



**THE UNITED REPUBLIC OF TANZANIA**

**IMPLEMENTATION OF THE  
GENERATION EQUALITY FORUM COMMITMENTS ON  
ECONOMIC JUSTICE AND RIGHTS  
2021/22 – 2025/26**

**MIDPOINT MOMENT REPORT**



---

# **TANZANIA GENERATION EQUALITY FORUM MIDPOINT MOMENT REPORT**



---

# 1. Introduction

The United Republic of Tanzania (URT) is committed to implement regional and international commitments to ensure achievement of gender equality and women empowerment. In that context, Tanzania committed to implement Generation Equality Forum (GEF) under 2nd action coalition on Economic Justice and Rights, which was adopted in 2021. Generation Equality is the world's leading initiative convened by UN Women to accelerate investment and implementation on gender equality. GEF brings together organizations from every part of society to catalyze progress, advocate for change and take bold actions together.

Generation Equality aims to ensure that the bold ambitions of the 1995 Beijing Platform for Action on women's rights are finally implemented, and that the Sustainable Development Goals are achieved. The Forum also launched six Action Coalitions and a Global Compact on Women, Peace, Security and Humanitarian Action, each of which is spear-heading a critical part of the Generation Equality agenda. **Her Excellency Dr. Samia Suluhu Hassan**, the President of United Republic of Tanzania has committed to champion the implementation of the Economic Justice and Rights action coalition as an accelerator to women's empowerment.

To propel that, the URT developed a multisectoral program titled Tanzania Generation Equality Program (TGEP) 2021-2026. The program guides Public, Private and Civil Society Organizations on initiating the action area of Economic Justice and Rights under the coordination of the Ministries responsible for gender in Tanzania Mainland and Zanzibar. TGEP provides overall guidance and coordinated institutional mechanism for achieving national commitments on gender equality. Therefore, July 2023 marks the mid-point moment in the implementation of the five (5) years GEF commitments. This report presents progress achieved, opportunities and challenges encountered during the review period.

The United Republic of Tanzania (URT) constitutes

Tanzania Mainland and Zanzibar. According to the 2022 Population and Housing Census Report, The United Republic of Tanzania (URT) occupies a total of 945,087 km<sup>2</sup> with a population of 61,741,120. Where by 65.1% majority of the population lives in rural area and the rest 35% are in urban area. The majority of the country population which is 59,851,347 is of Tanzania mainland and 1,889,773 for Zanzibar. Tanzania's population is nearly equally distributed by gender with the population of men standing at 48.7% and 51.3% for women. Another demographic feature characterizing Tanzania is its high population growth rate of 3.2% in 2022. In terms of population structure, like many other African nations, Tanzania has a youthful population aged between 15 and 35 years that constitute 33.2% of the population whereas children under 15 years comprise 42.8% of the total population.

Tanzania's economy is dominated by agriculture and informal sector. According to the 2021 Integrated Labor Force Survey (ILFS) for Tanzania in terms of employment, agriculture sector has the highest share of total employment for the population aged 15 years and above (60.9%) followed by informal sector (29.0%) and formal sector (10.1%). The informal sector accounts for 28.7% of total employment in Tanzania Mainland and 41.7% in Zanzibar where formal sector comprises 9.6 percent in Tanzania Mainland and 27.9% in Zanzibar. Women are more likely to be employed in informal sector than men (29.8% and 28.3% respectively). Majority of employed persons (54.3%) in the URT are working as own account workers (48.6 % are women and 59.7% are men), or contributing family helpers (29.0%) whereby 40.4% are women and 18.1% are men. Those in paid employment constitute about 14.3%. Largest percent of men are paid employees compared to women (19.0% and 9.4% respectively). These considerations on the structure of the economy and demographic characteristics are relevant factors as they bear some implications on the processes for women's empowerment and realization of gender equality.

## 2. Policy, Legal and Institutional Framework for Women Empowerment in Tanzania



URT has been at the forefront of promoting gender equality and women empowerment since independence. Both the Constitution of the URT of 1977 (as amended from time to time) and that of Zanzibar of 1984 declare the equality of persons as a right. The 1985 Fifth Amendment of the URT constitution incorporates the Bill of Rights, which prohibits all forms of discrimination. Furthermore, the constitutional amendments of 2000 and 2004 respectively increased mandatory women's participation in the parliament and representation ratio in the Local Government Authorities. Based on the foregoing efforts, gender equality, women's economic empowerment and women participation in leadership and decision making are priorities enshrined in all relevant laws, policies, and development frameworks of Tanzania.

