



SOCIAL POLICY, GENDER AND LABOUR IN TANZANIA

By: Razack Lokina, Joyce Nyoni & Godius Kahyarara

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ABSTRACT

The paper focuses on the interface between gender, the Tanzanian labour market and social policies. Social policies are seen to influence men and women differently given the prevailing gender dynamics. The paper explores issues emerging over time in the labour market and how the observed features are shaped or influenced by different national social policies. Key issues raised in the paper are the changing nature of the Tanzanian labour market and the gendered nature of the transformation in light of the various established social policies. Since independence the Tanzania government undertook several measures in ensuring that gender issues are addressed at different policy levels. Outcomes of the efforts are observed in the changing nature of the labour market, which has over the years seen women move out of non-paying household work to working in the economy's informal and formal sectors.

Impacts have been seen in education, social security, health, and financial policies, among others, that have contributed to positive changes in ensuring that women are taking part in the country's ongoing economic transformation. Despite the achievements registered, the paper observes that a number of challenges still exist, where a number of cases show that women are constrained by the prevailing gender relations. Women still have to negotiate their way through reproductive and productive roles which significantly affects their participation in the labour market and the quality of their participation. The recommendation set forth by the paper is that the promotion of women in the labour market should also account for their reproductive roles to lessen the burden they have to take on and to provide them the opportunity to increase their productive and rewarding involvement in the labour market. This should go hand in hand with deliberate efforts to ensure that parity is improved at higher and tertiary schools and especially in science and technical subjects.

CHAPTER 1

1.1 Introduction and Background

Social policy encompasses all efforts to influence and ensure access to secure livelihoods and income. According to Mkandawire (2004) social policy touches on both social institutions and social relations, encompassing intra-household relations of class, community, ethnicity, and gender. Social institutions and social relations are mediated through gender relations, putting gender at the centre of social policy. Social policies are seen to influence men and women differently given the prevailing gender dynamics. Holmes (2007) defines gender as the differences observed between men and women which are a result of social processes and not biologically determined. Gender is not taken as an attribute of an individual but rather a social relationship that encompasses elements of power.

This paper focuses on the evolution of gender and labour dynamics in Tanzania's social policy over time. Specifically the paper sheds light on the current and future position of Tanzania's social policies by exploring the interface between gender aspects of the Tanzanian population, issues in the labour market, and how the observed features are shaped by the national social policies. Central to the paper is the changing nature of the labour market and the gendered nature of economic transformation in the light of social policies. Hence the study includes an analysis of social policies that focus on the social services that influence it. Special attention is given to the dynamics of social policies and how they facilitate the delivery of basic services for social life through aspects such as healthcare services, social welfare and community development services, human settlement and housing services, education, and water services.

In assessing social policy dimensions of gender and labour dynamics, the paper demonstrates how the forces of globalization, international development, and ongoing social and economic reforms introduced in Tanzania after the 1990s have influenced the observed trends. The drivers of these influences are via trade and industrial policy, which have had a strong influence on gender, social protection, and youth employment; these have changed due to adjustments in the broad areas of globalization, international development, and reforms. It is indisputable that policies which distort the functioning of markets can influence the linkage and relationships between labour, social policy, and gender issues. Factors that distort domestic and international markets have strong linkages with labour markets by influencing the demand and supply of labour. Social policies play a role in reproduction, protection, and transformation, in which gender is affected by all the three aspects of social policy. Of interest is the fact that gender is linked to social policy in terms of the types of programmes that are adopted, the welfare outcomes of specific social policies, and the way that social policy exacerbates or mitigates social stratification.

Furthermore, this paper acknowledges that social facts of gendered life processes have huge implications for what the intended economic transformations and industrialization will mean for the welfare of both women and men. Inequalities between men and women at the

household level and in labour markets mean that gains from economic transformation can have different impacts for the welfare of men and women. The “Tanzania 2014 Integrated Labour Force Survey” indicates significant disparities between men and women receiving pensions after retirement, with 139,172 men reported to receive a pension compared to 50,816 women (NBS, 2014). Women’s participation in the labour market is shaped by the fact that women have a double burden of household responsibilities and employment outside the household, and therefore they encounter a different set of challenges. Women are noted to work mainly as clerks, service workers, shop sales workers, and in elementary occupations, versus men who dominate the legislature, administration, managerial, and professional categories (NBS, 2014). It is also noted that gendered roles and labour market segmentation also shape and influence the nature and pace of economic transformation. Hence, it is important to examine how the social policy environment provides supportive measures for men and women to be fully engaged in the economic transformation process.

Eliminating gender disparities in all forms of life and empowering women have been an important agenda of the Tanzanian government since the early days of independence. The efforts undertaken by the government can be linked to what Boserup (1970) points out in the book “Woman’s role in economic development”, as the need to bring women into mainstream development. At the national level, Tanzania set out its own development agenda to address the imbalance between women and men in all spheres of life. The need to address this imbalance was reflected in the “Socialism and Self Reliance Policy” of 1967, whose main pillars were social equity, human dignity, and gender equity. The then National Women’s Organization (UWT) under the leadership of the ruling party Chama Cha Mapinduzi (CCM) undertook several initiatives to implement gender equity projects. The approach used by UWT was popularly known as “Women and Development” (WAD), which was signified by various women’s economic programmes/projects (Koda, 2000). In 1990 the government established the Ministry of Community Development, Gender and Children as the national organ for spearheading gender development in the country.

A “Women’s Development Policy” was launched in 1992 and later revised in 2000 to a “Gender Development Policy”. Additional efforts undertaken by the government include the institutionalization of gender in development by establishing a gender focal person in all ministries, capacity building and training on gender, and undertaking a gender budgeting initiative. In 2006 the government developed a “Strategic Plan on Gender”. The National Strategy for Gender Development strives to address gender gaps and inequities between women and men. Areas of concern addressed by the strategy include, among other things, economic empowerment, access to and ownership of resources, employment, and food security and nutrition. The country’s “National Development Vision 2025” aims to attain gender equity and the empowerment of women in all socio-economic and political relations. There are also the Land Act and the Village Land Act of 1999, the Law of Marriage Act of 2002, the Employment and Labour Relations Act of 2004, and the Sexual Offences (Special Provisions) Act No. 8 of 1998, all geared towards protecting and safeguarding the integrity and security of women.

At the international level Tanzania is party to and has ratified a number of international conventions and protocols that address gender issues. These include the United Nations Charter on the Human Rights Declaration of 1948, the Southern Africa Development Cooperation (SADC) Declaration on Gender and Development of 1977, the Convention

on the Elimination of All Forms of Discrimination Against Women (CEDAW) of 1979, the Convention on the Rights of the Child (CRC) of 1989, the Beijing Declaration and Platform for Action of 1995, the SADC Declaration on Gender and Development (199 Addendum on Prevention and Elimination of Violence Against Women and Children) of 1998, the East African Community (EAC) Treaty of 1998, the African Union (AU) Solemn Declaration on Gender Equality and the Protocol to the African Charter on Human and People's Rights on the Rights of Women of 2003, and the World Summit 2005 Resolution on Gender Equality and the Empowerment of Women.

Despite significant efforts undertaken by the government of Tanzania, including strengthening of the institutional framework for implementing gender goals, gender differences still persist across many areas including education, health, and in the economic arena. The Millennium Development Goals evaluation reports for Tanzania (2000–2014) note that despite the fact that there has been significant progress in the area of gender parity at primary and secondary level, the proportion of females in tertiary education institutions still falls behind that of boys. Gender disparities are also evident in formal sector employment, where men account for 71% of workers. Women are more active in agriculture, specifically in food crop production. Women also face other gender-specific barriers, namely accessing markets due to time burden constraints given their multiple roles at the household level. Barham and Chitemi (2008) noted that women's farmer groups in Tanzania tended to be less successful than men's groups in accessing markets for their outputs. As a result women usually remain tied to informal activities that can be reconciled with their domestic obligations.

1.2 General Objective and Focus of the Paper

The general objective of this paper is to provide a detailed account of the role of social policy in gender aspects. The assessment includes an examination of how gender is addressed or interpreted in social policies. The paper also explores the hypothesis that gender-sensitive policies automatically increase women's economic security. Gendered outcomes of different social policies are analysed. The paper examines barriers in social policies and how they can be better addressed to promote gender equity. Specifically the paper analyses how the social policy environment potentially provides supportive measures for both men and women to acquire the necessary skills and knowledge in order to enable them participate fully in their economic lives, and how social policies influence the economic structures and labour markets.

