



EASTERN AND  
SOUTHERN AFRICA  
**GENDER**  
PLATFORMS

# Tanzania Gender Assessment



WORLD BANK GROUP



# Tanzania Gender Assessment

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<sup>1</sup> In January 2022, the Ministry was separated into two Ministries, one being the Ministry of Health and the second the Ministry of Community Development, Gender, Elderly and Children (MoCDGEC).

# Abbreviations

AESPR	Annual Education Sector Performance Report
AUC	African Union Commission
BEMIS	Basic Education Management Information System
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CDF	Children's Dignity Forum
CSEE	Certificate of Secondary Education Examination
CSO	civil society organization
CHRAGG	Commission for Human Rights and Good Governance
DV	domestic violence
EC	economic control
FBOs	faith-based organizations
FGM	female genital mutilation
FYDP	five-year development plan
GFF	Global Financing Facility
GBV	gender-based violence
GII	Gender Inequality Index
GRM	grievance redress mechanism
HTP	harmful traditional practices
HBS	Household Budget Survey
HDI	Human Development Index
HDR	Human Development Index Report
HLI	higher learning institution
IPV	intimate partner violence
LHRC	Legal and Human Rights Centre
LMA	Law of Marriage Act
LSMS	Living Standards Measurement Study
MKUKUTA II	National Strategy for Growth and Reduction of Poverty
MoALF	Ministry of Agriculture, Livestock Development and Fisheries
MoCLA	Ministry of Constitution and Legal Affairs
MoEST	Ministry of Education, Science and Technology
MoFP	Ministry of Finance and Planning
MoHCDGEC	Ministry of Health, Community Development, Gender, Elderly and Children
MoITI	Ministry of Industry, Trade and Investment
NGO	non-governmental organization
NPA-VAWC	National Plans of Action to End Violence Against Women and Children
NBS	National Bureau of Statistics
NELICO	New Light for Children Organization

## Tanzania Gender Assessment

OHCHR	Office of the United Nations High Commissioner for Human Rights
OSC	One Stop Centre
PO-RALG	President's Office – Regional Administration and Local Government
PMO	Prime Minister's Office
RMNCAH	Reproductive, Maternal, Newborn, Child, and Adolescent Health
SEA	sexual exploitation and abuse
SOSPA	Sexual Offences Provision Act
TASAF	Ministry of Social Action Fund
TDHS-MIS	Tanzania Demographic Health Survey and Malaria Indicator Survey
TAWLA	Tanzania Women Lawyers Association
TFNC	Tanzania Food and Nutrition Centre
TVET	Technical Vocational Education Training
UNFPA	United Nations Population Fund
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
URT	United Republic of Tanzania
VAC	violence against children
VAWC	violence against women and children
WHO	World Health Organization

\*All dollar amounts are in US dollars unless otherwise indicated.

## Executive Summary

The government of Tanzania is committed to addressing gender inequality in all aspects of women's lives. Gender is integrated into the National Five-Year Development Plan (2021/22-2025/26), and the Tanzania Development Vision 2025 emphasizes the county's commitment to promoting gender equality in all social, economic, and political contexts.<sup>1</sup> In line with this goal, the government has passed and implemented several policy reforms which have supported greater gender equality and women's empowerment in terms of education, health, employment, access to assets, and protection from GBV. Some of these efforts have already brought positive impacts, such as increasing gender equality in access to schooling at the lower-secondary level. Yet, there is a need to speed up progress in many areas and go beyond what has already been achieved, such as by improving schooling rates for girls at the upper secondary level on the mainland, more rapidly lowering maternal mortality rates, and increasing the pace of women's transition into higher paid, more productive jobs and economic sectors. Part of this is about the need for improved implementation of existing policies, and part of it is about identifying additional priority policies and interventions that can help close remaining gaps.

The aim of this report is to identify the most promising opportunities for further advancing women's empowerment and gender equality in Tanzania by bringing together the latest evidence on: 1) gender gaps in human endowments, economic opportunities, ownership and control of assets, and (women's) voice and agency; 2) the underlying drivers of those gender gaps; and 3) the effectiveness of concrete policy and programmatic interventions that address these underlying divers and/or otherwise have been shown to close the gender gaps.

The methodology for this work included a desk review of literature (including both governmental and non-governmental reports as well as academic literature such as impact evaluations of relevant interventions), stakeholder consultations that included key informant interviews with government and non-governmental organizations (NGOs)<sup>2</sup>, descriptive statistics on gender gaps, including from key sources such as national household surveys and World Development Indicators, and quantitative decomposition analyses to identify the most significant underlying factors behind some key outcomes. Where possible, given wide disparities in gaps across the country, data on gender gaps are presented separately for mainland Tanzania and Zanzibar, with further disaggregation by individual regions and rural/urban.<sup>3</sup>

The drivers of the gender gaps explored in this report are interrelated and often compound each other. Many, if not all, of the identified drivers may be further driven by underlying factors which are less quantifiable, such as social and cultural norms. This complicates efforts at prioritization. However, with these limitations in mind, we find the following to be particularly impactful drivers of gender gaps in Tanzania:

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- 2 The findings of these consultations informed some of the messages in this report, but a full and detailed account of the findings have been included in a separate output. Recommendations from these consultations are structured across six areas: (1) financing, (2) scaling up good practice, (3) data, (4) legal reforms, (5) decentralization and coordination, and (6) deconstructing social norms.
  - 3 Tanzania consists of mainland Tanzania and Zanzibar. It is additionally sub-divided into zones and further sub-divided into regions. This report refers to differences across all these levels where relevant and where sufficiently disaggregated data is available.

## Drivers of Inequality in Human Endowments

- **The total fertility rate in Tanzania is high at 4.8 births per woman and is partially driven by the teenage fertility rate:** Drivers of the trend include: 1) low educational attainment; 2) low reproductive agency; and 3) early marriage.
- **Significant gender gaps at the secondary school level:** Drivers of the trend include: 1) early marriage and childbirth; 2) financial constraints at higher education levels; and 3) gender norms that may prioritize boys' education over girls' education and emphasize women's reproductive and domestic roles versus their income-generating role. Note that gender norms underpin the impact of the first two factors.
- However, adolescent fertility rates are lower and girls' access to education more equal in Zanzibar. In fact, at the secondary level, boys are slightly more likely to drop out of school than girls in Zanzibar, an outcome that may warrant further investigation.

## Drivers of Inequality in Economic Opportunities

- **The total conditional gender gap<sup>4</sup> in agricultural productivity is in the range of 20-30 percent:** Drivers of the gender gap include: 1) women's lower access to male farm labor; and 2) lower returns from both labor and non-labor inputs, such as pesticides and organic fertilizer. The gender gap in yields is larger in the more disadvantaged areas, such as the Central zone.
- **Women entrepreneurs' sales are 46 percent less than those of male entrepreneurs:** Drivers of the gender gap: 1) women's lower spending on wages for workers in their business widens the gender gap in sales, which may hint that women are operating in less productive sectors; 2) Women are less likely to register their enterprise; and 3) lower returns to the wealth index suggests women's businesses are less able to cope with the impacts of poverty. In addition to this, when it comes to capital, men are more likely to use their own savings from their non-agricultural businesses as startup capital, but the impact of this on the gender gap in sales is more than compensated for by women's greater use of gifts from family and friends. However, further research could explore whether relying on friends and family for capital may restrict women's room for faster and sustainable business growth in the long-term.
- **Women wage workers are more likely than men to make less money or not be paid for their work:** Drivers of the gender gap: 1) women are more likely to have time constraints due to performing unpaid domestic and care work; and 2) women are more likely to work in the informal sector due to lower educational attainment and skill levels.

## Drivers of Inequality in Ownership and Control of Assets

- **Land insecurity is pervasive throughout the country and women are the most land insecure:** Drivers of the gender gap: 1) Women are less likely to be included on a

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4 The conditional gender gap controls for individual factors (e.g., age, education level) and plot level factors (e.g., size, inputs, labor) while calculating the difference in production per hectare between plots managed by men and women.

land title due to customary practices. This factor is likely itself influenced not only by discrimination in customary practices but also by the ambiguity and confusion that results from overlapping customary and statutory legal systems which, in practice, likely results in more powerful members of society exerting greater influence.

- **Women have lower levels of financial inclusion across all domains than men.** Drivers of the gender gap: 1) women's lower earnings, with consequent lower ability to save; 2) women's lower access to key sources of collateral, such as land; and 3) a lack of financial products that are specifically targeted at women, for example to get around the collateral constraint.

### **Drivers of Gender-Based Violence and Low Agency**

- **There are high rates of gender-based violence (GBV), including intimate partner violence (IPV).** While GBV is underpinned by social norms, the following risk factors exacerbate exposure to GBV: 1) high rates of early marriage and childbirth; 2) low levels of economic independence for women; and 3) low levels of education among women.
- **Women have lower levels of agency and decision-making power:** Drivers include: 1) women's lower participation in employment, especially off-farm employment; 2) women's lower earnings; 3) the age gap between husbands and wives (with wives being younger); and 4) being in a polygamous relationship.
- However, on Zanzibar, women, relative to women in mainland, are less likely to encounter IPV and more likely to make independent decisions such as on the use of their own earnings, compared to women on the mainland.

### **Policy Options**

Drivers of gender gaps in Tanzania, as elsewhere, are highly interconnected. This means that policy actions and gaps in one domain are likely to impact outcomes across other domains, complicating the decision on where to focus efforts. Moreover, as the intention of this report is to act as a starting point for future policy dialogue with the Government of Tanzania, the scope of the report is purposefully broad. However, some initial priorities do emerge, firstly in terms of which gaps in certain sectors may be particularly important to address. Here the decomposition analyses (presented in the report) are helpful for identifying the specific constraints that appear to be quantitatively most critical in driving gender gaps in agricultural yields and firm sales. However, as well as indicating which constraints in a given sector may be most important and the types of interventions available to address these, this report also indicates which broader domains of gender gaps may be especially important. In this regard, the evidence presented in this report suggests that the gender gaps around adolescent girls (especially with regard to education) may be a particularly fruitful focus of policy, given the number of other outcomes they underpin and given their connection to Tanzania's overall development, via its ability to make a demographic transition. It is also likely to be a fruitful entry point for policy efforts given the recent commitment the government has shown to ramping up efforts in this area, with its new National Accelerated Investment Agenda for Adolescent Health & Wellbeing (2021/22-2024/25).

Adolescence is a time when girls make key decisions, e.g., whether to drop-out of school and when to start a family, that have life-long implications in terms of their health, lifetime fertility, skills, economic opportunity, and voice and agency. All of these factors are interrelated in complex ways, but global evidence suggests that investments to keep girls in school may be particularly critical, with large impacts on their earnings and standard of living, child marriage and early childbearing, lifetime fertility and population growth, health and nutrition, agency and decision-making, social capital and institutions, and future per capita investments in human capital.<sup>ii</sup> Evidence on these relationships has also been highlighted in national data for Tanzania.<sup>iii</sup> These issues also connect to Tanzania's ability to make a demographic transition and reap a demographic dividend from achieving a larger relative working-age to child-dependent population. By bringing down fertility more rapidly, the country would be better placed to leverage the productive potential of its large youth population as they reach working age, increasing the relative size of the working-age to child-dependent population, leading to higher per capita income, greater household investment in the human capital of each person, lower strain on the provision of basic services, and, ultimately, a permanent increase in the productive capacity of the economy.

Yet clearly there are opportunities beyond this domain. A menu of these promising policy options, with reference to the latest national, regional, and global evidence on what works to address gender gaps, are summarized below, and are further detailed in section 5 of the report. This is not intended as a definitive list but, along with the analysis of the gaps presented through the report, is intended to be a starting point for further discussions between the World Bank (WB) and the Government of Tanzania.

Moving forward, the WB is establishing a gender platform that will coordinate these efforts on gender-focused policy dialogue, along with operational and analytical work. The intention is for this platform to generate synergies in the WB's wide-ranging efforts to support gender equality in Tanzania, with an increased focus on strategically prioritizing those efforts that are expected to bring the most value to the Government of Tanzania. This platform will be able to draw on a range of analytical work beyond this country gender assessment, including a country GBV assessment, a sexual orientation and gender identity (SOGI) country assessment, a disability assessment, and a review of the World Bank's gender portfolio.<sup>5</sup>

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5 The planned gender portfolio review will build on a rapid portfolio review that was conducted in FY21. The rapid review identified the current level of gender integration in project design, existing sectoral patterns of WB investments in gender, and opportunities to do more. The methodology entailed a desk review of PADs, ISRs and Aide Memoires, and consultations with TTLs, SDS, and Gender Tag Experts. It covered 14 lending operations (FY16-FY21Q3) across nine GPs. Consultations with TTLs, SDS, Gender Tag Experts from the GP were also undertaken. Of the 14 projects reviewed 50 percent were gender tagged at that time (3 Education; 2 Water; 1 Transport; 1 Social Protection and Jobs). Over 70 percent of the projects included gap-actions-indicators in the PAD. However, only 50 percent of them had clear results chains (though over the period there was an upward trend in gender tagging). More comprehensive coverage of gender was found in operations addressing the human endowments and agency pillars of the WB Gender Strategy.

## Summary of Policy Options

<b>Policy Priority: Targeting adolescent girls to keep them in school and reduce the vulnerability of those who have already dropped out</b>	
<b>Driver Addressed</b>	<b>Policy Options</b>
Low Secondary School Enrollment & Completion	<ul style="list-style-type: none"> <li>❖ Ease the financial strain of secondary school on families of adolescent girls, such as through conditional cash transfers (CCTs)</li> <li>❖ Support adolescent girls to remain in school beyond lower secondary level and avoid early childbearing, both generally and at times of crisis, by providing adolescent livelihood and life skills training which include 'safe spaces'</li> </ul>
Early Marriage & Childbearing	<ul style="list-style-type: none"> <li>❖ Support girls who have already dropped out to avoid early marriage and early childbearing by improving their economic independence, such as through unconditional cash transfers (UCTs) and vocational training (including through girls clubs that can act as 'safe spaces')</li> <li>❖ Push forward efforts to implement the High Court and Court of Appeals rulings to clarify 18 years as the legal minimum age of marriage for girls, addressing contradictions in the Marriage Law and Law of the Child</li> </ul>
<b>Policy Priority: Increasing Women's Agricultural Production</b>	
<b>Driver Addressed</b>	<b>Policy Options</b>
Insecure Land Tenure	<ul style="list-style-type: none"> <li>❖ Incentivize households to include women's names on land titles as part of land registration programs, including through offering land title subsidies conditional on co-titling and through providing information on the benefits of co-titling and women's empowerment in general</li> </ul>
Lower use and Productivity of Farm Labor	<ul style="list-style-type: none"> <li>❖ Support women's access to mechanization to compensate for their lower use of farm labor</li> <li>❖ Support women financially to access more and better-quality labor, including through cash transfers</li> </ul>
Lower Returns to Agricultural Inputs	<ul style="list-style-type: none"> <li>❖ Support extension services that are more tailored to women's specific needs, such as by using female extension agents and leveraging digital technologies (conditional on prior support to women's phone ownership).</li> <li>❖ Support financing or price discounts to improve women's use of higher-quality pesticides and fertilizers</li> </ul>

<b>Policy Priority: Improving Women's Entrepreneurship Outcomes</b>	
<b>Driver Addressed</b>	<b>Policy Options</b>
Lower Capital	<ul style="list-style-type: none"> <li>❖ Secure savings mechanisms to give women greater control and privacy over their savings</li> <li>❖ Providing in-kind support that is less susceptible to being reallocated to other household members' needs, such as productive assets, input financing, and cash grants</li> </ul>
Lower Rates of Business Formalization	<ul style="list-style-type: none"> <li>❖ Incentivize women to register their businesses, such as by combining business registration support with offers of business bank accounts</li> </ul>
Lower Access to Credit	<ul style="list-style-type: none"> <li>❖ Support non-collateral dependent loans (e.g., lending based on psychometric testing)</li> <li>❖ Support lines of credit targeting women that offer the larger volume loans necessary for transformational business growth</li> </ul>
Lower Skill Levels	<ul style="list-style-type: none"> <li>❖ Support socio-emotional skills training which has been shown to be especially effective for women's business outcomes and which can give women the qualities (e.g., self-initiative) that can help them overcome the multiple greater barriers they face</li> </ul>
<b>Policy Priority: Increasing Women's Agency and Reducing their Exposure to GBV</b>	
<b>Driver Addressed</b>	<b>Policy Options</b>
Higher Burden of Care	<ul style="list-style-type: none"> <li>❖ Provision of Childcare Services which would address women's ability to engage across all areas of the economy (agriculture, wage employment, entrepreneurship), increasing their economic independence</li> <li>❖ Address gender norms, including through couples' and men's discussion groups, to increase men's participation in household &amp; childcare responsibilities</li> </ul>
Physical Insecurity	<ul style="list-style-type: none"> <li>❖ Engage men and boys in behavior change interventions</li> <li>❖ Support access to legal services and an accountable justice system</li> </ul>

## Introduction

Tanzania has experienced over 20 years of sustained economic growth, with an increasing focus on gender equality contributing to this success. As testament to the country's progress, Tanzania transitioned formally from a low-income country to a lower-middle income country in July 2020.<sup>iv</sup> The Tanzania Development Vision 2025 aims to achieve a middle-income status by 2025 in concert with far reaching goals in the areas of human development and physical capital, including an emphasis on gender equality in all social, economic, and political contexts.<sup>v</sup>

Tanzania is already in a strong position in some regards when it comes to measures of gender equality, but there is still much room for progress. For example, in terms of economic opportunities, its female labor force participation rate is one of the highest on the continent, highlighting the active role that women already play in the country's economy. Moreover, women in Tanzania have been able to access a wider range of economic opportunities, with the ratio of female to male participation rates in wage and salaried work increasing to 64 percent in 2019 from 35 percent in 2000. Yet there is still a pressing need to further improve the relative quality of women's economic participation, as currently reflected in their lower wages as workers, lower yields as farmers, and lower sales and profits as entrepreneurs. Additionally, while the country has been diversifying its economy, women appear to have benefited less from this structural transformation so far, with a slower transition out of agriculture and into other types of employment relative to men.<sup>vi</sup> And even within agriculture, women have been less able to move into more productive activities, with greater barriers to their participation in the farming of higher-value crops. This picture of steady progress but the need to go further is echoed in other domains of gender gaps. In education, for example, gender parity has been achieved up to upper-secondary level, but on the mainland, there are still gaps from upper-secondary. In health, while maternal mortality has been on a downward trajectory, the pace of progress has not been fast enough to reach targets. On GBV, action at the policy level has not been met with similar progress in outcomes. Across all of these issues, part of the story is about the need for improved implementation of existing policies and part of it is about identifying additional priority policies and interventions that can help close remaining gaps.

The Government of Tanzania's efforts to improve gender equality can be seen across decades of policy commitments covering all key domains of gender outcomes, including endowments (health, education), economic opportunities (jobs, assets), and voice and agency. For example:

- **The National Education Act of 1978 (Mainland)<sup>vii</sup> and the Zanzibar Education Act of 1982.<sup>viii</sup>** Both policies provide free and compulsory basic education for all children and have been instrumental in increasing enrolment rates throughout the country. Specifically, the policies have successfully increased gender parity rates within the educational levels encompassed by the respective laws. The impact of these policies is further emphasized by the drastic drop in girls' enrollment rate on the mainland once they transition to upper-secondary, when education is no longer free or compulsory.<sup>ix</sup>
- **The National Road Map Strategic Plan to Accelerate Reduction of Maternal, Newborn, and Child Deaths in Tanzania, 2016-2021, and the National Road Map Strategic Plan to Accelerate Reduction of Maternal, Newborn and Child Deaths in Zanzibar, 2019-2023.** Both policies have taken a holistic approach to addressing maternal and child and

adolescent health services which includes integrating consideration of issues around GBV, human rights, and men's involvement into efforts supporting women's maternal and reproductive health. However, despite the holistic approach, progress has remained slow, and targets have yet to be achieved. There is also a need to speed up progress reducing high fertility and adolescent fertility rates which have undermined women's health (especially for those giving birth as teenagers), contributed to a high population growth rate that has dampened the per capita impacts of relative robust GDP growth, increased pressure on basic service delivery and natural resources, and made a potential demographic transition to a larger relative working-age population less likely.

- **The National Accelerated Investment Agenda for Adolescent Health & Wellbeing (2021/22-2024/25) (NAIA-AHW).** Recently launched by the Prime Minister, this agenda builds on the National Adolescent Health and Development Strategy (2011-15) and aims to bring greater scale, cross-sector coordination, and prioritization of high impact efforts to enable adolescents (both male and female) to smoothly transition to a healthy and productive adulthood. The NAIA-AHW is focused on six pillars: 1) preventing HIV; 2) preventing teenage pregnancies; 3) preventing physical, sexual and emotional violence; 4) improving nutrition; 5) keeping girls and boys in school; and 6) developing skills for meaningful economic opportunities. While the impact of this agenda will only become apparent in the coming years, the evidence on the multiple and interrelated nature of the constraints facing adolescents supports the cross-sector nature of the approach. In this regard, the cross-ministerial structure of the NAIA-AHW, which will be coordinated through the Office of the Prime Minister but with participation of relevant line ministries, may provide an ideal opportunity for addressing adolescence in a truly holistic way. Related to this agenda, the Government of Tanzania recently announced that it will now allow girls who get pregnant to return to school after giving birth,<sup>x</sup> reversing its earlier policy that had the impact of keeping such girls out of the formal education system.
- **The Employment and Labour Relations Act (2004) & The Employment Policy (2008).** These policies provide significant protection to women in the workforce. The Employment and Labour Relations Act prohibits gender-based discrimination in employment, mandates equal renumeration for equal work, protects pregnant women from dismissal, and provides protection from sexual harassment at the workplace.<sup>xi</sup> The National Employment Policy provides maternity benefits which include coverage for breastfeeding for a minimum of six months. Yet, as women work predominantly in the informal sector and agriculture, most women do not benefit from these provisions.<sup>xii</sup> In recognition of the need to address women's concentration in less productive sectors and jobs, there is also the **Zanzibar Economic Empowerment Policy (2019)**, which encourages women and girls to participate in male-dominated trades.<sup>xiii</sup>
- **The Inheritance Act (1963), The Lands Act (1999), and The Village Lands Act (1999).** The Lands Act and The Village Lands Acts are the most notable policy actions for encouraging female land ownership. Intended to increase formal land registration and secure land tenure throughout the country, their aim is to address the gender discrimination that women often face through customary land tenure systems that are at odds with statutory law. The Village Lands Act emphasizes that any customary law which "*denies women, children or persons with disabilities lawful access to*

*ownership, occupation or use of any such land,"* will be void and inapplicable.<sup>xiv</sup> The Inheritance Act provides protection for the property rights of widows from disinheritance by their in-laws. In the customary land tenure system, land is inherited by male family members and women only access land through their family or their husbands. Yet, despite these policies, implementation is problematic and women's land ownership remains low.<sup>xv</sup>

- **The National Plan of Action for Violence Against Women and Children (NPA-VAWC), and revisions to The Law of Marriage Act (1971).** Launched in 2016, the NPA-VAWC recognizes that reducing violence has positive implications for inclusive growth and has ambitious targets that could positively impact the agency of women and girls. The plan aims to dramatically lower rates of teenage pregnancy, reduce the practice of female genital mutilation/cutting (FGM/C), and drastically reduce child marriage throughout the country. Despite the name of the plan of action, there exists no legislation to specifically address domestic violence. Such a gap in the legal framework is particularly concerning in light of the high prevalence of GBV and IPV in Tanzania and represents a missed opportunity to influence social norms and send a stronger message on the unacceptability of GBV and IPV.<sup>xvi</sup>

For example, in the 2015/16 DHS, around 40 percent of women report having experienced physical violence since age 15 and 22 percent still report having experienced physical violence often or sometimes over the prior 12 months (though this is down from 33 percent in the 2010 DHS). The Law of Marriage Act set the minimum age of marriage to be 15 for girls and 18 for boys. In 2016 the high court of Tanzania found that the minimum age for girls to marry is unconstitutional, with the Court of Appeal subsequently reaffirming this finding in 2019. As part of this ruling, the government was instructed to change the minimum age of marriage for girls to be 18 within one year (though as of the time of writing, the government is still holding stakeholder consultations on this issue).<sup>xvii</sup>

To build on these successes and ensure further progress on gender outcomes, prioritization based on evidence is needed: gender is a complex issue that cuts across all sectors, with multiple interrelated gender gaps and multiple possible policy responses within each sector, yet the time and resources of the government and its development partners are finite. This report aims to help in this regard by presenting evidence on the size of different gender gaps, the relative importance of different factors in driving these gaps, and the availability and effectiveness of potential policy responses. The report also highlights the disparities in the size of various gender gaps and constraints between rural and urban areas and between different regions of the country, which should also contribute to prioritization of efforts to address these gaps. For example, outcomes related to maternal health, early childbearing/marriage, and girls' secondary school completion are all significantly worse in rural than in urban areas. Similarly, regions such as Katavi, Tabora, and Morogoro all appear to have higher levels of adolescent fertility than the national average. There are also disparities between mainland Tanzania and Zanzibar: for example, adolescent fertility rates and girls' school drop-out rates are both more of an issue on the mainland than on Zanzibar, as is exposure to IPV. A detailed understanding of how Zanzibar has been able to achieve smaller gender gaps across a range of outcomes, despite higher measures of poverty,<sup>xviii</sup> and what lessons this may offer for other regions of the country is beyond the scope of this paper but can be included as a focus of forthcoming World Bank analytical work and policy dialogue on gender in Tanzania.

The approach of this report follows the framework of the World Bank Group Gender Strategy (FY16-23) which focuses on strategic objectives in human endowments (education, health); economic opportunities (including jobs and ownership/control over assets); and enhancing women's voice and agency and engaging men and boys. This strategy is founded on a conceptual framework, set out in the 2012 World Development Report on Gender Equality and Development, which proposes that households, markets, and institutions (both formal and informal), and their interactions all influence gender equality and economic development<sup>xix</sup>. The methodology for this report included a desk review of literature (including both governmental and non-governmental reports as well as academic literature), descriptive statistics on gender gaps, including from key sources such as national household surveys and World Development Indicators, and quantitative analyses to identify the most significant underlying factors behind some key outcomes.

The intention is for this analysis to support the Government of Tanzania in its policy discussions and decisions around closing gender gaps and, ultimately, to contribute to stronger evidence-based efforts to advance women's empowerment and gender equality in Tanzania. To this end, a gender platform will be established to coordinate these efforts on gender focused policy dialogue, along with operational and analytical work. The intention is for this platform to generate synergies in the WB's wide-ranging efforts to support gender equality in Tanzania, with an increased focus on strategically prioritizing those efforts that are expected to bring the most value to the Government of Tanzania. This platform will be able to draw on a range of analytical work beyond this country gender assessment, including a country GBV assessment, a sexual orientation and gender identity (SOGI) country assessment, a disability assessment, and a review of the World Bank's gender portfolio.<sup>6</sup>

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<sup>6</sup> See footnote 4.

# 1. Human Endowments

## Human Endowments Key Takeaways

**The total fertility rate in Tanzania is high at 4.8 births per woman and is partially driven by high adolescent fertility and early marriage.** High fertility, adolescent fertility, and early marriage are correlated with decreased economic activity, lower levels of education, poverty, and decreased agency. High fertility, especially adolescent fertility, is also associated with poorer health outcomes for women as well as for their children. On a larger scale, high fertility prevents the country from capitalizing on a demographic dividend; on increasing the relative size of the working-age to child-dependent population.

**While the country has moved towards gender equality at lower levels of education, on the mainland there are still significant gender gaps at the upper secondary level where school fees are still in place.** Lower educational attainment among women is correlated with earlier pregnancy, increased fertility, decreased economic opportunities and decreased lifetime earnings.

*Policy Options:* Increase girls' educational attainment and decrease risk of early pregnancy and marriage by; 1) providing financial support to their families through conditional cash transfers (CCTs) for girls still in school and unconditional cash transfers to reduce the vulnerability of those girls who have already dropped out; 2) improve learning outcomes, including through general programs that are not specifically targeted to girls and for which we have a greater wealth of evidence; and 3) use safe spaces to give girls (both those in school as well as drop-outs) the knowledge and economic empowerment they need to take control of their reproductive choices and livelihoods.

