (Fontana & Natali, 2008: 37). In all cases, of course, the number of jobs created for women would be much higher than the number of jobs for men.

These findings were confirmed in a more recent survey. It found that the collection of water and fuel (such as firewood) were the most physically demanding and time-consuming care tasks that women regularly undertook: 79% of women stated that they bore sole responsibility for those tasks (Zambelli et al, 2017: 4). The survey findings overwhelmingly pointed to the need for 'basic service provision that provides the enabling environment for developing paid work opportunities..... in particular...water, public healthcare facilities and education' (Zambelli et al, 2017: 16).

Time constraints on women's productive work

The time use data point to a high degree of time poverty among females: in particular, the large household chore burden on women leaves less time for productive work, and limits the opportunities they have. 'Poor water and electricity infrastructures, distant health facilities, and bad roads all have a knock-on effect on the time that women spend doing a number of care

tasks, which subtracts from the time they can invest in cash-earning opportunities' (Zambelli et al, 2017: 7). 'Time poverty may be leading females to choose agriculture or running a home-based self-employment business as productive activities, as opposed to wage employment. They need flexible hours and cannot be away from care responsibilities' (Fox, 2016: 8).

The constraints imposed by household responsibilities on women's ability to engage in productive work are highlighted in the literature, both in the context of rural employment and agricultural productivity, and female entrepreneurship. 'Reproductive activities, particularly cooking and taking care of the children, add a considerable time burden on rural women hampering their chances to access productive work' (FAO, 2014: 32). Women's traditional reproductive roles are a key barrier to starting and running enterprises: 'Women divide their time between their traditional family and community roles and running the business and therefore they have less time to spend than men on their business' (Mori, 2014: 1-2).

3. Issues with basic services

Access to education

Tanzania has made significant progress in promoting universal education and reducing the gender gap, particularly in primary education. As of 2014, over 80% of children were in school, with a higher percentage of girls than boys (Fox, 2016: 6). Girls were also more likely to complete primary school: 80% females compared to 72% males. However, there has been less progress in reducing gender disparities in secondary education. Girls are less likely than boys to continue to secondary school (54% compared with 59%) (Fox, 2016: 6). The 2016 Human Development Report for Tanzania found that 10.1% of adult women had reached at least secondary level of education, compared to 15.3% of adult men (UNDP, 2016: 6). The gender gap becomes even wider in tertiary education: the female-to-male enrolment ratio was 0.31 (Ellis et al, 2007: 33). Moreover, young women tend to be enrolled in non-engineering related studies such as education, health science or commerce; in 2001 female enrolment at the Sokoine University of Agriculture was just 27.6% - very low in comparison to the high proportion of women in the agricultural workforce (Ellis et al, 2007: 33).

The result is that women in the labour force have less education than men, in turn meaning they are less likely to work as wage employees.

It is also relevant to note some findings from the 2015-2017 survey, that: 'women's engagement in paid work generally resulted in a partial transfer of their care work responsibilities onto their children, and especially their daughters, which in some cases could generate a trade-off between women's work and their daughters' educational outcomes (e.g. tiredness, failure to do homework, reaching school late)' (Zambelli et al, 2017: 12). This has clear implications for girls (the next generation) being able to access education and better employment opportunities.

Mkenda analysed data from the 2006 Integrated Labour Force Survey to identify the determinants of labour force participation of Tanzanian women (Mkenda, 2014). The key determinants included: children (they both reduced and increased the odds of participation); age (it increased the odds of participation); marital status of women (it decreased and increased the odds of participation); education level (it increased the odds of participation); and the education level of a woman's spouse (it increased the odds of participation). Mkenda concluded that 'education (both for women and their spouses) remains a sure way of increasing the participation

of women in the labour market by imparting and enhancing skills for more effective participation in the labour market’.