Furthermore, the paper focuses on exploring how social policy and gender have shaped the supply and demand for labour. This analysis involves mapping out the complex ways in which social policies are filtered through both formal and informal institutions which directly impact on gender and labour issues. Attention is paid to the extent to which gender is impacted positively or negatively as a consequence of the social and economic transformation taking place in the country. This includes exploring issues such as how labour markets are structured and shaped by gender segmentation, and how social policies have addressed the gender inequalities in wages/income, work-related social benefits, and social security.

1.3 Scope of the Paper

Tanzania has embarked on comprehensive social, economic, and political reforms that have

resulted into new national-level plans and programmes. In addition, all social and economic policies, including those on health, social security, wages, education, and training, have undergone profound changes since the 1980s. These policy reforms and development plans have direct and indirect effects on the social welfare of people. A good example is the increasing demand for the provision of health and education. In such a context it has become imperative to look beyond the existing situation and provide a critical assessment of the social policy implications, especially in terms of gender and labour trends and patterns. The paper demonstrates that at the national level there is a need to explore how social policies affect formal and informal institutions, whereas at a lower level there is a need to explore how social policies affect specific sectors, and as a result how men and women have been impacted.

1.4 Questions Addressed

Based on the issues raised in the above paragraphs, the paper addresses the following questions:

- i) How has gender been addressed in social policy in Tanzania? This will be answered through an analysis of key social policy documents to establish the ways in which gender has been addressed in social policies and practices, how social policies have been sensitive to the systematic nature of gender relations, and whether they have adequately met the needs of women.
- ii) Do social policies impact men and women differently? This will be addressed by examining disparities in different dimensions of human development (education, access to services, labour force participation) and assessing whether the outcomes can be directly linked to the outcomes of social policies. The analysis will include identification of the different constraints that men and women face that prevent them from benefiting fully from social policies.
- iii) Which areas of social provisioning have been shaped by questions of gender? This question is addressed through exploring opportunities presented by social provisioning in promoting a gender equity agenda, and a critical evaluation of social provisioning interventions from the standpoint of women's inclusion in economic life.
- iv) How has social policy affected the role of women in labour markets in Tanzania? Are there aspects of social policy which promote women's involvement in the labour market? Which social policies are constraining women's involvement in the labour market? Are there aspects of social policy that lead to labour market segmentation? Are there particular aspects of social policy that influence how women engage with specific labour markets?
- v) How is the role of family incorporated into formal social policies and informal social provisioning, and how does this affect labour market participation?

1.5 Methodology and Data Sources

Given the study's nature a range of methods are employed, in particular the following:

- a) A desk review of key policy and programme documents in order to provide an overview of social policies and the influence of these policies on key aspects – in particular, the impact of observed labour market outcomes in relation to gender and employment patterns. Some of the key policy documents and programmes reviewed include those on education, health, population, the economy, social security, natural resources, land, employment policies, and poverty reduction strategies and programmes.
- b) Semi-structured interviews with key resource persons in academic, decision making, and policy formulation bodies and institutions. Some of the potential key informants identified are by institutions such TGNP, REPOA, ESRF, ILO, Care International, HelpAge International, TASAF, the Ministry of Health, the Ministry of Education, and the Ministry of Community Development, Gender and Children.
- c) A gender-based analysis of key data sources (National Household Budget Survey, Tanzania Demographic and Health Survey, Employment and Earning Surveys and Integrated Labour Force Survey, Household Census Report, Tanzania HIV/AIDS and Malaria Indicator Survey, FinScope Tanzania Surveys, Working Condition Surveys).

CHAPTER 2

2.1 The Gendered Nature of Social Policy in Tanzania

The definition of gender is still controversial to many people. Taylor et al. (2007) state: “our gender and what it means to us affects the ways we interact with each other, the kind of relationships we form, and our positions in our communities”. An interpretation of this definition is that gender refers to the societal meaning assigned to male and female, and to the socially constructed roles, behaviours, activities, and attributes that any given society considers appropriate for men and women. However, Connell (2009, quoted by Schwenke, 2011) points out that it is difficult to agree with the definition of male and female categories, since even the definition of who is a man and who is a woman can be contested. In this paper gender is defined as the socially-constructed relations that define what it means to be a woman or man, and the prescribed socially approved roles and responsibilities.

The relationship between gender and social policy should be seen as complex and interactive. Orloff (1996) points out that if gender relations shape the character of social policy interventions, it is also true that social policy interventions affect gender relations. Incorporation of gender issues is important in both social policy and economic policy. As Bandara (und) reports, the economic cost of missing the gender dimension in development translates to significant GDP loss estimated up to 3% per annum. Gender equality has been central in the fight against poverty and in achieving development. It has been argued that women’s improved participation in various areas has a positive and lasting impact on development outcomes (World Bank, 2012). It has been shown that gender equality has a positive impact on the quality and quantity of human capital and on poverty reduction through its impact on child health and upbringing (Araya and Chung, 2015). In Tanzania various social policies have been reformed or introduced with the aim of reducing the gender gap and improving the outcomes of the social policy programmes. This chapter looks at key social policies that are directly linked to labour market dynamics, namely employment creation, education, and social protection. The aim is to analyse the contribution of the different social policies in narrowing the gender gaps in the labour market.

2.2 Employment Creation Interventions and Policies

Since independence the creation of productive and sustainable employment opportunities has remained a central policy priority of the Tanzanian government. A number of policy interventions have been formulated and implemented over the years. Employment creation policies have been seen as part and parcel of the basic policies for economic growth and development. The underlying assumptions of the policies have been that economic growth would lead to employment creation, and as a result income generated through employment would lead to improvement in standards of living and the eradication of poverty. Key among these policies are the National Strategy for Growth and Reduction of Poverty (MKUKUTA I 2005–09 and MKUKUTA II 2010/11–2014/15), the first Five-Year Development Plan (2010–2015), the Second Five-Year Development Plan (2016–2020), the National Employment

Policy (2008), and the National Employment Creation Strategy. In all these documents a commitment to increasing decent jobs and self-employment opportunities for all citizens is expressed in very explicit terms.

MKUKUTA I aimed at reducing unemployment from 12.9% in 2000/1 to 6.9% in 2010, as well as addressing unemployment in rural areas. Some of the strategies identified were the modernization of small-, medium-, and large-scale agricultural enterprises, and the promotion of off-farm activities, including small and medium-sized enterprises. Tourism and mining were identified as fast-growing sectors that had the potential for providing employment opportunities and hence were deserving of government support. In terms of gender, one of the shortcomings of MKUKUTA I was that there was no explicit acknowledgement of the existence of gender disparity, and therefore there were no specific targets for addressing gender disparity in any sectors of the economy. In MKUKUTA II, however, unemployment was noted, especially among youth, with unemployment rates higher for young females (15.4%, compared to 14.3% for young males) and women constituting only 24.7% of paid employees (URT, 2010). The strategy continued efforts at promoting productive and decent employment creation, with a special focus on women, youth, and disadvantaged groups.

The government also undertook specific measures, like launching a National Employment Creation Programme (NECP). The programme's goal was to create greater employment opportunities, and the target set by the programme was to create not less than a million gainful and decent jobs between 2006 and 2010. Among the measures proposed were stimulating private sector growth as means of increasing employment and self-employment, and increasing public investment in construction and other leading employment sectors, namely agriculture, tourism, mining, and manufacturing. In addition, a range of other supportive policies and programmes related to employment creation were put in place. These included the Agricultural Sector Development Programme, policies on investment, small and medium enterprises, science and technology, and micro financing, among others. In the financial year 2006/07 the Government of Tanzania operationalized the Economic Empowerment Fund (EEF) through the programme for empowering Tanzanian entrepreneurs, setting aside a total of TZS 21 billion (approximately US\$ 16 million) for the provision of soft loans at an average of TZS 1 billion (US\$ 776,000) per region for the purpose of economic empowerment and employment creation. The EEF, unlike the Youth Development Fund that targeted young people, targeted all age groups, including youth. The Youth Fund has been running for a number of years in Tanzania; Phase One of the Youth Development Fund was established in 1993/94, and Phase Two was launched in 2000. Other efforts undertaken by the Tanzanian government geared towards improving labour market information and its flow include the Tanzania Employment Service Agency (TaESA), established under the Executive Agency Act No. 30 of 1997 by the Ministry of Labour and Employment. The agency's main function is to provide placement services for job seekers and employers, prepare programmes for providing employment services to the general public, and collect, analyse, and disseminate labour market information (LMI) to stakeholders and the general public.

However, despite all these interventions, the creation of adequate employment continues to be a challenge. According to NEP 2008, the economically active population in Tanzania in 2005/06 was estimated to be 18.8 million. This represents an increase of 3.3 million or 21.5% compared to the findings of the 2000/2001 Integrated Labour Force Survey (ILFS), with the corresponding labour force growth rate at 4.1% annually, equivalent to about

800,000 new labour force entrants into the labour market each year. In 2006, 16.6 million workers or 88.3% of the economically active labour force were employed, with the majority working in rural areas, primarily on smallholdings as self-employed or unpaid family workers.