In promoting gender equality in the country, the URT is implementing International, Regional and National instruments such as, Convention on the Elimination of All Forms of Discrimination against Women of 1979

(CEDAW); the Convention on the Right of the Child (CRC 1989); the East African Community Treaty (1991); the Beijing Declaration and Platform for Action (BPfA 1995); the Africa We Want: Agenda 2063; and Sustainable Development Goals (SDGs 2030).

The Government has put in place the Tanzania Development Vision (TDV 2025) and the National Five-Year Development Plan (FYDP III 2021/22-2025/26) for Tanzania Mainland and Zanzibar Development Vision (ZDV 2050) and Zanzibar Development Plan (ZADEP 2021-2026) which are all gender sensitive and focus on the attainment of gender equality and equity, social inclusion of women and girls of disability and vulnerable group, and empowerment of women and girls. In addition, the URT has enacted several laws that generated a positive impact on protecting women's rights and dignity, enhancing access to property ownership and addressing criminal incidences including gender based violence.

### 3. Achievements in the Implementation of GEF National Commitments

#### 3.1 Key result area 1: Investments in Gender Responsive Public and Private Care Services and Care Work.

For women to engage effectively in their income generating activities, during the reporting period, Tanzania has established over 3,033 Early Childhood Development Centers for Tanzania mainland and 54 for Zanzibar to reduce time spent by women for child care. Likewise, the URT and other stakeholders established nursing rooms in-offices and market places (crèche's) which are used by women for nursing.

Further, Water Supply and Sanitation services have been improved. Whereby 77% of the rural population and 88% of the urban population now have access to such services hence making an increase of a total of 3,575,919 households in rural and 2,345,537 in urban areas having clean and safe water at or near their homesteads. Furthermore, 76.7% of households have been connected with the National Electricity Grid in rural areas of Tanzania Mainland. Similarly, during the reporting period a total of 554,992 households equivalent to 75% in Zanzibar have access to clean and safe water. Also, Zanzibar continued to improve accessibility of electricity services where by 573

households were connected to the national grid. These initiatives have contributed significantly to reduce the burden of domestic chores to women and hence have more time to engage in other productive activities.

Gender equality can be promoted by using modern source of energy including gas or electricity. The use of a modern source of energy (electricity/gas) for cooking is less than 10 % in Tanzania. Moreover, majority of households (61.6 %) use firewood and 31.8 % coal/charcoal as their main source of energy for cooking. In addition, the proportion of households using alternative sources of energy (gas/biogas) was higher in urban than rural areas which accounts for 12.3 % and 0.6 % respectively (2022 SIGI report).

To promote use of modern source of energy Tanzania has developed a Cooking Energy Action Plan (CEAP) as an integrated part of the Rural Energy Master Plan (REMP) that aims to guide the efforts specifically related to improvement and access to clean cooking options in rural Tanzania Mainland towards 2030. According to Population and Housing Census report the use of clean energy for cooking i.e. gas and electricity has increased from 2.5 percent of household in 2012 to 13.7 percent in 2022..



### 3.2 Key Result Area 2: Decent Work for Women in the Formal and Informal Economy

The Government has also promoted women's use of affordable and relevant technology programs through the implementation of an Agricultural Program known as Building a Better Tomorrow, which was launched in 2022. The programme aims at empowering women and youth to engage in agri business through block farming. As of July 2023, the program has benefited a total of 812 women and youth through enhanced knowledge on use of innovative technologies in the production, marketing, and post-harvest management of agricultural commodities mainly crop, fisheries and livestock. In Zanzibar, over 4,436 women and female youth empowered in the horticulture and blue economy sector. Also, 55% of women and youth have been around 31,886 people had access to technology, capacity building in processing, marketing, IGAS, and nutrition.