Reproductive health pressures

Tanzania fares poorly in relation to reproductive health indicators. The 2016 Human Development Index report states that for every 100,000 live births, 398 women die from pregnancy-related causes (UNDP, 2016: 6). In 2010 37% of women aged 20-24 reported they had married before the age of 18 and 12% of females under the age of 20 reported they had already given birth (Fox, 2016: 6). The adolescent birth rate (defined as the number of births per 1,000 women aged 15-19) in 2016 was 118.6 (UNDP, 2016: 6). As well as being dangerous for women, early pregnancy – and early marriage – is one of the reasons females do not start or complete secondary school, thus ending up less educated when they enter the labour force (Fox, 2016). It also stunts their development in other ways, such as formation of networks and relationships among peers (Fox, 2016). Fox concludes that: ‘too many (young females) marry and start families too early, reducing their education and employment opportunities’ (Fox, 2016: 9). The second main implication (as well as improving education) from Mkenda’s analysis of determinants of Tanzanian women’s labour force participation was that: ‘child-minding programmes for women who are in their childbearing years are important so that having children does not constrain women’s participation in the labour force’ (Mkenda, 2014).

4. Lack of access to property, assets and financial services

Agriculture: access to labour, land and agricultural inputs

Agriculture accounts for the largest share of employment in Tanzania, and women form a slight majority in the agricultural workforce (52% females vs. 48% males) (Idris, 2018: 8). However, more than twice as many women as men are unpaid family helpers in agriculture (4.8 million vs. 2.1 million), while twice as many men as women (4.2 million vs. 2.1 million) work on own farms (Idris, 2018: 8). There is further evidence of a gender gap: women tend to have smaller plots, they own less livestock than men, and self-employed women in agriculture are more likely to use their land for subsistence rather than commercial farming, earning significantly less than men. Plots managed solely by women produce on average 14% less (in terms of gross value of output) per acre than plots managed solely by men or jointly by other family members (O’Sullivan et al, 2014: 30). A 2015 study by UN Women found that while women managers cultivate about 0.6 hectares of land on average, all other managers in the sample cultivate more than 1 hectare—a difference that is statistically significant (Buehren et al, 2015: 2).

The following factors are particularly significant in Tanzania’s agricultural gender gap:

Differential access to male labour

O’Sullivan et al claim that a large portion of Tanzania’s gender productivity gap is driven by the imbalance in adult male labour: households with male- and jointly managed plots have nearly twice as many adult men as those with female managers (O’Sullivan et al, 2014: 31). They note that the availability, use and intensity (in terms of number of days worked per acre) of male farm labour all widen the male/female difference in yields. ‘One day of labour from a male family member or hired labourer also generates a higher increase in yields for male- and jointly

managed plots compared with female-managed plots, suggesting that these labourers do not work as efficiently on women's plots' (O'Sullivan, 2014: 31).

This is echoed by the 2015 UN Women study which claims that 97% of the gender gap in agricultural productivity in Tanzania is related to unequal access to male family labour. In turn, it notes that this could potentially be linked to a number of other factors including the segregation of tasks, rural women's limited voice and agency, their lack of access to finance to hire male labour and invest in machinery, and limited time-saving infrastructure. It highlights that one key reason that women farm managers have less access to male family labour is that the majority of them are widowed, separated, or divorced: this is the case for 67% of sole female plot managers in Tanzania. 'In fact, it is quite possible that these women became plot managers entirely because of their head-of-household status. These high rates of widowhood, separation, and divorce mean that women have fewer people in the household to draw on for farm labour. In Tanzania, the households of female farm managers have an average of one fewer person than all other households' (Buehren et al, 2015: 14).

Quality of fertiliser and pesticide application, and knowledge

As with male labour, so male and joint managers receive higher returns from the use of organic fertiliser and the use of pesticides than female managers (O'Sullivan et al, 2014: 31). These differences could be due to gender differences in knowledge relating to timing and appropriate use of these productive inputs, or even to the quality of the products themselves (O'Sullivan, 2014). Women have more restricted access to new technologies, training, vocational education, extension advice, credit and other financial services (FAO, 2014: viii). Women farmers in the 2015 UN Women study were found to have lower educational attainment (roughly two years' less schooling) than the other managers (Buehren et al, 2015: 2) – this points to the pervasive impact of the gender lag in female education on women's economic inclusion.

Land rights

Access to land, workspace and productive resources is critical to unlocking the economic potential of women. Tanzania enacted two Land Acts in 1999 which established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land (Ellis et al, 2008). The Village Land Act (also of 1999) mandates that women be represented on land allocation committees and land administration councils (OECD, 2014: 5). A 2004 amendment to the Land Act gave Tanzanian women the right to mortgage land to enable them to gain access to bank loans (OECD, 2014: 5).

