



Project Information Document (PID)

Concept Stage | Date Prepared/Updated: 20-Jun-2022 | Report No: PIDC33886

**BASIC INFORMATION****A. Basic Project Data**

Country Tanzania	Project ID P178813	Parent Project ID (if any)	Project Name Program for Advancing Gender Equality in Tanzania (PAMOJA) (P178813)
Region EASTERN AND SOUTHERN AFRICA	Estimated Appraisal Date Feb 08, 2023	Estimated Board Date Jul 14, 2023	Practice Area (Lead) Social Sustainability and Inclusion
Financing Instrument Investment Project Financing	Borrower(s) United Republic of Tanzania	Implementing Agency Ministry of Community Development, Gender, Elders and Children (MoCDGEC), Ministry of Community Development, Gender, Women and Special Groups (MoCDGWS)	

Proposed Development Objective(s)

To promote economic opportunities for women and adolescent girls and strengthen Gender-Based Violence prevention and response in targeted areas in Tanzania while supporting the government's capacity to advance gender equality.

PROJECT FINANCING DATA (US\$, Millions)**SUMMARY**

Total Project Cost	150.00
Total Financing	150.00
of which IBRD/IDA	150.00
Financing Gap	0.00

DETAILS**World Bank Group Financing**

International Development Association (IDA)	150.00
IDA Credit	150.00



Environmental and Social Risk Classification

Moderate

Concept Review Decision

Track II-The review did authorize the preparation to continue

Other Decision (as needed)

B. Introduction and Context

Country Context

Over the past two decades, Tanzania has experienced strong economic growth and a significant poverty decline, leading to the country's transition to lower-middle income country (LMIC) status in July 2020. From 2007 to 2017, the average annual growth in gross domestic product (GDP) per capita was 3.3 percent. Between 2007 and 2018, Tanzania's national poverty rate fell from 34.4 to 26.4 percent. Inflation rates have remained relatively stable and among the lowest and least volatile in East Africa.¹ Moreover, during that same time-period, extreme poverty fell from 12 to 8 percent.² However, Tanzania's population of 57.6 million in 2020 is young (with a median age of 18 years) and growing at about 3 percent annually, putting Tanzania among the countries with the fastest population growth rates globally. It is also experiencing rapid urbanization with about 34.5 percent of the population designated as urban in 2020 compared with 19 percent in 1988. Most of Tanzania's labor force continues to be concentrated in agriculture, and the sector represents a large share of the country's GDP.

Over the past decade, households in the country have also experienced improvements in overall indicators of human endowments and living conditions. Between 2011/12 and 2017/18, net educational enrollment rates at the primary level increased from 71 percent to 85 percent in primary schools and from 31 to 34 percent at the lower-secondary level.³ Likewise, between 2015 and 2020/21, the share of workers with at least four years of secondary education increased from 13.8 to 16.5 percent.⁴ Moreover, between 2011/12 and 2017/18, access to electricity increased from 18 to 29 percent, access to improved water increased from 61 to 74 percent, and access to improved sanitation increased from 15 to 28 percent.⁵ Similarly, the share of agricultural household members who have never attended school decreased from 23.7 percent in 2007/08 to 18.6 percent in 2019/20.⁶

However, inequality has increased, and the country continues to lag across several socioeconomic dimensions. The Gini coefficient increased from 38.5 in 2007 to 39.5 in 2018.⁷ Over 30 percent of poor households rely on unsafe sources of drinking water, and 90 percent of poor households rely on unimproved sanitation facilities or have no access to said facilities at all.⁸ Despite the improvements discussed above, in 2021, the net enrollment ratio for pre-primary education was 68.5 percent, far from covering the entire population.⁹ Likewise, rates of enrollment at the upper secondary level, at 2 percent of the population in 2017/18, remain low, and are the same as they were in 2011/12.¹⁰ In mainland Tanzania, gender divides in upper-secondary enrollment persist: The Gender Parity Index (GPI), the ratio of total net enrollment for girls and boys at the upper-secondary level, remains at .78¹¹. Moreover, in 2020, Tanzania ranked 153th out of the 174 countries included as part of the World Bank's Human Capital Index.¹² The above-mentioned high levels of population



growth have increased the absolute number of poor people and put pressure on the capacity of the government to deliver services.