Human capital consists of the knowledge, skills, and health that people accumulate throughout their lives, enabling them to realize their potential as productive members of society.<sup>xx</sup> Gender gaps in human endowment can result from harmful and unequal policies and practices. However, policies and programming can reduce gaps in human endowment by increasing both supply and demand factors of human endowment services. Supply factors include actions such as improving infrastructure and increasing the number of trained healthcare and education professionals. In contrast, demand factors include behavior change programming, which promotes the importance of early childhood education or discourages early marriage. This section will explore human endowment gender gaps in Tanzania by analyzing the gender gaps in health and education.

### 1.1 Health

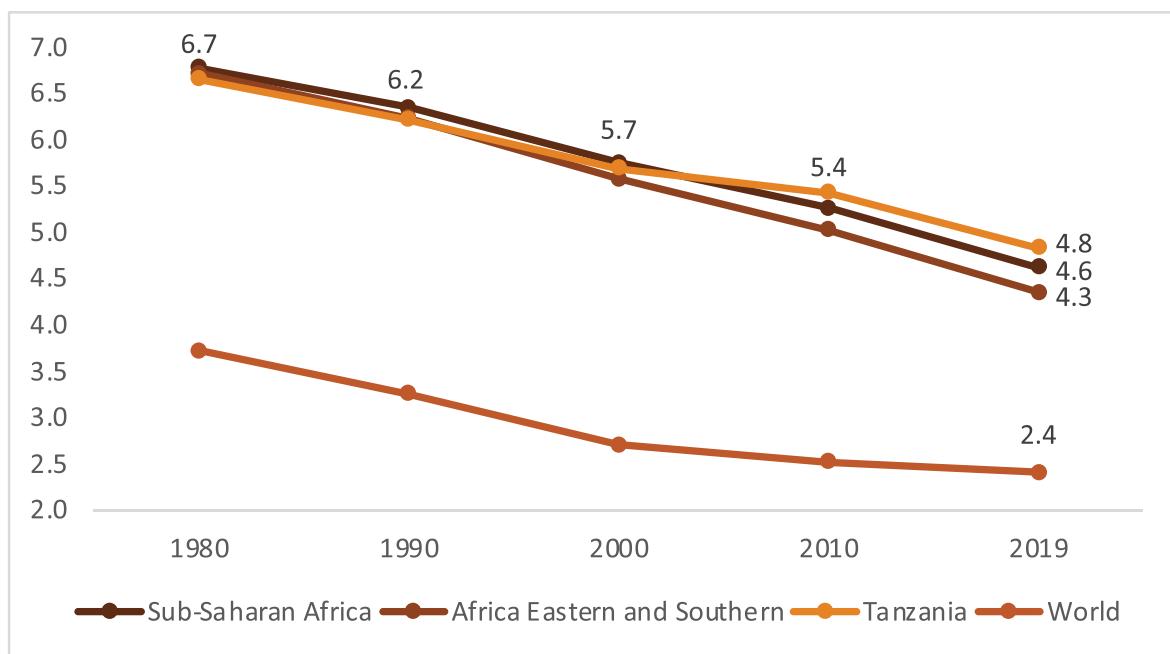
#### 1.1.1 Fertility

Addressing high fertility rates is a highly important policy objective for most countries in Sub-Saharan Africa. From a national perspective, bringing down fertility rates rapidly can enable

countries with large youth populations to maximize the per capita impacts of this potentially productive population segment by reducing the relative size of the child-dependent population in relation to and the working-age population. This would increase per capita incomes, allowing households to invest more in the human capital of each household member. Moreover, reducing population growth would also help reduce the pressure that governments with limited resources face in providing access to basic services, such as health and education.<sup>xxi</sup> Additionally, giving women access to family planning services increases their agency, and has direct impacts on their health and productivity.

In Tanzania, the total fertility rate, the average number of children born per woman, has decreased steadily from 6.2 in 1991 to 4.8 births per woman as of 2019 (figure 1). This is still higher than the average of 4.6 for all of Sub-Saharan Africa<sup>xxii</sup>. Moreover, a recent World Bank report notes that the drop in fertility does not match the faster progress that has been made in terms of under-5 and infant mortality rates, outcomes that are widely considered to promote lower fertility.<sup>xxiii</sup> Fertility rates are significantly lower among more educated women, wealthier households, and women in urban areas. The fertility rate also differs regionally, the highest rates being in rural areas, and in the Lake, Western, South West Highlands, and Central zones as opposed to the Northern, Eastern, and Southern zones, which have the lowest fertility rates. The fertility rate in Zanzibar in 2016 was 5.1, just under the national average of 5.2 (Figure 2).<sup>xxiv</sup>

**Figure 1: Total Fertility Rates**



Source: World Development Indicators, World Bank.

## Teenage Pregnancy

Adolescent fertility is an especially important issue as high adolescent fertility is strongly correlated with higher lifetime fertility. The teenage years are a critical period in a woman's life when she makes choices that will have long-term implications for her future well-being and productivity. Decisions such as whether to stay in school, get married, or have a child significantly impact women's labor market outcomes later in life. Women who begin childbearing at a young age are likely to have more children throughout their lifetime, are less likely to continue their education, and as a result, are more likely to have worse economic outcomes.<sup>xxv</sup> By empowering adolescents and young women to make more informed decisions on childbearing, the likely knock-on impacts on education and economic outcomes would further boost their levels of empowerment and agency. On a larger scale, reducing the rates of adolescent pregnancy would significantly contribute to reducing the pressure on education and health systems and would enable greater investment per child<sup>xxvi</sup>.

In addition to the educational and economic implications, there are significant health risks associated with early childbirth and short birth intervals. Childbearing at a young age increases the chances of complications during pregnancy and childbirth and is associated with higher neonatal mortality rates.

The adolescent fertility rate in Tanzania has fallen over the last 20 years from 134 to 115 births per 1000 women aged 15-19. However, it is still higher than Sub-Saharan Africa's average of 100,<sup>xxvii</sup> and the median age of first birth is 19.8. In 2016, 27 percent of women between the ages of 15-19 had either given birth or were pregnant, and nationally teenage births accounted for 116 of every thousand births. The Western and South West zones in mainland have the highest rates of early childbirth, while Zanzibar has the lowest rates in the country (figure 4). Teenagers in rural areas and poor households are more likely than those in urban areas or wealthy households to begin childbearing early (figure 5).<sup>xxviii</sup>

### 1.1.2 Birth Spacing

Aside from delaying the age of marriage and childbearing, it is critical to address fertility amongst women who have begun childbearing. Birth intervals -- the amount of time between childbirths -- is an essential practice to both lower fertility levels as well as improve health and nutrition outcomes for mothers and babies. The World Health Organization recommends a minimum of 33 months between two successive births. Tanzania slightly exceeds this minimum, with a median birth interval of 35 months.<sup>7</sup> This is a figure that has changed only very slowly over the decades, rising from 33 months in 1991/91. However, the most recent 2015/16 data show a significant variation between rural and urban areas, with a median of 33 in the former and 43 in the latter. Moreover, some individual regions fall below the WHO's minimum recommended interval, including: Simiyu (27.2), Kusini Pemba (27.8), Kaskazini Pemba (28), Shinyanga (29.1), Mara (29.1), Geita (29.1), Lake (29.6), Kigoma (30.2), Western (30.5), Mwanza (30.5), Tabora (30.7), Kaskazini Unguja (31.4), Zanzibar (31.8), Katavi (32.2) and Kagera (32.4).

While urbanization, through a number of mechanisms (higher education, lower poverty), has likely contributed greater birth spacing in Tanzania, the positive impacts associated with urbanization may have been partly dampened by a reduction in traditional practices that

<sup>7</sup> 2015/16 DHS data

promote longer birth intervals among some communities in rural Tanzania. In Northern Tanzania (where current median birth interval is 39 months), traditional customs are cognizant that childbirth and breastfeeding weaken women's biological resources, and that women who bear children after short birth intervals are not able to take proper care of themselves or their children. This belief leads women to space their births to maximize their physical strength. Traditional methods of birth spacing include prolonged breastfeeding, postpartum abstinence, and polygyny. However, increased urbanization, access to contraception, and supplementary feeding have been linked to shortening birth intervals across numerous Sub-Saharan countries. The access to contraception is linked to the decline of the traditional practice of postpartum abstinence. Additionally, as the use of supplemental feeding increased, the amount of time before women began ovulating after childbirth decreased. As a result, a number of societies in Tanzania experienced declining birth intervals between 1940 and 1970.<sup>xxix</sup> Despite this temporary decline, birth intervals have increased slowly since the 1980s.

Increased use of contraceptives as well as public health messages about the importance of breastfeeding have contributed to increased birth intervals in Tanzania since the 1980s. In Tanzania, women who are employed are more likely to have longer birth intervals than those who are not, likely spacing births to pursue productive activities or maintain their career. Short birth intervals are less likely among women aged 35 and older, women who are more educated, women who belong to wealthier households, and women whose preceding child survived. In Tanzania, unlike several other Sub-Saharan countries, short birth intervals are highly correlated with living in rural areas of the country. This trend follows that of family planning use within the country.<sup>xxx</sup>

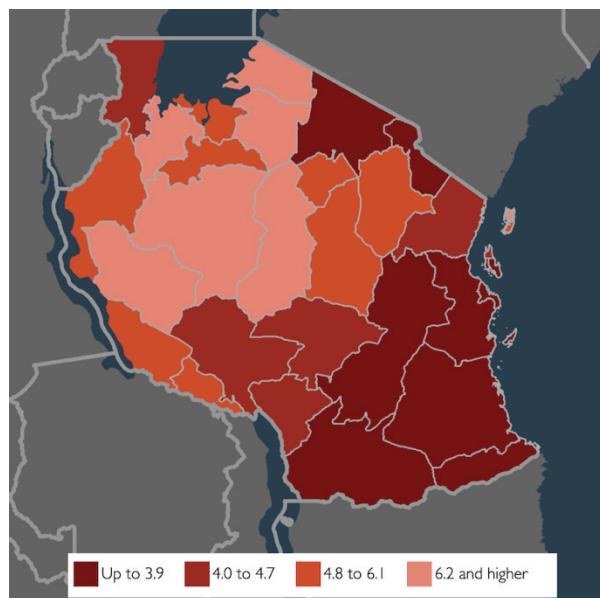
### **1.1.3 Reproductive Healthcare**

The Sub-Saharan African region has the highest birth rates in the world and as of 2017 accounted for more than half of maternal deaths globally.<sup>xxxi</sup> The maternal mortality rate is defined by the World Health Organization as "The number of maternal deaths during a given time period per 100,000 live births during the same time period." The maternal mortality rate depicts the risk of maternal death in a single pregnancy, influenced by regional or national factors such as the availability and quality of healthcare services.<sup>xxxii</sup>

The maternal mortality rate in Tanzania, as of 2017, was 524 maternal deaths for every 100,000 live births which is slightly lower than the rate of Sub-Saharan Africa but is significantly higher than the maternal mortality rates of Eastern and Southern Africa, and that of low-income countries globally.<sup>xxxiii</sup> Based on the country's fertility and maternal mortality rates, it is estimated that 1 in 33 women will die during pregnancy, at childbirth, or during the two months after giving birth.<sup>xxxiv</sup> Improvements to the reproductive healthcare system and access to quality services are critical to reducing the risk to women's health throughout their lifetime through improved knowledge of reproductive risk prevention, better maternal healthcare and nutrition, and increasing women's reproductive agency through family planning. The current coronavirus pandemic has the potential to further worsen women's maternal health care access and outcomes, due to the potential for the spread of the virus and the emergency response to the virus to disrupt the supply and demand for services. A modeling exercise by the Global Financing Facility (GFF) finds that in Tanzania the pandemic has the potential to leave 326,500 women without access to facility-based deliveries and to increase maternal mortality by 16 percent over the next year<sup>xxxv</sup>.

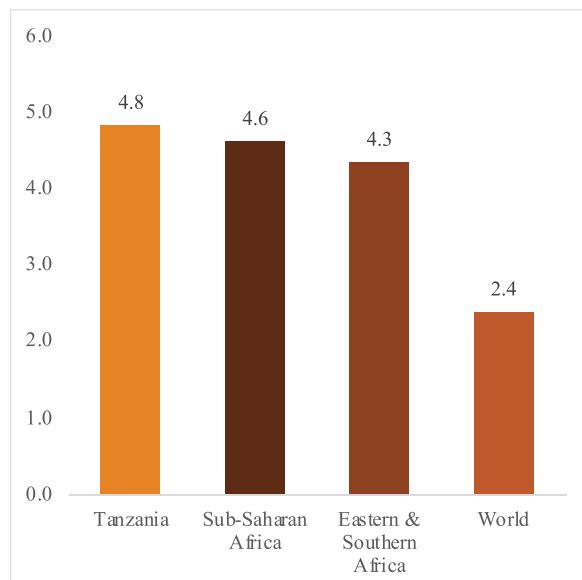
## Total Fertility Rates by Region

**Figure 2: Total Fertility Rate, Children per WOMAN**



Source: STATcompiler, Tanzania DHS, 2015/16

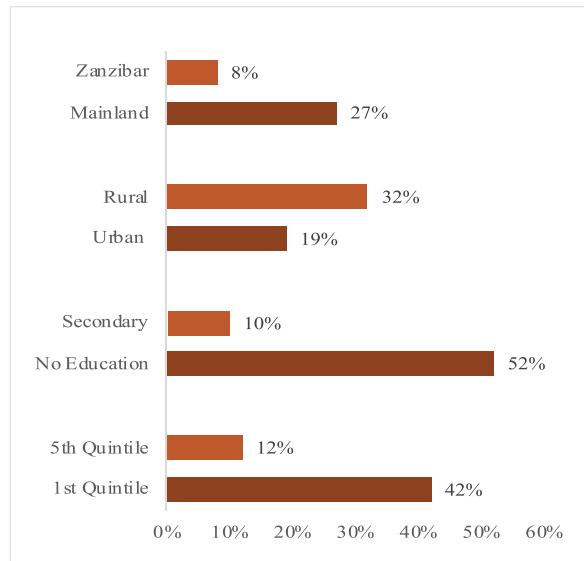
**Figure 3: Fertility Rates by Region**



Source: World Development Indicators, World Bank

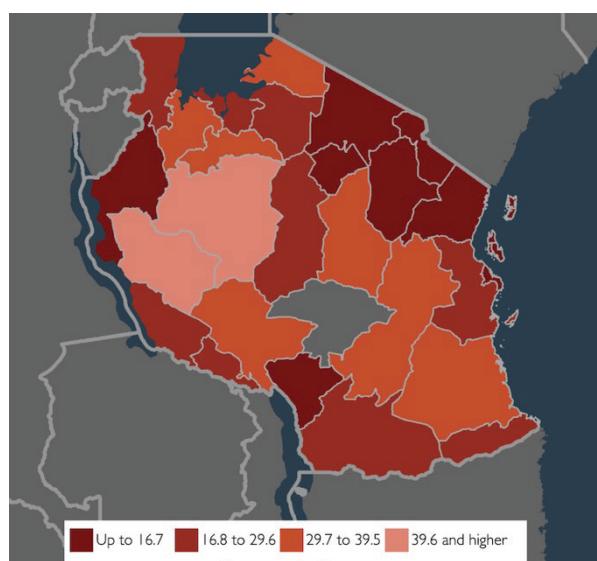
## Teenage Fertility Rates and Characteristics of Childbearing Teenagers

**Figure 4: Percent of Teenagers who have Begun Childbearing**



Source: STATcompiler, Tanzania DHS, 2015/16

**Figure 5: Characteristics of Childbearing Teenagers**



Source: World Development Indicators, World Bank

## Family Planning

Family planning increases women's reproductive agency, enabling women to manage how many children they will have and when they have them. By facilitating women's choices on when to have children, family planning increases their educational and economic opportunities while also improving their chances of having safer pregnancies through birth spacing and preventing pregnancy until their bodies have fully developed. Family planning also empowers women and their partners to choose a family size for which they can provide.<sup>xxxvi</sup>

In mainland Tanzania, family planning services are provided by the Ministry of Health, Community, Development, Gender, Elderly, and Children (MOHCDGEC), and the President's Office Regional Administration and Local Government (PORALG) as a component of the Reproductive, Maternal, Newborn, Child, and Adolescent Health (RMNCAH) services provided.<sup>xxxvii</sup> The National Road Map Strategic Plan to Accelerate Reduction of Maternal, Newborn and Child Deaths in Tanzania (2016-2020) states that modern contraceptives could avert 2,360 maternal deaths each year and improve child outcomes by lengthening birth intervals.<sup>xxxviii</sup>

The zones with higher use of modern contraceptives correspond to the zones with lowest fertility rates, such as the Southern Zone, where 51 percent of married women use a form of contraception. Zanzibar has the lowest rates of contraceptive use, where married women are less than half as likely as married women on the mainland to use modern contraceptives (figure 6).<sup>xxxix</sup> While the use of modern contraceptives has steadily increased, it varies significantly by region. Among currently married women, 32 percent are using modern contraceptives, of unmarried, sexually active women, 46 percent use a modern contraceptive method. Women in urban areas are lightly more likely than women in rural areas to use modern contraceptives and are more than twice as likely as rural women to use traditional contraceptive methods. Use of modern contraceptives increase with women's level of education, and level of household wealth (figure 7).<sup>xl</sup>

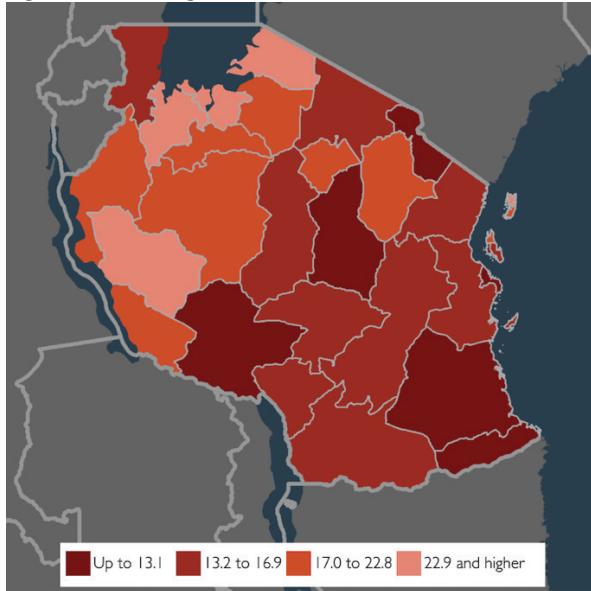
Of the 61 percent of women who have a demand for family planning, either to limit or space births, 22 percent have not had their needs met. The percent of women with unmet family planning needs dropped from 28 percent in 1992 to 22 percent in 2010 and remained constant through 2015. This most recent data suggests there continues to be a significant level of demand among women to further limit fertility. However, overall, the average woman in Tanzania still has a desire for a large family size. Women's ideal number of children was 4.7 in 2015/16, though this was down from 5.3 in 1999. It is important to also consider demand for large families from men, both because 80 percent of women say their family planning decisions are made jointly with their husband, and because men appear to have a preference for even larger family sizes than their wives (5.1 in 2015/16).

## Maternal Healthcare

In Tanzania, pregnancy and childbirth come after malaria and HIV/AIDS as the leading cause of death and disability of women. In addition to the health costs of poor reproductive outcomes, inadequate and poor-quality maternal healthcare presents a significant cost to national and household economies. Potential economic gains from improving maternal health care stem from reducing both direct and indirect negative impacts, such as out-of-pocket healthcare costs and decreased productivity.<sup>xli</sup>

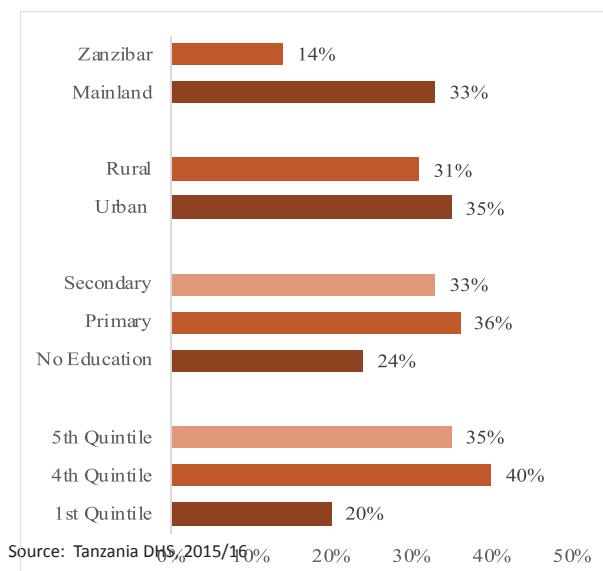
## Unmet Need for Family Planning & Access to Family Planning Characteristic

**Figure 6: Percentage of Women with an Unmet Need for FP**



Source: STATcompiler, Tanzania DHS, 2015/16

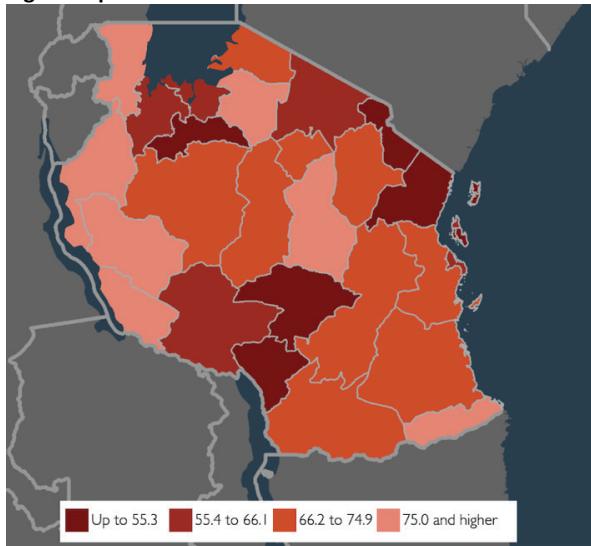
**Figure 7: Characteristic of Women Using FP**



Source: Tanzania DHS, 2015/16

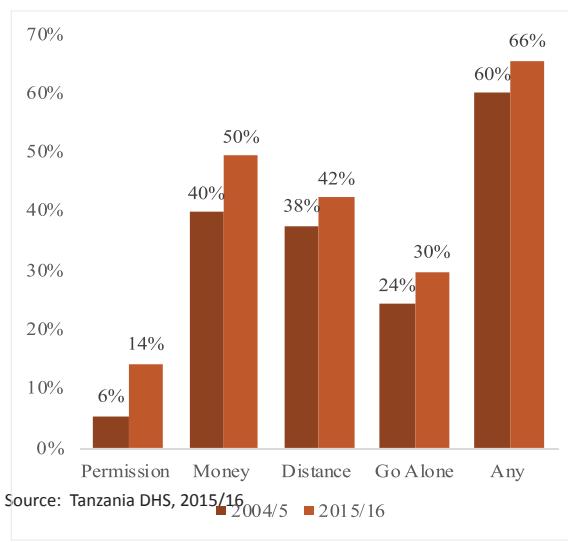
## Barriers to Healthcare Access

**Figure 8: percent of Women with Barriers to Access**



Source: STATcompiler, Tanzania DHS, 2015/16

**Figure 9: Specific Barriers**



Source: Tanzania DHS, 2015/16

## Barriers to Seeking Care

Two-thirds of women report at least one barrier to accessing health care for themselves. The likelihood of women reporting barriers to accessing health care varies significantly by location (figure 8). The most common barriers reported by women were failure to get money to pay for treatment (50 percent), and the distance to the health facility (42 percent), followed by not wanting to go alone, and failing to get permission from their spouses (figures 9). Women in rural areas, women with less education, and women from poorer households are more likely to report at least one barrier to health care access.<sup>xlii</sup>

A recent study in the rural Mkinga district in North Eastern Tanzania identified additional barriers to health facilities based on women's perceptions of the health care services. Women often choose to give birth at home, especially after their first birth experience in a health facility, for the additional support of family, friends, and the more personal attention of traditional birth attendants. Many women also identified lack of privacy and confidentiality in health facilities, lack of culturally appropriate provision of care, and strong preferences not to be cared for by male health workers. Health facilities are often under resourced and lack the supplies, medications, and equipment needed to safely care for women giving birth. Finally, the health care workers themselves are often overburdened and undertrained with insufficient supervision. Such conditions further discourage women from giving birth in and seeking care from health facilities.<sup>xliii</sup>

On paper, concerns around cultural differences in the delivery of health care and recognition that these differences require the design and delivery of health services to be adapted to the specific concerns of different traditional communities were most recently set out in Tanzania's MKUKUTA II (the National Strategy for Growth and Reduction of Poverty, 2010/11-2014/15<sup>8</sup>).<sup>xliv</sup> This reflects the understanding that community acceptance is key to both seeking and engaging with health care services. However, despite the high-level recognition of this issue in MKUKUTA II, the reality on the ground falls short. This is partly because health care providers lack the knowledge required for a sufficient understanding of the cultural, historical, and social fabric of the communities they serve. There is also a need for deeper two-way communication between key stakeholders in traditional communities and health service providers. This may include greater collaboration between traditional communities and relevant government agencies to design and disseminate culturally appropriate health promotion tools and information, including use of communications in local languages; the involvement in and further training of traditional midwives in modern healthcare delivery; and training for regular healthcare workers on the provision of culturally appropriate services.<sup>xlv</sup>

## Antenatal Care

Maternal healthcare begins early in pregnancy with antenatal care and continues after delivery with postnatal checks. Antenatal care is an important stage in which women are screened and monitored for illness, infections, and complications during their pregnancy as well as to monitor fetal growth. It is recommended that women have at least four antenatal visits and that the first occur during the first trimester. Early diagnosis of illness or identification of complications can reduce the risks to mother and baby. In Tanzania, 98 percent of women received antenatal care from a skilled provider during the pregnancy of their most recent birth, 51 percent received at least four visits, and 54 percent sought care during their first trimester. Women who live in wealthier households and who are more educated are more likely to receive antenatal care from more skilled providers. Women in urban areas are more than twice as likely as women in rural areas to receive antenatal care from more qualified providers, are more likely to have at least the recommended four visits and are more likely to seek care early in their pregnancy.<sup>xlvi</sup>

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<sup>8</sup> While the effective period of this strategy has already passed, the MKUKUTA II is the most recent National Strategy for Growth and Poverty Reduction and is considered a vehicle for realizing Tanzania's Development Vision 2025 along with the latest five-year National Development Plan for 2021/22-2025/26.

## Delivery

The percentage of women who deliver in health facilities can make an important contribution to improvements to maternal as well as neonatal health outcomes, though this impact is moderated by the quality of care women receive. In 2016, over 60 percent of births occurred at a health facility, about half of which are government facilities. Between 1999 and 2016, the rate of deliveries in health facilities rose by almost 20 percent. Young women and women giving birth for the first time are more likely to give birth in a health facility, while women older than 35 and those who have given birth multiple times are less likely to go to a health facility. This trend may reflect changing generational attitudes towards institutional births or may reflect increased confidence of mothers after the first couple of births which affect their perceptions of the costs and benefits associated with giving birth in a health facility.<sup>xlvii</sup> Women in urban areas are more likely than women in rural areas to give birth in a health facility (86 percent versus 54 percent), and rates of facility delivery increase with the mother's level of education. Regional variations exist; Zanzibar has higher rates of facility deliveries than the mainland, with higher rates in Unguja than Pemba (in Zanzibar). Northern regions of the mainland tend to have lower rates of facility deliveries, while those in the South tend to be higher.