While these reforms are all positive measures, implementation is a challenge. According to data gathered by the FAO: '[w]omen who are aware of their [land] rights often lack financial support to enforce their rights before a court' (cited in OECD, 2014: 5). A bigger barrier is customary law. 'Land tenure in Tanzania continues to discriminate against women because of traditional practices and customary laws.... particularly in relation to inheritance and in circumstances of the death of, or divorce from a spouse' (Ellis et al, 2008: 6). Rule 20 of the Customary Law Declaration Order No. 4, states that, 'women in patrilineal communities do not inherit absolute rights over immovable property but only use rights and therefore ... cannot sell properties' (OECD, 2014: 5). As of 2007/2008, the proportion of land owned under customary law was 69.3% compared to 15.7% owned by purchase (OECD, 2014: 5). The OECD assessment notes that there is no information on implementation of the Village Land Act – whether its implementation has led to a higher share of land ownership by women and/or greater women's

land rights in Tanzania – or of the 2004 amendment: ‘however, since customary practices continue to restrict women’s access to land, it is unclear how successful such an amendment might be in significantly increasing women’s access to credit’ (OECD, 2014: 6).

Regional differences

It is important to highlight that the average national gap in productivity masks substantial regional differences. ‘Tanzania’s more arid and food-insecure regions tend to have the largest gender gaps in yields. Individual female managers in the less fertile central and eastern zones of the country consistently produce less per acre than males or joint managers, with average gaps of 26% in the central zone and 51% in the eastern zone. In the southern “breadbasket” portion of the country, meanwhile, men and women farm at similar levels of productivity’ (O’Sullivan, 2014: 31).

Access to financial services

Access to finance is important both for women in agriculture and women in business. Challenges in accessing finance impose significant constraints on women’s productivity. A 2014 women’s entrepreneurship survey (WES) identified access to finance as the most common challenge faced by women entrepreneurs when starting and growing their own businesses (Mori, 2014: 2).

Asset ownership

Asset ownership is an important issue impacting women’s access to financial services (AFI, 2016: 7). In agriculture, women’s difficulties in accessing finance are closely linked to their limited land rights. ‘Because women are not named – nor are their interests noted – on land titles, it is difficult for them to access formal sources of credit, which are mostly tied to the provision of titled land as collateral’ (Ellis et al, 2007: 7). For various reasons such as outdated law, weak registration system and lack of awareness women also find it hard to use non-land assets as collateral (Ellis et al, 2007).

Gender-sensitive financial services

Lack of gender-sensitive financial services is a major issue in Tanzania. A mapping of financial service providers found that most do not consider women as a specific target group: of 32 registered commercial banks in Tanzania, none had a specific focus on women entrepreneurs though some had SME windows (focused on both men- and women-owned SMEs) (Mori, 2014: 5). There are some government-led initiatives to help MSMEs obtain finance, e.g. through guarantee schemes; the Tanzania Women’s Bank and the Covenant Bank are two financial institutions (out of 18 registered financial institutions) that specifically target women entrepreneurs. Despite these efforts, a survey of women entrepreneurs found that 85% of women interviewed financed their start-ups from their own savings, mainly due to high interest rates and collateral requirements (Mori, 2014: 5).

A recent report by the Alliance for Financial Inclusion (AFI) identifies the following barriers to women’s financial inclusion in Tanzania: a) on the supply side – inappropriate services that do not meet client demand, and the high cost of financial services due to inefficiencies in delivery channels; b) on the demand side – information asymmetries, lack of documentation, irregular income patterns, lower income than men and low financial literacy (AFI, 2016: 4). Structural and regulatory barriers include: stringent or lack of proportionate requirements for taking on new clients, lack of a regulatory framework for broad-based microfinance services, delays in rolling

out a national ID system, lack of a legal framework allowing for quick contract enforcement in the event of default, stringent Know-Your-Customer (KYC) requirements, high security requirements for bank branches, and the absence of an explicit financial consumer protection framework (AFI, 2016: 4).