Other initiatives include the development of a digital market as a measure to promote trade and business. One of the recent achievements is the establishment of Digital Women Trading Portal in Tanzania is called iSOKO under the Tanzania Women's Chamber of Commerce. This is a web-based mobile platform for women traders which provides a regional marketplace to buy and sell goods, vital trade and market information, business management tools including bookkeeping, and networking opportunities with fellow traders.

Currently, more than 4,320 women traders in Tanzania have registered in the platform, and some have begun selling their products and services through the portal that can be accessed through a mobile phone by downloading an iSOKO application. The development of the portal had considered women in the rural areas with no smartphones as they can access the platform through a special USSD Code.

Also, over 2,222,000 women accessed knowledge on entrepreneurship, including the use of marketable relevant technologies, value chain, financial literacy, leadership and marketing. The trainings on entrepreneurship to women entrepreneurs is a prerequisite before any issuance of loans. During the reporting period, loans totaling Tsh. 748 billion were issued to 1,349,144 (Mainland 1,337,679 and Zanzibar 11,465) women entrepreneurs through Local Government Authorities internal revenues, Women Development Fund, National Entrepreneur Development Fund, Zanzibar Economic Empowerment Authorities, and other financial institutions.

Furthermore, over 384 Women-Owned SMEs have gained confidence and skills to access public tenders and reduce the financial gap between men and women through information and trainings conducted by the Public Procurement Regulatory Authority in collaboration with the Economic and Social Research Foundation, Women and Social Protection and REPOA.

The URT is promoting girls' participation in STEM. To achieve this, the Government has set a target to establish 26 special schools for girls (one in each region). During the reporting period, 10 special schools have been established. As a result, in 2022, a total of 1,338,884 students graduated in science subjects (STEM), of which 664,105, equivalent to 41.8 per cent, are girls and 674,779 are boys. In promoting girls' participation in science subjects in Higher Learning Institutions, the Government is providing scholarships to both girls and boys, whereby a total of 406 girls were granted scholarships by Samia Scholarship Program for Tanzania Mainland and Zanzibar.

During the Reporting period, the Government has established Women's economic empowerment forums in all 26 Regions of Tanzania. Also, a National Women's Economic Forum was launched in May 2023. The purpose of these forums is to strengthen women's



economic empowerment skills by sharing knowledge, information and experience in area such as market, technology, value chain, and other financial and nonfinancial information. Currently, 3,091 forums have been established from national level, regional, district, ward and villages.

Financial institutions in Tanzania also continue to facilitate women's social economic empowerment. To achieve that, NMB Bank Plc established first in its kind Gender bond in Sub-Saharan Africa named NMB Jasiri bond, which sought to finance women-owned/led micro, small and medium-sized enterprises. For the year 2022/2023, over 3,200 women benefited from the investment. As a result, the financing helped to get a total of 67 medium sized women-owned companies graduate and hence registered as big companies.

### **3.3 Key Result Area 3: Women's Access to, Use of, Control over, and Ownership of Productive Resources.**

In Tanzania, a noteworthy achievement has been made in advancing women's access to and ownership of productive resources, particularly land. During the reporting period, the government of Tanzania took significant steps to address gender disparities in land ownership. Programs like the Land Tenure Improvement project (LTIP) and Building Better Tomorrow (BBT) that aimed at improving and securing tenure rights for communities have been launched. 282 young women have accessed agricultural land through block farm under the BBT initiative. A total of 43,524 certificates of customary rights of occupancy (CCROs) were issued to communities through the Stand for Her Land Campaign (S4HL) with 15,109 of these specifically granted to women both individually and jointly.

This reflects a tangible commitment to rectify historical imbalances and empower women in the realm of land ownership as a key productive resource. These certificates of customary rights of occupancy (CCROs) not only grant legal recognition and security to women but also serve as a catalyst for women's economic empowerment, resiliency, access to credit, improved livelihoods, and economic independence. This accomplishment aligns with Tanzania's broader commitment to Sustainable Development Goals

(SDGs), which emphasize gender equality and women's economic participation as crucial elements of sustainable development.