The informal and private sectors in Tanzania have been growing rapidly. Possible reasons for this are the fast-growing nature of the informal and private sector, including sharp falls in incomes and jobs in the formal economy, economic liberalization, the privatization of state service provision, and labour market deregulation. What is observed is that given the unequal access to resources among women and men, participation in the informal labour market is segregated. The proportion of men engaged in the private and informal sector as paid employees is twice that of women. On the other hand, women form a major share of the unpaid family helpers in agriculture. The critical gender dimension of the agriculture sector cannot be ignored, especially issues of land tenure. Tanzania is one of the countries with strong policies and laws safeguarding women from discriminatory land tenure practices. The National Land Policy, the Marriage Act, the Land Act, and the Village Land Act all give women equal rights to acquire, hold, use, and deal with land. However, despite the existence of laws that prohibit gender discrimination in land tenure, norms and values on the ground continue to influence practices concerning the ownership, control, and access to land, particularly in rural areas. Unequal access to land between men and women can be seen to contribute to a high proportion of women working as unpaid family helpers in agriculture, as shown in Table 1.

Table 1: Distribution of employment in the private and informal sector by sex and type of employment, 2014 (Source: NBS, 2014)

Type of employment	Male	Female	Total	Female as % of total
Paid employees	1,825,648	954,450	2,780,099	34%
Self-employed in non-agriculture with employees	397,844	164,933	562,777	29%
Self-employed in non-agriculture without employees	1,565,615	1,610,498	3,176,113	51%
Unpaid family helpers in non-agriculture	108,072	261,503	369,574	71%
Unpaid family helpers in agriculture	2,073,190	4,842,883	6,916,074	70%
Work on own farm in agriculture	4,173,031	2,052,471	6,225,502	33%

Women also experience challenges of limited access to start-up capital, which limits the kinds of investment they are able to make. Data from the ILFS (NBS, 2014) and the Ministry of Trade and Industry (2012) show that fewer women have managed to establish businesses

with employees, instead resorting to single-handed self-employment.

The information given in Table 1 further shows that ascribed gender roles are directly reflected in the sectors where women and men work. Women mostly work in domestic and unpaid household labour with minimal benefits. It can be seen that women take the largest share in unpaid work in both the non-agriculture and agriculture sub-sectors, accounting for 71% and 70% respectively. It may also be observed from Table 1 that women are more concentrated in the less formal, less visible, and more “vulnerable” employment areas. Women’s disadvantaged position in the labour market should be discussed in the context that the increase in the number of women in paid employment is not because they are being pulled into the labour market, but rather because they are being pushed into the labour market. Over the years women have taken on the larger share of reproductive roles at the household level, thus confining them to household work, while men work outside the household. With increasing economic challenges, however, many families have found it difficult to manage, hence forcing women to venture into paid employment as a means of increasing household income. Lacking proper mechanisms to guide employment, the majority of women have engaged in risky and lower-paid employment in both the formal and informal sectors without any social protection instruments.

Despite significant efforts undertaken by the government of Tanzania, including the strengthening of institutional machinery for implementing gender goals, gender differences still persist across many spheres, including education, health, and in the economic arena. In Tanzania, as in many other developing countries, women and men enter the labour force in different ways and on different terms. Differences are observed not only among women and men but also among different groups of women, such as rural and urban, or poor and educated. It is important to note that gender outcomes in labour markets do not reflect natural or objective differences between men and women; rather, they are a reflection of the prevailing social-cultural milieu, the economic context, and institutional structures.

Most women are employed in low-paid, unskilled, or low-skilled work in both the formal and informal sectors. However, the government of Tanzania has achieved impressive success in encouraging women’s participation in all cadres and types of employment. This can be easily achieved in the formal sector where government machineries are present. Unfortunately the gender imbalance is still prevalent in informal and private sector employment. Gender differences in employment participation create a policy concern because the terms upon which women and men compete for employment are set by wider social relations, including in the cultural, economic, and political arenas. There are likely to be scenarios where society believes that a woman’s primary commitment is to care for her family at home, in the ‘reproductive’ sphere of life, and that women depend on male providers for their cash needs. However, there are potentially more explanations than this. The skill label is usually arbitrary, and is culturally defined. Labour associated with women tends to be undervalued and defined as unskilled, even when it entails complex actions and thought processes, such as childcare, subsistence farming, agro-processing, and the like.

Left alone, Tanzanian culture unfortunately tends to promote a concentration of women in low productivity, low-paid jobs, in part-time and temporary employment, and in informal activities. Policies often do not address the wage disparities that they face. As stated earlier, a significant proportion of women are engaged in the informal sector of the economy, where access to credit

is essential in facilitating start-up projects and the expansion of existing projects/investments to take advantage of growing economic opportunities. The Tanzania National Microfinance Policy (2000) provides a broad framework for operating microfinance institutions, and has been very positive in facilitating and supporting institutions that have made it much easier for women to access financial resources without having to go through formal financial institutions. The policy allows microfinance institutions to operate their services on the basis of internally agreed objectives, hence providing an opportunity for Saving and Credit Associations (e.g. VICOBA) to operate not purely based on business and profit margins.

One of the advantages of VICOBA as opposed to other microfinance institutions is that VICOBA recycles its investment returns and enables members to benefit from bigger loans, but also shares profit interest as dividends at the end of the year. A FinScope survey of 2013 shows a significant increase of people accessing non-bank formal products, rising from 6.7% in 2009 to 43.5% in 2013. Looking at the gender divide in accessing financial services, there has been a very slight increase in women using bank products, from 7.0% in 2009 to 10.1% in 2013. What is evident from the data gathered during the survey is that women are now using non-bank formal products, with figures increasing from a reported 7.4% in 2009 to 41.1% in 2013.

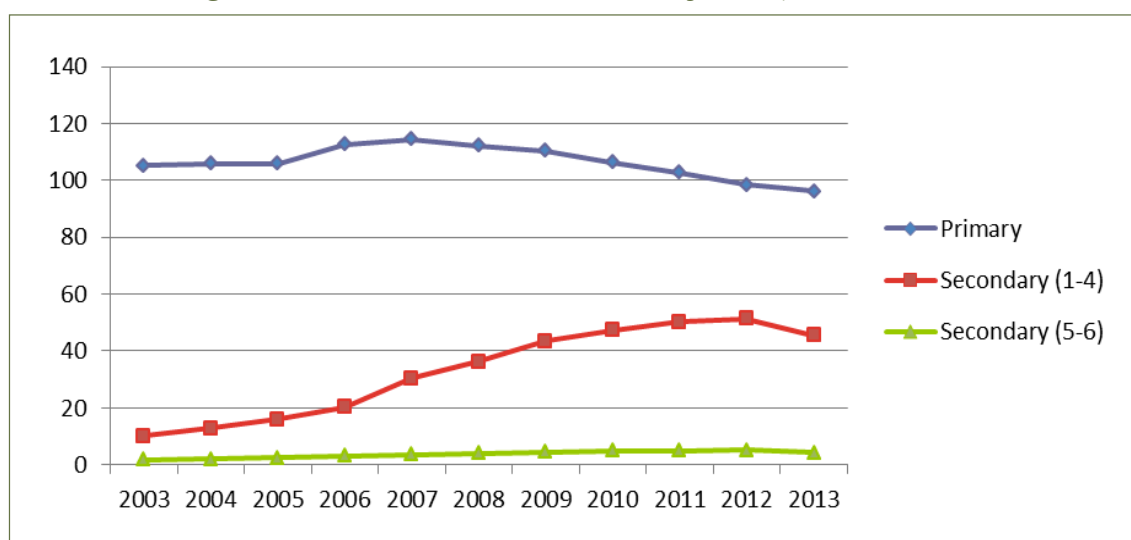
2.3 Education Interventions and Policies

An expanding economy like Tanzania's requires a highly skilled labour force. The Tanzania Development Vision 2025 identifies education as playing a central role in bringing about social and economic transformation. The Poverty Reduction Strategy Paper (PRS) (2004), the National Strategy for Growth and the Reduction of Poverty I and II (NSGRP), and the Five-Year Development Plans I and II all emphasize the important role played by education, science, and technology in stimulating economic growth and hence reducing poverty in the country. To ensure that the country has a skilled labour force, the government embarked on several measures. The Musoma Resolution of 1974 was one of the first policy actions which promoted universal primary education (UPE). UPE was successful in increasing access to education, and by 1984 the number of children in schools had doubled. Of greater significance is the fact that UPE meant increased gender parity in primary enrolment, and the proportion of boys and girls in primary school became equal (Mbilinyi, 2003). However, the gross enrolment rate at primary level fell during the 1980s, largely seen as a consequence of the economic crisis and reduced government expenditure in social services including education. The stabilization of the economy during the early 1990s saw an increase in primary enrolment, and the government has continued its efforts to promote the increase of enrolment at different levels of learning.