## Postnatal Care

The days and weeks after birth are critical for both mothers and babies. Most deaths occur during this time. Women who gave birth in a health facility are more likely to have a postnatal checkup within two days of delivery than those who did not (50 percent versus 6 percent). The rate of receiving postnatal care decreased significantly with the number of times the mother has given birth. Urban women are much more likely than rural women to receive postnatal care.<sup>xlix</sup>

### 1.1.4 Illness and Disease

#### Malaria

In areas of high malaria transmission, by the time an individual reaches adulthood, they have acquired partial immunity that can protect them against severe disease. For this reason, children are generally more in danger from malaria than adults. However, pregnant women, especially women in their first pregnancy, lose some immunity and are more susceptible to the disease. Additionally, malaria during pregnancy is associated with adverse health outcomes for both mother and child, including anemia and low birth weight.<sup>l</sup>

In Tanzania, the national guidelines were updated in 2013/14 to include the new WHO recommendations, increasing the national recommendations of doses of intermittent fertility preventative treatment (IPT), or SP/Fansidar, to at least three during each pregnancy. It is also highly recommended that pregnant women and children under five sleep under mosquito nets that have been treated with insecticides<sup>li</sup>. Countrywide, only 54 percent of pregnant women slept under a treated mosquito net. Pregnant women in urban areas are slightly more likely to sleep under treated mosquito nets than pregnant women in rural areas. Pregnant women are increasingly likely to sleep under treated mosquito nets by increases in wealth quintiles. Of pregnant women who had a live birth, 68 percent took at least one dose of SP/Fansidar, only 8 percent took the recommended three doses. Pregnant women in urban areas are more likely to receive more SP/Fansidar doses than pregnant women in rural areas.<sup>lii</sup>

## HIV

Women in Tanzania, and Sub-Saharan Africa as a whole, bear a disproportionate burden of HIV infections. Women across Sub-Saharan Africa have on average a 60 percent higher risk of HIV infection than men in general and have a 70 percent higher risk of infection than men with similar sexual behavior.<sup>lvi</sup> In Tanzania, the gender gap in HIV/AIDS has been partially explained as relating to demographic characteristics and engagement in traditional HIV risk factors, such as engaging in transactional sex<sup>lvii</sup>. This last point hints at the importance of women's economic empowerment for shielding them from transactional or otherwise unequal relationships that tend to be riskier. Indeed, HIV infection among adolescent girls has been correlated with economic dependence, unequal power relations, and older partners. While poverty is linked with increased risk of HIV, schooling has been linked to a reduction in risky sexual behavior. Evidence suggests that empowering school-age girls and their families financially can have a significant impact on their partner choice and their sexual and reproductive health, to be discussed further in section 5.1.<sup>lviii</sup>

Nationally, 4.9 percent of people age 15+ are infected with HIV, with higher prevalence among women than men (6.3 percent and 3.4 percent, respectively). Of female-headed households throughout the country, 12.0 percent were headed by an HIV-positive woman. There is a significant variation in location. The prevalence is slightly higher in urban areas than in rural areas. Zanzibar has the lowest prevalence of HIV (1 percent), while Njombe has the highest (11.4 percent). The prevalence of HIV is lower among women who have at least a secondary level of education. Among women, HIV prevalence is lowest among those who have never been married (3 percent), followed by those who are currently married/living together (5.4 percent), then those who are divorced/separated (12.4 percent), and finally those who are widowed (31 percent).<sup>lvix</sup>

### 1.1.6 WATER SUPPLY, SANITATION, AND HYGIENE

Water and sanitation have significant gender implications which extend beyond hygiene and safe drinking water: 1) women globally are much more likely than men to be tasked with collecting water when it is not available on the premises. The time and energy spent collecting water directly and negatively impacts the already limited time available to women to engage in economic activities; 2) lack of water supply, sanitation, and hygiene (WASH) in school settings has been correlated with negative impacts on women's educational attainment. It is common in many places for girls to miss school monthly due to menstruation; and 3) lack of access to WASH at home, clinics, and hospitals is highly correlated with increased infections, leading to increased maternal mortality risk<sup>lvii</sup>.

Countrywide about 61 percent of households have access to improved drinking water sources, and 40 percent of households spend 30 minutes or more fetching drinking water which, as previously mentioned, is a task most often performed by women and girls. The rate of households fetching water varies regionally and is significantly higher on the mainland. The ability to access improved drinking water sources at all also varies considerably by region. On Zanzibar, 98 percent of households have access to improved drinking water sources, and on the mainland, urban households are much more likely to have access than rural households (86 percent and 49 percent, respectively). The most common sources for urban households on the mainland are piped water to residences (25 percent), piped water to a neighbor (26 percent), protected wells (13 percent), and public taps (11 percent). In stark contrast, 52 percent of rural households on the

mainland rely on unimproved sources. Improved water sources protect against contamination, but in addition, water should be treated to ensure safety. However, 62 percent of households do not treat their water, and rural households are less likely to do so than are urban households.<sup>lviii</sup> For sanitation, only 11 percent of rural households have access to an improved latrine. The rest of the households rely on a fixed point, unimproved facility, while 14 percent practice open defecation. Access to sanitation at schools is also poor. About 57 percent of schools have no functioning handwashing stations, almost 40 percent have no water supply in the premises, and more than 60 percent do not have a place to dispose sanitary pads. More than half of the latrines for girls do not have doors to protect their privacy and dignity.

Consuming untreated water coupled with poor sanitation brings water-borne diseases, such as diarrhea. Tanzania also suffered from a cholera outbreak in 2015, which resulted in 30,121 reported cases, including 466 deaths. It is important to note that women tend to be the main caregiver of sick people in the household, and the responsibility further prevents them from engaging in more productive activities.

## 1.2 Education

Investing in girls' education is crucial to increasing women's access to better health, higher earnings, and increased agency in their lives, which positively impact their families and communities while also improving labor productivity and economic growth.

While Tanzania has made much recent progress on gender equality in education and now has relatively high gender parity throughout most of its educational system, the gender gap in enrollment is wider in some regions and widens as girls reach upper secondary. When it comes to gender gaps in learning outcomes, the picture is mixed, and the evidence suggests this is more an issue that is important for the effectiveness of the education sector as a whole rather than a gender issue. While this section focuses on gender gaps among the latest cohorts of students, it is also important to keep in mind that the much larger historical gender gaps in education that existed in Tanzania have important implications, not only for adult women's productivity but also for intergenerational mobility. The latest World Bank Poverty Assessment for Tanzania finds that while less than 3 percent of poor adults achieve education beyond primary when the father has no education, this drops to less than 2 percent for daughters of poor mothers who had no education compared to 4 percent for boys.<sup>lix</sup>

The progress that the country has made on gender equality in education is reflected in improving statistics among the younger age cohorts and has been supported by a range of policy initiatives.<sup>lx</sup>

On the mainland, the National Education Act 1978 provides compulsory education for every child between the ages of seven and 13, increased to age 15 in 1995. Similarly, the Zanzibar Education Act of 1982 provided for compulsory education, beginning with primary school at seven. More recently, the Fee-Free Basic Educational Policy (FBEP) has facilitated gender parity at basic education from pre-primary to lower secondary, resulting in the attainment of gender parity in the mainland at the basic education - though some gaps remain and are underpinned by both financial constraints not addressed by the FBEP as well as by other factors (see box 1). Other strategies, policies, and programs with a focus on gender equity in education, led by the Ministry of Education Science and Training (MoEST, mainland) and the Presidents' Office Regional Administration and Local Government (PO-RALG) who are the regulators and

implementors of education policy respectively, include:

- A commitment to sex disaggregating education data
- The development and issuance of School Construction and Maintenance Strategy (2019-2028), which includes gender-responsive infrastructure standards
- The issuance of Guidance, Counseling and Child Protection Guidelines for Schools and Teacher Colleges (2020), that aims at strengthening School Counseling Units to address students' psychosocial challenges (including GBV)
- The National Inclusive Education Strategy which recognizes the distinct needs and barriers faced by girls
- The phased roll-out of the Safe School Program for primary and secondary schools in mainland Tanzania
- The drafting of the Gender Equality Strategy for teacher's education; and
- Collaboration with Ministry of Health, Community Development, Gender, Elders and Children (MoHCDGEC) on a variety of policies and programs, including: the National School Health Program; the Women and Gender Development Policy (2000); the Child Development Policy (2008), and the Education and Training Policy (2014).

To build on its success and enable more girls to attain higher levels of education, programs must support girls to overcome barriers that only affect them (e.g., early childbearing, social norms that devalue girls' education), those that affect both sexes but have a larger impact on girls (e.g., costs, distance to school, violence), and those that affect girls and boys largely equally (e.g., low-quality teaching).<sup>ix</sup> This means that in some cases, girl-focused interventions will be preferable, while in other cases gender education improvement programs and policies that target girls and boys may be more appropriate.

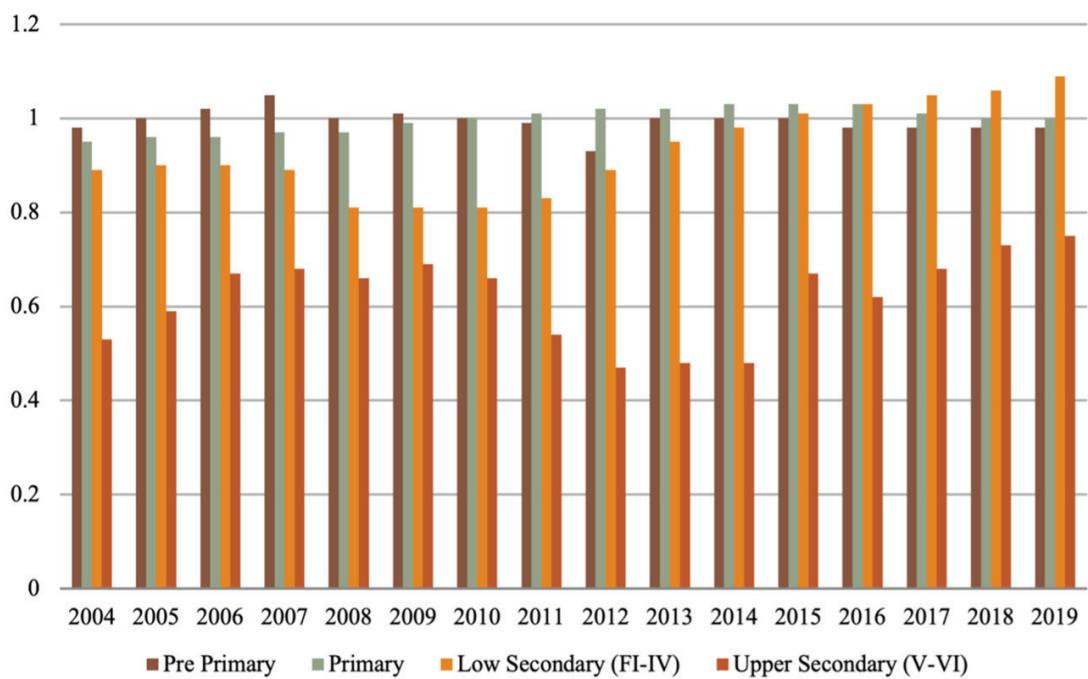
The Gender Parity Index (GPI) is a ratio of the total net enrollment for boys and girls. Gender parity is indicated by the GPI with a score of 1; a GPI below 1 shows that enrollment rates and environments favor boys while a GPI higher than 1 indicates enrollment rates and settings that favor girls.

### 1.2.1 Enrollment

In both mainland and Zanzibar, gender parity has improved drastically over the last 10 years, especially at the primary and lower secondary levels, though with regional variations. For Zanzibar, gender parity has been attained at all levels, including institutions of higher learning.

In mainland and Zanzibar, enrolment rates decrease significantly (for boys and girls) between lower and upper secondary schools. See figure 10 for a breakdown of the Gender Parity Index (GPI) by education level.<sup>9</sup>

<sup>9</sup> More recent data from the BEMIS (Basic Education Management Information System) and Annual Education Sector Performance Report (AESPR) shows the GPI trend continues to be positive. In 2021 the GPI at the educational levels were: 1.0 at the pre-primary level; 1.01 at the primary; 1.1 at the lower secondary level; and 0.78 at the upper level.

**Figure 10: GPI by Education Level**

Source: The United Republic of Tanzania, Basic Education Statistical Abstract, 2004-2017; The United Republic of Tanzania, Education Sector Performance Report, 2018/2019

## Pre-Primary Education

In mainland Tanzania, pre-primary education is formal education for children aged 5-6 years old. In Zanzibar, pre-primary education is for children aged 4-5 years old.<sup>lxii</sup> Pre-primary attendance is intended for at least one year, preceding the primary education level. Of pre-primary schools on the mainland, about 90 percent are owned and run by the government, while 9 percent are owned and run by non-government entities. Significant government effort has been dedicated to increasing pre-primary enrollment, yet pre-primary enrollment levels remain low. The pre-primary gross enrollment ratio (GER) and the net enrollment ratio (NER) for 2021 decreased slightly from the previous academic year, to about 77 percent and 65.8 percent respectively. Government and non-government efforts improved access by increasing the number of pre-primary school and classes to 18,554, a 2.9 percent increase.<sup>lxiii</sup>

In 2021, the GPI for the pre-primary level on the mainland was 1.0, very near gender parity. On the mainland, pre-primary gross enrollment rates vary significantly by region, with Njombe, Tanga, Singida, and Arusha leading with the highest GERs and Dar es Salaam, Tabora, Kigoma, and Katavi, reporting the lowest GERs.<sup>lxiv</sup> In Zanzibar, gender parity was achieved at the pre-primary education level, with a GPI of 1.02. The government of Zanzibar, like that of the mainland, saw a marked increase in enrollment at the pr-primary education level between 2016-2020.<sup>lxv</sup> However, quality is still an issue and in 2019 only 9.1 percent of pre-primary education teachers were qualified, with significant variation between districts. Going forward, this will continue to be a priority for the Ministry of Education in Zanzibar.<sup>lxvi</sup>

In addition to the positive impact pre-primary education can have on children's cognitive development and preparedness for primary school, children's enrollment reduces the time women spend caring for children and enables them to increase their participation in economic activities. Regional evidence shows that women with access to childcare services are more likely to be employed or to have worked in the last 30 days.<sup>lxvii</sup>

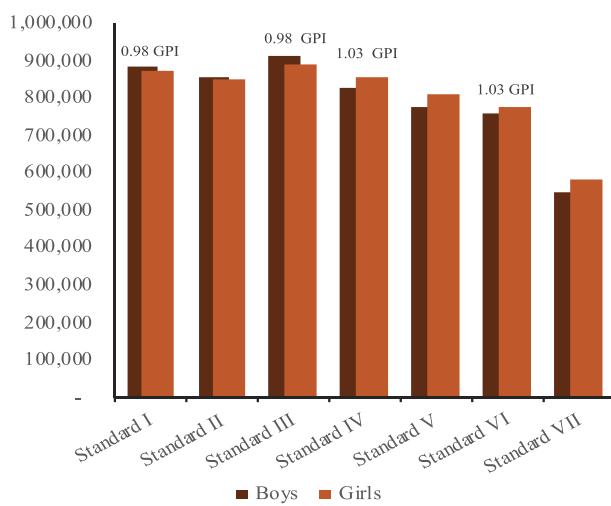
## Primary Education

Primary education on the mainland is a compulsory 7-year progression for all children between 7-13 years old.<sup>lxviii</sup> Most students are enrolled in government schools, while less than 5 percent are enrolled in non-government schools. Impressive achievements have been attained in enrolment of primary-school-age children, increasing by 2.5 percent between 2020 to 2021, and achieving gender parity with a slight majority of girls (50.4 percent). Significant regional variations in enrollment exist: Pwani, Dar es Salaam, and Arusha regions reported the highest growth rates from 2020 -2021. Yet, the Mara and Lindi regions reported the highest declines in enrollment. growth rates well below the national average, and the Kilimanjaro region saw a decrease in total enrollment.<sup>lxix</sup>

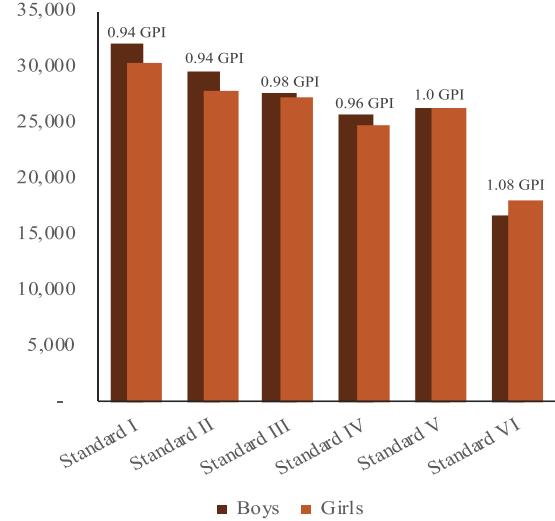
The mainland's NER for primary education in 2019 (95.4 percent) surpassed both the 2020 and 2025 targets and reported gender parity with a GPI of 1.01. The impact of the FBEP can be evidenced by Standard VI in figure 11 which was the first cohort to benefit from the policy and has a much higher enrollment rate than previous cohorts. While there are variations in GPI between the different primary standards, all are near gender parity.<sup>lxx</sup>

In Zanzibar, primary education includes six standards, and students are between 6 and 11 years old.<sup>lxxi</sup> Like the mainland, Zanzibar has shown a marked increase in enrolment at the primary level, though enrollment rates remained lower than that of the mainland. Also, like the mainland, Zanzibar reports near gender parity throughout the primary education level, figure 12 for GPI by Standard.<sup>lxxii</sup>

**Figure 11: Mainland Enrollment & GPI**



**Figure 12: Zanzibar Enrollment & GPI**



Source: Tanzania Mainland Education Sector Report, 2021

Source: Zanzibar Statistical Abstract, 2021

## Secondary Education

Secondary education in both mainland Tanzania and Zanzibar is divided into two distinct levels, lower-secondary and upper-secondary. Lower-secondary includes Forms 1-4, while upper secondary comprises Forms 5 and 6.<sup>lxixiii</sup> Students in mainland must complete Form 2 to progress to Form 3, and to complete Form 4 students sit the Certificate of Secondary Education Examination (CSEE), which helps determine if the student will continue their education by moving on to upper-secondary or technical colleges.<sup>lxxiv</sup> While similar, in Zanzibar, students must sit the Form II Examination to pass into Form III and the Form IV Examination to pass from lower-secondary to upper-secondary.<sup>lxv</sup>

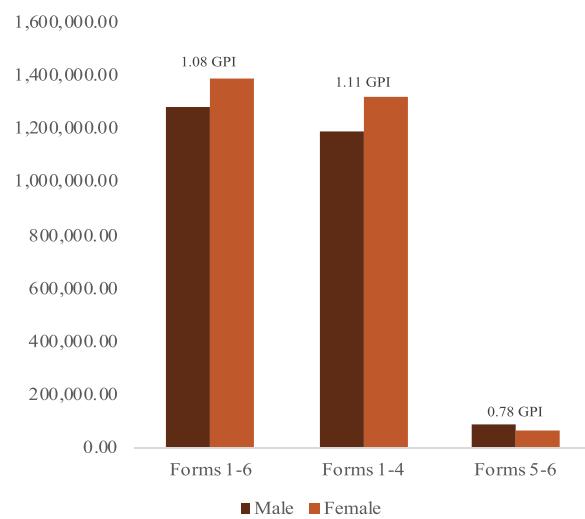
Enrollment rates for lower-secondary schools in the mainland are much lower than those for primary school, although they increased steadily from 2017 through 2021. That being said, the GPI (1.1 in 2021) of forms 1-4 consistently remained in favor of girls from 2016-2021, while the GPI for forms 5-6 is only .78. As with other education levels, both the enrolment rate and the GPI vary by region. In 2019 the Kilimanjaro, Iringa, Pwani, Dar es Salaam, and Mbeya regions have enrolment rates higher than the national average, while the Tabora, Simiyu, Kigoma, and Katavi regions report meager enrolment rates.<sup>lxvi</sup> Throughout most regions in mainland, gender gaps in lower secondary schools mostly favor girls and this is especially the case in Njombe, Dodoma, Tanga, Singida, Kilimanjaro, and Songwe which have the higher GPIs. On the other hand, there are still gender gaps favoring boys in Kigoma, Mara, Rukwa, Katavi, and Geita<sup>lxvii</sup>.

The gender balance changes drastically between lower and upper-secondary. Forms IV to V's nationally aggregated transition rate was 18.1 percent for girls and 24.2 percent for boys in 2019<sup>lxviii</sup>. This is in part because fewer girls than boys who sit the CSEE qualify to progress to Form V. Unlike other education levels, upper-secondary cannot easily be disaggregated by region as there are few upper-secondary schools and many of them are boarding schools, whose students attend from other parts of the country. However, the national GPI for upper-secondary schools is .78. This emphasizes the jump in inequality in school access as girls reach adolescence and the upper-secondary level<sup>lxix</sup>. See figure 13 for 2021 gross enrollment and GPI in secondary school throughout the country.

The drop in female student enrollment between lower and upper secondary school is due in part to lower secondary school not requiring fees while upper secondary school does. Families may prioritize boy's education over that of girls once it is no longer provided for free. Other demand-side factors include a lack of information for students, parents, and communities on the benefits of educating girls.<sup>lxix</sup> On the supply-side, there are significantly fewer upper-secondary schools in the country than lower-secondary schools (many of which are boarding schools that lack the facilities to accommodate girls), a lack of female teachers, and inadequate provision of toilets.<sup>lxxi</sup> Since 2018, the number of secondary schools increased on an annual basis by between 3 percent and 3.6 percent, though it is unclear what proportion of these new schools are upper secondary versus lower secondary.<sup>lxixii</sup>

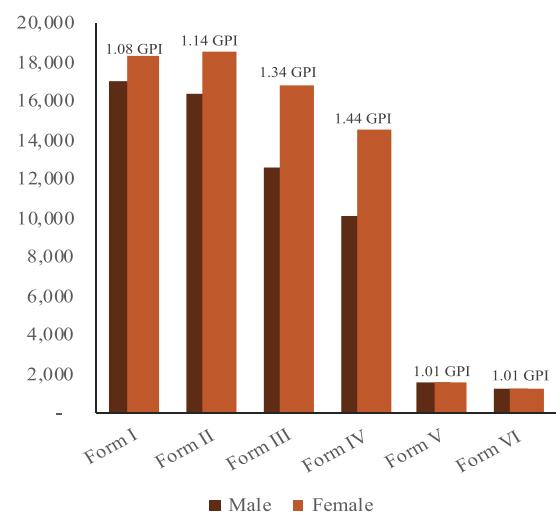
Zanzibar differs from the mainland in that girls remain in the majority throughout lower and upper-secondary education (figure 14). The GPI in Zanzibar for lower and upper secondary education levels indicate a social and policy environment that favors girls.<sup>lxxxiii</sup> In fact, in Zanzibar, boys are more likely to drop out of school than their female counterparts. This may be a sign that the perceived opportunity cost of boys staying in school at the secondary level is too high. For this reason, the government has highlighted the importance of improving the quality and perceived relevance of secondary level education.<sup>lxxxiv</sup>

**Figure 13: Mainland Secondary Enrollment & GPI**



Source: Tanzania Mainland Education Sector Report, 2021

**Figure 14: Zanzibar Secondary Enrollment & GPI**



Source: Zanzibar Statistical Abstract, 2021

## Learning Outcomes

The picture on gender gaps in learning outcomes is mixed but, overall, does not appear to explain differences in school progression between boys and girls. Girls perform worse on science, technology, engineering, and math (STEM) subjects under the Certificate of Secondary Education Examination (CSEE) and the government has placed a focus on increasing girls' participation in STEM subjects as a priority moving forward. However, the picture in terms of learning outcomes is more nuanced than the of enrollment or completion, with other learning outcomes, beyond results in STEM, favoring girls (e.g., reading comprehension scores in early grade, Standard 2) and other gaps being relatively small and expected to close soon (e.g., the gap in pass rates for the primary school leaving examination, with boys' and girls' pass rates standing at 82.2 percent and 81.5 percent in 2019).<sup>lxxxv</sup> Overall, given this mixed picture, it is thought that while learning outcomes (for boys and girls) are an important area where progress is needed in the education system, gender differences in learning, as captured by exam performance, are not a significant factor in girls' lower progression rates.<sup>lxxxvi</sup>

## Vocational Training

Gender gaps in employment opportunities are driven in part by women's lower educational attainment coupled with lower vocational skill levels. Technical and vocational education is meant to provide educational and training opportunities that lead to careers as skilled workers, technicians, and professionals. The aim of the National Employment Policy is to bridge those gaps by providing necessary training for productive employment and equal access to decent work employment opportunities, while the National Education and Training Policy (1995) guarantees access to education and vocational training. The Ministry of National Education and Vocational Training is responsible of facilitating access to education for disadvantaged and vulnerable people such as orphans and people with disability.<sup>lxxxvii</sup>

The vocational training system in Tanzania is linked to the basic education system with multiple opportunities for students to transition from the formal education system into the Technical Vocational Education Training (TVET) system. Often students in vocational systems were unable to continue in the standard education system, often due to the exams following lower secondary school and upper secondary school. Vocational training is critical to engage with out-of-school girls and to provide them with skills they need to take advantage of economic opportunities. Vocational enrollment on the mainland saw an increase of 86.8 percent between 2018 and 2019. This dramatic increase is due in part to the introduction of new vocational fields and programs introduced in 2019, as well as improved data collection. The Ministry has expressed hope that this trend of increasing vocational enrollment will impact the labor market with an influx of vocational workers to fill jobs of low and middle skill levels in the country.<sup>lxxxviii</sup>

## Higher Learning Institutions

Enrolment in higher learning institutions (HLIs) is about 4 percent which is low compared to labor market needs, and it one of the lowest tertiary education rates in Sub-Saharan Africa. Of those who enrol in HLIs, 57 percent were male and 43 percent female in 2020, and university enrollment increased by 16 percent from 2016/17 to 2019/20.<sup>lxxxix</sup> The disparity between enrolment and labor market needs is particularly relevant concerning STEM subjects which, in 2018/19, made up just 26.1 percent of total enrollment in HLIs, with women making up only 32.6 percent of STEM students in HLIs. The significant gender gap in higher learning institutions is considered a serious concern by the mainland government, which aims to increase the emphasis of STEM subjects in primary and secondary schools and employ gender affirmative strategies to improve the GPI in higher learning institutions.<sup>xc</sup> Unlike mainland, in Zanzibar, most students enrolled in higher education in public and private institutions are female. The aggregate GPI of public and private higher learning institutions was 1.58 in 2019, displaying a significant inequality in accessing higher learning.<sup>xcii</sup>

### Box 1: Analysis of the FBEP and gender equity in education

A forthcoming analysis of the Free Basic Education Policy (FBEP) highlights its successes and shortcomings and draws out some initial insights on implications for gender equality in education<sup>xcii</sup>.

The FBEP represents a shift to universalize education access by addressing the household financial constraint, by removing formal and informal fees up to and including at the lower-secondary level. Girls, the poor, and rural households were among the main beneficiaries of the FBEP in 2016, with data showing improved access. However, recent analysis highlights where there is still room for improvement.

Firstly, some gender gaps remain. For example, while girls' progression from primary has improved from 51 percent (2011/12) to 63 percent (2017/18), it is still lower than the rate for boys (68 percent). While the policy has partially addressed the financial constraints faced by households, it has not addressed all cost factors - the costs of school uniforms and informal registration fees are still significant and vary considerably across the country. These other costs mean that, despite the FBEP, the overall household financial burden of educating each child actually increased between 2011/12 and 2017/19.

Beyond financial constraints, demand-side factors around the perceived value of additional years of schooling may also be important, though there is no evidence of a gender pattern to these: in 2017/18, 73 percent of 14–16-year-old students and 72 percent of 16-18-year-old students reported they did not progress to lower secondary as they had 'completed school.'

Finally, regional variations (in gender gaps and in overall performance) highlighted across the analysis of FBEP also show that, beyond gender, there are structural inequalities that need to be addressed to improve access and completion of education for the most marginalized. This suggest a multi-sectoral approach is key to tackle household poverty and ensure universal access in basic education.