Further, Tanzania has actively collaborated with Civil Society Organizations (CSOs) implementing the Stand for Her Land Campaign (S4HL) to provide awareness trainings to 83,886 community members of various villages on land-related laws, and regulations, gender equality and social inclusion, women land rights, women's role in land governance and why women land rights matter. These initiatives represent a significant milestone in promoting women's land tenure security, addressing discriminatory socio-cultural norms and land-related issues at the grassroots level. The awareness and educational effort builds and enhances community's understanding and capacity particularly to women to protect, claim and enforce women's land and property rights.

Furthermore, in collaboration with CSOs through the Stand for Her land, capacity-building training was offered to land governance institutions, benefiting a total of 3,063 local government leaders (1,234 female). It equipped leaders, and officials within these institutions with the necessary expertise and capacity to effectively uphold, protect, and implement women's land rights as well as address complex land issues affecting women with gender lens. The capacity of local land institutions, fosters informed decision-making, and contributes to more equitable and sustainable land management practices in Tanzania.



Tanzania has also made significant development on women land rights data by incorporating specific questions on women land ownership, decision – making powers and documentation in national surveys and Census such as the Population and Housing Census, Finscope Survey, Annual Agriculture Survey, Demographic and Health survey, social institution Gender Index Survey (SIGI), National Panel survey, Household Budget Survey and integrated Labor Force Survey.

Tanzania continues to promote women's access to and usage of financial services and products as explained by the reduction of the gender gap in financial inclusion from 10% in 2017 to 4% in 2023. The financial inclusion gender gap reduction is attributed among others by the increase in percentage of women using banking services from 66% in 2017 to 80% in 2023, women using SACCOs services from 66% to 81% and women using microfinance institutions from 1.2% to 2.1%, respectively (Finscope survey, 2023).

These developments in women financial inclusion are results of the increase in provision of National Identification Number (NIN) to women, in which by June 2023, 10,521,596 women were given NIN compared to 10,163,061 women in April 2022. The NIN is a major criterion for women to open bank accounts and have access to different financial services including mobile money.

On the other hand, Tanzania through major commercial banks such as NMB bank, promotes women access to finance by establishing various products including the NMB Jasiri bond (the 1st Gender Bond in Sub-Saharan Africa) which sought to finance women-owned micro, small and medium-sized enterprises in Tanzania. From its issuance to December 2022, a total of TZS 74.3 billion raised from the bond were used to support 3,205 Tanzanian women.

Besides, NBC established NBC B-Club aiming at supporting SMEs through training and mentorship on entrepreneurship, money skills and people skills, while at the same time addressing different challenges they face in financing. Through the NBC B-Club, the SMEs will also have an opportunity to gain exposure to different areas on business countrywide and worldwide.

Meanwhile, CRDB Bank Foundation in collaboration

with ICT Commission and COSTECH promote women access to finance, among others by introducing IMBEJU program. The program provides capacity building in business set up, start-up operational management guidance, product development guidance and market validation, legal and regulatory guidance, start-up pitching guidance and training, product exhibition and promotion, mentorship, guidance in market entry, and investor readiness sessions for commercial partnerships with investors.

The other initiative which contributed to the increased women financial inclusion is awareness programs provided by financial services providers, regulators and stakeholders through exhibitions, social media and seminars. For example, during Saba-Saba exhibition in 2023, the Bank of Tanzania was able to provide awareness to more than 4,900 women.

Also, the government in collaboration with other stakeholders continues to advocate for Gender Responsive Budget (GRB) in the country. For example TGNP has conducted various capacity building sessions on GRB to Government, Ministries, Department, Agencies, Parliament Local Government Authorities, Private Sectors and others CSOs.

Through the Local Government Authority, a total of Tshs 30.9 billion in soft loans were issued to 5120 women groups. The funds are allocated from the Local Government's own collections. Furthermore, banks also offer credit services to women whereby 4 45, 916 were able to get loans from Banks for the period between June 2022 to December 2022.

Other issues contributed to increase of access to and usage of finance to women:- review of National Microfinance Policy and enactment on Microfinance Act and it's regulation- enabled formalization of Community Microfinance Groups (CMGs) known as VICOBA where most members are women; Development of Financial Consumer Protection Regulations to protect consumers of financial services especially from unscrupulous lending well known as kausha damu, where the most affected people are women; implementation of the second National Financial Inclusion Framework where it's focus was to increase access and usage of financial services with priority to women whereby a special committee known

as Women Affairs Committees for financial Inclusion was established to coordinate women financial inclusion initiatives and financial literacy programs has reached many women through groups such as religious groups, community microfinance groups, as a result women through groups and also individuals have started to invest their money in Trusts.