The First Education Development Programme (PEDP) ran from 2001 to 2006. The focus of the PEDP was to increase enrolment at primary level through increased resource investment in the sector. It is noted that PEDP I recorded a significant increase in enrolment in primary education for both boys and girls. As a measure to ensure that children from poor families were enrolled in primary education, the government decided to abolish school fees in 2002. This led to a significant increase in enrolment. It is reported that in 2002, the first year of the PEDP, standard one enrolment increased by 23.4% (URT, 2003). By 2010 the gross enrolment ratio (GER) was 97.6% for boys and 99.2% for girls, and the net enrolment ratio (NER) was 91.4% for boys and 92.5% for girls (URT, 2012).

In 2003 the government came up with a Secondary Education Plan (SEP) focused on increasing enrolment in secondary schools to cater for the expanded intake at primary level due to PEDP I and II. In line with this, there was also the establishment of community secondary schools. The SEP led to a significant increase in secondary enrolment, as indicated in Figure 1.

Figure 1: Gross enrolment rates by level, 2003 – 2013



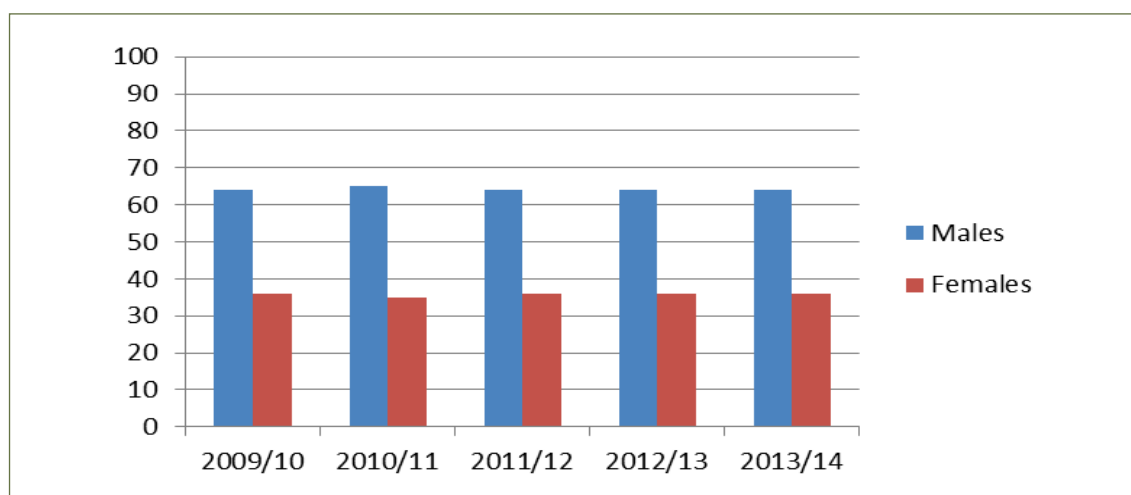
(Source: BEST, 2013 enrolment data)

According to BEST (2013), at primary education level there was a slight difference in the enrolment rates for males and females, with more females being enrolled in primary education. The enrolment for males was 4,066,287, whereas the enrolment for females was 4,165,626. The gender gap in favour of males in school enrolment becomes evident at secondary and post-secondary levels of education. At Ordinary Secondary level (Forms 1 to 4) the enrolment rate was higher for males (888,323) than for females (840,211). That means that females represented about 48.6% of the total enrolment in Ordinary Secondary Schools. This percentage declined even further to about 33% in advanced secondary schools. That is, the number of males enrolled in Forms 5 and 6 was twice the number of females (50,868 and 24,654 respectively) (BEST, 2013).

Tanzania has continuously undertaken efforts to increase the enrolment of females not only in primary and secondary education level but also at university level. The Musoma Resolution of 1974 was the first policy action undertaken to increase female enrolment in higher education. Through the Resolution females were able to enter universities directly from secondary schools and were exempted from a two-year period of compulsory work. Other policy actions included the Pre-Entry Programme (PEP) and the Preferential Admission Criteria for Female Students (PAC). The Pre-Entry Programme was introduced by the University of Dar es Salaam to increase the number of female students in science disciplines. Girls who had not attained the required academic points were offered a six-week remedial course, and those who passed their examinations were admitted into degree programmes. The Preferential Admission Criteria were also used as a measure to facilitate the increased admission of female students. Admission points for females were lowered by 1.5 points as compared to males.

However, despite these efforts the enrolment of female students in higher learning institutions has not reached 40%. The gender disparity continues to be wider at university level, as evident in Figure 2.

Figure 2: Enrolment in universities (public and private) by gender, 2009/2010 – 2013/2014



Source: Tanzania Commission of Universities, 2016

With regard to subject-specific trends, over the years the gender gap has widened significantly at higher education levels, with females under-represented in key subjects such as science and mathematics (Masanja, 2004). It is further noted that fewer girls choose science, mathematics, and technology subjects, resulting in very low enrolment rates in science, engineering, and technology-based disciplines at tertiary level. A snapshot of this situation is presented in Table 2.

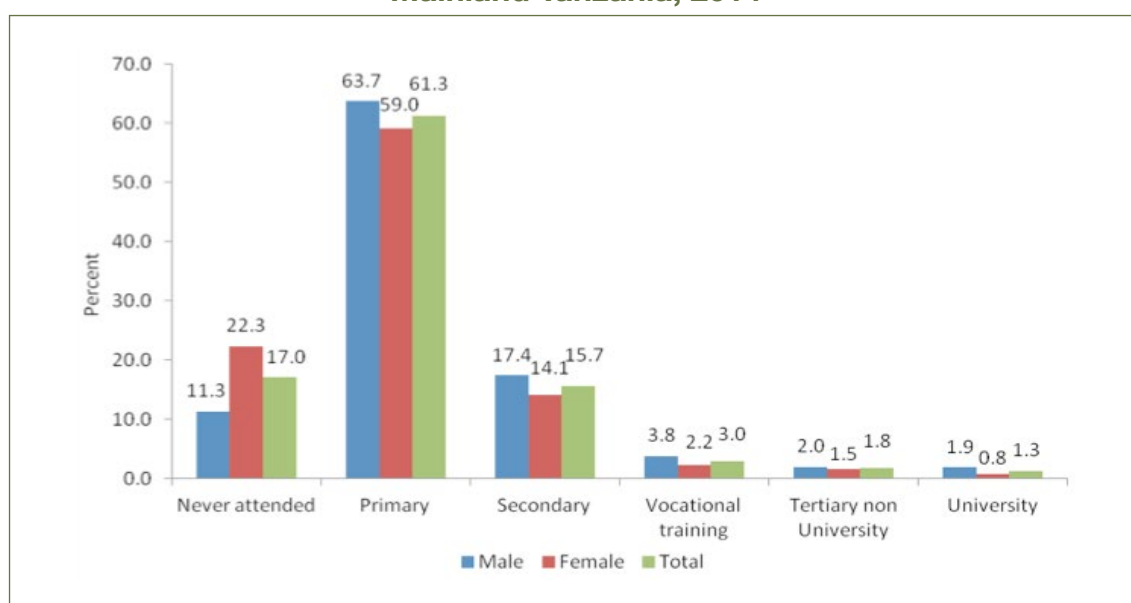
Table 2: Student enrolment in university programmes

Category	2009/2010		2010/2011		2011/2012		2012/2013		2013/2014	
	F	M	F	M	F	M	F	M	F	M
Agriculture	466	1560	424	1798	641	1559	760	1872	828	2039
Engineering sciences	767	1970	307	2694	2815	6852	3338	8228	3636	8964
Medical sciences	1586	3656	2179	3570	2882	5058	3427	6074	3733	6617
Natural sciences	745	1023	421	1518	479	1257	568	1509	619	1644
Science and ICT	2885	7156	2751	8260	2994	8721	3545	10472	3862	11408
Education sciences	3728	6034	3902	6804	3888	6200	4603	7844	5015	8110
Total sciences	12662	25422	12586	29180	13679	29647	16241	35599	17693	38782
% Females/ males	33.00	67.00	30.00	70.00	30.00	70.00	31.33	68.67	31.33	68.67

Source: Tanzania Commission of Universities, 2015

While the government has made great strides in improving access to education for girls, very few girls see themselves going through secondary (especially Forms 5 and 6) and higher learning institutions. It has been documented that the chances of gaining access to paid employment are significantly higher for those with more education. However, women face numerous constraints in pursuing education. Pregnancy, economic hardship, and early marriages constrain girls from completing the full cycle of schooling. The problem is further compounded by existing social attitudes that favour and promote boys' education and pay less attention to the education of girls. Figure 3 provides a snapshot of education attained by gender.