## Children with Disabilities

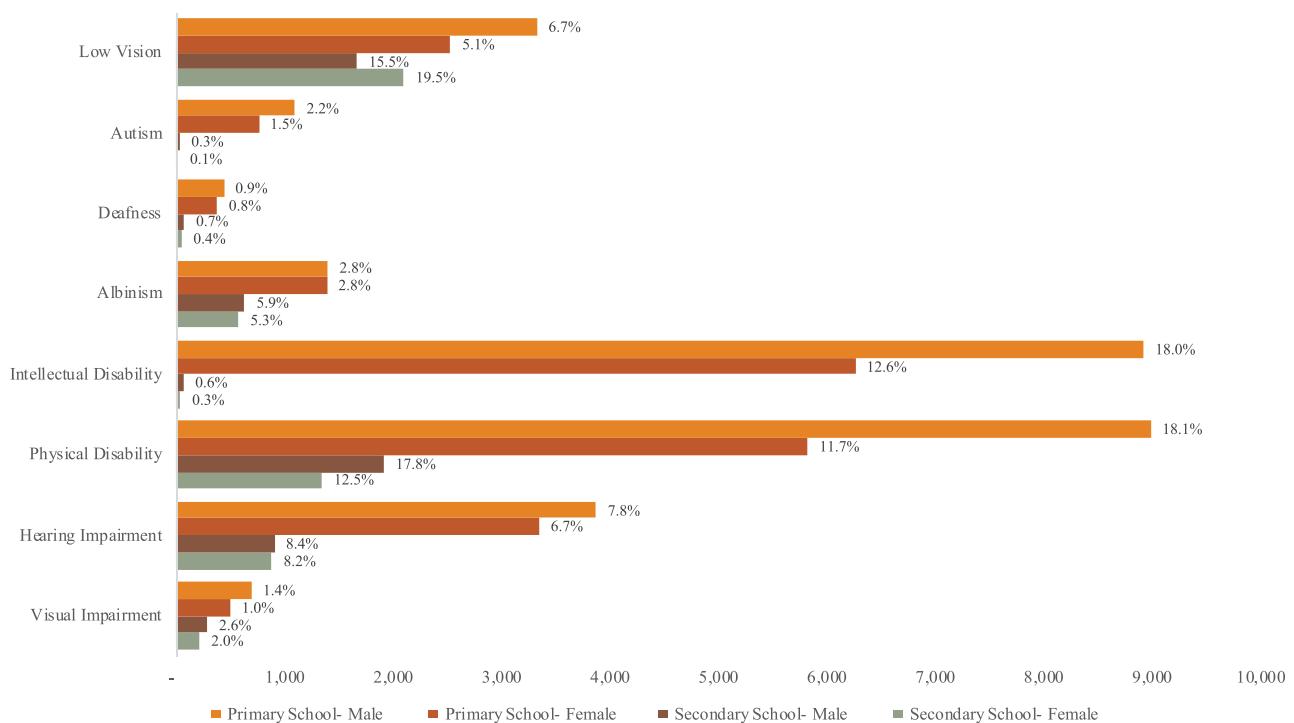
In mainland, the 2004 National Policy on Disability was the first large-scale policy framework centered on engaging people with disabilities.<sup>xciii</sup> Following the 2004 policy, the Persons with Disabilities Act (2010) included specific language providing the rights of people with disabilities, of all ages, to inclusive education and the right to disability-related support services (Section 27)<sup>xciv</sup>. The Act details that special schools for children with disabilities are meant to transition into inclusive public or private schools.<sup>xcv</sup> In the intervening years, the government has worked to improve the data quality regarding children with disabilities. One such effort, a recent campaign in mainland to screen children for special needs before enrolment, identified 16,463 children<sup>xcvi</sup>.

The 2012 census found that 84.2 percent of people with disabilities had attained a primary education level, and about 12.4 percent had attained a secondary education level. However, significant work remains; 2.8 percent of children (aged 7–16) cited disabilities as their reason for dropping out of school, and more than half of out-of-school children in that age group cited disability or illness as their reason for not attending school. Tanzania has about 29 special schools and 239 special units, which are part of mainstream schools, yet these schools are most common in urban areas instead of rural areas. The availability of schools and the higher awareness of disabilities in urban areas likely account for children with disabilities in urban areas being more likely to attend school than those in rural areas (60.9 percent versus 36.2 percent)<sup>xcvii</sup>.

Mainland Tanzania reports 49,655 students with disabilities enrolled at the primary level and 10,749 enrolled at the secondary level. Figure 15 depicts a gender-disaggregated breakdown of enrolment by disability for the 2018/2019 school year in mainland Tanzania. Percentages in the table refer to the proportion of male or female students with that disability from the total number of enrolled students with disabilities in either the primary or secondary education levels. In all instances but one (low vision at the secondary level), there is a higher proportion of male students with any given disability enrolled than their female counterparts<sup>xcviii</sup>. This gender gap is concerning considering results from a 2014 survey which found that, in general, the level of disability was higher among females than males<sup>xcix</sup>. Such a gender gap in education has a long-term impact on future employment. As of 2016 in mainland, people with disabilities represented only 0.2 percent of formal sector employees, and of those, only 41 percent were female<sup>c</sup>.

In Zanzibar, The Persons with Disabilities (Rights and Privileges) Act of 2006 specifically states that people with disabilities have the same rights as all other citizens to education and training in integrated settings.<sup>ci</sup> Likewise, both the Education Act of 1969 and the Persons with Disabilities Act of 2010 explicitly protect the rights of children with disabilities to equitable access to education. The 2010 National Strategy on Inclusive Education stipulates that all children with disabilities be educated in inclusive schools alongside their non-disabled peers. Children with disabilities in Zanzibar are more likely to attain higher levels of education than are those on the mainland. While the mainland has a larger portion of persons with a disability attending school at the primary level, 78 percent of all disabled persons attending secondary school are in Zanzibar.

**Figure 15: School Enrollment by Gender and Disability**



Source: Tanzania Mainland Education Sector Report, 2018-2019

## 2. Economic Opportunities

### Economic Opportunities - KEY Takeaways

Estimates of the gender gap in agricultural productivity are around 20-30 percent: Drivers of the gender gap include 1) women's lower access to male farm labor, and 2) lower returns from both labor and non-labor inputs such as pesticides and organic fertilizer. The gender gap in yields is larger in the more disadvantaged areas such as the Central zone.

Policy options: Provide financial support to encourage female farmers to hire male farm labor and improve women's access to labor-saving machinery. Tailor extension services to women's specific needs, such as through the use of female extension workers and digital extension technologies.

Women entrepreneurs' sales are 46 percent less than those of male entrepreneurs: Drivers of the gender gap are: 1) women's lower spending on wages for workers in their businesses which widens the gender gap in sales, hinting that men may have better access to higher-skilled or more productive workers; 2) women are less likely to register their enterprise; and 3) lower returns to the wealth index suggests women's businesses are less able to cope with the impacts of poverty. In addition to this, when it comes to capital, men are more likely to use their savings from their non-agricultural businesses as startup money. However, the impact of this on the gender gap in sales is more than compensated for by women's greater use of gifts from family and friends. However, further research could explore whether relying on friends and family for capital may restrict women's room for faster and sustainable business growth in the long-term.

Policy options: Pilot subsidized or free business registration combined with bank information sessions and/or access to a business bank account. Increase women's access to and control over business capital through innovative savings mechanisms and productive inclusion programs. Increase women's access to sources of business credit that can support larger volumes of financing for transformational business growth. Provide women with training on the types of socio-emotional skills (such as self-starting behavior and future orientation) that have been shown to be especially impactful for women and can help them overcome the social norms and other barriers they face by building their perseverance, self-initiative, and other qualities.

Women wage workers are more likely than men to make less money or not be paid for their work: Drivers of the gender gap are: 1) women are more likely to have time constraints due to performing unpaid domestic and care work, and 2) women are more likely to work in the informal sector due to lower educational attainment and skill levels.

Policy options: Increase childcare services available to help women alleviate time constraints. Increase women's vocational, entrepreneurial, and socio-emotional skills to ease their entrance into the work force.

### 2.1 Agriculture

Across Sub-Saharan Africa, women constitute a significant and often the most extensive portion of the agricultural workforce.<sup>ciii</sup> In Tanzania specifically, agriculture accounts for 65 percent of the overall labor force, with a high portion being women:<sup>civ</sup>

67 percent of women compared with 64 percent of men are in the agricultural workforce.<sup>c<sup>v</sup></sup> However, women farmers appear to achieve lower agricultural yields than their male counterparts. Depending on the controls used in calculations, estimates of the gender yield gap between male and female plot managers in Tanzania are in the 20-30 percent range. Analysis using Living Standards Measurement Study (LSMS) data suggests that reasons for this persistent gender gap center on women's lower access to male farm labor and lower returns from both labor and non-labor inputs, such as pesticides and organic fertilizer.<sup>c<sup>vi</sup></sup> Interestingly, the analysis finds that gender gaps are larger in the more disadvantaged areas such as the Central zone. This is especially significant as such regions may also be more food insecure. At the national level, estimates from the World Bank indicate that closing the gender gap in agricultural production in Tanzania would increase the agricultural GDP of the country by 2.7 percent, raise the national GDP by .86 percent, about \$196 million, and reduce poverty by .41 percent annually, which equates to lifting 80,000 people out of poverty each year.<sup>c<sup>vii</sup></sup>

## **Characteristics of Female Plot Managers<sup>10</sup>**

Female plot managers differ from their male counterparts in several meaningful ways: they are older by an average of four years; they have about two years less education; they are more likely to be widowed, divorced, or separated (67 percent versus 9 percent); they live in households with about 1.5 fewer people and they cultivate less than 60 percent of the land area of their male counterparts<sup>c<sup>viii</sup></sup>. As there is an inverse relationship between plot size and productivity, women's smaller land parcels actually help to keep the gender gap in yields smaller than it would be otherwise. However, access to land may still undermine women's productivity in other ways: less secure land tenure may reduce women's incentives (relative to men) to make productive investments in their land;<sup>c<sup>ix</sup></sup> and women may be given access to lower quality plots (e.g., those with less fertile soil). On this last point, the research we draw upon to discuss the factors underpinning the gender gap in agricultural productivity in Tanzania (section 2.1.1, below) was only able to use relatively unrefined subjective data on plot quality and thus cannot accurately control for this factor.<sup>c<sup>x</sup></sup> Further discussion of women's access to land in Tanzania is also discussed in section 3.1 of this report.

### **2.1.1 Agricultural Production Barriers**

#### **Male Labor**

The gender gap in access and returns to male labor accounts for the most significant portion of the total gender gap in agricultural productivity. Male labor is significantly more productive than female labor and drives the gender gap through the increased rate of productivity. Male labor can be accessed as hired labor or as family labor. Many female plot managers lack access to male labor because they are unable to afford it<sup>c<sup>xi</sup></sup>. In some countries, hired male labor has been documented as less productive under female plot managers than under male plot managers. The difference in hired male labor productivity could result from women not being able to afford better quality labor or cultural biases, which may lead hired male labor not to work as hard for a female plot manager<sup>c<sup>xii</sup></sup>. As most female plot managers are widowed,

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<sup>10</sup> 'Female plot managers' is a term used to indicate women have decision-making power over a given plot of farmland. This contrasts with other analyses of gender gaps in agricultural yields that compare male and female-headed households. Analysis by sex of household head is relevant for highlighting the specific vulnerabilities of female-headed households, many of which may be divorced or widowed women. However, as most women live in male-headed households, such an analysis would tell us less about gender-related constraints that are relevant to the productivity of the majority of female farmers.

divorced, or separated, there are fewer people in their households, including fewer men, so women are also less able to draw on male household labor. Female plot managers may use available female family labor, including themselves and their children, instead of male family labor. Yet, the increased use of female family labor is insufficient to fully compensate for the negative impact that the lower use of male labor has on their productivity. Closing the gap in access to male labor could increase GDP by \$102 million.<sup>cxiii</sup>

Related to the gap in access to farm labor is women's lower access to agricultural mechanization, which could otherwise compensate for lower access to male labor via mechanization's labor-saving quality. Improving access to labor-saving mechanization is discussed more in the policy options section (below).

## **Non-Labor Inputs: Fertilizer and Pesticide Application**

Women's unequal returns to agricultural technologies, such as pesticides and fertilizer, contribute significantly to the agricultural production gap. This indicates that even if women were able to use the same quantities of these inputs, they would get less out of them than men, and the gender gap in yields would remain. Women's lower returns to these inputs is likely related either to women using lower quality pesticides and fertilizers or to gaps in knowledge of how and when to use them, with these knowledge gaps likely underpinned by agricultural extension services that may not be implemented in a way that equally responds to women's and men's specific needs. In multiple countries, including Tanzania,<sup>cxiv</sup> studies have demonstrated that agricultural extension officers often do not interact as much with female farmers, use extension agents who are predominantly male, and address agricultural issues which impact men more than women. While women's lower returns to these inputs drive the gender gap in yields, women's use of lower quantities appears to be an issue specifically among the most productive farmers. This may also reflect issues with the delivery of extension services, as these services not only share knowledge of how to use inputs but also facilitate access to these inputs.<sup>cxv</sup>

## **2.2 Entrepreneurship**

Sub-Saharan Africa has the highest rate of entrepreneurship in the world and women are a significant part of the entrepreneurial workforce. This is also true for Tanzania, where women make up almost half (48.1 percent) of nonfarm enterprises on the mainland (44 percent in rural areas and 51 percent in urban areas)<sup>cxvi</sup>. However, many women become entrepreneurs out of economic necessity, being more constrained than men in pursuing wage work or other economic opportunities due to lower education and skill levels and time-consuming domestic responsibilities. In the case of Tanzania, this may partly explain why women make up a higher share of those engaged solely in nonfarm enterprises in urban areas compared to rural areas, with the former less able to provide the opportunities that the agriculture sector gives to lower-skilled people in rural areas. Women entrepreneurs throughout Sub-Saharan Africa experience underlying constraints which influence their strategic business decisions, contributing to four main drivers of the gender gap in entrepreneurship: 1) women entrepreneurs are less likely to operate enterprises in more profitable male dominated sectors; 2) women entrepreneurs have lower access to capital and use fewer hired workers; 3) women entrepreneurs are less likely to adopt advanced business practices, to innovate, or to formalize their business; and 4) women entrepreneurs are less willing to compete. All these factors contribute directly to women owned enterprises producing lower returns than those owned by men.<sup>cxvii</sup>

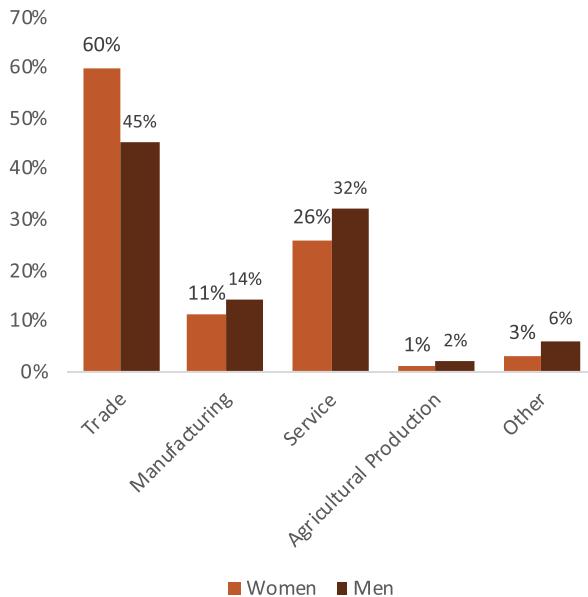
## Decomposition Methodology

Oaxaca-Blinder decomposition methodology is widely used in economic analysis to isolate the factors contributing to gender gaps in agricultural productivity and wages, among other outcomes. The methodology decomposes the gender gap into two main components: an endowment effect and a structural effect. The endowment effect captures the difference in the levels of resources that women have relative to men, such as education, or amount of credit. Policies and programs may diminish the endowment effect by ensuring equal access to and use of the resources across genders. However, even when men and women have access to the same quantity and quality of resources, they may not achieve the same results: the structural effect refers to the portion of the gender gap that exists because of differences in the returns on resources.

To examine the gender gap in entrepreneurship in Tanzania, the World Bank's Africa Gender Innovation Lab conducted a decomposition analysis of LSMS data, using the Oaxaca-Blinder analysis method (see table, appendix 3). Based on the data, women business managers' sales are nearly 80 percent less than those of male managers. However, when controlling for individual, household, and enterprise-level factors, this disparity lessens to 46 percent. This difference indicates that the gender gap largely stems from differences between men and women in returns to resources<sup>cixviii</sup>. This decomposition analysis is complemented by evidence from a range of literature, including the evidence of gender constraints facing Tanzanian women entrepreneurs that is presented in the World Bank's Profiting from Parity report.

### 2.2.1 Characteristics of Women Managers

Relative to male managers, female managers are, on average, less educated, less likely to be married, more likely to be widowed, divorced, or separated, more likely to be head of household, and older. Households of men and women managers are about the same size, but on average households of women managers have a higher dependency ratio. Finally, business managers included in the analysis work in the following industries (figure 16): Trade, 60 percent, of women managers and 45 percent of male managers; Manufacturing, 11 percent of women managers and 14 percent of male managers; Service, 26 percent of women managers and 32 percent of male managers; Agriculture, <1 percent of women managers and 2 percent of male managers; Other, less than 3 percent of women managers and 6 percent of male managers.

**Figure 16: Gender Participation by Industries**

Source: Tanzania - National Panel Survey 2019/20, <https://microdata.worldbank.org/index.php/catalog/3885/>.

## 2.2.2 Accounting for the Gender Gap in Firm Sales

### Start-Up Capital

Within the entrepreneurial sector, sources of business manager's start-up capital differ significantly between men and women managers. Men tend to use saved earnings from non-agricultural business, which widens the gender gap. Women, on the other hand, are more likely to use start-up capital that was gifted to them by family or friends, which narrows the gender gap. This dynamic is reflective of the greater access men have to economic activities outside of the agricultural sector. Women do not have the same access to economic opportunities outside of the agriculture sector for a few reasons. One reason is that the earlier age at which women marry as compared to men impedes their relative likelihood and ability of gaining higher levels of education and training, which in turn restricts their economic opportunities. The higher burden of care women carry also reduces access to nonagricultural economic activities. In addition to taking up time with which women might otherwise be engaged in productive activities, caring for children requires women to stay home or bring the children with them, both of which negatively impact productivity.

### Wages

Male business managers are more likely to pay higher wages to workers than are women managers which widens the gender gap. This may suggest that women operate in less productive sectors. While our analysis does not find any evidence that sex segregation of women and men entrepreneurs across contributes to the gender gap in sales, the categories of sectors available in the LSMS dataset are relatively broad (agriculture, manufacturing, services, trade, other) and may hide gender-segregation between smaller sub-sectors.

## Formality of Business

Male entrepreneurs are more likely than women entrepreneurs to have an enterprise which is registered with the tax authority and/or the local authority. This may be related to men's concentration in more profitable sectors or larger enterprises which may have greater need for the potential benefits of business registration (see below), and which may also be more visible to government officials. Women's lower levels of business registration widen the gender gap in firm sales in Tanzania. In theory, formalization of businesses could be important to improve access to credit, business networks, and government procurement contracts, and to reduce vulnerability to harassment from tax officials. Yet there is a lack of firm evidence linking business registration with improved sales or profits.

## Potential Role of the COVID-19 Pandemic in Widening the Gender Gap in Firm Sales

As women-owned firms are on average smaller and have lower sales and profits, they may be able to remain in business and withstand the impacts of the pandemic for a shorter period of time. Indeed, this is confirmed in recent research on the impacts of the pandemic on businesses in Tanzania, with smaller businesses found to have weaker cash reserves to allow them to remain open<sup>cix</sup>. Moreover, in addition to having lower cash reserves to withstand the shock of the pandemic, women's smaller businesses are also less aware of government support programs that may be available: a higher share of micro firms in Tanzania (62 percent, versus 52 percent among all firms) report being unaware of such support mechanisms. The results of this research also indicate that women's smaller businesses may also be less able to invest in solutions to compensate for the disruptions caused by the pandemic: while 12 percent of SMEs and large firms invested in digital solutions as a response to the pandemic, rates were higher for large and formal businesses with only 4 percent of micro firms making these investments. This country level evidence from Tanzania is also supported by recent global and regional gender disaggregated evidence on the impacts of the pandemic on businesses. Using data from the Facebook COVID-19 Future of Business Survey, this research found that across countries in SSA the business closure rate as of May 2020 was 43 percent for those businesses owned by women compared to 34 percent for those owned by men.<sup>cxx</sup> The higher closure rate for women owned business was found to be related to school closures (highlighting the additional impact of childcare responsibilities on women's exposure to negative impacts of the pandemic on their economic activities), while the survey also showed that women are more concentrated in consumer-facing sectors which experienced a more severe demand shock from the pandemic. This last point is also likely specifically relevant to Tanzania, with LSMS data showing that 97 percent of women's businesses sell to final consumers compared to 89 percent of men's businesses.

## The Positive Role Fathers Play in Helping Reduce the Gender Gap in Firm Sales for their Daughters

On the other hand, our decomposition analysis found that girls experience higher returns than boys from being the household head's child (which in most cases is a father); and that this narrows the gender gap in firm sales. This may suggest that fathers can play an

important role in mentoring or otherwise supporting their daughters' entrepreneurial ambitions. Indeed, this is reflected in recent World Bank research on women who cross-over into more profitable male-dominated sectors. For example, a study of women crossovers in Botswana finds that having a father who was an owner/manager of a firm in a male-dominated sector when the respondent was a child is associated with operating in a male dominated sector, with this effect likely due to greater exposure to the sector and to related networks that fathers can provide<sup>cxxi</sup>. Similarly, a study in Uganda finds that women crossovers were likely to be introduced to their sectors by men, including their fathers<sup>cxxii</sup>. It may be that this factor is more important for women who may rely more on the support of such family members compared to their brothers who face fewer barriers and may have easier access to non-familial networks.

## 2.3 Wage Work

Around the world women are less likely to participate in the labor market and generally have access to lower-quality employment opportunities than men. Some of the drivers of the gender pay gap globally are differences in educational attainment between men and women, women's concentration in lower wage sectors, differences in participation rate in full and part time work which result in part from women's care responsibilities, and discrimination in pay between men and women performing equal work. Globally, women wage workers earn around 20 percent less a month than men<sup>11</sup>.

In Tanzania, women are less likely to be in wage work and receive lower pay when they do. The latest LSMS data for Tanzania show that only 22 percent of women versus 48 percent of men were in wage employment in the prior 12 months.<sup>cxxiii</sup> Women and men are most commonly employed in agriculture. Most women working in agricultural are either self-employed or working for a family member, work seasonally, and 64 percent are not paid. The rates of both women and men working in agriculture drops significantly with increased levels of education<sup>cxxiv</sup>. Following agriculture, women are likely to be employed in unskilled manual labor, about 22 percent compared to 18 percent of the male labor force. Women in urban areas are most likely to be employed in unskilled labor (38 percent), while men in urban areas are most likely to be employed in the skilled manual labor sector (34 percent).

The mean gender pay gap of monthly earnings between men and women is 12.2 percent, meaning that women wage workers earn about 88 cents for each dollar earned by men<sup>cxxv</sup>. Women's lower earnings in wage employment may be partly due to time constraints related to childcare responsibilities that prevent them from working longer hours: analysis of the latest LSMS data for Tanzania finds that women wage workers work fewer hours than men in both urban and rural areas and that women spend more time on non-market activities.<sup>cxxvi</sup> Men are also more likely to be paid in cash than women, 89 percent versus 56 percent, though the proportion of women who are paid in cash increased from 33 percent in 2010 to 56 percent in 2015/16. This may reflect both a gradual move away from employment in agriculture towards other sectors and also an improvement in conditions in the agriculture sector: most women (90 percent) who work in nonagricultural sectors are paid in cash, and the percentage of women who are paid for their agricultural labor increased from 9 percent to 24 percent, while women who are not paid decreased over the same period.<sup>cxxvii</sup>

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<sup>11</sup> Monthly wages as opposed to hourly wages are used to capture the universe of women working both full and part-time work.

If Tanzania is able to bring about faster structural transformation of the economy in the coming years, the importance of wage work in general and to women in particular may increase. However, as it currently stands, the wage sector is perhaps of less importance, with the majority of rural women still engaged in agriculture and with urban women engaged in non-agricultural work more likely to be engaged in non-farm enterprises, with men more likely to be in wage work.<sup>cxxviii</sup> This in itself may also be an indication of the influence of childcare and other domestic responsibilities, with enterprises generally allowing greater flexibility for women in terms of when and where they work, allowing them to combine income-generation with other priorities. Moreover, recent trends suggest that the impact of economic structural transformation on employment is more pronounced among men than it is among women. Between 2015/16 and 2019/20 the share of rural women working in agriculture actually increased, from 55 percent to 58 percent, and the share of urban women working in agriculture declined from 27 percent to 20 percent. In contrast, the percentage of rural and urban men working in agriculture declined much more rapidly, from 41 percent to 32 percent and from 23 percent to 11 percent, respectively.<sup>cxxix</sup>

## 2.4 Time Use

The gender differences between how men and women use their time are often driven by entrenched social norms and can be a driving force behind gender gaps in economic participation and access to economic opportunities. Time use is allocated, to some extent, based on socio-cultural perceptions of men and women's responsibilities towards the wellbeing of the household. As a result, women around the world are disproportionately responsible for care work and domestic responsibilities. As highlighted throughout this report, the unequal burden of care placed on women has broad implications. Women are more likely to work fewer hours in paid jobs and are willing to accept lower quality jobs as compared to men. Better quality jobs in the formal sector, with fixed schedules or full-time work may require a redistribution of domestic responsibilities. Often a lower-quality job in the informal sector, part-time work, or being self-employed provides more flexibility to women allowing them to maintain their domestic responsibilities.<sup>cxxx</sup>

In most countries there is a larger gender gap in time use between men and women in rural areas than urban areas, in part because of resource availability. For example, in many rural areas women and girls bear the highest burden for collecting water to meet the needs of the household. The presence of children in a household is also associated with less time allocated to paid work by women and more time allocated to unpaid care work. The resulting time poverty which women experience greatly impacts their economic productivity and so their bargaining power within the household.<sup>cxxxii</sup>

The increasing demands of children on women's time is why, as mentioned in section 2, women globally lose an average of two productive years for each child they have. The burden of care placed on women is compounded by the heightened fertility of women who begin childbearing early.

Aside from societal norms, factors influenced by government policy can greatly impact the ability of women to allocate more of their time to paid market work. Gender inequalities in access to education, higher-paid employment, access to productive inputs, and ability to move around can influence perceptions of opportunity-cost regarding the allocation of paid

or unpaid work between men and women. In addition, access to maternity leave and services such as affordable childcare can narrow gender differences in time allocated to paid work.

The analysis presented in this report finds that women in Tanzania spend less time than men working across all major types of employment analyzed: agriculture, entrepreneurship, and wage work (as discussed in the preceding sections). These findings are in line with global and regional trends regarding women's time allocation between economic productivity and domestic responsibilities.

## 3.0 Women's Ownership and Control of Assets

### Ownership & Control Of Assets - Key Takeaways

Land insecurity is pervasive throughout the country and women are the most land insecure: Drivers of the gender gap include the predominance of customary versus statutory land tenure and lack of inclusion of women's names on titles for land that is formalized.

Policy options: Increase land registration on a large scale utilizing an incentives-based approach to increase women's names on the title.

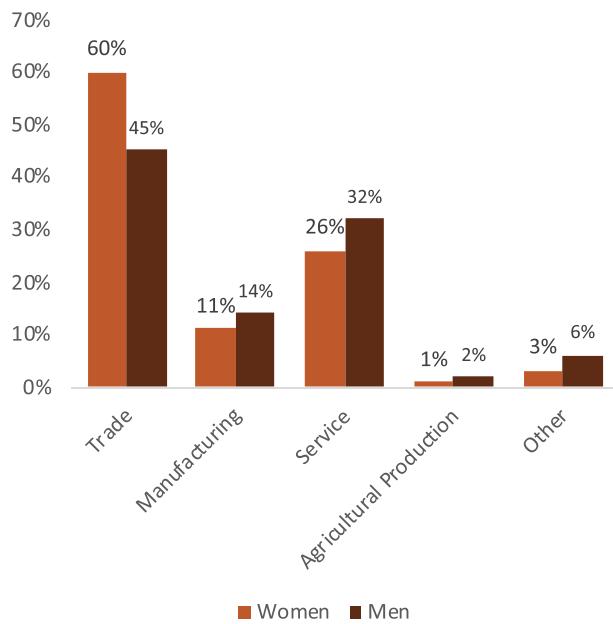
Women have lower levels of financial inclusion across all domains than men. Drivers of the gender gap are 1) women's lower earnings, with consequent lower ability to save; 2) women's lower access to key sources of collateral, such as land; 3) a lack of financial products that are specifically targeted at women, for example to get around the collateral constraint.

Policy options: Increase women's access to and control over business capital through innovative saving mechanisms and productive inclusion programs. Increase availability of low collateral or alternative collateral lending products. Increase women's access to sources of business credit that can support larger volumes of financing for transformational business growth. Pilot subsidized or free business registration combined with bank information sessions and/or access to a business bank accounts.