Driving high levels of population growth are the country's high fertility rate (TFR) and child-marriage. The country has made progress in dropping the TFR from 6.2 births per women in 1991 to 4.8 in 2019, but at 4.8 births per women, the TFR is still higher than the 4.6 for Sub-Saharan Africa (SSA) and is mostly driven by high levels of adolescent fertility rate.¹³ High TFR is associated with decreased economic activity, lower levels of education, poverty, and decreased agency. Moreover, although the high court of Tanzania ruled that marriage of girls under 18 years of age is unconstitutional, an estimated 1 in 3 women in Tanzania are married before their 18th birthday, and more than half are married before their 20th birthday.¹⁴ Early marriage is associated with increased school dropout rates, early childbearing, and it impacts the economic productivity of women, since increased childbearing responsibilities makes it harder for women to participate in the labor market.¹⁵

Climate change has already had profound economic costs in the country, especially in the agriculture sector, and it is expected to increase migration. The individual annual events associated with climate change, such as droughts and floods, have estimated economic costs in excess of 1 percent of GDP in the country.¹⁶ Due to its reliance on rain-fed cycles, the agriculture sector is particularly affected by climate change: in the NSCA 2019/20, 17 percent of respondent stated climate change as the most important agricultural constraint during the agricultural year. Moreover, weather projections in Tanzania suggest that climate change is expected to significantly decrease agricultural productivity¹⁷, and to increase climate-induced migration: on average, among households in the middle of the income distribution, a 1 per cent reduction in agricultural income induced by weather shocks increases the probability of migration by 13 percentage points.¹⁸ This raises the need to support the National Climate Change Response Strategy (NCCRS) 2021-2026¹⁹, which aims to better prepare the country for climate change phenomena. The NCCRS 2021-2026 includes focus on improving management of freshwater resources, building adaptive capacity of coastal and marine ecosystems (the blue economy), developing clean energy, and providing an efficient, low carbon-emitting transport system.

The COVID-19 pandemic disrupted economic activity in Tanzania after a decade of stable growth, but recently collected data suggests that the economy is slowly recovering from the pandemic.²⁰ Although the government did not impose mobility restrictions, the COVID-19 pandemic inflicted a shock on the Tanzanian economy and reduced GDP growth rate to 2.5 percent in 2020, down from 6.9 percent in 2019. Yet, the country is expected to experience a real growth GDP increase, projected to reach 4.5-5.5 percent in 2022, and an average of 6.0 percent over the medium term.

Sectoral and Institutional Context

Economic Opportunities

The expansion in women's access to economic opportunities has contributed to Tanzania's economic success and poverty reduction. The female-labor force participation rate rose from 67 percent in 2000-01 to 80 percent in 2019, above the average of 63 percent for SSA and among the highest in the continent.²¹ Moreover, the share of women engaged in unpaid agricultural work fell from 78 percent in 2004-05 to 65 percent in 2015-16.²² Likewise, waged salaried employment rose: the proportion of women to men in jobs paying wages and salaries rose from 35 for every 100 men in 2000 to 64 per 100 men in 2019.²³

However, women continue to face significant obstacles across a range of indicators related to economic opportunities. The share of employed women dropped from 79 percent in 2004-05 to 73 percent in 2015-16, although these numbers vary between mainland and Zanzibar²⁴. Around 73 percent of women in mainland were not employed in 2015-16,



compared to 55 percent of women in Zanzibar. Moreover, although the gender gap in wage employment has decreased, women wage workers are more likely than men to make less money or not be paid for their work. Drivers of the gender wage gap include high levels of informality among women. This is due to their lower levels of educational attainment and skill level, and higher time-constraints, as they have to perform unpaid domestic and care work²⁵. The conditional gender gap²⁶ in agricultural productivity – which estimates the difference in production per hectare between plots managed by men and women– is at 20-30 percent.

Moreover, female entrepreneurs' sales are 46 percent less than those of male entrepreneurs²⁷. Business managers/entrepreneurs work in the following industries: 60 percent of female managers, and 45 percent of male managers work in trade, 11 percent of female managers and 14 percent of male managers work in manufacturing, and 26 percent of female managers and 32 percent of male managers work in the service industry. Drivers of the gender gap in entrepreneurship include: men are more likely to use their savings from their non-agricultural businesses as startup capital, men have better access to higher-skilled/more productive workers, women are less likely to register their enterprise, and women's businesses are less able to cope with the impacts of poverty.²⁸ Moreover, compared to male entrepreneurs, female entrepreneurs are less educated, and more likely to be widowed, divorced, or separated²⁹.