Figure 3: Population (%) aged 15+ years by education level and sex, Mainland Tanzania, 2014



Source: NBS, 2014

Figure 3 further shows that the majority of people in the total population (61.3%) achieved the basic primary education level, with a higher proportion of males (about 64%) compared to females (59%). However, the numbers declined to 16% of people aged 15 years or above in the total population with secondary education. In the male population aged 15 years or over about 17% had secondary education, compared to 14% of females. The biggest challenge is posed by the low level of university education, which is the most desirable level for an efficient workforce. University-educated people make up only 1.3% of all persons aged 15 years or over, with a higher proportion of males having a university degree (1.9%) compared to females (0.8%).

The new education policy in Tanzania, launched in 2015, has extended the threshold of basic education to include secondary education by abolishing school fees for both primary and secondary education. This is a key policy that encourages universal primary and secondary education. This is likely to result in positive outcomes for girls and increase the number of girls in secondary and post-secondary education. Free education which is also compulsory is likely to see many children, particularly from poor families, enjoy the opportunity to be in school. Although it is too early to draw any conclusions, we also need to take into account the likelihood that the influence of free education will also depend on other intervening

variables such as cultural factors, household economic factors, parental understanding, early marriages, and pregnancies, among others.

2.4 Social Security and Social Protection in Tanzania

Social security arrangements in Tanzania date back to 1954 with the passing of the Pension Ordinance. The Ordinance primarily focused on the benefits of white servants and a few Africans who performed supervisory roles for the colonial government. After independence, social security coverage was expanded to include a broader category. The Tanzanian constitution adheres to the principles of democracy and social justice under Article 8(1), which translates to having policies and programmes that will ensure the respect of human dignity and other human rights issues. As part of its efforts aimed at promoting Article 22 of the Universal Declaration of Human Rights (1948), of which Tanzania is a signatory, a National Social Security Policy was adopted in 2003 aimed at ensuring that members of society have their basic needs met and are protected from contingencies to enable them to maintain a standard of living consistent with acceptable social norms. Other efforts include the development of a Social Protection Policy Framework, the National Ageing Policy, and the National Strategy for Growth and Poverty Reduction, which also addresses issues of protection, especially for vulnerable groups.

The National Social Security Policy (2003) considers social security as “any kind of collective measures or activities designed to ensure that members of society meet their basic needs and are protected from the contingencies to enable them maintain a standard of living consistent with social norms” (URT, 2003). The policy recognizes both informal and traditional social security systems as well as formal social security. The structure of social security schemes can be categorized into social assistance programmes, mandatory schemes, and supplementary schemes. Social assistance programmes constitute government efforts to provide services such as primary health care, primary education, water, food security, and social welfare services to vulnerable groups such as people with disabilities, the elderly, and children. Mandatory schemes mainly operate under social insurance principles in accordance with minimum acceptable standards and benchmarks. On the other hand, supplementary schemes are designed to cater for the provision of social services like health, pensions, and other types of insurance over and above those provided by mandatory and social assistance programmes (URT, 2003).

The formal social security system has five major providers, namely: the National Social Security Fund (NSSF), which caters for employees in the private sector, non-pensionable parastatal and government employees, and self-employed individuals; the Public Service Pension Fund (PSSP), which mainly focuses on central government pensionable employees; the Parastatal Pension Fund (PPF), which covers employees in public enterprises and parastatals; the National Health Insurance Fund (NHIF), which offers health insurance coverage to pensionable employees of central government and which has expanded its coverage to include self-employees; and Political Retirement Benefits. Benefits included under the different schemes are sickness and funeral costs, maternity, disability, employment injury, health insurance, death, survivor benefits, and education.

The liberalization of domestic and foreign trade, privatization, and the reduction of government expenditure has affected employment in both the government and public

sectors. According to Barya (2011) these measures led to a proliferation in the informal sector, which has been largely characterized by non-compliance to work standards and regulations. Although in recent years formal security schemes have opened up to private and self-employed individuals working in the informal sector, the general coverage is still low. The trend of social security membership, as indicated in Figure 4 below, show that membership has increased from 1,023,814 members in 2005/06 to 1,674 932 members in 2011/2, translating into an annual growth rate of 9%. Nevertheless, this means that by 2011/12 only 4% of the entire population was covered. This is generally low considering the population of more than 43 million that needs to be covered. Tanzania still has a long way to go in terms of coverage when compared with other countries such as South Africa (70%), Mauritius (85%), and even Kenya (15%). Statistics shows that members have an average age of 41 years.

The majority of the population in urban areas and in the rural agricultural economy are excluded. People still largely depend on traditional and informal social security arrangements for protection against eventualities such as hunger, sickness, old age, unemployment, and maternity care. However, social and structural changes that are taking place have eroded the capacities of traditional and non-formal social security arrangements to provide for social protection (URT, 2003).

Figure 4: The trend of social security membership



Source: Funds Annual reports

Throughout their life cycle men and women encounter different risks that are connected to social norms and expectations about specific roles and responsibilities. Occurrences such as pregnancy and childbirth are associated not only with health risks but also with loss of income caused by time out of work, especially for women working in the informal sector where maternity leave is not granted. Work insecurities also deny women access to social security or protection. Overall, social security in Tanzania is characterized by limited coverage in terms of membership and access to benefits. This low level of social security coverage automatically implies limited resilience to economic shocks and increased vulnerability, especially among women, who are mostly employed in low-paid occupations in the informal sector. Social security schemes have been

gender blind in that they do not treat men and women differently. Full-time, formal, and lifelong employment is being treated as the norm. As a result the schemes have implicitly discriminated against women. For a long time, women who were outside the labour force or who worked in the informal sector did not qualify for health insurance in their own right. Gender inequity in social protection derives from a combination of labour market inequities on the one hand and pension design features on the other hand. Recent policy changes that allowed for informal sector participation in pension funds and health insurance schemes have been seen as an important step towards the transformation of the social protection system in the country, addressing labour market dynamics by bringing in those who are informally employed or self-employed. However, it is also important to note that women are forced to take up less well-paid jobs given their multiple roles. This impacts on their lifetime earnings, thereby influencing the income contribution to their social security schemes.

Household power relations where women have limited decision-making powers are also likely to increase women's vulnerability, even when social protection is being offered. The Community Health Fund (CHF) in Tanzania was established as an alternative to the fee-for-service schemes. The decision was made to help poorly-resourced households to gain access to healthcare services. Household contributions ranged between TZS 5,000 and TZS 20,000, depending on decisions made based on the economic context of specific districts. However, available data show that CHFs are characterized by low membership. Currently, only about 5% of the adult households have joined the CHF. One fact that has been overlooked is that the decision about whether the household contributes is not entirely dependent on women. Female members of a household, who play the key reproductive roles and ensure that family members are protected, might not be able to make a decision that will ensure access to health services and allow for more time outside the household. Hence, it is possible that although the CHF was designed as a protection mechanism, unequal power relations within the household may contribute to difficulties experienced by women in accessing available health services.

Tanzania has a National Ageing Policy (2003) which clearly stipulates that persons aged 60 years and over are entitled to free healthcare services. However, a number of challenges are noted in the implementation of the policy directives, which include but are not limited to: poor administrative structure and procedures; the unavailability of proper medical services; and the reluctance of health facilities to provide older people with their entitled services (Barya, 2011). Although there were good intentions, the failure to provide an effective system is noted to affect older women more than men. Older women's socio-economic status is partially rooted in the gender division of labour, which has over the years placed women in reproductive labour, unpaid household work, and caregiving, limiting their employment opportunities, mobility, educational attainment, and skills development.

Differences are found between women and men, as well as among different groups of women (rural/urban; rich/poor; educated/uneducated) and men. Certain kinds of work have been stereotyped as 'male' or 'female', because of the socialization process surrounding the division of labour which stipulates different roles for men and women. Most rural women carry water, firewood, and farm produce on their heads, take care of children, cook, and farm. Table 3 summarizes the details.