### 3.1 Land & Assets

Globally women and girls often lack the rights and or protection of their rights to own and inherit land. In addition, ownership of valuable assets such as land increases women's access to credit as many financial institutions require collateral in the form of immovable assets. Yet, the World Bank has estimated that 90 percent of rural land in Sub-Saharan Africa is undocumented and that women are more likely than men to lack documentation.<sup>xxxii</sup>

**FIGURE 17: PERCENT OF PEOPLE WITH SOLE AND JOINT PROPERTY OWNERSHIP**



Source: Tanzania DHS, 2015/16

Like much of Sub-Saharan Africa, in Tanzania land is controlled by both customary and statutory land practices. While statutory law is relatively protective of women's equal land rights, this is not the case for customary laws and practices, which predominate across much of the country. Throughout much of the country's history land has been distributed at a local village level and controlled by the ethnic group which had first settled in that area. Customary practice includes land use rights, the right to use the land temporarily in exchange for payments or services, absolute land disposal rights, and complete ownership with the payment of a facilitation fee. Additionally, communal lands were available for community members to use for activities such as hunting or grazing. Customary practices

often discriminate against women. For example, customary practices tend to allocate land to household heads, who are usually men. Customary practices may also act to dispossess women who have been widowed. However, as customary practices were controlled at the local level, and lack standardization, there is substantial variation in customary practices across the country<sup>xxxiii</sup>.

In 1999 the Village Land Act was introduced to bring together diverse customary practices under one law. The Act creates two processes to secure land rights; 1) in rural areas individuals may apply for a customary right of occupancy under customary authority from the village level, 2) in urban areas individuals may apply for granted right of occupancy from the local government.<sup>xxxiv</sup> The Act clarifies that land under customary tenure will be governed by the customary practice of the community, so long as they do not contradict the principals of the National Land Policy or the constitution. The Act clearly states that any customary law that "denies women, children or persons with disabilities lawful access to ownership, occupation or use of any such land," will be void and inapplicable.<sup>xxxv</sup> However, gaps, overlaps, and ambiguities in the land laws have increased land tenure insecurity

in practice. Farmers claim to have titles to 12 percent of the plots they own, but only a third of these have titles which are officially recognized. Other forms of documentation are letters of inheritance or letters from the village government, which do not provide full security. This is a significant barrier to farmers buying and selling land, using land as collateral, and investing into their land.<sup>cxxxvi</sup>

Among men and women who own a house, over 75 percent of men and almost 80 percent women, do not have a title or deed for their property. Similarly, of those who own land, over 80 percent of men and almost 85 percent of women do not have a title or deed. Of those who do have a title/deed for either house or land, women are significantly less likely than men to have their name on the title/deed. Regarding ownership rates between men and women, on the surface, it seems that women in Tanzania are almost as likely as men to own land (34 percent and 37 percent respectively) or houses (38 percent and 41 percent respectively). However, there remains a significant gap in ownership and control of assets. The vast majority of women who own either land or a house do so jointly, while men are more than three times as likely to be sole owners of either asset, refer to Figure 17.<sup>cxxxvii</sup> These weaker claims to sole ownership are reflected in data on what women and men say they are able to do with their land: more than twice the proportion of women than men, for example, report that they have neither the right to sell nor to bequeath their land (51 percent for non-dwelling land, and 56 percent for dwelling land).<sup>cxxxviii</sup>

While men and women may differ in sole or joint ownership, their ownership trends are very similar. House and land ownership (sole or joint) increase with age among both women and men. Women and men in rural areas are more likely to own a house or land than are women and men in urban areas. In addition, women's and men's ownership of both a house and land, alone or jointly, is higher on the mainland than on Zanzibar. Finally, less educated, and more impoverished women and men are more likely than wealthier and more highly educated men and women to own a house or land. In fact, of women in the highest wealth quintile 21 percent own a house and 15 percent own land, while of women in the lowest wealth quintile 56 percent own a house and 53 percent own land.<sup>cxxxix</sup> Part of this discrepancy is due to women's individual land ownership being linked closely with agricultural activity in Tanzania, performed most often by less educated and less wealthy individuals. Another possible factor is that wealthier and more educated populations generally live in urban areas, in which statutory practices control access to land tenure and may make ownership more difficult.<sup>cxl</sup>

## 3.2 Financial Inclusion

### 3.2.1 Access to Financial Services

The gender gap in financial inclusion is a significant barrier to both women's empowerment, rural development, regional economic growth, and sustainable development. Globally, there is a 7 percent gap, and a 9 percent gap in developing countries, between men and women who own an account with a financial institution. The International Financial Corporation (IFC) estimates that women owned businesses have up to \$320 billion in unmet financing needs globally, and that 70 percent of women entrepreneurs own small or medium sized businesses with insufficient or non-existent access to formal financial services. While the overall financial inclusion gap has decreased in recent years, the gender gap in financial inequality has not

significantly improved. This stems from both men and women improving account ownership at about the same rate, thereby maintaining the gender gap.<sup>cxli</sup>

The impact of limited access to formal finance is harmful to women in several ways. Women entrepreneurs and farmers are less able to start and invest in their businesses, they are less able to access markets and capitalize on economic opportunities and have less access to new technology which would improve productivity. Increased financial inclusion also acts as a driver for women's economic participation and for economic growth more broadly.<sup>cxlii</sup> Inadequate access to finance is arguably particularly critical to women given their lower earnings and consequent lower ability to save. This is evidenced by women entrepreneurs being more likely to use startup capital which was gifted to them by family than men who are more likely to use their own savings from their non-agricultural businesses, as described in section 2. However, even when women are able to save, social norms may make it harder for them to invest these savings how they see fit, with pressure to redistribute their savings to other household or extended family members rather than investing in their own businesses. This is hinted at, for example, by data from Tanzania showing that women are less inclined than men to share information on their earnings with their spouse, suggesting women may have less control over their income.<sup>cxliii</sup>

For this reason, it is also important to increase women's access to secure savings accounts under their own name, which can give women greater privacy and control over their own finances, allowing them to invest more in their business activities and incentivizing them to maximize their productivity in the workplace knowing they will be able to fully benefit from the fruits of their labor.<sup>cxliv</sup>

Barriers to women's financial inclusion include their lower access to key sources of collateral, such as land (see section 3.1) and a dearth of financial products designed to meet their needs, such as low-collateral or alternative collateral products that could compensate for women's lack of access to collateral. These barriers also highlight that it is likely not just women's level of interaction with the financial system that is an issue but likely also the depth of that interaction, with women's relative lack of collateral and the lack of availability of low or no-collateral lending products likely meaning they have less access to larger, transformational volumes of finance that are needed for business growth (i.e., beyond microfinance, to products that serve the 'missing middle' – see section 5.3 for more). Some of the barriers to women's financial inclusion are also driven by societal norms such as women's care responsibilities which impede their ability to travel to financial institutions which most often lack physical outreach in rural areas. Women are also often seen as less attractive clients than men as a result of discriminatory credit criteria, or a preference for male dominated sectors and larger enterprises which are more often owned by men. Legal barriers and societal norms which inhibit women's ability to inherit assets are a common barrier to women's financial services by reducing their access to key sources of collateral that are required for loans. Globally 90 percent of economies have at least one law which impedes women's economic activities.<sup>cxlv</sup> In Tanzania, the law does not specifically prohibit gender discrimination in access to credit.<sup>cxlvi</sup> However, when it comes to inheritance, customary law predominates and here there is explicit discrimination against women as wives and as daughters, as outlined in Local Customary Law Declaration No. 4 (Order, Schedule 2).

Overall, both men and women in Tanzania have low levels of understanding and awareness of financial services and financial service providers, especially among people in rural areas and from poorer households. Both women and men in rural Tanzania depend more on family and

friends for both credit and savings needs. Both men and women frequently lack the necessary identification documents to open accounts and seek credit from financial institutions.<sup>cxlvii</sup>

## Account Ownership

Women in the lowest wealth quantile are significantly less likely to have ever been inside a bank or own their own bank account than are men. In the second quantile, women are as likely as men to have been inside a bank and the difference in account ownership is not statistically significant. However, upon reaching the third quantile the gender gap returns and women are less than half as likely as men to have been inside a bank and less than a fourth as likely to own their own bank account (figure 18)<sup>12</sup>. This indicates that men's level of financial inclusion continues to increase with wealth while women's plateaus or decreases after the second wealth quantile.

Almost half of people age 15+ in Tanzania own an account (figure 19). Of those who have an account, less than a quarter have an account with a financial institution, 23 percent of men and 19 percent of women. 39 percent of people age 15+ in the country have a mobile money account, 44 percent of men and 33 percent of women.<sup>cxlviii</sup> Use of a bank account is higher among men and women who live in urban areas, who are more educated and who are in wealthier households. Use of a bank account is more prevalent among women in mainland Tanzania than in Zanzibar.<sup>cxlix</sup>

**Figure 18: Bank Familiarity & Account Ownership**

Familiarity with Banks	1st Quantile		2nd Quantile		3rd Quantile	
	Men	Women	Men	Women	Men	Women
<b>Have Been Inside a Bank</b>	13.3%	4.4%	17.1%	17.9%	37.4%	16.7%
<b>Personally have a Bank Account</b>	1.4%	0.2%	5.4%	3.8%	16.3%	4.3%

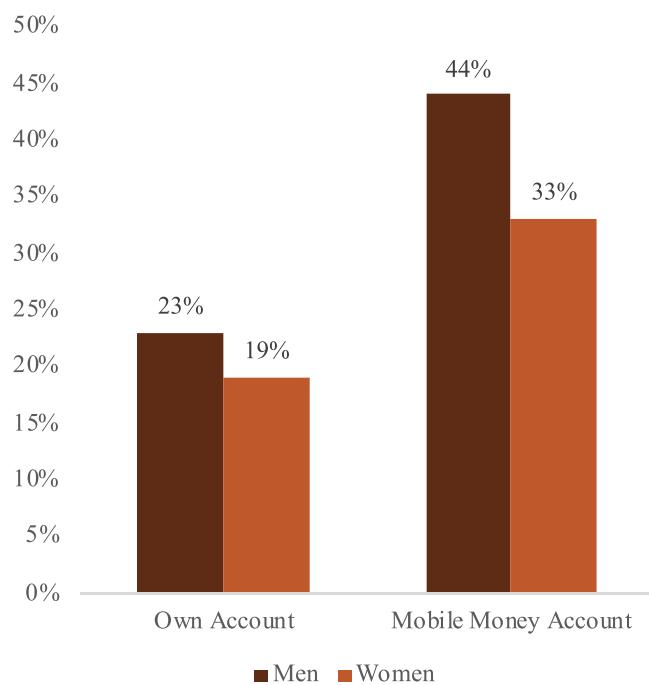
Source: *Deconstructing the Gender Gap in Rural Financial Inclusion*, FAO (2021)

## Mobile Banking

In 2008, Tanzania was one of the first countries in Africa to launch mobile money services and the well-developed regulatory framework that emphasizes interoperability has been acknowledged as a major driver of attracting more women to the formal financial sector. As of 2017, 38.5 percent of the population had a registered mobile money account, with rates of 44 percent for men and 33 percent for women. Significant gaps in mobile phone ownership act as a driver of the gender gap in use of mobile money services. Mobile phone ownership varies widely by region, with the lowest rates and a wider gender gap in Rukwa (26 percent of women and 48 percent of men) and highest rate and smaller gender gap in Dar es Salaam (85 percent for women and 89 percent for men) (figures 21 & 22).

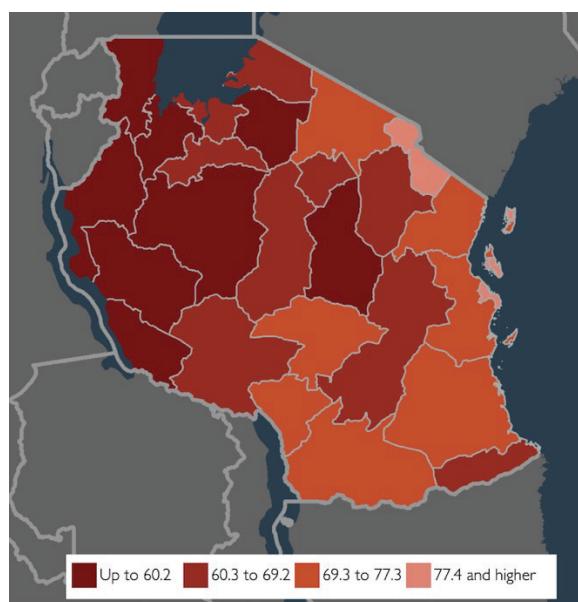
12 Gender disparities across indicators are statistically significant for the first-and-third income quintiles.

**Figure 19: Account & Mobile Money Account Ownership**



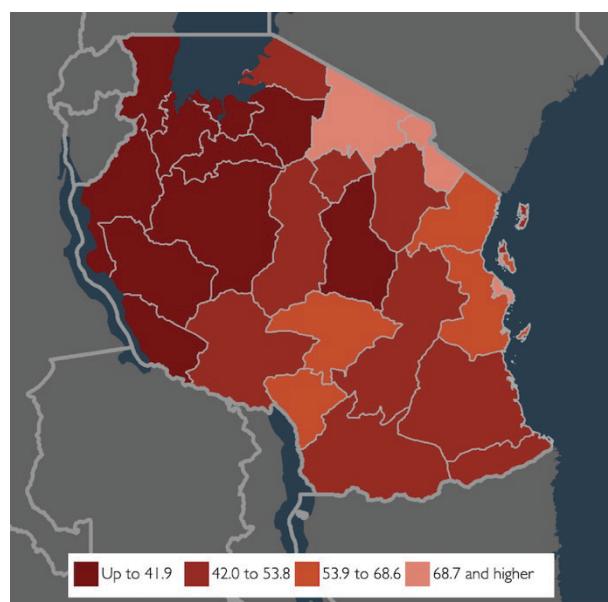
Source: Deconstructing the Gender Gap in Rural Financial Inclusion, FAO (2021)

**Figure 20: percent of Men who Own Mobile Phones**



Source: STATcompiler, Tanzania DHS, 2015/16

**Figure 21: percent Of Women who Own a Mobile phone**

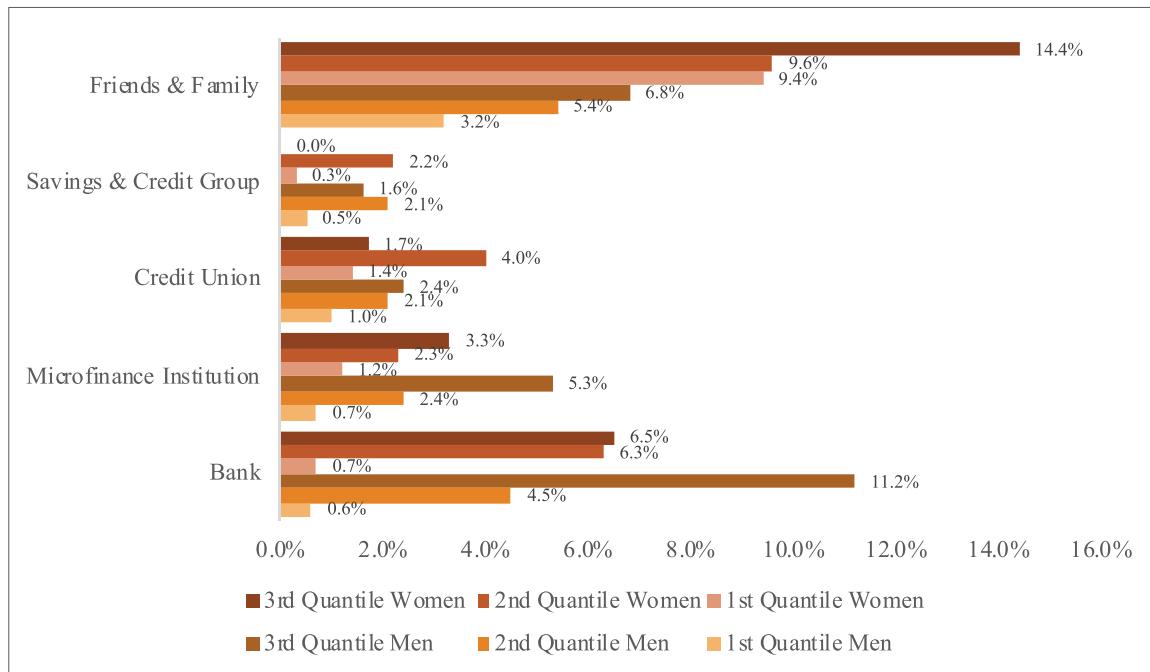


Source: STATcompiler, Tanzania DHS, 2015/16

## Savings

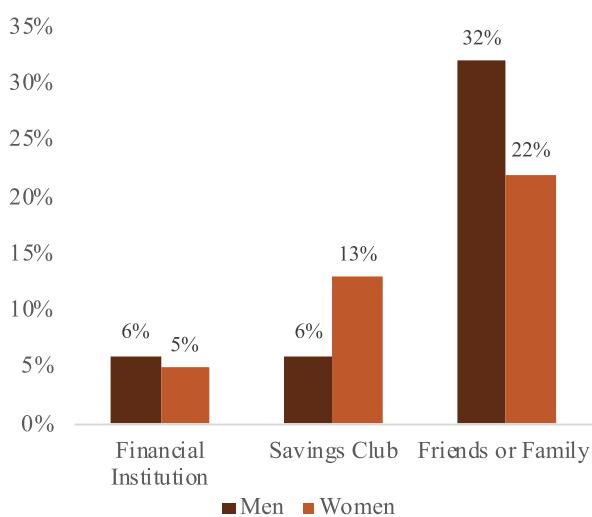
Of the 48 percent of people aged 15 and older who saved money over the last year, 32 percent saved money to start, operate, or expand a farm or business. More people saved money with a savings club or a person outside of their family than with a financial institution.<sup>cl</sup> As with familiarity with formal financial systems, trends in saving with formal financial institutions increases with wealth for men, while plateauing after the second wealth quantile for women (Figure 22).<sup>clii</sup>

**Figure 22: Savings Systems by Gender & Wealth**



Source: Deconstructing the Gender Gap in Rural Financial Inclusion, FAO (2021)

**Figure 23: Sources of Borrowing by Gender**



Source: The Global Findex Database 2017.

## Credit

Of the 41 percent of people who borrowed money in the last year, 10 percent borrowed for medical purposes and 5 percent borrowed to start, operate, or expand a farm or business.<sup>clii</sup> Men and women are similar in the sources from which they borrow (figure 23). The reliance on friends and family for credit decreases as wealth increases for both men and women.<sup>cliii</sup>

## 4. Women's Voice and Agency

### Women's Voice & Agency - KEY Takeaways

**Gender-based violence is widespread in the country with high rates of gender-based violence as well as intimate partner violence.** Drivers of the trend are 1) early marriage, 2) low levels of economic independence, 3) low levels of education.

**Women have lower levels of agency, as reflected in decision-making power.** Drivers of this trend are 1) women's lower participation in employment, especially off-farm employment; 2) the age gap between husbands and wives (with wives being younger); 3) being in a polygamous relationship.

*Policy options:* Increase women's use incomes through productive inclusion programming. Increase women's vocational, entrepreneurial, and socioemotional skills (such as perseverance) to ease their entrance into the work force, with a specific focus on adolescent girls to set them on a virtuous cycle (greater investment in skills, delayed marriage and childbearing, leading to better economic opportunities and more equal relationships) and maximize lifetime impacts. Increase women's time availability for income-generating activities through childcare services.

### 4.1 Gender-Based Violence

The government has put in place mechanisms to improve the likelihood that high-level policies on GBV, such as the NPA/VAWC, are successfully translated into improvements on the ground. Women and Children Protection Committees have been established at all levels (village, ward, council, Region and National level) and have an inclusive membership, with representatives from government, community leaders, and the community members themselves. Moreover, these committees receive regular trainings to support them in their role. The government has also overseen the establishment of 420 Gender and Children's Desks at police stations, 153 Gender Desks in prisons, and 14 One Stop Centers to support the response to GBV cases. The 2017 Legal Aid

#### The Numbers

##### GENDER-BASED VIOLENCE

- Of all women aged 15-49 years:
  - 40 percent have experienced physical violence.
  - 22 percent have experienced physical violence in the last year.
  - 17 percent have experienced sexual violence.
  - 9 percent have experienced sexual violence in the last year.
  - 7 percent experienced sexual violence before age 18.
  - 2 percent experienced sexual violence before age 15.

##### INTIMATE PARTNER VIOLENCE

- Of all women who have ever been married:
  - 42 percent have experienced IPV
  - 38 percent have experienced IPV in the last year.
  - 39 percent have experienced physical violence.
  - 14 percent have experienced sexual violence.
  - 36 percent have experienced emotional violence.

Source: DHS 2015/16

Act should also address the cost constraints associated with women taking GBV cases and in Zanzibar the government has established specialized GBV courts.

The following paragraphs summarize some of the latest data on women's exposure to different forms of GBV in Tanzania. However, it should be noted that the WB is currently supporting a more detailed GBV assessment for the country that digs deeper into evidence on GBV prevalence, the legislative and policy environment, GBV coordination mechanisms, GBV prevention and response programming, and gaps in policies and programming. This will be accompanied by an assessment of the implementation of the National Plan of Action to End Violence Against Women and Children.

Despite this recent progress on the policy and program front, GBV remains a serious issue; 44 percent of women in Tanzania have experienced either physical or sexual violence. However, it is essential to highlight that violence does not occur in isolation and many victims of one form of violence are also victims of others.<sup>clv</sup> Within the country, the prevalence of GBV varies regionally (figure 24). Often women are unable or unwilling to seek help, and when they do, it is often through informal channels rather than turning to the police (figure 25).<sup>clv</sup> For example, in the 2015/16 DHS, 34 percent of ever-married women who have ever experienced any physical or sexual violence report that they never sought help to stop violence and never told anyone. This figure has barely changed since the 2010 DHS (35 percent). In addition to social stigma, part of the reason why women are particularly unlikely to seek help from formal sources is because the existing legal frameworks do not assign particular government institutions responsibility over addressing intimate partner violence.<sup>clvi</sup>

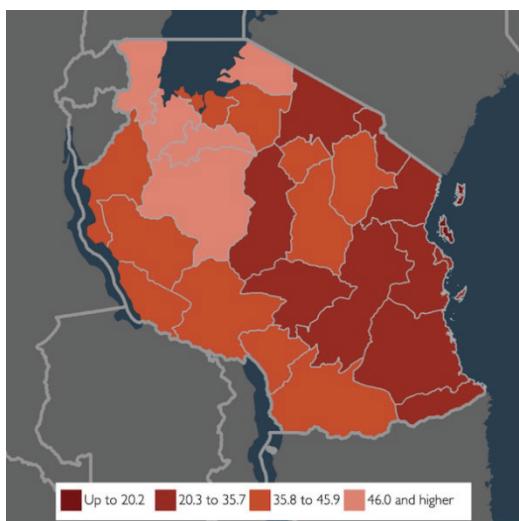
Perpetrators of physical violence against married women are most often their husband or partner at the time. Teachers are the most frequent perpetrator of physical violence against women who have never been married, followed by family members. Perpetrators of sexual violence against both married and never-married women are most often people with whom they had a close personal relationship, husband/partners, boyfriends, friends; only 7 percent were strangers.<sup>clvii</sup>

## **Intimate Partner Violence**

Under the umbrella of GBV, IPV is a serious problem in Tanzania. Over 40 percent of women who have ever been married have experienced violence at the hands of their husband or partner. The prevalence of IPV, like that of GBV, varies regionally. Mara, Shinyanga, and Tabora maintain rates of over 70 percent of women who have experienced physical, sexual, or emotional violence by their husband/partner. The Kaskazini Pemba and Kusini Pemba regions in Zanzibar have the lowest rates, with less than 10 percent of women reporting experiencing these types of violence. Between 2010 and 2015 there was no significant change to the prevalence of physical, sexual, or emotional violence committed by a husband or partner.<sup>clviii</sup>

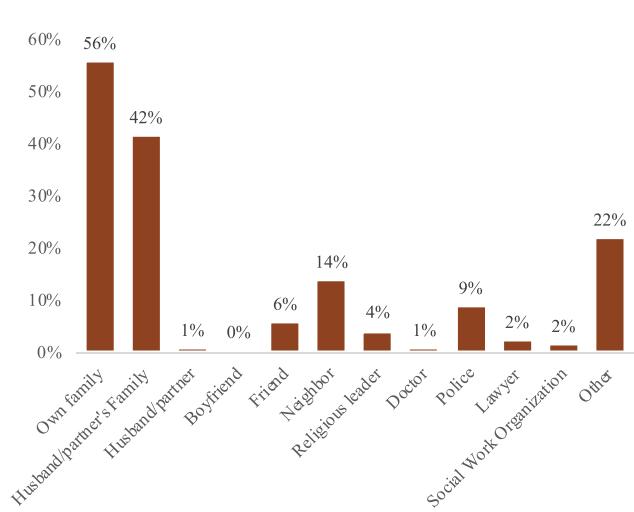
While GBV is partly an issue of the adequacy of legal protections and remedies and their enforcement, it is also reflective of social norms and attitudes. In this regard, it is significant that intimate partner violence appears to be widely accepted by a large proportion of the population, with 58 percent of women and 40 percent of men believing that husbands are justified in beating their wives in certain circumstances. Tolerance of wife-beating is higher among married women, in rural areas, among less-educated women and men, and is higher among women in poorer households.<sup>clix</sup>

**Figure 24: Percentage Of Women Experienced Physical Violence**



Source: STATcompiler, Tanzania DHS, 2015/16

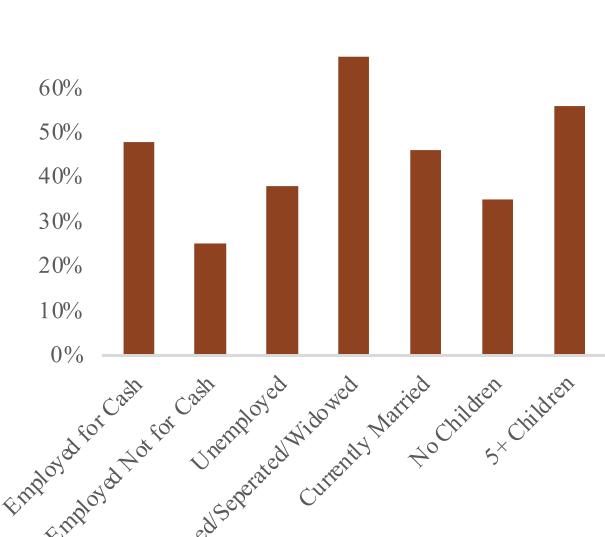
**Figure 25: Sources Of Help Sought (Percent), By Victims Of GBV**



Source: Tanzania DHS, 2015/16

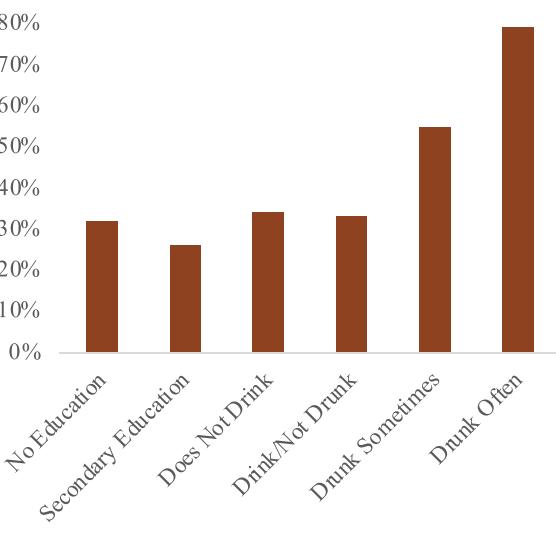
Aside from regional variations, IPV is correlated with specific individual characteristics. IPV is much more common among divorced, separated, or widowed women. Increased rates of IPV are not correlated with women's age, but rather with the number of children a woman has, 35 percent among women with no children to 56 percent among women with five or more children. IPV is most common among employed women rather than unemployed, yet women with at least a secondary level of education are less likely to experience IPV, see figure 26. IPV is most often perpetrated by men who drink heavily, are less educated and who display more controlling behaviors (figure 27).