Narrowing of gender gap in financial inclusion

The AFI report details the gender gap in financial inclusion in Tanzania. While non-bank financial institutions serve men and women equally, and (informal) microfinance institutions serve proportionately more women, commercial banks serve relatively more men (17.9% of males had a bank account in 2013 vs. 10.1% females) (AFI, 2016: 3). Nonetheless, the report highlights that the gender gap in financial inclusion in Tanzania has narrowed in recent years, largely due to the expansion of mobile money (only 1.1% of adults used mobile money in 2009, but by 2013 this had risen to 49.9%) - though women still lag behind men in mobile account access (27% for women vs. 38% men) (AFI, 2016: 3). The report identifies opportunities to further expand women's financial inclusion and narrow the gender gap, e.g. reforming the stringent ID requirements under the current KYC regime – the need to produce a second ID to verify the first ID often excludes poor rural women (AFI, 2016: 6).

Other barriers to entrepreneurship

Legal and regulatory framework

Barriers to establishing a business, particularly the lengthy and complex business registration, incorporation and licensing practices have a disproportionately negative effect on women, often making it impossible for them to get started (Ellis et al, 2007: 5). The complex and time-consuming requirements for company incorporation prompt many firms to evade these through informality: this incentive is stronger for women because they tend to be more time- and cash-constrained than their male colleagues (Ellis et al: 2007: 6).

As noted earlier, women have land rights under law in Tanzania but the issue is weak implementation. A study of women's entrepreneurship in the country reached the same conclusion in relation to the legal and regulatory system, namely that 'the challenge is not in the laws themselves, but in making sure that women (and men) fully understand them and can contest if they are not respected' (Mori, 2014: 4). As well as lack of awareness, many women face social pressures pushing them not to claim their rights (Mori, 2014).

Access to business development services

As well as access to financial services, women entrepreneurs struggle to access business development services. These are crucial to helping women owned enterprises (WOEs) to strengthen their capacity to start, effectively manage and grow their business. These services include training, counselling and consultancy in the areas of business planning, accounting, auditing, legal aspects, etc. Few women entrepreneurs access these services and few business development service providers specifically target women (Mori, 2014: 6). 'As a consequence, women's enterprises often remain precarious, usually tied to small-scale and informal activities that can be reconciled with their domestic obligations' (Ellis et al, 2007: 3).

Access to markets and technology

Mori lists a number of barriers women face in access to (international) markets and technology: a) even though organizations that promote exports exist, they do not actively engage WOE in terms of capacity building to make use of export opportunities; b) although information about participation in government procurement is available via government websites, there are currently no efforts to ensure that women entrepreneurs participate in the bidding/procurement process; c) regarding ICT usage there are limited efforts made at the government level to improve the digital literacy of WOE (Mori, 2014: 7). Access to markets is also critical at local level to enable women to participate in economically empowering work. The 2015-2017 survey of Tanzanian women found that 'where markets were absent or failing to provide the kinds of jobs, customers or services that women needed, women and their families faced particular struggles to balance paid, unpaid and care work' (Zambelli et al, 2017: 16).

5. Gender roles and discriminatory social norms

The literature highlights the constraints imposed on women by traditional attitudes towards them and the roles they are expected to play.

The 2015-2017 survey of 200 Tanzanian women found that: 'women continue to be perceived as the main providers of unpaid care work in the household. Their own responses reveal that they subscribe to this viewwhich was overwhelmingly echoed by their husbands and children' (Zambelli et al, 2017: 15). Even in cases where women were engaged in paid work, most male respondents saw this as 'a symptom of their household's poverty, rather than an ideal situation they subscribed to. They expressed a preference for their wives to remain home and in charge of care work, thereby taming the risk of these responsibilities remaining unfulfilled or being transferred to men' (Zambelli et al, 2017: 15).

The report notes that the perception of unpaid care work as being a predominantly female activity reflected a broader, gendered view of work: the large majority of women saw men as being better at jobs requiring energy and strength, e.g. agricultural activities, care for animals, construction and repair of houses, while half identified caring for sick children as the task they were best at, and one-third identified household work as the main task they were better at than men (Zambelli et al, 2017: 15). The study found that these gender norms appeared to be enforced at a young age, 'with girls doing more household chores than their brothers, who do more care work outside the home; however this allocation was not as rigid as in later stages of life' (Zambelli et al, 2017: 15).

In the context of entrepreneurship, Mori notes that, 'a key barrier is the cultural environment that makes it more difficult for women to start and run enterprises due to their traditional reproductive roles and power relations.power relations both at the household level and in the environment impede their capacity to act fully upon their potential' (Mori, 2014: 1-2). A related issue is that 'some cultural and religious values restrict women from socialising and hence broadening their networks which could be useful for their business' (Mori, 2014: 2).