Table 3: Recent employment in Tanzania by gender (2014)

Industry	Dar es Salaam			Other Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, forestry and fishing	41,963	35,547	77,511	885,112	1,087,797	1,972,909	5,566,249	5,793,145	11,359,394
Mining and quarrying	2,823	2,236	5,058	35,768	25,470	61,239	135,335	16,392	151,727
Manufacturing	111,269	45,939	157,208	165,362	139,518	304,880	86,138	67,097	153,235
Electricity, gas, steam and air conditioning supply	6,045	1,125	7,170	12,428		12,428	0	0	0
Water supply; sewage, waste management and remediation activities	4,034	812	4,846	4,626	3,913	8,539	0	0	0
Construction	139,580	4,274	143,854	193,491	6,809	200,300	75,626	2,615	78,241
Wholesale and retail trade; repair of motor vehicles and motor cycles	362,146	285,767	647,913	616,965	687,621	1,304,586	281,843	294,429	576,272
Transportation and storage	184,155	8,403	192,558	233,009	5,935	238,944	86,909	3,286	90,195
Accommodation and food service activities	50,405	192,257	242,662	59,685	315,746	375,431	31,200	137,745	168,945
Information and communication	13,978	4,668	18,646	8,363	3,725	12,088	0	0	0
Financial and insurance activities	15,121	12,612	27,732	9,632	18,332	27,964	2,610	2,300	4,911
Real estate activities	1,692	527	2,219	523	1,245	1,768	2,029		2,029
Professional, scientific and technical activities	8,589	3,739	12,328	14,045	4,594	18,639	2,551	0	2,551
Administrative and support service activities	34,005	12,191	46,195	31,229	6,512	37,741	39,600	6,015	45,615
Public administration and defence; compulsory social security	37,879	17,273	55,152	81,128	18,071	99,199	35,048	3,541	38,588
Education	30,095	39,660	69,755	92,262	94,664	186,926	86,976	70,053	157,029
Human Health and social work activities	20,666	19,049	39,715	29,088	44,341	73,428	22,086	32,013	54,099
Arts, entertainment and recreation	8,026	2,958	10,984	4,019	2,538	6,556	562	2,802	3,364
Other service activities	26,336	37,512	63,849	48,649	53,206	101,856	30,091	12,575	42,667
Activities of households as employers; undifferentiated good	9,567	91,292	100,859	5,659	79,754	85,413	17,392	25,096	42,488
Activities of extraterritorial organizations and bodies	1,154	0	1,154	586	0	586	0	0	0
Total	1,109,525	817,842	1,927,368	2,531,630	2,599,792	5,131,422	6,502,245	6,469,105	12,971,349

Source: NBS, 2014

CHAPTER 3

3.1 Men's and Women's Participation in Paid Employment

Over the past years, the number of women entering paid employment has increased (NBS, 2000; 2006; 2014). However, it is critical that we ask two important questions: (i) has their numerical presence affected the gendered structure of the labour market? and (ii) how has women's participation in the labour market increased their access to social protection instruments (health insurance and pensions)? Data from the Integrated Labour Surveys (NBS, 2000; 2006; 2014) show that while more women now participate in paid employment, the labour market is still sex-segregated with women concentrated in low quality jobs, which offer low employment status, low remuneration, and little or no access to social security or protection. Data presented in Table 4 show that over the years, the percentage of women joining higher ranking jobs has been much lower than for men. Sectors that have seen an increase in women joining are service workers and shop sales workers, skilled agriculture and fishery workers, and elementary occupations. Exploring the data further, it is evident that even those in skilled agriculture and fishery are not involved in the actual farming or fishing, but rather in trading processed and semi-processed agricultural and fishery products, which the majority of males regard as inferior activities.

Table 4: Distribution of employment population by sex and occupation (percentages) 1990 - 2014

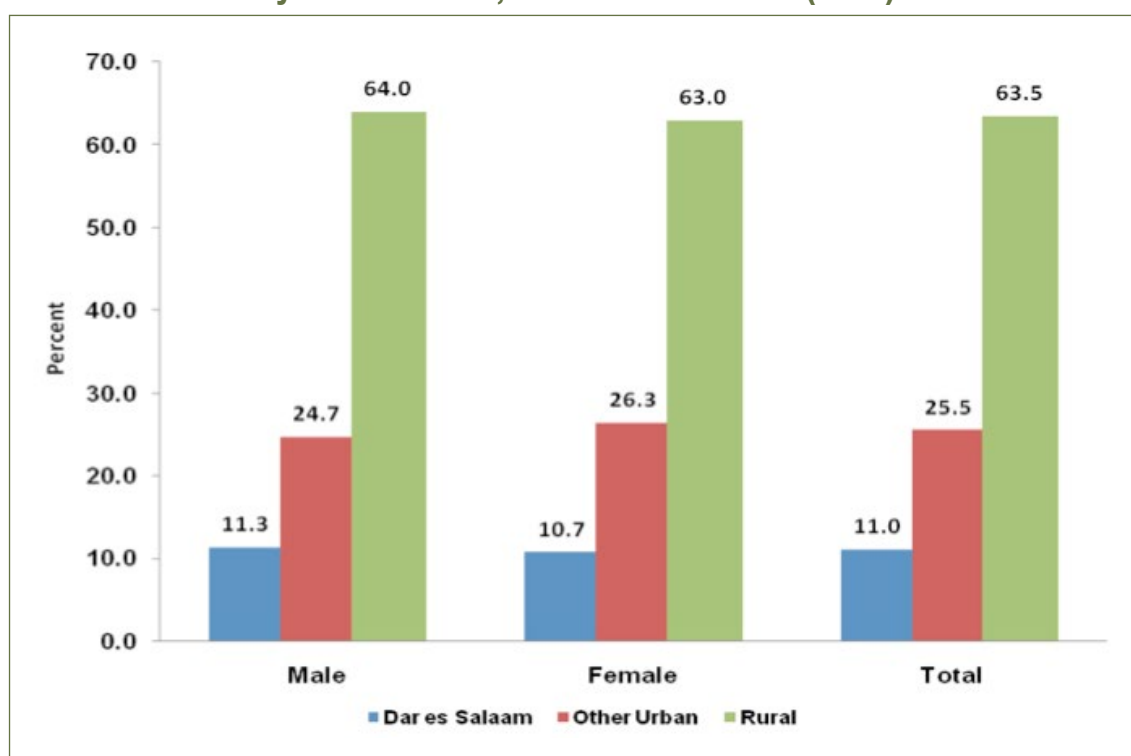
Occupation	Male				Female			
	1990	2000	2005	2014	1990	2000	2005	2014
Legislators, administrators, and managers	1.6	1.1	0.3	0.7	0.4	1.1	0.1	0.2
Professionals	0.1	0.2	0.9	1.3	0.0	0.1	0.5	0.4
Technicians and associate professionals	1.1	1.4	2.2	2.1	0.5	0.7	1.4	2.3
Clerks	0.5	0.2	0.4	0.5	0.4	0.2	0.4	0.9
Service workers and shop sales workers	1.4	2.1	10.0	9.5	1.1	2.2	8.2	10.1
Skilled agricultural and fishery workers	38.7	37.3	70.2	63.2	45.0	41.9	78.9	69.4
Craft and related workers	3.1	1.9	6.8	9.4	0.3	0.5	1.6	2.8
Plant and machine operators and assemblers	1.0	0.7	2.5	5.2	0.1	0.1	0.3	0.2
Elementary occupations	2.7	4.5	6.6	8.1	2.0	4.1	8.6	13.7

Source: NBS, 2014

3.2 Transformative Changes in the Labour Market

Although it is evident that the number of women entering the labour market has increased over time, the quality of this employment is important. Looking at what is currently happening with regard to efforts to promote employment opportunities, emphasis is placed more on economic growth. Gender equity is being defined more in terms of levels of labour market participation, rather than the outcome of the participation based on the prevailing gender dynamics.

Figure 5: Currently economically active population aged 15+ years (%) by area and sex, Mainland Tanzania (2014)



Source: NBS, 2014

Figure 5 reveals that the majority of the active population is in rural areas (about 64%), followed by other urban (26%). The proportion of females who are economically active in other urban areas is slightly more (26.3%) as compared to their male counterparts (24.7%).

Table 5: Percentage of employed persons aged 15+ years by age group and sex, Mainland Tanzania, 2014

Age Group	Male	Female	Total
15 - 24	26.1	26.1	26.1
25 - 34	25.9	26.5	26.2
35 - 64	42.4	42.6	42.5
65 +	5.6	4.7	5.2
Total	100.0	100.0	100.0
Total Number	10,143,400	9,886,739	20,030,139

Source: NBS, 2014

Table 5 shows that when the proportion of employed females is compared to the proportion of employed males in the working age and economically active population, the gender disparity in employment becomes more visible in favour of males. However, looking at employment across age groups, the results show that the difference is not obvious, suggesting that people of the same age group and similar qualifications are likely to be employed irrespective of gender differences.