Although financial inclusion among women has increased, profound gender divides remain in rates of account ownership and land-tenure security. Although the share of women with an account rose from 14 percent in 2011 to 42 percent in 2017, it is below the average of several countries in the region.³⁰ There remain profound gender divides in rates of mobile-account ownership. In 2017, 44 percent of men had a mobile account, compared to 33 percent of women.³¹ Familiarity of the financial sector also varies by gender: among households in the lowest quintile of the income distribution, 13 percent of men reported having ever been inside a bank, compared to only 4 percent of women.³² Of those households who own land, over 80 percent of men and almost 85 percent of women do not have a title or deed.

The impact of the COVID-19 pandemic has been particularly pronounced on women's employment and on businesses owned by women. A survey conducted in May 2020 across Sub-Saharan Africa (SSA) found 43 percent of female-owned businesses had closed, while the rate of comparable share of male-owned businesses was 34 percent.³³ The HFWMS administered in June/July of 2021 in Tanzania found that 58 percent of male household members were working, compared to 43 percent of female-household members. Moreover, around 10 percent of women reported the closure of a business as the reason for not working, compared to just 3 percent of men.³⁴

Voice & Agency and Gender-Based Violence

Women have significantly less decision-making power than their male counterparts³⁵. Within the household, women are less likely to be involved in decision-making about their healthcare, major household purchases, and visits to their family or relatives than are their husbands. Only 35 percent of women participate in all three types of decisions in Tanzania mainland, while 77 percent of women participate in Zanzibar. In the political sphere, Tanzania employs a quota system to include women, youth, and persons with disabilities in parliament. On the mainland, the current constitution calls for a 30 percent quota for women in parliament, increased from the original 15 percent, and the Zanzibar House of Representatives employs a quota of 40 percent female representation. However, special seats are reserved for women to meet the quotas and as a result few women are directly elected to the National Assembly but are rather appointed by the political parties in proportion to their number of votes.

Women and girls in Tanzania continue to experience high levels of violence, although these estimates vary between mainland and Zanzibar. An estimated 40 percent of women 15-49 in mainland have experienced physical violence, compared to 14 percent of women in Zanzibar. Nationally, 17 percent have experienced sexual violence and 44 percent



of women have experienced either physical or sexual violence by an intimate partner.³⁶ Moreover, around 75 percent of children experienced physical violence by a relative before the age of 18 years, and more than half of females aged 13 to 17 have experienced physical violence in the past year. Most of this abuse took the form of being punched, whipped, or kicked. The use of harsh corporal punishment in schools, including caning, hitting, and punching students remains common. Moreover, although female-genital mutilation (FGM) has decreased over the past two decades, it remains high in mainland at 10 percent. In some regions, such as Manyara, estimates place rates of FGM at 58 percent. In Zanzibar, less than 1 percent of women experience FGM.

Issues of GBV have placed a significant drag on the economy. An analysis of DHS data from across 18 countries in Sub-Saharan Africa (SSA), including Tanzania, found that an increase in the share of women subject to violence reduced economic activities by up to 8 percent, the effect is principally related to drops in female employment.³⁷ Likewise, the same study found that the economic cost of violence against women are higher in those countries where the gender gap in education between partners is high, where women are deprived of decision-making power, during economic downturns, and in countries without protective laws against domestic violence.

Recent evidence from across the region suggests that the COVID-19 pandemic has increased GBV. A rapid analysis undertaken by CARE in April 2020, found that a majority of female respondents in East, Central, and Southern Africa reported increased GBV and harassment and decreased access to resources to fight GBV.³⁸

Relationship to CPF

The proposed project is aligned with the World Bank Group's twin goals of eliminating extreme poverty and increasing shared prosperity and is consistent with the World Bank's Country Partnership Framework (CPF) for Tanzania (2018-2022)³⁹. The CPF calls for a strategic focus on three key areas: (1) enhancing productivity and accelerating equitable and sustainable growth, (2) boosting human capital and social inclusion, and (3) modernizing and improving the efficiency of public institutions.⁴⁰ Providing access to credit for micro, small and medium enterprises and women is a noteworthy objective under Focus Area 1. More broadly, the CPF sets out to strengthen the engagement on gender equality and women's empowerment highlighting in particular women's economic empowerment and women's human capital.