6. References

- AFI (2016). *Tanzania narrows the financial inclusion gender gap*. Alliance for Financial Inclusion (AFI). <https://www.afi-global.org/sites/default/files/publications/2016-08/2016-casestudy-btg-tanzania.pdf>
- Buehren, N. et al (2015). *The Cost of the Gender Gap in Agricultural Productivity in Malawi, Tanzania, and Uganda*. UN Women, UNDP, UNEP and the World Bank Group. http://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2015/costing%20gender%20gap_launch.pdf?la=en&vs=2608
- Ellis, A. et al (2007). *Gender and Economic Development in Tanzania: Creating Opportunities for Women*. World Bank Group. <https://openknowledge.worldbank.org/bitstream/handle/10986/6829/41454optmzd0TZ101OFFICIAL0USE0ONLY1.pdf?sequence=1&isAllowed=y>
- Fontana, M. & Natali, L. (2008). 'Gendered Patterns of Time Use in Tanzania: Public Investment in Infrastructure can help'. IFPRI Project 'Evaluating the long-term impact of gender-focused policy interventions'. <http://www.ids.ac.uk/files/dmfile/genderedpatternsoftimeuseintanzaniapublicinvestmentininfrastructurecanhelp.pdf>
- Fox, L. (2016). *Gender, Economic Transformation and Women's Economic Empowerment in Tanzania*. Overseas Development Institute. https://set.odi.org/wp-content/uploads/2016/03/Gender-application-to-Tanzania-paper_March_Final.pdf
- Idris, I. (2018). *Mapping women's economic exclusion in Tanzania*. K4D Helpdesk Report 332. Brighton, UK: Institute of Development Studies.
- Mkenda, B. (2014). 'What determines labour force participation of Tanzanian women?' *University of Dar es Salam Journals*, Vol. 21:2 (2014). <http://journals.udsm.ac.tz/index.php/tjpsd/article/view/973>
- Mori, N. (2014). *Women's Entrepreneurship Development in Tanzania: Insights and Recommendations*. International Labour Organization (ILO). http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_360426.pdf
- NBS (2014). *Tanzania, United Republic of – Integrated Labour Force Survey 2014: Analytical Report*. National Bureau of Statistics, Tanzania. <http://www.nbs.go.tz/nbstz/index.php/english/statistics-by-subject/labour-statistics/614-the-2014-integrated-labour-force-survey-ilfs>
- OECD (2014). *Tanzania: Social Institutions and Gender Index*. <https://www.genderindex.org/wp-content/uploads/files/datasheets/TZ.pdf>
- O'Sullivan, M. et al (2014). *Levelling the field: improving opportunities for women farmers in Africa*. World Bank Group. <http://documents.worldbank.org/curated/en/579161468007198488/pdf/860390WP0WB00N0osur e0date0March0180.pdf>

UNDP (2016). *Briefing note for countries on the Human Development Report 2016: Tanzania (United Republic of)*. United Nations Development Programme.
http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/TZA.pdf

Zambelli, E. et al (2017). 'My mother does a lot of work': *Women balancing paid and unpaid care work in Tanzania*. BRAC Research and Evaluation Unit.
<https://opendocs.ids.ac.uk/opendocs/bitstream/handle/123456789/13283/Tanzania%20v2.1%20SCREEN.pdf?sequence=2>

Suggested citation

Idris, I. (2018). *Barriers to women's economic inclusion in Tanzania*. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

About this report

This report is based on five days of desk-based research. The K4D research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact helpdesk@k4d.info.

K4D services are provided by a consortium of leading organisations working in international development, led by the Institute of Development Studies (IDS), with Education Development Trust, Itad, University of Leeds Nuffield Centre for International Health and Development, Liverpool School of Tropical Medicine (LSTM), University of Birmingham International Development Department (IDD) and the University of Manchester Humanitarian and Conflict Response Institute (HCRI).

This report was prepared for the UK Government's Department for International Development (DFID) and its partners in support of pro-poor programmes. It is licensed for non-commercial purposes only. K4D cannot be held responsible for errors or any consequences arising from the use of information contained in this report. Any views and opinions expressed do not necessarily reflect those of DFID, K4D or any other contributing organisation. © DFID - Crown copyright 2018.