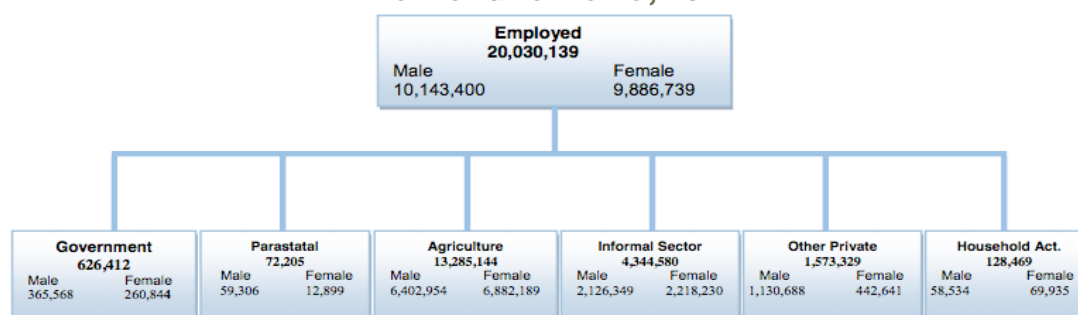
Table 6: Percentage distribution of employed persons aged 15+ years by selected industry and sex, Mainland Tanzania, 2014

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

Table 6 shows that agriculture, forestry, and the fishing industry have the highest proportion of total employment (66.9%). Females in this category account for the largest percentage (about 70%) of the total of employed females, compared about 64% of the total of employed males. The largest gender gap is found in agriculture, forestry, and fishing, with a 5.9 percentage point difference in favour of females. Looking at activities in all three sectors, these are occupations which are characterized by high uncertainty, and which are highly affected by weather patterns. Furthermore, these sectors are also significantly affected by price fluctuations. The activities in these occupations do not require a high level of training, which is why the majority of people employed in these sectors are females compared to males. Thus, females engaged in these sectors are prone to hunger, food insecurity, and poverty. Therefore, a mechanism to protect the welfare of the people working in this sector is crucial. Social protection in terms of insurance schemes, or any other mechanism which can hedge this vulnerable group against hunger and poverty, is called for.

Figure 6: Number of currently employed persons by sector and sex, Mainland Tanzania, 2014



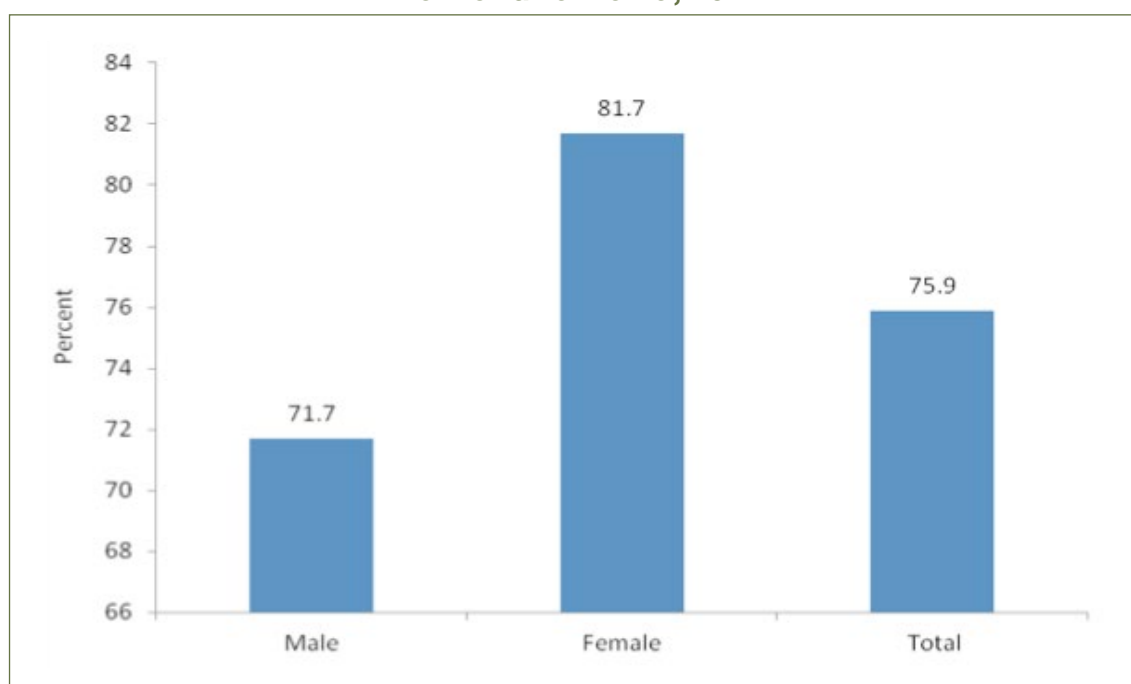
Source: NBS, 2014

Figure 6 shows that in agriculture there is a slight difference between the proportions of employed males and females, with 48.2% and 51.8% respectively. In the informal sector, the sex distribution of employment stands at 48.9% and 51.1% for males and females respectively. Looking at these figures in more depth, they show that the gender disparity is much more obvious in total employment in government, parastatal, and other private sectors, with more than twice the number of employed males (1,555,562) in comparison with females (716,384). These are the occupations which would generally require well-educated and trained personnel, possibly above high school level – which are the levels of education and training at which one finds very few females. Furthermore, in occupations where one would not be expected to have a high level of training, there is a gender disparity in favour of females. For example, it can be seen that there are more employed females (69,935) than males (58,534) in household activities, which can generally be done by someone who has never attended school. This would suggest that females are more likely to be engaged in employment with less income and more insecurity.

3.3 Informal Employment

Informal employment accounts for a substantial portion of employment. Informal employment refers to employed persons who, by law or in practice, hold jobs that are not protected by labour legislation, who are not subject to income tax, and who are not entitled to social protection and employment benefits. Informal employment can be found in the informal sector, the formal sector, and in households.

Figure 7: Percentage of paid employees and self-employed workers in non-agriculture aged 15+ years engaged in informal employment by sex, Mainland Tanzania, 2014



Source: NBS, 2014

Figure 7 further shows that about three quarters of paid and self-employed persons outside agriculture work in informal employment (75.9%), with a significantly higher proportion of

females (81.7%) than males (71.7%). The findings suggest that there is a serious problem of employment informality, indicating a need for policy intervention to increase the share of persons with formal jobs.

3.4 Employment in Senior and Middle Management Positions

The analysis provides information on the proportion of employed women in decision-making and management roles in government, large enterprises, and institutions.

Table 7: Percentage of employed persons aged 15+ years in senior and middle management by sex, Mainland Tanzania, 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

Table 7 reveals that the share of males in senior and middle management occupations (82.6%) is higher than that of females (17.4%). This should not be a surprise; it is a reflection of the low education level of the female population. As shown in the previous section, only 14% of those aged 15 years or older have gone on to high schools, and less than 1% have a university degree. Senior and middle management occupations normally require a person to have at least a first university degree. This could partly explain why government efforts to address gender imbalances through policies and programmes are not achieving the intended results. In general, the small share of women in decision-making occupations calls for a special programme to empower women and promote gender equality by offering more employment opportunities in senior and middle management to women. However, it is likely that the high gender disparity at senior and middle management level can only be addressed if the corresponding disparity at the higher education level is addressed first.

Example of countries with policies/programmes to protect vulnerable groups in the population

- 1 In Brazil, 1.45% of the gross domestic product (GDP) is dedicated to social protection in rural areas (e.g. for sickness, old age, maternity). Such social investment in favour of women has had positive impacts on rural welfare and poverty alleviation.
- 2 Turkey has taken steps to establish public social security schemes for agricultural workers. A voluntary programme was established in 1983. Those who contribute at a prescribed level for at least 15 working days each month are entitled to old-age, invalidity, or survivor's pensions.
- 3 In Argentina, Guatemala, and Nicaragua, in response to pressure from workers' organizations, social protection programmes have been developed and formalized in national legislations.
- 4 In India, the National Rural Employment Guarantee Act (NREGA), implemented in 2005, created a safety net of a guaranteed minimum rural wage for the poorest households in rural India.

Source: FAO, IFAD and ILO (2010)

3.5 Sex Differentials in Unemployment

As has been shown, gender inequalities and disparities are challenges which prevent a society from realizing its full potential in all aspects of social, economic, and political development. Unemployment rates are used to address issues of gender differences in labour force behaviour and outcomes across different geographical locations.

Table 8 Unemployment rate of persons aged 15+ years by sex and area, Mainland Tanzania, 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

Further analysis shows that the unemployment rate is higher among females (at 12.3%) than among males (at 8.2%). This is the situation across all geographical areas. However, because of the majority of women are engaged in agriculture, fisheries, and other informal activities in rural areas, it is observed that the situation is much worse in urban areas. The unemployment rate among females aged 15 years and over in urban areas is 18%, compared to 9% for males. The table reveals further that the situation is even worse in Dar es Salaam, with 32% of females unemployed compared to 11% of males – an obvious indication of the education gap across gender. This suggests that there is a need to continue putting more efforts into initiatives to promote the employability of women, especially in urban areas.