**Figure 26: Characteristics Of GBV Victims**



Source: Tanzania DHS, 2015/16

**Figure 27: Characteristics Of IPV Perpetrators**



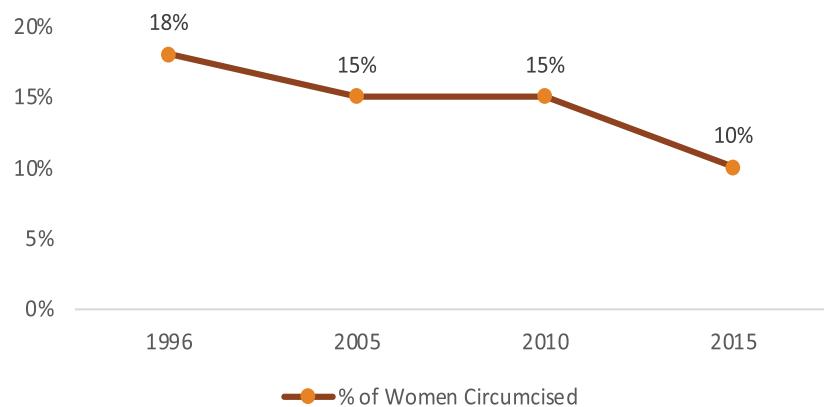
Source: Tanzania DHS, 2015/16

Recent research suggests that a considerable amount of violence takes place in schools, though there is mixed evidence on whether girls may be disproportionately impacted.<sup>clx</sup> The study from Tanzania NGO “Hakielimu” finds that almost all primary and secondary school students in mainland Tanzania experience physical violence at school and on a regular basis. When it comes to sexual violence, this is higher in secondary schools and among girls. While 9 percent of primary and secondary school students had experienced sexual violence within the last six months, at the secondary school level this was higher, at 15 percent among girls and 11 percent among boys. This includes violence perpetrated by other students as well as that perpetrated by teachers: in fact, approximately 4 percent of female secondary school students reported sexual violence committed by a teacher. Psychological violence is also relatively common: approximately a half of secondary school students and a third of primary school students had experienced some form of psychological violence over the last six months. As with the case of adult women surveyed in the DHS, it seems there is also a low propensity to report incidents of violence in schools. The most common reasons among female secondary school students for not reporting an incident were fear and lack of knowledge of how to report. On the other hand, analysis of data from the Violence Against Children and Youth Surveys (VACS) for Tanzania indicates that there is no significant gender gap in the incidence of childhood violence (across in and out of school children) and DHS data show that girls who are enrolled in school are less likely to report being victims of violence (with results driven by physical violence) than girls who are out of school, even after controlling for a range of characteristics such as age, parents education, wealth, and urban/rural location.<sup>clxi</sup>

## Female Genital Mutilation/Cutting

Female genital mutilation or cutting (FGM/C) is a practice that involves cutting some part of the clitoris or labia as a rite of passage into adolescence rather than for medical reasons. This practice has been widely condemned internationally as a violation of women’s and children’s human rights. It has been outlawed in Tanzania since the 1998 Tanzanian Special Provision Act amending the penal code to prohibit FGM/C. Despite being illegal, the practice continues and maintains a high prevalence in some regions of Tanzania. The practice is most often performed on babies younger than one-year-old (35 percent) or girls after reaching puberty (28 percent).

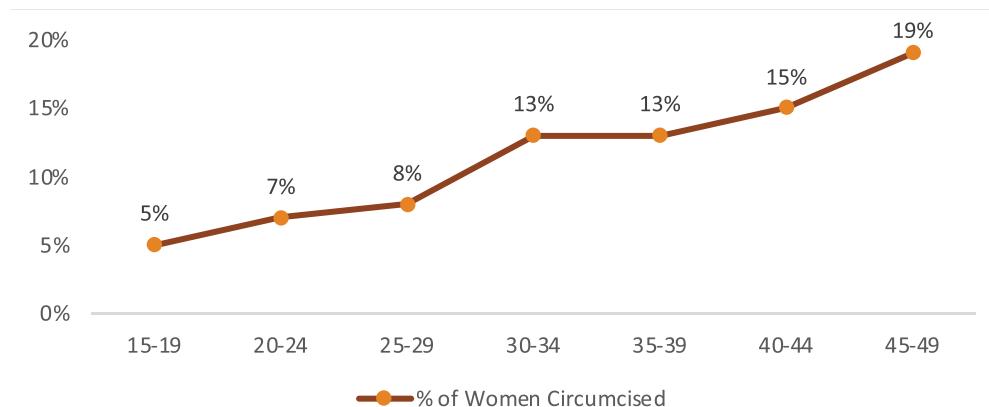
**FIGURE 28: PERCENT OF WOMEN CIRCUMCISED BY YEAR**



Source: *Tanzania DHS, 2015/16*

Through effective policy and legal actions, Tanzania has made significant progress in reducing the practice of FGM/C, surpassing many other Sub-Saharan countries in this regard (figure 28). Since the practice was legally prohibited in 1998, significant resources have been dedicated to this agenda through awareness-raising interventions such as media campaigns and the government recognizing a National Anti-FGM/C Day in 2021. Between 1996 and 2016 the rate of reported FGM/C decreased from 18 percent to 10 percent. Currently, of circumcised women, 7 percent received the most invasive and dangerous procedure (infibulation), 81 percent received the second most invasive procedure (removal of flesh) and 3 percent received the least invasive procedure. Mothers report that less than 1 percent of their daughters have undergone the practice between 0-14 years old. Yet, the proportion of women circumcised when they are 13 or older has increased by more than 11 percent, suggesting that more girls are being circumcised later in life when it is more traumatic (figure 30). While the overall downward trend in FGM/C is promising, it is unknown how much of this trend reflects an actual decline in the practice and how much reflects a change in reporting due to the illegality of the practice.<sup>clxii</sup>

**Figure 29: PERCENT of Women Circumcised by Age**



Source: Tanzania DHS, 2015/16

Women who are circumcised are likely to be uneducated and part of the poorest economic group. In addition, they are more likely to believe that the practice is required by their religion, and to want the practice to continue. Women in rural areas are more than twice as likely to be circumcised, and the prevalence of the procedure varies significantly by zone and region. Almost half of women in the Central Zone and one-fifth of women in the Northern Zone have been circumcised compared to 6 percent or less in other Zones. At a regional level, Manyara has the highest prevalence (58 percent), followed by Dodoma (47 percent) and Arusha (41 percent), areas which correspond with pastoralist, and cultural conservative communities<sup>clxiii</sup>.

## 4.2 Marriage

### Age at first marriage

Early marriage, or child marriage, is a practice which is deeply embedded in Tanzanian society. Viewed as ready for marriage upon reaching puberty, many families of adolescent girls consider marriage as a mechanism to ensure financial security for themselves as well as their daughters,

with the payment of a dowery to the bride's family being a significant financial incentive. This is also perhaps reflected in focus group discussion conducted as part of a World Bank pilot study on early childhood stimulation in Tanzania. Some participants from the study stated that fathers may sometimes care more about boys than girls, since the latter are expected to get married, and are thus seen of little value<sup>clxiv</sup>.

Consequences of early marriage are significant and often lifelong. Young brides are unlikely to continue school and they are more likely to experience IPV and have little to no decision-making power within their homes. Since they drop out of school, they have limited economic opportunities and as a result are dependent on their husbands. In addition, girls who marry early are likely to begin childbearing early. Girls who give birth at a young age, before their body has fully matured, are at higher risk for complications before and during childbirth, which can also affect birth outcomes as well as child health and nutrition outcomes. Finally, girls who begin childbearing at a young age are more likely to have more children throughout their lifetime. As social and cultural customs place the burden of childcare on women, the higher number of children negatively impacts her ability to be economically productive, both at the extensive margin (women less likely to work) and at the intensive margin (when they do work, they may be less productive, given the need to take more flexible positions or the need to take their children with them to their place of work).<sup>clxv</sup>

At the national level, it is estimated that the reductions in population growth and fertility associated with ending child marriage could bring \$5 billion (in purchasing power parity) of benefits over 15 years would save \$311 million from the education budget over 10 years.<sup>clxvi</sup>

Child marriage rates are high in Tanzania and is much more common among girls than boys. As a result, there is a significant gender gap in the median age of first marriage, 19.2 years for women and 24.3 years for men. Over one-third of women are married before their 18<sup>th</sup> birthday, and more than half of women are married before their 20<sup>th</sup> birthday, each more than five times higher than the corresponding rates for men. Moreover, the percentage of women married by the age of 18 has decreased only slowly in recent years, from 40 percent in 2010 to 36 percent in 2015/16 and the median age of marriage has not changed significantly in more than ten years.<sup>clxvii</sup>

The rate of child marriage varies by location and among some ethnic groups, such as the Maasai and Gogo, early marriage is closely linked to FGM/C.<sup>clxviii</sup> Women and men in urban areas marry later than their counterparts in rural areas, and women with at least a secondary level of education marry much later than women with no education, 23.6 years, and 17.8 years, respectively. It is important to note that the relationship between marriage and education had dual causality. Women who marry early are often removed from school, thereby ending their education early, while women who are not in school are more likely to be married at a younger age.<sup>clxix</sup>

There is a need to continue to push for reforms that can support continued reduction in child marriage rates. The Law of Marriage Act allows girls as young as 15 to be married, while the Law of the Child Act is silent on the legal age of marriage and does not prohibit child marriage. Recent progress has been made on this issue, with the high court of Tanzania ruling in 2016 that marriage of girls under 18 years of age is unconstitutional and the Court of Appeal subsequently reaffirming this finding in 2019.<sup>clxx</sup> However, moving forward there is a need to ensure this ruling is adequately reflected in changes to the existing statutory laws in a way that is consistent and sends a clear message.

## Polygynous Unions

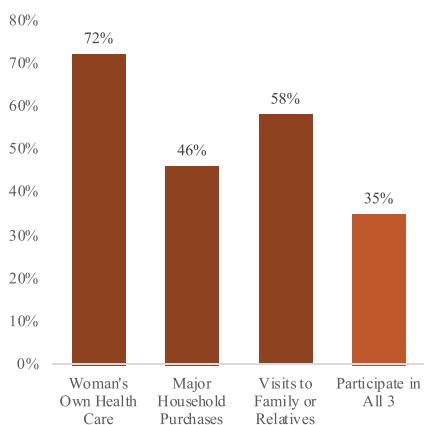
Nationally, about 18 percent of women are in polygynous unions, with about 9 percent of married men having more than one wife, decreasing slightly from 21 percent and 10 percent respectively. This is significant as regression analysis of DHS data shows that women who are in polygynous unions are less likely to have household decision-making power (see table in appendix 5). Married women in rural areas are almost twice as likely (21 percent) as women in urban areas (11 percent) to be in polygynous unions. Older women, less educated women, and less wealthy women are more likely to report having co-wives.<sup>cxxi</sup> There is also significant regional variation in the rate of polygynous unions. Nationally, the practice is most common in Kusini Unguja, with 25.8 percent of men reporting more than one wife. Like women, men who are older, live in rural areas, have no education or incomplete primary education, and from households in the lowest wealth quintile are more likely to have two or more wives than other men. Regionally, men in Zanzibar are more likely to be in polygynous unions than men in the mainland.<sup>cxxii</sup>

## 4.3 Decision-Making & Household Gender Dynamics

### Household Decision-Making

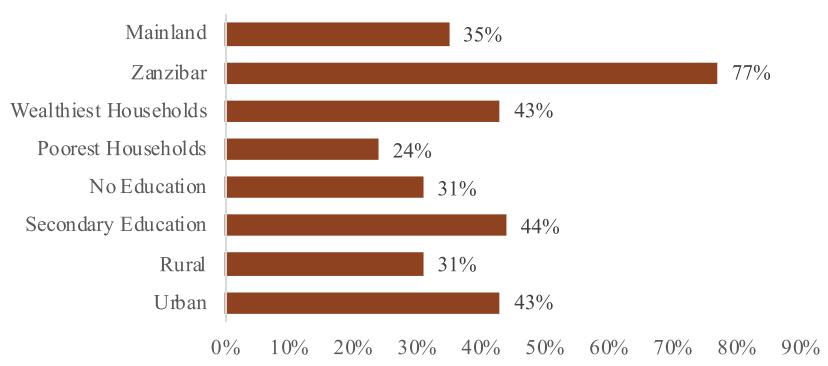
Overall, women have significantly less decision-making power than their male counterparts. Within the household, women are less likely to be involved in decision-making about their healthcare, major household purchases, and visits to their family or relatives than are their husbands, refer to figure 30. Women are more likely to participate in these decisions as they age if they live in urban areas, are employed for cash, have higher levels of education, and live in wealthier households, refer to figure 31.<sup>cxxiii</sup>

**Figure 30: percentage of Women Participating in Decisions**



Source: Tanzania DHS, 2015/16

**Figure 31: Women who Participate in all 3 Decisions**

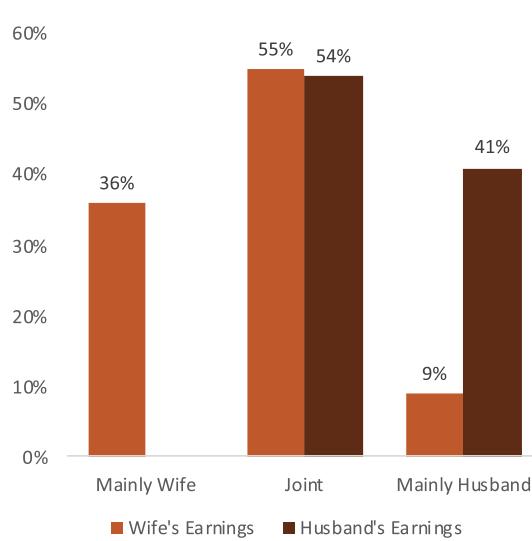


Source: Tanzania DHS, 2015/16

Of currently married women who earn cash for their work, over half of women jointly decide how to spend their earnings with their husbands, over a third make decisions independently, and almost a tenth of women report their husbands as the primary decision-maker for how to use the woman's earnings. Conversely, over 40 percent of men make

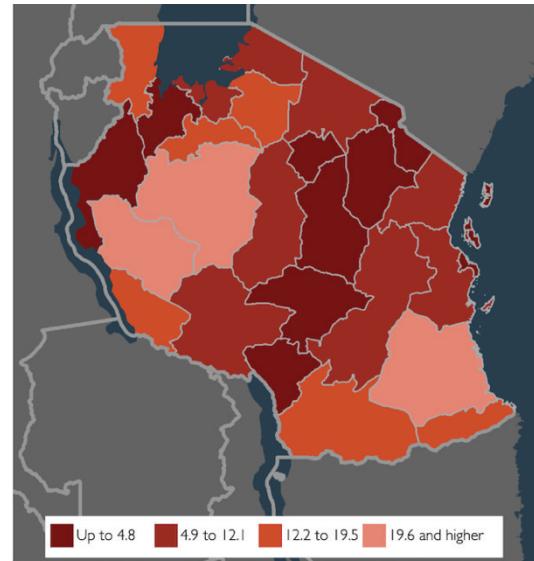
independent decisions about their earnings, and 54 percent of women make joint decisions with their husbands about their earnings (figure 32). Women with at least a secondary level of education, women in wealthier households, and women in urban areas are more likely to independently control their earnings. Regional variations of women's control over their earnings are significant. Women in Zanzibar are more likely than women on the mainland to make decisions independently about the use of their earnings. The rate of husbands mainly making decisions over their wives' earnings is highest in Lindi (28 percent). At the same time, no women report that their husbands are the primary decision-makers about how their earnings are used in Kaskazini Pemba and Kusini Pemba (figure 33).<sup>clxxiv</sup>

**Figure 32: CONTROL of Wife & Husband's Earnings**



Source: Tanzania DHS, 2015/16

**Figure 33: Husband Controls Wife's Earnings**



Source: STATcompiler, Tanzania DHS, 2015/16

### Taking, Giving, & Agreeing on Decision-Making Power

A recent study took a detailed look into women's household-decision making dynamics and around couples' level of agreement on women's role as the primary decision-maker regarding large household purchases. The study which included 23 countries in Sub-Saharan Africa, found improved maternal and child health outcomes among women who claim that they are the primary or sole decision-maker. Among couples who agree on the wife's role as primary or joint decision-maker the positive maternal and child health outcomes were increased and the prevalence of emotional, physical, and sexual intimate partner violence all decreased significantly. On the other hand, the study also found a significant increase in intimate partner violence among couples who contest the woman's decision-making power in the household.<sup>clxxv</sup> These findings could be interpreted as highlighting the importance of engaging men (and facilitating communication between couples) when implementing programming aimed to increase women's agency and decision-making power.

In this light, an analysis of DHS data for Tanzania, conducted by the Africa Gender Innovation Lab of the World Bank for this gender assessment, investigated the impact and the personal and household characteristics of women who either report that they make joint decisions or are the primary decision-maker regarding major household purchases.

#### **Decision-Making Characteristics**

The analysis found that women are more likely to report either being the main or a joint decision-maker if they work off the farm (appendix 5). Additionally, the analysis found that women in a polygamous union, younger women (aged 15-19), and those who have a larger age gap between themselves and their husbands (with the husbands being older) are all less likely to have decision-making power.

#### **Decision-Making Implications**

The analysis found that women who claim decision-making power are less likely to have an unmet need of family planning, are more likely to be using a modern contraceptive, and are less likely to experience physical IPV (appendix 6). What is more, the analysis highlighted the positive impact of husbands agreeing that their wife is either the main or a joint decision-maker. Women in such marriages are more likely to access prenatal care, are less likely to have an unmet need for family planning, are more likely to use a modern contraceptive, and are less likely to have a stunted child.

### **4.4 Political Voice & Leadership**

Currently, Tanzania is being led by its first female president. Findings from a stakeholder engagement carried out by the WB indicated optimism that the presence of a female president may create an enabling environment for promoting women's leadership in decision-making spaces, while simultaneously highlighting that women's participation is still limited and resistance from key actors remains. While the impacts of such recent female representation at the highest levels of government have not yet been documented in Tanzania, it is critical to maintain and increase access for women to political office throughout the country. Female parliamentarians are more likely to act on issues such as equal pay, reproductive rights, and GBV. They are also more likely to promote social issues such as childcare and education, leading to better human capital outcomes and inclusive economic growth. Yet, women make up less than 25 percent of all parliamentarians worldwide. Female voice and leadership are needed in government to promote and enforce policies pertaining to women.<sup>clxxvi</sup>

To ensure that all groups are represented in the political process, Tanzania employs a quota system to include women, youth, and persons with disabilities in government decision-making bodies. 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. The quota system has been successful at increasing the number of women in parliament. 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. In the 2010-2015 parliament, less than 17 percent of women members of parliament were directly elected, and of all directly elected constituency seats women represented less than 9 percent. As a result of the quota system, political parties invest more resources into male candidates, and women represented only 8 percent of candidates running for elected office in 2015.<sup>clxxvii</sup> In the 2020 elections women candidates won 10 percent of elected constituency seats. An additional drawback of the quota system is that once in office, women members of parliament are often not seen as equal to male members as they were selected rather than elected.<sup>clxxviii</sup>

Challenges to female candidates for elected office include being underrepresented in media coverage and when they do receive coverage it is often done through a lens of gender stereotyping. This is likely due, in part, to the fact that there are few female journalists, and media only cited female sources regarding their views on “women’s issues.” Another challenge faced by female candidates are the verbal attacks they endure from both opposition parties as well as their own parties by men who want to discourage them from running for office. Finally, women are more likely than men to be financially constrained because they receive less support from their political parties and must frequently pay for their campaign by themselves.  
<sup>clxxix</sup>

## 5. Policy Options

Based on the analysis presented above, a series of promising policy options emerge that can be grouped under the following outcomes: 1) supporting adolescent girls to make decisions (around schooling, marriage, childbearing, work) that set them on a more productive path, with differentiated approaches to target the specific vulnerabilities of adolescents who are still in school and those who have already dropped out; 2) increasing women's agricultural productivity; 3) improving women's entrepreneurship outcomes; and 4) increasing women's agency and reducing their exposure to GBV. The policy options presented here are not intended to be a definitive or exhaustive list of all the approaches the government and its development partners should consider. Rather, they are intended to facilitate further discussion among government and between government and development partners by highlighting those interventions for which we have strong or emerging evidence (from national, regional, and global research) on their effectiveness at addressing the key drivers of gender gaps highlighted in this report.

Additionally, while the analysis presented here focuses on gender gaps and constraints at the level of the individual, analysis at the household level (using the Household Budget Survey, 2018 (HBS)) could supplement the individual level analysis to inform decisions regarding targeting of particular interventions. This analysis of HBS data finds: 1) households comprised of a non-earning single female have higher rates of poverty compared to households with a non-earning single male; yet 2) the highest share of poor females is situated in households with both female and male earners. This suggests that programs that aim to target the most vulnerable and poorest women could focus on households comprised of non-earning single females. However, programs that aim to reach the greatest number of poor women should focus on households with both female and male earners, which remains the most common type of household in Tanzania.

### 5.1 Supporting Adolescent Girls to Inform Key Decisions on Schooling, Marriage, Childbearing and Work

In the area of human endowments, policies that target adolescent girls have the potential for especially large impacts on individual welfare and overall national economic development. Adolescence is a time when girls make key decisions, for example whether to drop-out of school and when to start a family, that have life-long implications in terms of their health, lifetime fertility, skills, economic opportunity, and voice and agency. All of these factors are interrelated in complex ways, but evidence suggests that investments to keep girls in school may be particularly critical, with large impacts on their earnings and standard of living, child marriage and early childbearing, fertility and population growth, health and nutrition, agency and decision-making, social capital and institutions, and future per capita investments in human capital.<sup>cxxx</sup>

These impacts are particularly relevant to Tanzania given their potential to facilitate a more rapid demographic transition for the country. The World Bank's Systematic Country Diagnostic for Tanzania finds that high population growth has damped the per capita impacts of

relatively robust overall GDP growth in recent years. High population growth has also meant that the number of poor people have stagnated, despite falling poverty rates.<sup>clxxxii</sup> By bringing down fertility more rapidly, the country would be better placed to leverage the productive potential of its large youth population as they reach working age, increasing the relative size of the working-age to child-dependent population, leading to higher per capita income, greater household investment in the human capital of each person, lower strain on the provision of basic services, and, ultimately, a permanent increase in the productive capacity of the economy. In fact, in assessing the potential future impacts of different gender-focused policies, recent World Bank Computable General Equilibrium (CGE) modelling exercises for three Sub-Saharan Africa countries all find that policies that promote a speedier demographic transition by targeting adolescent girls are likely to bring the largest GDP impacts of a range of different policies analyzed.<sup>clxxxiii</sup> Moreover, this policy area already has strong buy-in from the government with its newly launched National Accelerated Investment Agenda for Adolescent Health & Wellbeing (2021/22-2024/25) that is coordinated under the Office of the Prime Minister and is seeking to apply a cross-sectoral approach to scaling up support to adolescents.

Keeping girls in school is considered to be the most effective way to bring down early marriage and childbearing. The impacts of keeping girls in school on child marriage is especially important, as child marriage is estimated to cause two-thirds of cases of early childbearing.<sup>clxxxiv</sup> Girls and boys in Tanzania enjoy relatively equal access to education until reaching upper-secondary school. However, on mainland Tanzania, the situation changes after girls reach the upper-secondary level. To eliminate the gender gap at the upper secondary school level on the mainland, and to encourage continuation into higher learning institutes, there is a particularly strong body of evidence on the disproportionate impacts on girls of addressing household financial constraints (see more below). Addressing household financial constraints may partly work by raising the opportunity costs for households to follow social norms that undervalue girls' education. Of course, addressing these social norms more directly, e.g., by sensitizing households and communities to the value of girls' education, may also be an important part of the policy response. Yet the evidence base on such social norms interventions is still emerging. Finally, while learning outcomes are weak in Tanzania, these outcomes do not appear to be characterized by large or consistent gender gaps, with some small gaps favoring boys and others favoring girls. Moreover, a recent meta-analysis of education programming suggests that general programs (targeting boys and girls) focused on learning outcomes are just as effective for improving girls' learning as programs that specifically target girls. Thus, prioritizing girl-focused interventions may make more sense in targeting constraints that uniquely impact girls but not for those that are common to girls and boys.<sup>clxxxv</sup>

Evidence from across the region suggests that household financial constraints are especially important in impeding access to education for girls and that interventions that household financial constraints can be particularly effective at improving gender parity and increasing girls' school enrollment.<sup>clxxxvi</sup> One particular type of cost intervention that we have strong evidence for is conditional cash transfer programming (CCTs). One study in Malawi compared the impact of CCTs and unconditional cash transfers (UCTs) provided to households with teenage girls, on teenage pregnancy rates, early marriage rates, and school dropout rates. Provision of the CCTs was contingent on the girls attending school. The study found that recipients of the CCTs maintained higher enrollment rates and outperformed the UCT group in English reading comprehension.<sup>clxxxvii</sup> However, UCTs are still an important tool to reach out-of-school girls who

are unlikely to return to school and who may be particularly at risk of early marriage and pregnancy; the same study found that UCTs were more effective at reaching out of school girls, significantly delaying marriage and childbearing as compared to both the control group and recipients of the CCTs.<sup>cxxxvii</sup>

The government of Tanzania appears to have been well-placed to respond to specific risks to girls' schooling associated with the COVID-19 pandemic and it will be important to learn from and build on this experience. Evidence from past crises in the region show how school closures can disproportionately impact girls. For example, Sierra Leone saw a large increase in teenage pregnancies during the Ebola crisis when schools were closed. An impact evaluation of a program providing adolescent girls with life skills, livelihood skills, and credit for income-generating activities finds that the program almost entirely prevented the rise in teenage pregnancies for villages where it was implemented. It also resulted in girls in treated villages being twice as likely to return to school once schools reopened. The study finds that these effects were enabled by the 'safe space' girls clubs that were used as the delivery mechanism for the training. These clubs allowed girls to spend more time away from men. The life skills training provided under the project also resulted in older girls increasing their use of contraception, while the livelihood skills training also had a positive impact, with girls exposed to the program improving their numeracy and literacy levels.<sup>cxxxviii</sup> Encouragingly, in Tanzania, not only did the country see a high rate of return to school (even higher for girls) after COVID-19 related closures, but it also has plans to implement girls and boys clubs as part of its safe school program, along with provision of life skills, strengthening grievance redress mechanisms (GRMs), and capacity building for guidance and counselling teachers. Given the evidence base on the use of girls/boys clubs is still emerging, the government should use the opportunity to carefully monitor the impacts of these initiatives so it can add to the growing regional and global evidence base and can learn from its experience as it rolls them out.

Outside of interventions that target adolescent girls, a secondary consideration is providing opportunities for adult education which can boost women's productivity. For example, evidence from Niger demonstrates improved test results for women and men by including a mobile phone component, as a motivational and educational tool, to an adult education intervention. An additional result of the program was women farmers' increased production of cash crops.<sup>cxxxix</sup>

To address adolescent fertility, early marriage, and the young women's transition into the labor force, policy efforts should also focus on girls who have already dropped out of school and who are unlikely to return. Reaching this group of girls is important as they may be especially vulnerable and at greater risk of early childbearing and marriage. UCTs may be more appropriate than CCTs to reach this group. A study of a cash transfer program in Malawi, for example, found that UCTs were more effective at reaching out-of-school girls, significantly delaying marriage and childbearing as compared to both the control group and recipients of the CCTs.<sup>cxc</sup> Tanzania could also consider opening up some element of its planned girls and boys clubs under the safe school program to those children who have already dropped out. Other countries have already demonstrated some success in making girls clubs available for out-of-school girls as well as those who are still enrolled. This includes the Empowerment and Livelihood for Adolescents (ELA) program in Uganda. An impact evaluation of the ELA program found that participating young women were 26 percent less likely to have a child, 58 percent

less likely to be married or cohabiting, and 72 percent more likely to be engaged in income generating activities.<sup>cxcii</sup> A mediation analysis of the results hints that the life skills training plays a more important role than the vocational skills in achieving these impacts but that a large portion of the impact could also be attributable to the impact of the girls' clubs in providing a safe space for girls to interact with each other. The implementation of such clubs in Tanzania could offer a further opportunity to test such questions.<sup>cxciii</sup>

## 5.2 Increasing Women's Agricultural Production

### Increase Women's Access to Secure Land Tenure

Land insecurity is a significant problem in Tanzania where 90 percent of people lack formal land titles and customary practices put women at a disadvantage. Government investments in securing land rights would have many positive downstream impacts, especially on women who face higher levels of land tenure insecurity than men.