### **3.4 Key Result Area 4: Gender-Responsive Macro-Economic Plans, Budget Reforms and Stimulus Packages**

In 2022, the Ministry of Finance and Planning working with UN Women has for the first time in its Public Financial Management Reform Programme (PFMRP) integrated gender targets in three out of the five strategic objectives in the PFMRP Strategic Plan (2022-2027). This commitment provides a concrete policy-level entry point for implementing Gender Responsive Budgeting in Tanzania and is in line with SDG target 5.c and indicator 5.c.11. The government has put in place budget guidelines to ensure all Ministries and Agencies allocate funds to address gender issues. For example, the Budget for the Ministry responsible for Gender (Tanzania Mainland) for the year 2023/24 has increased to 74,223,193,000 Tshs (Equivalent to USD 31,120,839.19) from 43,403,061,000 (Equivalent to USD 18,198,350.50) in the year 2022/23 this is equivalent to an increase of 58.5%. This is a result of the implementation of GEF Commitments. For the same year, all Ministries and Agencies have nominated Focal Persons for the implementation of GEF Commitments.

The Government continues to implement the Tanzania Social Action Fund (TASAF) Program both in Tanzania Mainland and Zanzibar. This is a stimulus package giving priority to marginalized groups of people, especially women. For example, in 2022/23 a total of 5,180,684 community members of whom women were 56% benefited from the TASAF Program. The support includes engagement in complementary interventions such as livelihoods enhancement, saving groups, and training on entrepreneurs' skills building. Also, these beneficiaries are engaged in public works where they get paid a daily allowance.

The government is taking measures to invest in digitalization initiatives to reduce poverty and increase

economic growth. The initiatives includes financial digital services both in urban and rural areas. For example, mobile phones ownership has increase from 63% in 2017 to 75% in 2023 whereby 80% of men and 71% of women own mobile phone. The rural-urban gap can be observed with only 69% of population living in rural areas are owning mobile phones compared to 85% of those living in urban area. Access to mobile phones is a key lever towards financial inclusion in Tanzania. Mobile money has been one of the driving forces towards the rapid expansion of financial inclusion level (2023 Finscope report).



## 4. Challenges

- (a) Existence of violence against women and children's
- (b) Negative impacts of climate change and economic systems that leave women and girls behind.
- (c) The persistence of harmful cultural gender norms and institutional barriers that hinder women's access to productive resources such as land, finance, support, knowledge, and information.
- (d) Lack of mechanisms for quantification of the contribution of unpaid care work and domestic work
- (e) Lack of mechanisms for accounting public and private spending for children as investments in future human capacities.
- (f) Inadequate funding to facilitate implementation of initiatives for achieving gender equality and equity in the country.
- (g) Inadequate sex and gender desegregated statistics from sectors to inform decision-making.
- (h) Limited access to and knowledge gap on ICT/digitalization making women to lag behind in various economic sectors.

## 5. Recommendations

- (a) Strengthen instruments and frameworks across governments and other sectors to enable the economic environment to be gender responsive and delinked with human development including gender equality.
- (b) Institutionalize sustainable mechanisms for collecting, analyzing, and disseminating sex and gender-disaggregated data in all sectors for informed decision-making.
- (c) Invest more finance, technical and human resources to facilitate initiatives for the alleviation of violence against women and children's incidences among communities and other initiatives aiming at bringing about Gender Equality and Equity in the country.
- (d) Educate communities and engage men on addressing harmful cultural gender norms and institutional barriers that hinder women's access to productive resources.
- (e) Provide more resources for the implementation of activities related to gender equality and equity including empowering women in leadership and special programmes to ensure more women have access to decent work and earnings.
- (f) Invest and scale up sustainable technologies that can reduce and redistribute unpaid care work.
- (g) Strengthen capacities of key actors on gender responsive budgeting and gender mainstreaming to ensure effective gender mainstreaming in processes, planning and budgeting.