Over the years Tanzania has embarked on a number of social policies that have had a significant impact in increasing the participation of women in formal employment. As discussed in the sections above, efforts have been made to expand horizons for women by promoting access to education, equal rights to employment, and remuneration. Social protection measures were put in place to ensure that women are able to continue with employment in the formal sector while carrying out their reproductive roles. Liberalization of the financial sector was also a positive move, which has led to emergency saving and credit associations that have to a large extent catered for the needs and challenges that women face in accessing financial resources to manage the funding for their investments.

However, despite the success registered so far in opening up the labour market for women, there is still a lack of social policies that lessen the heavy burden of responsibility for the care of children and the elderly. There are no policies that support women to provide childcare. Labour market policies promote the inclusion of women without taking into account the gendered nature of household and care responsibilities, and they have remained silent on the provision of childcare support. This is despite the fact that childcare responsibilities not only reduce possibilities for women to enter the labour market, but also affect the type of employment that women take up and how productive they can be. As a result, women are forced to seek informal sector employment that they can easily reconcile with caring responsibilities.

Box 1: Facts about firms operating in Tanzania (Source: World Bank, 2014)

Fact 1: Large number of firms and entrepreneurs

- About 5 million non-farm enterprises

Fact 2: Most firms are small or very small

- Almost 90% of firms have only one worker (self-employment)
- Only 0.6% of firms report more than ten employees

Fact 3: Scarce specialization

- Farms (54.5%)
- General trade (29.5%)
- Manufacturing (5.5%)
- Specialized service sectors such as communication and financial services represent only 1%

Fact 4: More non-farm businesses over time – greater urbanization

- Between 2008/9 and 2010/11 the number of non-farm businesses increased by 23%, while the number of farms declined by 3%
- 8.3% of non-farm businesses increased their employment overall, including 11.2% of SMEs in Dar es Salaam
- Almost half of non-farm businesses are located in urban areas (of which one third are in Dar es Salaam)

Fact 5: Non-farm businesses are young and mobile, but fragile and stunted

- One quarter are less than one year old, and two thirds are less than five years old
- The average business operates for eight months per year
- 40% close after four years
- Only 6% to 8% of non-farm businesses grow

Fact 6: Business owners are predominantly young, uneducated, and possess limited assets

- Only 3% of business owners have post-secondary education (mostly in Dar es Salaam)
- Business owners are generally under 35 years old
- 60% use mobile phones but only 0.6% use the internet
- 80% have no rental or property rights on premises
- Few own motor vehicles (1.2%), computers (0.5%), machinery (0.35%), or office equipment (17.3%)

Fact 7: Mostly, but not all, informal

- Only 80,000 out of 5.5 million non-farm businesses (1.5%) are registered in the CRE
- But as many as 20% of small firms report some relationship with administration (professional registration, local authority license, daily license)
- 79.1% of the non-farm business workforce have no contract

Fact 8: Family and women-owned businesses

- Only 10% of non-farm businesses use workers outside their households
- 7% of non-farm businesses report being a member of a business association
- Half of working women own a business (but only one quarter are full-time waged workers)
- 54% of non-farm businesses are owned by women

The failure of social policies in reducing the levels of informality in the informal sector is another important obstacle preventing women from transitioning from the informal sector to a more formal sector of the economy. As is evident from the different labour surveys presented in the sections above, self-employment for women comprises a greater share of informal employment. Tanzania has yet to create enough productive jobs. According to the World Bank report (2014), Tanzania has one of the lowest earnings per worker in the world. Non-farm business are small-scale ventures operating in the margins of the economy. Among other things the World Bank report (2014) identifies the administrative costs of doing business in Tanzania as a reason for firms preferring to remain in the informal domain.

CHAPTER 4

4.1 Recommendations and Conclusions

This paper has focused on gender and labour issues related to Tanzanian social policy over time, and their current status. Specifically, it provides an understanding of the current and future position of Tanzanian social policies in the context of gender and labour dynamics, exploring the interface between gender aspects of the Tanzanian population, labour issues in the labour market, and how the observed features are shaped by national social policies. Central to the paper is the changing nature of labour markets and the gendered nature of economic transformation in the light of social policies. This is why the dynamics of social policies and how they facilitate basic services for social life through aspects such as healthcare services, social welfare and community development services, human settlement and housing services, education, and water services are given special attention throughout the paper. In assessing social policy dimensions related to Tanzanian gender and labour issues, the paper shows how the forces of globalization, international development, and ongoing social and economic reforms introduced since the 1990s have influenced the observed trends. The drivers of these influences are via trade and industrial policies that have had a strong influence on gender, social protection, and youth employment, which have changed due to adjustments in the broad areas of globalization, international development, and reforms.

The 2005/06 and 2014 Integrated Labour Force Surveys showed that employment in agriculture decreased from 80.9% (2000/01) to 75.1% and about 70% respectively, but the sector still employs the vast majority of the total labour force. The sector employed 70% of the total females employed in 2014, compared to about 64% of the males. In 2006 the total national unemployment rate was at 11.7% for persons aged 15 years and above. The ILFS of 2006 (NBS, 2006) notes that unemployment rates differ substantially depending on the locality. Rural areas have the lowest unemployment rate of 7.5%, followed by other urban areas (excluding Dar es Salaam) at 16.5%, while unemployment is highest in Dar es Salaam at 31.5%. Study findings show that urban areas are affected by high unemployment rates and the most severely affected group is females, representing about 32% of the unemployed people in the Dar es Salaam region. Urban area employment generally requires well-educated and trained people. However, as shown in the discussion above, the majority of the females are only trained up to ordinary secondary school level.

The paper shows that at independence in 1961 Tanzania inherited social policies that favoured market policies. These had a bearing on gender aspects, both generally and at the employment level. For instance, markets determined wages and a pay structure that reflected wide wage differences between high-level staff such as managers and other administrators, technical classes, and lower-level staff (Stevens, 1994). When Tanzania became a socialist country in 1967, social policies including labour market policies were re-designed to reduce income differentials and increase employment. In implementing labour policies under socialism, the government controlled both employment and the wage bill, and introduced a guaranteed employment scheme for school leavers. By 1968 the government controlled

53% of waged employment and 57% of the wage bill. This control increased gradually, reaching 70% ten years later (ILO, 1982). According to Knight and Sabot (1990) the policy of wage compression extended beyond government employment to parastatals and the private sector when the government established the Standing Committee on Parastatal Organization (SCOPO) and the Permanent Labour Tribune (PLT). In addition to these changes, trade union activities were integrated into political party activities. Tanzania has also undertaken social policies that have fostered an increase in the percentage of women in sectors that were predominantly male. Despite the success that has been recorded so far, there are still a number of challenges that need to be addressed which would move women to more decent and productive employment.

4.2 Specific Recommendations

- As the country is moving towards becoming an industrialized economy, there is a need to ensure that women are also part of this transition and get to play a role not only in peripheral positions as mere service providers, but also by taking up more technical positions. Achieving this would mean improving education and the participation of females in post-secondary education. The key to success in employment in a higher paying and decent job is education and training. This requires training at least up to tertiary level. The majority of females are educated to secondary level and below. Deliberate efforts should be made to ensure that parity is improved at higher and tertiary schools, and especially in the sciences and technical subjects. This could be achieved by the re-introduction of the quota system in STEM subjects. Only 0.8% of females have a university degree, compared to approximately 2% of males. As one of the means to increase the enrolment of females in science and technical subjects at tertiary level, they should be granted 100% loans as a motivation to study science subjects, as has been the case for students taking education and medicine.
- Promoting women's participation in the labour market will also require addressing their gendered responsibilities, which are often unaccounted for in GDP but which take up a significant amount of their time, thus constraining or limiting their participation in the labour market. Specific childcare support policies need to be put in place that would reduce the time women spend caring for their children.
- Additionally, programmes should address traditional gender roles and stereotypes about women's roles, to ensure that increased economic opportunities do not create an undue burden on women working both outside and inside the home. This might include support groups for women and families, providing childcare for working women, and focusing resources on improving infrastructure so as to reduce domestic burdens and improve access to markets.
- Improved monitoring, evaluation, and reporting requirements: ministries should support increased monitoring and evaluation of gender-specific indicators, both in target regions and nationally, to provide baseline and progressive information on how education, health, social security, and employment opportunities affect women, economically as well as socially. A lot of effort has been devoted to promoting gender parity by the government, but a lack of proper monitoring of the implementation of policies and programmes may be one of the reasons for the failure.

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