Recent evidence indicates that relatively small incentives can be effective at getting households to include women's names on land titles as part of land titling programs. An experimental study in Tanzania offered formal land titles to low-income, unplanned settlement residents. Property titles were offered at subsidized prices, made less expensive by additional incentives to include women as owners or co-owners of household land. The study results show that price is a significant obstacle preventing many from registering land. The small incentive that further lowered the price of land registration is an effective inducement to formalize women's ownership.<sup>cxciii</sup> In Uganda, another program increased the demand for co-titling of land by 50 percent when households were offered fully subsidized land titles on the condition that the wife's name was included. Under the same program, demand increased by 25 percent when participants were simply exposed to an educational video about the benefits of joint titling.<sup>cxciv</sup> The positive impacts of this informational intervention are especially significant for two reasons: firstly, such provision of information entails negligible marginal costs, so is highly scalable; secondly, providing information to men on the benefits of empowering women through land rights or through other channels, could go beyond influencing immediate financial incentives by changing mindsets. Importantly, across both studies mentioned above, the incentives to include wives' names did not reduce overall demand for land titles.

The evidence base also suggests that land titling programs can have large impacts on important outcomes related to productivity, including productive investments in land, with larger impacts for women than men. A nationwide land tenure regularization program in Rwanda formalized land rights and supplied titles to landholders. The program provided both legally married women and later unmarried women with equal rights to land access and property ownership as men, which strengthened inheritance rights without gender bias. The program resulted in a significantly higher increase in investments into soil conservation by female landholders compared to male landholders.<sup>cxcv</sup> In Benin, a program formalized customary land rights and provided land certificates to owners, resulting in increased investments in cash crops and fertilizer use by female-headed households. Another result of the program was that women switched to working on plots of land that were not part of the program (and so which remained at greater risk of appropriation). This highlights the need to cover all land, but it also highlights the potential for land tenure reforms not only to improve productivity by incentivizing greater investments in land but also to allow household members who may

only be engaged in agriculture as a way to protect their land, to have the confidence to leave it unattended so enabling them to engage in (potentially more productive) off farm work. Finally, due to the program's impact on inheritance, widowed beneficiaries better able to remain in their dwelling after their husbands' death, and the program led to more gender-inclusive inheritance patterns.<sup>cxcvi</sup>

Finally, given the overlaps and ambiguities in women's land rights in customary versus statutory law in Tanzania, programs that provide women and men with information on their land rights and on the processes necessary to effectively claim these rights would also be highly relevant and may help close the gap between women's rights in theory and women's rights in practice.

### **Increase Use of More Productive Labor**

Globally, women farmers' agricultural productivity is disproportionately constrained by their lower access to farm labor, including labor from household members, hired labor, and their own labor which is constrained by domestic duties. This is also the case in Tanzania. Women plot managers in Tanzania, on average have less male labor available from within their household and achieve lower returns from the male labor they do use, leaving them at a disadvantage compared with male plot managers.

Financial limitations or restrictive social norms often prevent female farmers from hiring more productive labor, leaving them dependent on unpaid/household labor (or on the least productive hired workers). Addressing these financial constraints is, therefore, one key policy option for improving women's access to (higher quality) labor.<sup>cxcvii</sup> For example, an evaluation of a program in Zambia showed that spending on hired labor increased by four times when households with children under 5 received cash transfers.<sup>cxcviii</sup>

Another important policy option is to help address women's lower time availability, either through support to childcare services or through time-saving mechanization. Women often lack sufficient financial resources to access agricultural mechanization, exacerbating gender inequalities.<sup>cxcix</sup> Thus, providing women with financing or discounts for leasing or purchasing agricultural machinery could help address the gender gap in yields. It is important to note that improving mechanization does not guarantee that women will be the beneficiaries - the availability of the machinery can itself impact gender roles in households and communities. One study in Tanzania found that as a traditional female agricultural role was mechanized, it was adopted by men, leaving women more dependent on men than they were before the task was mechanized.<sup>cc</sup> Additionally, the design of the machinery itself needs to take into account differences between women and men. This was highlighted by a program in Tanzania which provided irrigation pumps. One of the drawbacks of the program was that these pumps required two people to operate them and for women to use their legs for pedaling – something that was considered culturally inappropriate. The end result was that women made up only 10 percent of pump buyers.<sup>cci</sup> These studies highlight the importance understanding social norms before introducing new programs, even if they are expected to benefit women.

## Improve Use of Agricultural Inputs

The research presented in this report suggests that women's lower returns to non-labor inputs, such as pesticides and fertilizer, are one of the key factors underpinning the gender gap in agricultural yields in Tanzania. While ensuring that women have access to the same quality of these inputs as men do is important, global evidence also suggests that a focus on improving the design and delivery of extension services, so that they meet women's specific needs, is likely to be a particularly promising strategy for improving women's use of agricultural inputs.

Globally, women often do not benefit as much as men from agricultural extension services because they do not target, or have not been adapted to address, the specific needs and barriers of female farmers.<sup>ccii</sup> A study in Malawi found that female extension workers could transmit information more successfully and that their students experienced greater yields than their male counterparts. Yet, due to gender perceptions, both male and female farmers believed female trainers to be less capable and were less receptive to their training.<sup>cciii</sup> Evidence from a study in Mozambique demonstrates that having female extension agents is especially beneficial for women farmers, with women's adoption of and demand for agricultural technologies increasing in villages which had a female extension worker.<sup>cciv</sup>

In addition to in-person extension services, digital technology is a powerful tool for enhancing women farmer's use of extension services. The ability to remotely engage with and receive assistance from a virtual platform has additional value in light of the COVID-19 pandemic, but also speaks to the challenges women may face to the physical mobility in terms of childcare and other domestic responsibilities, personal safety concerns, and lack of access to modes of transport. A randomized control trial in Uganda, which provided video extension messaging services, found that women who watched the videos were more knowledgeable about cultivation practices and the adoption of inputs, played a more prominent role in agricultural decision-making, and had higher production and sales.<sup>ccv</sup>

## 5.3 Improving Women's Entrepreneurship Outcomes

### Increase Financial Inclusion

As highlighted in this report (section 2.2.2), male entrepreneurs in Tanzania are more likely than their female counterparts to use saved earnings from nonagricultural activities as business startup capital and this contributes to the gender gap in firm sales. However, even if women have more savings, it will also be critical to think about how to enable them to exert decision-making control over those savings, so they can invest in their business activities. There is emerging evidence that savings products that give women greater privacy and control over their earnings can help increase the uptake and impact of savings products. This is especially important in Tanzania, given evidence that women are not in full control of their earnings. An intervention in Côte d'Ivoire introduced direct-deposit commitment savings accounts in a cashew factory. Findings showed evidence of a 10 percent increase in productivity and earnings for participants. The study found that the uptake of accounts was concentrated among women who faced higher levels of redistributive pressure. Demand for the savings accounts depended on its existence remaining private to the individual. These findings identify that the pressure to redistribute women's earnings by family members and acquaintances is a significant barrier to women's motivation to generate savings from their work and to their ability to reinvest their savings as they see fit. Findings from a study in Kenya of women market vendors and

men bicycle taxi drivers showed that the women entrepreneurs were more likely to sign up for a formal savings account than the male entrepreneurs, possibly because men were better able to save money safely at home. Women who opened an account increased their savings and made more productive investments in their business.<sup>ccvi</sup> This example again underscores the importance of women having the option to independently make decisions regarding their earnings.

Mobile products can also be leveraged to help reach women. Experimental evidence from Tanzania shows that women microentrepreneurs save significantly more by using mobile savings accounts and, as a result, can obtain more microloans from mobile financial service providers.<sup>ccvii</sup> While mobile products could be leveraged to reach women in rural areas that are especially underserved by physical financial institutions, a pre-requisite for embarking on such an approach is to increase the availability of mobile phones and mobile internet: the latest Afro barometer data show, for example, that half of women in rural areas (compared to 40 percent of men) do not own a mobile phone. There is also recent evidence from Tanzania suggesting that while women can benefit from access to digital technologies, it may be necessary to support them with complementary interventions that allow them to make the most productive use of these technologies by addressing a wider range of barriers, such as those related to social norms, intra-household dynamics, lack of access of productive assets, and being less likely than men to use the internet. One study found, for example, that while expanded 3G coverage helped some women to move from farm-based self-employment to off-farm work, their movement was mostly to off-farm self-employment rather than wage work (where men moved to); it did not lead to an increase in female labor force participation, and the impacts were concentrated on more educated women (those with at least primary education and who were literate).<sup>ccviii</sup> These results hint that to make such technologies work for the most disadvantaged women, additional efforts beyond the provision of the technology itself, may be required.

Another approach to ensuring that women are able to use capital to invest in their businesses is to support in-kind contributions rather than cash. Such contributions are less easily diverted to other household or extended family demands. This can include productive asset transfers, such as livestock which can be used sustainably for income generating purposes, and interventions that provide both a vehicle for income generation and training to teach women how best to capitalize on their assets. At the same time, one of the most positive aspects of productive asset transfers is their long-term implications for earnings. They are highly impactful in the short term and, for this reason, are often used as part of emergency response to stimulate economic recovery and encourage self-sufficiency. Productive asset transfers offer an opportunity to diversify income sources and start a virtuous cycle of income generation, economic empowerment, asset ownership, food security, and improved nutrition.<sup>ccix</sup> In the DRC, for example, a hybrid microcredit and livestock asset transfer program provided a pig to almost exclusively female participants. A year and a half after receiving the productive asset, 24.7 percent fewer recipients than non-recipients had outstanding loans, and recipients experienced subjective improvements in physical and mental health.<sup>ccx</sup> A randomized control trial, implemented in Nigeria, provided unconditional cash transfers to female primary decision-makers of households. The study found that recipients were 14 percent more likely to be in the labor force and were 11 percent more likely to work in a non-farm business. The participants working in a non-farm industry invested more into that business, and profits were 80 percent higher than those of non-recipients.<sup>ccxi</sup>

Productive inclusion programs, or graduation programs, are a more expansive and multifaceted intervention, including a combination of productive asset and cash transfers, technical and life skills training, regular in-person support, and a savings vehicle. Experimental evidence from the BARC graduation program, looking at interventions across six countries, including Ethiopia and Ghana, found that across all six countries, the program resulted in increased consumption spending, 16.4 percent in Ethiopia and 6.9 percent in Ghana, as well as increased productivity through self-employment.<sup>cxxii</sup> Results from a productive inclusion program in the DRC, which included training, a monthly stipend, a savings vehicle (VSLA), and social networking through community groups, had a positive impact on women. Participants were twice as likely to have savings, which were likely to be significantly higher than nonparticipants. Additionally, the earnings of participants were 1.6 times higher than those of nonparticipants, and they were 40 percent more likely to have become self-employed.<sup>cxxiii</sup>

Finally, even if women are able to save money and also have effective decision-making power over how to spend that money, their savings may still be too small to support transformational long-term business growth. This underscores that access to business credit is important, especially for growth-oriented women entrepreneurs. While microfinance, village savings and loans programs, and small cash transfers are effective for microentrepreneurs, they are generally insufficient for growth-oriented businesses, with very little evidence to suggest they could have transformational impacts on key business outcomes such as sales and profits.<sup>cxxiv</sup>

Larger volumes of financing have been shown to be more effective for growth-oriented women entrepreneurs. In Tanzania, one study found that small cash grants had no impacts on male or female micro-entrepreneurs' business performance,<sup>cxxv</sup> while a study of larger cash grants (of \$1,000 each) found large and significant impacts.<sup>cxxvi</sup> We also have evidence from across the region of the specific benefits to growth-oriented women-owned enterprises of access to larger volumes of financing that serve the 'missing middle' of firms. Women who participated in a program in Ethiopia which provided larger individual liability loans (average size of \$12,000) and/or entrepreneurship training increased their profits by 40 percent after three years. Yet women's access to larger volumes of finance is often constrained by their lower access to key sources of collateral, such as land. Large cash grants given as part of business plan competitions to identify promising firms can be one solution. A business plan competition in Nigeria provided cash grants of \$50,000 and increased the likelihood that women would operate an enterprise and increased sales and profits.<sup>cxxvii</sup> Another option is to pilot credit products that are less reliant on collateral. One example is the use of psychometric tests to replace or reduce collateral requirements. These tests have been piloted in Ethiopia and have been found to be highly predictive on a loan applicant's likelihood of being able to repay their loan. This valuable information on credit worthiness may not only be important given women's lower access to collateral but could also help to counter the possible gender biases of lenders who may view women's businesses as riskier.<sup>cxxviii</sup> Increasing women's levels of business formalization may also help women-owned firms to better access credit, especially larger volumes of credit. Research in Malawi, for example, found that combining business bank accounts with support for formalization led to significant increases in women's use of business bank accounts, while also allowing more women to separate household and business money.<sup>cxxix</sup>

Finally, recognizing that women entrepreneurs face multiple barriers that are reinforced by discriminatory gender norms, providing them with the socio-emotional skills (such as

perseverance, self-initiative) that could better help them to overcome these barriers may also be important. Moreover, such psychology-based training, also known as personal initiative (PI) training, has been shown to be more effective than standard business training programs at increasing business outcomes, with even larger impacts for women than for men. An impact evaluation in Togo compared the impacts of a standard business training program and a personal initiative training on microentrepreneurs. Women who received the personal initiative training increased profits by 40 percent, while those who received the business training increased earnings by a statistically insignificant 5 percent.<sup>cxx</sup> Forthcoming results from a similar PI training program in Mozambique was also found to be effective for women farmers (increasing their adoption of higher value crops and establishment of off-farm businesses), highlighting that the skills such programs teach can enable women to overcome barriers in a number of different sectors. However, less positive results from a PI training in Ethiopia highlight the importance of implementation quality, including the importance of using trainers. Additionally, while evidence shows that standard business training programs are effective, research from a program in Tanzania suggests that better targeting of entrepreneur beneficiaries could help, with a business training program only showing positive impacts on earnings for those participants who had more experience and had been in business for longer.<sup>cxxi</sup>

## **5.4 Increasing Women's Agency and Reducing their Exposure to GBV**

### **Increase Women's Time Agency**

Women disproportionately lack the agency required to allocate their time due to social norms, which require them to be responsible for most unpaid domestic and childcare obligations. As a result, women have less time than men to spend on productive activities and spend significantly more time caring for children.<sup>cxxii</sup> In addition to reducing the time women can spend on income-generating activities, the greater childcare burden also likely impacts the quality of the work they are able to contribute to these activities. This includes the quality of their own work as well as the quality of others, as childcare responsibilities may reduce their ability to effectively supervise labor they employ on their farms or in their businesses. Indeed, this is reflected by the finding that women farmers in Malawi achieve lower returns to male household labor and that this contributes to the gender gap in agricultural productivity.

One possible solution is to make childcare services more accessible to women. Experimental evidence from Kenya shows that women who received vouchers for subsidized childcare were 8.5 percent more likely to be employed. Single mothers specifically benefited by shifting to jobs with more regular hours and less loss to their income.<sup>cxxiii</sup> A randomized control trial of a preschool intervention in Mozambique demonstrated that, in addition to educational outcomes, caregivers were spared over 15 hours of childcare duties per week and were 26 percent more likely than the control group to have worked in the previous 30 days.<sup>cxxiv</sup>

Another solution to decrease the burden of care that women carry is to promote greater sharing of domestic responsibilities between husbands and wives.

In Eastern DRC, a men's gender norms discussion group series increased men's participation in housework.<sup>cxxv</sup> In Rwanda, gender norms discussion groups for couples led to both women and men reporting higher levels of men's participation in childcare and household tasks in addition to reductions in IPV.<sup>cxxvi</sup>

## Reduce Women's Exposure to GBV

Impacts of the COVID-19 pandemic, including increased poverty, insecurity, and restricted movement, have elevated the already high risks that women face related to GBV, especially within the home. While part of the solution may revolve around increasing women's economic independence, so that they are able to engage in more equal sexual relationships and extricate themselves from less equal and riskier relationships, there is also a small but growing body of evidence on interventions that address GBV more directly.

Changing social norms regarding gender roles and acceptability of IPV by engaging men and boys is a promising programmatic option. In Tanzania, there are positive emerging results from a program that delivered training to boys on sexual and reproductive health behaviors and relationships with girlfriends through soccer clubs.<sup>cxxvii</sup> The intervention delivered messages to boys by using innovative sport-based pedagogy and metaphors. Initial results show that it led to a reduction in IPV, as reported by females in the project communities, by shifting male attitudes around violence and reducing sexual activity. The boys' intervention complemented and boosted the impacts of a separate intervention under the same program that targeted girls with a goal-setting activity aimed at improving their sexual and reproductive health outcomes. The girl-focused intervention helped girls increase control over their sexual health and select partners who are more in line with their sexual and reproductive health goals. There is also evidence of social norms interventions that target adults. In Rwanda, a gender-transformative couples' intervention engaged expectant/current fathers and their partners in participatory small group discussions with the aim of shifting perceived gender norms and lowering IPV. Women reported experiencing less physical and sexual IPV over the last year than their counterparts in the control group.<sup>cxxviii</sup> However, this type of intervention requires thorough research and understanding of the context and the gender dynamics to avoid adverse reactions such as increased rates IPV.

Beyond targeting social norms around sexual behavior and GBV, interventions can also focus on providing information or training to women engaged in high-risk sectors or jobs to better navigate the risks they may face in their daily lives. On the DRC and Rwanda border, a traders' empowerment training on corruption and GBV trained small-scale cross-border traders, many being women, on procedures, tariffs, and their legal rights to facilitate safe passage in cross-border trading. The program found that participating in the training reduced bribe payments by 27.5 percent and reduced the incidence of GBV by 30.5 percent among the participants. These results were not driven by a change in underlying social norms or practices around GBV but by a change in behavior among traders to avoid situations associated with bribe requests, not a reduction in bribes being requested. These findings signal a need for clear regulations and highlight the importance of women's institutional trust to feel safe and empowered in reporting problems.<sup>cxxix</sup>

## 5.5 Next Steps

The Government of Tanzania has made substantial progress towards improving women's welfare through policy reforms and ambitious development plans. Going forward, significant barriers remain which continue to drive gender gaps, and slow development outcomes. The aim of this report was to highlight some of the most pressing of these barriers, along with evidence on approaches for addressing them and to use this analysis as a starting point for continued policy discussions with the Government of Tanzania. Moving forward, the World Bank's Social Sustainability and Inclusion (SII) team intends to establish a gender platform that will coordinate these efforts on gender focused policy dialogue, along with operational and analytical work. The intention is for this platform to generate synergies in the World Bank's wide-ranging efforts to support gender equality in Tanzania, with an increased focus on strategically prioritizing those efforts that are expected to bring the most value to the Government of Tanzania.

## Appendix 1: Balance Table (Tanzania LSMS)

Variable	(1)		(2)		t-test (1)-(2)
	N	male Mean/SE	N	female Mean/SE	
Profits last month winsorized 0.05	319	2.22e+05 [9966.714]	321	1.29e+05 [8102.641]	93339.364***
Monthly Profits (IHS)	319	12.460 [0.114]	321	11.196 [0.174]	1.264***
Last month Sales/revenue (winsor)	319	6.40e+05 [41375.824]	321	4.08e+05 [31437.518]	2.32e+05***
Monthly Sales (IHS)	319	13.190 [0.127]	321	12.083 [0.190]	1.107***
Age	319	38.016 [0.717]	321	38.340 [0.686]	-0.324
Age Square	319	1608.850 [63.672]	321	1620.676 [59.090]	-11.826
Married	319	0.668 [0.026]	321	0.483 [0.028]	0.185***
Divorced/Widowed	319	0.188 [0.022]	321	0.308 [0.026]	-0.120***
Highest edu qualification: none, illiterate	319	0.025 [0.009]	321	0.016 [0.007]	0.010
Highest edu qualification: none, but read and write	319	0.072 [0.015]	321	0.075 [0.015]	-0.003
Highest edu qualification: primary school title	319	0.574 [0.028]	321	0.620 [0.027]	-0.046
Highest edu qualification: secondary school title	319	0.216 [0.023]	321	0.202 [0.022]	0.014
Highest edu qualification: University degree or more	319	0.034 [0.010]	321	0.003 [0.003]	0.031***
Not household head	319	0.150 [0.020]	321	0.695 [0.026]	-0.544***
Relation with HH Head: HEAD	319	0.850 [0.020]	321	0.305 [0.026]	0.544***
Relation with HH Head: SPOUSE	319	0.006 [0.004]	321	0.548 [0.028]	-0.542***
Relation with HH Head: SON/DAUGHTER	319	0.085 [0.016]	321	0.087 [0.016]	-0.003
NOTE:son/daught not included here-Relationship with HH Head:Other	319	0.060 [0.013]	321	0.059 [0.013]	0.000
Hours spent last 7 days: HH agricultural activities	319	6.636 [0.790]	321	4.305 [0.591]	2.331**
Hours spent last 7 days: HH non-agricultural activities	319	38.545 [1.723]	321	22.860 [1.387]	15.686***
Hours spent last 7 days: wage/salary/commission labour	319	2.812 [0.728]	321	2.202 [0.523]	0.609
At least an hour unpaid apprenticeship?	319	0.003 [0.003]	321	0.003 [0.003]	0.000
Household size	319	5.633 [0.196]	321	5.779 [0.206]	-0.146
Scores for component 1	319	-0.104 [0.171]	321	-0.281 [0.136]	0.176
Wealth Quintile 1	319	0.141 [0.020]	321	0.125 [0.018]	0.016
Wealth Quintile 2	319	0.179 [0.021]	321	0.168 [0.021]	0.010
Wealth Quintile 3	319	0.197 [0.022]	321	0.243 [0.024]	-0.045
Wealth Quintile 4	319	0.213 [0.023]	321	0.259 [0.024]	-0.045
Wealth Quintile 5	319	0.270 [0.025]	321	0.206 [0.023]	0.064*
Number of adults in the HH	319	3.229 [0.106]	321	3.187 [0.107]	0.042
HH female adult number (12-64)	319	1.571 [0.062]	321	1.838 [0.063]	-0.267***

HH male adult number (12-64)	319	1.658 [0.062]	321	1.349 [0.069]	0.309***
Number of elderly	319	0.110 [0.019]	321	0.184 [0.024]	-0.074**
Number of children 5 yo or less	319	1.044 [0.060]	321	0.928 [0.059]	0.116
Number of children 11 yo or less	319	1.671 [0.092]	321	1.632 [0.085]	0.038
HH male adult number (12-64)	319	1.658 [0.062]	321	1.349 [0.069]	0.309***
HH female adult number (12-64)	319	1.571 [0.062]	321	1.838 [0.063]	-0.267***
Child dependency ratio (under 5)	319	0.374 [0.022]	321	0.344 [0.022]	0.030
Child dependency ratio (under 11)	319	0.570 [0.031]	321	0.589 [0.031]	-0.019
Elderly dependency ratio	319	0.037 [0.008]	321	0.088 [0.015]	-0.051***
Dependency ratio (elderly and children up to 5 yo)	319	0.411 [0.023]	321	0.432 [0.027]	-0.022
Dependency ratio (elderly and children up to 11 yo)	319	0.607 [0.032]	321	0.678 [0.035]	-0.071
In the past 7 days, did you worry that your household would not have enough food	319	0.169 [0.021]	321	0.259 [0.024]	-0.089***
Last month, any time when your household did not have suff food	319	0.100 [0.017]	321	0.121 [0.018]	-0.021
Total number of workers	319	1.480 [0.064]	321	1.231 [0.037]	0.249***
Total number of workers, excluding main manager	319	0.483 [0.064]	321	0.259 [0.042]	0.224***
Number of workers from own household	319	1.150 [0.022]	321	1.081 [0.016]	0.069**
Workers from the household, excluding main manager	319	0.154 [0.023]	321	0.109 [0.024]	0.045
Workers from outside the household	319	0.329 [0.062]	321	0.150 [0.031]	0.180***
Profits avg month winsorized 0.05	319	2.99e+05 [29597.636]	321	1.44e+05 [17327.757]	1.55e+05***
Profits last month winsorized 0.05	319	2.22e+05 [9966.714]	321	1.29e+05 [8102.641]	93339.364***
Start-up captl source: LOAN FROM FAMILY/FRIENDS	319	0.038 [0.011]	321	0.040 [0.011]	-0.003
Start-up captl source: GIFT FROM FAMILY/FRIENDS	319	0.172 [0.021]	321	0.461 [0.028]	-0.289***
Start-up captl source: SALE OF ASSETS OWNED	319	0.041 [0.011]	321	0.034 [0.010]	0.006
Start-up captl source: PROCEEDS FROM NON-AG BUSINESS	319	0.197 [0.022]	321	0.109 [0.017]	0.088***
Start-up captl source: PROCEEDS FROM ANOTHER AGRICULTURAL BUSINESS	319	0.150 [0.020]	321	0.075 [0.015]	0.076***
Start-up captl source: OWN SAVINGS	319	0.392 [0.027]	321	0.277 [0.025]	0.115***
Start-up captl source: OTHER (SPECIFY)	319	0.082 [0.015]	321	0.065 [0.014]	0.016
Among top 2 buyers: FINAL CONSUMERS	319	0.893 [0.017]	321	0.969 [0.010]	-0.075***
Among top 2 buyers: SMALL BUSINESS	319	0.166 [0.021]	321	0.044 [0.011]	0.123***
Among top 2 buyers: Other	319	0.050 [0.012]	321	0.012 [0.006]	0.038***
Revenue	319	8.17e+05 [80144.551]	321	5.12e+05 [87970.744]	3.05e+05**
Last month Sales/revenue (winsor)	319	6.40e+05 [41375.824]	321	4.08e+05 [31437.518]	2.32e+05***
Is this company officially registered with the [REGISTRAR OF COMPANIES]?	319	0.006 [0.004]	321	0.003 [0.003]	0.003
Is this company officially registered with the [TAX AUTHORITY]?	319	0.232 [0.024]	321	0.100 [0.017]	0.132***
Is this company officially registered with the [LOCAL AUTHORITY]?	319	0.295 [0.026]	321	0.134 [0.019]	0.161***
Number of enterprises per manager	319	1.094 [0.018]	321	1.137 [0.022]	-0.043
Number of loans last 12 months	319	0.238 [0.036]	321	0.240 [0.030]	-0.002
Total borrowed by HH from listed loans	319	2.78e+05 [1.32e+05]	321	1.44e+05 [39333.951]	1.34e+05

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Did Household take loan last 12 months for business/farming	319	0.188 [0.022]	321	0.209 [0.023]	-0.021
Total borrowed by HH, excluding already repaid loans	319	2.51e+05 [1.32e+05]	321	1.26e+05 [39216.308]	1.25e+05
Number of loans that have not been repaid yet	319	0.103 [0.020]	321	0.093 [0.020]	0.010
Urban	319	0.492 [0.028]	321	0.526 [0.028]	-0.034
number of years since establishment	319	7.175 [0.460]	321	5.341 [0.437]	1.834***
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITH SPECIAL BUS. SPACE	319	0.197 [0.022]	321	0.218 [0.023]	-0.021
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITHOUT SPECIAL BUS. SPACE	319	0.016 [0.007]	321	0.159 [0.020]	-0.143***
Place enterprise: PERMANENT BLDG. OTHER THAN HOME	319	0.129 [0.019]	321	0.128 [0.019]	0.001
Place enterprise: FIXED STALL/KIOSK - IN MARKET	319	0.066 [0.014]	321	0.078 [0.015]	-0.012
Place of operation: Other	319	0.502 [0.028]	321	0.308 [0.026]	0.193***
Industry: Agriculture Production	319	0.022 [0.008]	321	0.009 [0.005]	0.013
Industry: Manufacturing	319	0.144 [0.020]	321	0.109 [0.017]	0.035
Industry: Services	319	0.323 [0.026]	321	0.255 [0.024]	0.067*
Industry: Trade	319	0.451 [0.028]	321	0.601 [0.027]	-0.150***
Industry: Other	319	0.060 [0.013]	321	0.025 [0.009]	0.035**
What was your total expenditure on wages/salary in the last month? (TSH)	319	31081.505 [7819.173]	321	13242.991 [3565.062]	17838.514**
What was your total expenditure on raw amterials in the last month? (TSH)	319	1.45e+05 [41700.800]	321	87061.215 [13146.577]	57822.171
How much were your other operating expenses (for this [ENTERPRISE]) such as fuel	319	33517.868 [4331.115]	321	18586.760 [2435.843]	14931.108***
Wages (IHS)	319	1.726 [0.240]	321	1.091 [0.194]	0.635**
Raw Materials (IHS)	319	3.524 [0.321]	321	5.165 [0.334]	-1.642***
Others(IHS)	319	4.847 [0.315]	321	4.278 [0.297]	0.570

The value displayed for t-tests are the differences in the means across the groups.  
\*\*\*, \*\*, and \* indicate significance at the 1, 5, and 10 percent critical level.