The project responds to the broader intention of the CPF to strengthen the World Bank's engagement on gender equality in Tanzania, is in line with the CPF's focus areas and fills gaps in the programming so far. With its focus on financing and other support to women's groups and entrepreneurs, strengthening community-based institutions, shifting social norms, preventing GBV and enhancing GBV response, the project is aligned with the CPF's first and second Focus Areas of enhancing growth and productivity as well as fostering human capital and social inclusion. Likewise, by seeking to increase the efficiency of public institutions (in particular that of the Ministry Community Development, Gender, Women and Special Groups Elderly and Children for Tanzania mainland and that of the Ministry of Community Development, Gender, Women, and Children in Zanzibar) the project is aligned with the CPF's objective of modernizing/improving the efficiency of public institutions.

C. Proposed Development Objective(s)

To promote economic opportunities for women and adolescent girls and strengthen Gender-Based Violence prevention and response in targeted areas in Tanzania while supporting the government's capacity to advance gender equality.



Key Results (From PCN)

1. Beneficiaries of climate resilient livelihoods and entrepreneurship activities that report an increase in income
2. Percentage decrease in acceptance of violence against women and girls in target areas (disaggregated by gender)
3. Percentage of recommendations issued by the GoT Policy Review Task Force that have been implemented

D. Concept Description

The project will address the social and economic dimensions of gender inequality while also strengthening the enabling environment. The project will take a three-pronged approach focusing on (1) promoting economic opportunities for women and adolescent girls, (2) strengthening the prevention of and response to GBV, and (3) supporting institutional development and policy dialogue. The project will address gender equality at multiple levels ranging from the individual to the institutional/policy level, but with a strong focus on the community-level, setting it apart from projects that primarily focus on the individual, household or firm level.

Targeting and beneficiaries. The project is intended to target rural and peri-urban communities in a select number of regions and districts in Tanzania Mainland and Zanzibar using a multi-stage selection process applying quantitative and qualitative criteria to be defined further during preparation.

The project will have the following three components:

Component 1: Promoting Economic Opportunities for Women and Adolescent Girls

This component will invest in activities aimed at (1) strengthening community-based institutions towards enhanced economic opportunities, and (2) delivering services to support and enable economic opportunities.

Sub-component 1.1: Strengthening community-based institutions towards enhanced economic opportunities

This sub-component will support community-based groups and mobilize women and adolescent girls to participate in them. This will include in particular Village Savings and Loans Associations (VSLAs), livelihoods groups, producer groups, cooperatives and others.

The sub-component will provide capacity building and training to women's groups and individual entrepreneurs based on best practices in Tanzania and similar contexts. This will include a basic module and more tailored support to different categories of women's groups and female entrepreneurs.

Group members will be targeted with gender transformative training at the household/couples' level. This will help ensure that women's and adolescent girls' economic activity is supported at the household and couples' level and can result in a transformation of gender roles and wellbeing for their household. The training will include men/partners and parents in the case of adolescent girls.

Sub-component 1.2: Service delivery for economic opportunities

This sub-component will provide financing to different categories of women's and adolescent girls' groups and female entrepreneurs. The type and size of grant financing will be based on an ongoing review of what has worked in Tanzania.



Financing will depend on Business Plans that need to be informed by relevant local value chains and a broader Local Economic Development (LED) lens. With a view towards enhancing financial inclusion, the component may also provide linkages to commercial banks and community revolving funds for groups and enterprises to access finance to scale up their livelihood activities and business. An emphasis will be placed on supporting climate resilient economic activities.

The component will further support the construction and operationalization of common user facilities for women's and adolescent girls' groups and female entrepreneurs. These facilities can serve as anchors for the activities described under this component and will be identified by the groups and entrepreneurs. They can function as safe spaces and provide a space for production, business, ICT and childcare services.

This component would further support a childcare pilot with details to be further discussed during preparation.

Component 2: Strengthening Gender-Based Violence Prevention and Response

This component will invest in activities aimed at (1) shifting social norms and enabling behavior change towards gender equality and GBV prevention at the community level, and (2) strengthening GBV response services.

Sub-component 2.1: Shifting social norms and enabling behavior change towards gender equality and GBV prevention at the community level

This sub-component will finance community-level activities that seek to transform gender relations and prevent GBV. It will combine a whole-of-community/community mobilization program with broader social communications and awareness raising campaigns. In doing so, it will rely on methodologies with demonstrated impact in Tanzania or similar contexts that will be further assessed during preparation.

Sub-component 2.2.: Strengthening GBV response services

This sub-component will support activities to strengthen quality and survivor centred GBV response services. The selection and design of specific activities on this intervention area will be informed by the ongoing evaluations of the NPA/VAWG (both mainland and Zanzibar) expected to be completed in July 2022.

Component 3: Institutional Development, Policy Dialogue and Project Management

To further strengthen an enabling environment for gender equality and women's empowerment, this component will finance activities related to (1) institutional development and (2) policy dialogue. It will further finance (3) regular project management and monitoring and evaluation activities.

Sub-component 3.1: Institutional Development

This sub-component will build the capacity of national and sub-national government stakeholders to deliver women's economic opportunities and GBV prevention and response initiatives. Most critically, this will include the strengthening of the Ministry of Community Development, Gender, Women and Special Groups (MoCDGWS) in mainland and the Ministry of Community Development, Gender, Elders, and Children (MoCDGEC) in Zanzibar. Support will further include the strengthening of the GBV coordination system established under the NPAs across sectors and jurisdictions based on a rapid capacity assessment. Furthermore, key line ministries at the national level will be supported to address gender equality more broadly within their mandates and to strengthen coordination between them.



Sub-component 3.2: Policy Dialogue

The areas and type of support under this sub-component will be further discussed during the project preparation process.

Sub-component 3.3: Project management, monitoring and evaluation

This sub-component will finance overall project coordination and implementation arrangements at the national and sub-national level including financial management, procurement, social and environmental standards under the ESF and monitoring and evaluation.

Legal Operational Policies	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Areas OP 7.60	No
Summary of Screening of Environmental and Social Risks and Impacts	

The project could finance small-scale infrastructure investments in One-Stop Centers for GBV survivors and safe space for congregation and service provision to women’s livelihoods groups and entrepreneurs. Also, component 2 will finance activities that support women’s economic opportunities/inclusion. The specific activities to be financed have yet to be defined but may potentially include investments to improve agriculture production and productivity through exploiting value chain opportunities including reaching bigger markets. If activities like land clearance and use of pesticides, fertilizers and other agrochemicals are implemented (which are associated with improving agriculture yield) they may have negative impacts on the environment. Generally, however, the expected environmental risks of the proposed project are not significant since the impacts are local, site specific, short term and reversible. The project is expected to have a positive social impact at the individual and community level in that it will promote gender equality, economic opportunities, and address the social norms that contribute to GBV and stand as a barrier to gender equality with an explicit focus on the inclusion of persons with disabilities (PwDs). However, there is a risk that activities that are designed to challenge long-standing norms and beliefs about gender and power relations could be negatively perceived and result in backlash. The project intends to use established, proven methodologies which take a phased approach to changing beliefs, attitudes and behaviors. With activities aimed at strengthening economic opportunities, there might be some risks associated with inadvertent exclusion of women with disabilities and women who meet ESS7 criteria. The project will apply strategies to include PwDs. Labor risks are expected to be moderate, and the project does not anticipate resettlement activities.



CONTACT POINT

World Bank

M. Yaa Pokua Afriyie Oppong, Anna Lisa Schmidt, Michele Davide Zini
Sector Leader

Borrower/Client/Recipient

United Republic of Tanzania
Mr. Emmanuel Mpawe Tutuba
Permanent Secretary – Paymaster General
emmanuel.tutuba@hazina.go.tz

Implementing Agencies

Ministry of Community Development, Gender, Elders and Children (MoCDGEC)
Ms. Abeida Abdallah
Deputy Principal Secretary
abeidarashid@gmail.com

Ministry of Community Development, Gender, Women and Special Groups (MoCDGWS)
Dr. Zainab Chaula
Permanent Secretary
ps@jamii.go.tz

FOR MORE INFORMATION CONTACT

The World Bank
1818 H Street, NW
Washington, D.C. 20433
Telephone: (202) 473-1000
Web: <http://www.worldbank.org/projects>

APPROVAL

Task Team Leader(s):

M. Yaa Pokua Afriyie Oppong, Anna Lisa Schmidt, Michele Davide Zini



Approved By

Country Director:	Preeti Arora	06-Jul-2022
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