## Appendix 2: OLS (Tanzania LSMS)

	(1) thly Sales b/se	(2) hly Profits b/se	(3) thly Sales b/se	(4) hly Profits b/se	(5) thly Sales b/se	(6) hly Profits b/se	(7) Monthly S b/se	(8) Monthly P b/se	(9) Monthly Sales (IHS) b/se
female manager	-0.801*** [0.23]	-0.979*** [0.21]	-0.733*** [0.23]	-0.914*** [0.21]	-0.415 [0.35]	-0.641** [0.31]	-0.350 [0.34]	-0.512* [0.31]	-0.462 [0.36]
Urban					0.756*** [0.22]	0.727*** [0.19]	0.487** [0.25]	0.523** [0.22]	0.401* [0.22]
Age						0.124** [0.05]	0.082* [0.05]	0.108** [0.05]	0.074 [0.05]
Age Square						-0.002*** [0.00]	-0.001** [0.00]	-0.001** [0.00]	-0.001* [0.00]
Married						0.547 [0.34]	0.428 [0.31]	0.669** [0.29]	0.556** [0.27]
Divorced/Widowed						0.593 [0.39]	0.574 [0.36]	0.567 [0.35]	0.502 [0.32]
Highest edu qualification: none, illiterate						0.749* [0.45]	0.580 [0.44]	0.610 [0.46]	0.601 [0.43]
Highest edu qualification: none, but read and write						-0.369 [0.42]	-0.457 [0.37]	-0.335 [0.46]	-0.436 [0.42]
Highest edu qualification: primary school title						-0.005 [0.30]	-0.118 [0.27]	-0.365 [0.37]	-0.324 [0.35]
Highest edu qualification: secondary school title						0.597 [0.43]	0.317 [0.39]	0.081 [0.41]	-0.019 [0.39]
Highest edu qualification: University degree or more						1.266** [0.58]	0.800 [0.54]	0.120 [0.42]	0.125 [0.46]
Relation with HH Head: SPOUSE						-0.170 [0.41]	-0.182 [0.38]	-0.164 [0.41]	-0.091 [0.38]
Relation with HH Head: SON/DAUGHTER						0.025 [0.38]	-0.116 [0.30]	0.548 [0.35]	0.313 [0.29]
Relation with HH Head: OTHER						-0.625 [0.87]	-0.912 [0.76]	-0.612 [0.91]	-0.765 [0.83]
Hours spent last 7 days: HH agricultural activities						-0.008 [0.01]	-0.007 [0.01]	-0.006 [0.01]	0.000 [0.01]
Hours spent last 7 days: HH non-agricultural activities						0.013*** [0.00]	0.009*** [0.00]	0.007* [0.00]	0.005 [0.00]
Hours spent last 7 days: wage/salary/commission labour						-0.031** [0.01]	-0.027** [0.01]	-0.028** [0.01]	-0.023* [0.01]
Scores for component 1						0.019 [0.03]	0.031 [0.03]	0.017 [0.02]	0.021 [0.02]
Household size						-0.020 [0.03]	-0.004 [0.03]	-0.045 [0.03]	-0.022 [0.03]
Dependency ratio (elderly and children up to 11 yo)						0.153 [0.23]	0.091 [0.20]	0.320 [0.24]	0.247 [0.22]
In the past 7 days, did you worry that your household would not have en						-0.266 [0.28]	-0.217 [0.26]	-0.171 [0.28]	-0.120 [0.26]
Last month, any time when your household did not have suff food						-0.185 [0.54]	-0.284 [0.47]	-0.236 [0.54]	-0.214 [0.48]
Workers from the household, excluding main manager							0.467* [0.24]	0.304 [0.22]	0.315 [0.24]
Workers from outside the household							0.183* [0.10]	0.172* [0.09]	-0.098 [0.09]
Start-up captl source: LOAN FROM FAMILY/FRIENDS							0.027 [0.54]	-0.065 [0.49]	0.068 [0.53]
Start-up captl source: GIFT FROM FAMILY/FRIENDS							1.037*** [0.25]	0.748*** [0.24]	0.944*** [0.24]
Start-up captl source: SALE OF ASSETS OWNED							1.042* [0.54]	0.684 [0.46]	0.938* [0.54]
Start-up captl source: PROCEEDS FROM NON-AG BUSINESS							1.002*** [0.30]	0.732*** [0.28]	0.911*** [0.28]
Start-up captl source: PROCEEDS FROM ANOTHER AGRICULTURAL							0.480 [0.37]	0.028 [0.34]	0.412 [0.36]
Start-up captl source: OWN SAVINGS							0.542** [0.27]	0.454* [0.25]	0.484* [0.26]
Start-up captl source: OTHER (SPECIFY)							0.312 [0.43]	0.155 [0.41]	0.103 [0.41]
Among top 2 buyers: FINAL CONSUMERS							-1.663* [0.85]	-1.446* [0.78]	-1.621* [0.86]
Among top 2 buyers: SMALL BUSINESS							0.050 [0.78]	-0.053 [0.72]	0.083 [0.79]

## Tanzania Gender Assessment

Among top 2 buyers: Other	-1.849 [1.46]	-1.381 [1.37]	-1.668 [1.48]						
Is this company officially registered with the [TAX AUTHORITY]?	1.163*** [0.24]	0.829*** [0.23]	0.938*** [0.24]						
Is this company officially registered with the [LOCAL AUTHORITY]?	0.661*** [0.19]	0.571*** [0.17]	0.686*** [0.20]						
Number of enterprises per manager	0.329* [0.20]	0.295 [0.19]	0.388* [0.20]						
Did Household take loan last 12 months for business/farming	0.337 [0.20]	0.408** [0.20]	0.207 [0.21]						
number of years since establishment	0.021 [0.02]	0.027* [0.02]	0.022 [0.02]						
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITH SPECIFIC ADDRESS	0.313 [0.51]	0.279 [0.48]	0.200 [0.50]						
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITHOUT SPECIFIC ADDRESS	0.035 [0.59]	0.100 [0.55]	0.161 [0.58]						
Place enterprise: PERMANENT BLDG. OTHER THAN HOME	0.951* [0.52]	1.048** [0.48]	0.742 [0.52]						
Place enterprise: FIXED STALL/KIOSK - IN MARKET	0.532 [0.64]	0.355 [0.60]	0.588 [0.62]						
Place of operation: Other	0.455 [0.52]	0.596 [0.48]	0.520 [0.50]						
Industry: Agriculture Production	0.663 [1.43]	0.494 [1.37]	0.599 [1.40]						
Industry: Manufacturing	0.322 [0.87]	0.352 [0.84]	0.310 [0.83]						
Industry: Services	0.752 [0.84]	0.609 [0.81]	0.853 [0.79]						
Industry: Trade	1.172 [0.90]	0.663 [0.87]	1.359 [0.86]						
Industry: Other	0.000 [.]	0.000 [.]	0.000 [.]						
Wages (IHS)			0.076*** [0.02]						
Raw Materials (IHS)			0.044*** [0.02]						
Others(IHS)			0.036* [0.02]						
Constant	13.310*** [0.14]	12.540*** [0.12]	12.965*** [0.18]	12.207*** [0.16]	9.954*** [1.17]	10.264*** [1.07]	8.994*** [1.68]	9.300*** [1.57]	9.050*** [1.64]
Observations	640	640	640	640	640	640	640	640	640
Adjusted R-squared	0.03	0.05	0.05	0.08	0.16	0.16	0.30	0.27	0.32
Mean Male	13.19	12.46	13.19	12.46	13.19	12.46	13.19	12.46	13.19
Region FE	YES	YES	YES	YES	YES	YES	YES	YES	YES
Wave	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled

### Appendix 3: Oaxaca-Blinder Decomposition, Sales (Tanzania LSMS)

	Tanzania	Oaxaca b/se
overall	13.310***	
group_1	[0.14]	
group_2	12.510***	[0.19]
difference	0.801***	[0.24]
	Explained	Unexplained
Age	0.027	-9.587**
Age Square	[0.13]	[3.97]
Married	-0.031	3.743**
Divorced/Widowed	[0.12]	[1.80]
Highest edu qualification: none, illiterate	0.094	-0.515
Highest edu qualification: none, but read and write	[0.06]	[0.32]
Highest edu qualification: primary school title	-0.063	-0.203
Highest edu qualification: secondary school title	[0.05]	[0.20]
Highest edu qualification: University degree or more	-0.007	-0.024
Relation with HH Head: SPOUSE	[0.01]	[0.02]
Relation with HH Head: SON/DAUGHTER	-0.003	-0.055
NOTE:son/daught not included here-Relationship with HH Head:Other	[0.02]	[0.06]
Hours spent last 7 days: HH agricultural activities	-0.012	0.185
Hours spent last 7 days: HH non-agricultural activities	-0.002	-0.180
Hours spent last 7 days: wage/salary/commission labour	[0.03]	[0.15]
Welath index	0.013	0.014
Household size	[0.03]	[0.03]
Dependency ratio (elderly and children up to 11 yo	0.069	0.155
...	[0.24]	[0.31]
Last month, any time when your household did not have suff food	-0.000	-0.069*
Workers from the household, excluding main manager	[0.01]	[0.04]
Workers from outside the household	0.020	-0.048
Start-up captl source: LOAN FROM FAMILY/FRIENDS	[0.03]	[0.09]
Start-up captl source: GIFT FROM FAMILY/FRIENDS	-0.000	0.092*
Start-up captl source: SALE OF ASSETS OWNED	[0.04]	[0.05]
Start-up captl source: PROCEEDS FROM NON-AG BUSINESS	-0.001	-0.001
Start-up captl source: PROCEEDS FROM ANOTHER AGRICULTURAL BUS	[0.01]	[0.03]
Start-up captl source: OWN SAVINGS	-0.018	-0.097
	[0.06]	[0.18]
	0.039	-0.093*
	[0.04]	[0.05]
	0.026	-0.070
	[0.03]	[0.10]
	0.039	0.009
	[0.04]	[0.09]
	0.026	-0.244
	[0.03]	[0.15]

Start-up captl source: OTHER (SPECIFY)	0.001 [0.01]	-0.014 [0.05]
Among top 2 buyers: FINAL CONSUMERS	0.159* [0.10]	-2.967* [1.76]
Among top 2 buyers: SMALL BUSINESS	0.007 [0.06]	-0.129 [0.12]
Among top 2 buyers: Other	-0.094 [0.09]	-0.010 [0.04]
Is this company officially registered with the [TAX AUTHORITY]?	0.141** [0.06]	-0.097 [0.06]
Is this company officially registered with the [LOCAL AUTHORITY]?	0.090** [0.04]	0.148 [0.10]
Number of enterprises per manager	0.032 [0.04]	0.225 [0.54]
Did Household take loan last 12 months for business/farming	-0.018 [0.02]	-0.031 [0.09]
number of years since establishment	0.053 [0.04]	0.134 [0.17]
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITH SPECI.	0.014 [0.04]	0.137 [0.20]
Place enterprise: W/IN OWN OR BUS. PARTNER'S HOME - WITHOUT SI	-0.023 [0.08]	0.015 [0.08]
Place enterprise: PERMANENT BLDG. OTHER THAN HOME	0.009 [0.03]	0.057 [0.15]
Place enterprise: FIXED STALL/KIOSK - IN MARKET	-0.026 [0.03]	0.041 [0.08]
Place of operation: Other	0.075 [0.08]	0.271 [0.44]
Industry: Agriculture Production	0.008 [0.02]	0.029 [0.02]
Industry: Manufacturing	0.017 [0.04]	-0.205 [0.33]
Industry: Services	0.126 [0.12]	-0.341 [0.51]
Industry: Trade	-0.344 [0.22]	-1.694 [1.91]
Industry: Other	0.000 [.]	-0.061 [0.07]
Wages (IHS)	0.072** [0.03]	0.008 [0.07]
Raw Materials (IHS)	-0.060 [0.04]	0.022 [0.13]
Others(IHS)	0.034 [0.03]	-0.177 [0.18]
Urban	0.028 [0.03]	0.278 [0.18]
Constant		11.661** [4.77]
Observations		640.000

## Appendix 4: Voice & Agency Descriptive Statistics (Tanzania DHS 2015/16)

	count	mean
Wife says main decision maker is herself	1148	0.031
Wife says decision making is joint	1148	0.294
Wife says decision making is husband	1148	0.646
Husband says main decision maker is wife	1148	0.037
Husband says decision making is joint	1148	0.317
Husband says decision maker is himself	1148	0.629
Wife takes power vs wife and husband agree she is dm or dm is joint	356	0.567
Wife takes power vs husband gives power	432	0.468
woman's BMI: underweight	974	0.1
Ever used prenatal help	900	0.859
Received assistance with the delivery	900	0.816
Number of antenatal care visits	885	3.997
Use of any modern type of contraceptive	1132	0.258
Use of any modern type of contraceptive reported by male	1101	0.223
Experienced any emotional violence by husband/partner	978	0.285
Experienced less severe violence by husband/partner	978	0.292
Experienced any severe violence by husband/partner	976	0.097
Experienced sexual violence by husband/partner	978	0.122
At least one type of violence	978	0.389

## Appendix 5: OLS Regression, Decision-Making Over Purchases (Tanzania DHS 2015/16)

	(6)	(7)	(8)	(9)	(10)
	Wife says decision making is joint or main she is the decision maker is herself [A]				
	Wife gives herself more power than husband [B]				
VARIABLES	Husband gives herself more power than husband [C]				
Country	TZ	TZ	TZ	TZ	TZ
Difference in year of education (Husband-Wife)	0.001 (0.00)	-0.005 (0.00)	-0.004 (0.00)	0.006* (0.00)	-0.002 (0.00)
Woman not working	-0.003 (0.02)	-0.018 (0.04)	0.028 (0.04)	-0.117*** (0.03)	-0.043 (0.03)
Woman works off farm	0.026 (0.03)	0.102** (0.04)	0.056 (0.04)	-0.075** (0.04)	0.021 (0.03)
Woman says she earns more than her husband	0.089 (0.07)	0.067 (0.07)	0.100 (0.07)	-0.061 (0.05)	-0.020 (0.05)
Woman is aged 15-19	-0.010 (0.04)	-0.147** (0.07)	-0.062 (0.06)	-0.111* (0.06)	-0.106** (0.05)
Woman is aged 20-34	-0.017 (0.03)	-0.012 (0.04)	0.006 (0.03)	-0.044 (0.04)	-0.020 (0.03)
Husband's age in years - woman's age in years	-0.002 (0.00)	-0.006* (0.00)	-0.004 (0.00)	0.002 (0.00)	-0.000 (0.00)
Woman was married before age 20	0.000 (0.02)	-0.003 (0.03)	-0.013 (0.03)	-0.007 (0.03)	0.011 (0.03)
Years of marriage	-0.001 (0.00)	0.001 (0.00)	-0.002 (0.00)	0.003 (0.00)	0.002 (0.00)
Total number of children woman has	0.004 (0.00)	0.001 (0.01)	0.012* (0.01)	-0.013* (0.01)	-0.008 (0.01)
Couple in a polygamous marriage	0.010 (0.02)	-0.111*** (0.04)	-0.042 (0.03)	-0.071** (0.03)	-0.073*** (0.03)
Husband works in agriculture	0.001 (0.02)	0.032 (0.04)	-0.030 (0.03)	-0.032 (0.03)	0.059** (0.02)
Rural area	0.025 (0.02)	0.012 (0.05)	0.039 (0.04)	-0.004 (0.04)	-0.048 (0.03)
Long time (mins) to the nearest water source	0.001 (0.00)	0.010** (0.00)	0.005 (0.00)	-0.001 (0.00)	0.007** (0.00)
Household has electricity	-0.013 (0.04)	-0.040 (0.07)	0.029 (0.06)	-0.087 (0.06)	-0.074 (0.05)
Wealth quantile:Bottom 20%	0.018 (0.02)	0.033 (0.05)	0.032 (0.04)	0.025 (0.04)	0.002 (0.03)
Wealth quantile:Next-to-bottom 20%	-0.004 (0.02)	-0.025 (0.04)	-0.039 (0.03)	0.046 (0.04)	0.001 (0.03)
wealth quantile:Top 20%	0.026 (0.02)	-0.043 (0.05)	-0.046 (0.04)	0.075* (0.04)	-0.010 (0.03)
v190==richest	0.049 (0.05)	0.132 (0.08)	-0.002 (0.07)	0.120* (0.07)	0.113* (0.06)
Constant	0.007 (0.05)	0.298*** (0.08)	0.156** (0.07)	0.264*** (0.07)	0.151*** (0.06)
Observations	796	1,132	1,132	1,132	1,132
R-squared	0.027	0.045	0.028	0.028	0.031
Country	TZ	TZ	TZ	TZ	TZ
Adjusted R-squared	0.00	0.03	0.01	0.01	0.01
Robust standard errors in parentheses					
*** p<0.01, ** p<0.05, * p<0.1					

## Appendix 6: OLS Regression, Health & GBV, Decision-Maker as Control(Tanzania DHS 2015/16)

	(2)	(4)	(6)	(8)	(10)	(12)	(14)
VARIABLES	Woman's severe/mo derate	woman's underwei ght	Ever had d pregnancy	Ever used prenatal help	Received assistance with the delivery	Number of antenatal care visits	unmet need for family planning
<b>Country</b>	TZ	TZ	TZ	TZ	TZ	TZ	TZ
Difference in year of education (Husband-Wife)	0.006*** (0.00)	-0.001 (0.00)	0.001 (0.00)	-0.004 (0.00)	0.003 (0.00)	0.105 (0.08)	-0.005 (0.00)
Woman not working	0.016 (0.03)	0.066* (0.04)	-0.028 (0.04)	-0.080* (0.04)	-0.057 (0.04)	-0.670 (0.46)	0.110*** (0.04)
Woman works off farm	0.005 (0.03)	-0.015 (0.03)	0.030 (0.04)	-0.021 (0.04)	-0.015 (0.04)	-0.323 (0.43)	0.027 (0.04)
Woman says she earns more than her husband	-0.030 (0.04)	0.005 (0.04)	-0.025 (0.06)	-0.094 (0.07)	0.053 (0.06)	2.739 (2.67)	-0.176** (0.07)
Woman is aged 15-19	0.013 (0.05)	-0.096** (0.04)	-0.121** (0.05)	-0.091 (0.07)	0.002 (0.08)	-1.855** (0.75)	0.108 (0.08)
Woman is aged 20-34	-0.016 (0.03)	0.027 (0.03)	-0.071** (0.03)	-0.071** (0.03)	-0.022 (0.04)	-1.072** (0.52)	0.015 (0.04)
Husband's age in years - woman's age in years	-0.003 (0.00)	-0.000 (0.00)	-0.002 (0.00)	0.003 (0.00)	0.006* (0.00)	0.079 (0.05)	0.017*** (0.00)
Woman was married before age 20	0.001 (0.02)	0.004 (0.02)	0.060* (0.03)	-0.037 (0.03)	0.018 (0.03)	0.466 (0.65)	0.102*** (0.03)
Years of marriage	0.001 (0.00)	0.001 (0.00)	0.007** (0.00)	-0.004 (0.00)	-0.005 (0.00)	-0.042 (0.04)	-0.021*** (0.00)
Total number of children woman has	-0.008 (0.01)	-0.005 (0.01)	-0.003 (0.01)	-0.010 (0.01)	-0.006 (0.01)	-0.058 (0.11)	0.082*** (0.01)
Couple in a polygamous marriage	0.024 (0.03)	0.081** (0.03)	-0.042 (0.03)	0.012 (0.04)	-0.023 (0.04)	-0.727* (0.40)	-0.025 (0.04)
Husband works in agriculture	-0.018 (0.02)	0.007 (0.03)	-0.011 (0.03)	0.057 (0.03)	-0.052 (0.03)	-0.453 (0.65)	-0.011 (0.04)
Rural area	-0.019 (0.03)	-0.002 (0.03)	0.016 (0.04)	-0.068** (0.03)	-0.070* (0.04)	-0.298 (0.47)	0.087* (0.05)
Long time (mins) to the nearest water source	0.002 (0.00)	-0.000 (0.00)	-0.002 (0.00)	-0.000 (0.00)	0.001 (0.00)	-0.079 (0.06)	0.003 (0.00)
Household has electricity	-0.013 (0.05)	-0.046 (0.04)	-0.033 (0.06)	-0.049 (0.04)	0.001 (0.05)	0.229 (0.86)	-0.011 (0.07)
Wealth quantile:Bottom 20%	0.039 (0.03)	0.079** (0.04)	0.013 (0.04)	-0.031 (0.04)	-0.030 (0.04)	0.770 (0.64)	0.083* (0.05)
Wealth quantile:Next-to-bottom 20%	0.010 (0.03)	0.005 (0.03)	-0.001 (0.04)	-0.072* (0.04)	-0.109** (0.04)	0.998 (0.77)	0.068 (0.05)
wealth quantile:Top 20%	-0.007 (0.03)	-0.025 (0.03)	0.020 (0.04)	0.018 (0.04)	-0.039 (0.05)	0.008 (0.26)	-0.032 (0.05)
v190==richest	0.069 (0.06)	-0.015 (0.05)	0.011 (0.07)	0.101* (0.05)	-0.039 (0.07)	-0.112 (0.68)	-0.009 (0.08)
Wife gives herself more power than husband [A]	0.036 (0.03)	0.084*** (0.03)	-0.029 (0.03)	0.051 (0.03)	0.015 (0.04)	0.248 (0.72)	-0.067* (0.04)
Husband gives herself more power than herself [B]	-0.019 (0.02)	0.027 (0.03)	0.006 (0.03)	0.066** (0.03)	0.033 (0.04)	-0.074 (0.70)	0.004 (0.04)
Wife and husband agree she is main dm or dm is joint [C]	0.022 (0.03)	0.001 (0.03)	0.019 (0.04)	0.107*** (0.03)	0.052 (0.04)	-0.458 (0.41)	-0.133*** (0.04)
Constant	0.119** (0.05)	0.059 (0.06)	0.153** (0.07)	0.984*** (0.07)	0.979*** (0.08)	5.151*** (0.86)	0.302*** (0.08)
Observations	1,093	937	1,093	863	863	849	1,093
R-squared	0.027	0.054	0.055	0.054	0.040	0.026	0.142
Country	TZ	TZ	TZ	TZ	TZ	TZ	TZ
Adjusted R-squared	0.01	0.03	0.04	0.03	0.01	0.00	0.12

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

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VARIABLES	(16)	(18)	(20)	(22)	(24)	(26)
	Use of any modern		Experienc		Experienc	
	modern	contracep	ed	ed less	Experienc	Experienc
	type of	tive	ed	severe	ed severe	ed sexual
	contracep	reported	emotional	violence	violence	violence
	tive	by male	violence	violence	violence	violence
Country	TZ	TZ	TZ	TZ	TZ	TZ
Difference in year of education (Husband-Wife)	-0.001 (0.00)	0.001 (0.00)	0.003 (0.00)	-0.001 (0.00)	0.001 (0.00)	-0.001 (0.00)
Woman not working	-0.053 (0.04)	-0.046 (0.04)	-0.176*** (0.04)	-0.125*** (0.04)	-0.015 (0.03)	-0.077*** (0.03)
Woman works off farm	0.002 (0.04)	-0.014 (0.04)	-0.094** (0.05)	-0.074 (0.05)	0.031 (0.03)	-0.050 (0.03)
Woman says she earns more than her husband	0.034 (0.07)	-0.039 (0.06)	-0.038 (0.07)	-0.067 (0.07)	-0.055 (0.04)	0.002 (0.05)
Woman is aged 15-19	-0.048 (0.07)	-0.063 (0.06)	0.065 (0.08)	0.089 (0.08)	0.022 (0.04)	0.020 (0.07)
Woman is aged 20-34	0.053 (0.04)	0.079** (0.04)	0.075* (0.04)	0.113*** (0.04)	0.059** (0.03)	-0.011 (0.03)
Husband's age in years - woman's age in years	0.005* (0.00)	-0.005 (0.00)	-0.004 (0.00)	-0.010*** (0.00)	-0.004* (0.00)	-0.000 (0.00)
Woman was married before age 20	-0.002 (0.03)	-0.016 (0.03)	0.032 (0.04)	0.001 (0.03)	-0.006 (0.02)	-0.006 (0.03)
Years of marriage	0.001 (0.00)	0.003 (0.00)	0.004 (0.00)	0.009*** (0.00)	0.005** (0.00)	-0.004* (0.00)
Total number of children woman has	0.004 (0.01)	-0.007 (0.01)	0.015* (0.01)	0.002 (0.01)	0.007 (0.01)	0.014** (0.01)
Couple in a polygamous marriage	-0.107*** (0.03)	-0.097*** (0.03)	-0.019 (0.04)	-0.012 (0.04)	0.023 (0.03)	-0.022 (0.03)
Husband works in agriculture	-0.071** (0.04)	-0.034 (0.03)	-0.003 (0.04)	0.005 (0.04)	-0.009 (0.02)	0.004 (0.03)
Rural area	-0.070 (0.05)	0.009 (0.04)	-0.049 (0.05)	-0.121*** (0.05)	-0.013 (0.03)	-0.038 (0.03)
Long time (mins) to the nearest water source	0.001 (0.00)	0.004 (0.00)	0.009* (0.00)	0.009* (0.00)	0.003 (0.00)	-0.005 (0.00)
Household has electricity	0.067 (0.07)	-0.009 (0.07)	-0.022 (0.08)	-0.010 (0.07)	-0.069 (0.04)	0.019 (0.05)
Wealth quantile:Bottom 20%	-0.028 (0.04)	-0.055 (0.04)	0.052 (0.05)	0.115** (0.05)	0.053 (0.03)	0.017 (0.04)
Wealth quantile:Next-to-bottom 20%	-0.082** (0.04)	-0.105** (0.04)	0.014 (0.05)	-0.032 (0.05)	0.003 (0.03)	0.004 (0.04)
wealth quantile:Top 20%	0.034 (0.05)	-0.034 (0.04)	0.056 (0.05)	0.041 (0.05)	0.028 (0.03)	0.010 (0.04)
v190==richest	-0.093 (0.08)	-0.012 (0.08)	-0.004 (0.09)	-0.042 (0.08)	0.006 (0.06)	-0.086 (0.06)
Wife gives herself more power than husband [A]	0.120*** (0.04)	0.067* (0.04)	-0.055 (0.04)	-0.077** (0.04)	-0.013 (0.02)	-0.005 (0.03)
Husband gives herself more power than herself [B]	0.006 (0.03)	0.039 (0.03)	0.123*** (0.04)	0.066 (0.04)	0.038 (0.03)	0.054* (0.03)
Wife and husband agree she is main dm or dm is joint [C]	0.125*** (0.04)	0.067 (0.04)	-0.008 (0.04)	-0.005 (0.05)	0.002 (0.03)	-0.001 (0.03)
Constant	0.283*** (0.08)	0.257*** (0.07)	0.208** (0.08)	0.283*** (0.09)	-0.006 (0.05)	0.187*** (0.07)
Observations	1,077	1,053	946	946	945	946
R-squared	0.059	0.036	0.070	0.066	0.042	0.036
Country	TZ	TZ	TZ	TZ	TZ	TZ
Adjusted R-squared	0.04	0.01	0.05	0.04	0.02	0.01

Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

	(28)	(30)	(32)	(34)	(36)	(38)
VARIABLES	At least one girl aged 0-5 stunted	At least one girl aged 0-5 wasted	At least one girl aged 0-5 d_all_vac	At least one boy aged 0-5 stunted	At least one boy aged 0-5 wasted	At least one boy aged 0-5 d_all_vac
Country	TZ	TZ	TZ	TZ	TZ	TZ
Difference in year of education (Husband-Wife)	0.003 (0.01)	0.001 (0.00)	-0.003 (0.00)	-0.001 (0.01)	-0.001 (0.00)	0.003 (0.01)
Woman not working	0.050 (0.06)	0.050 (0.04)	-0.091 (0.06)	-0.217*** (0.07)	0.031 (0.04)	-0.033 (0.06)
Woman works off farm	0.095 (0.07)	0.054 (0.04)	0.024 (0.06)	-0.155** (0.07)	0.037 (0.04)	-0.038 (0.06)
Woman says she earns more than her husband	-0.041 (0.12)	-0.052 (0.04)	0.111 (0.07)	-0.014 (0.12)	-0.097*** (0.03)	0.027 (0.10)
Woman is aged 15-19	-0.156 (0.14)	0.124 (0.10)	-0.241 (0.15)	-0.027 (0.14)	-0.037 (0.07)	-0.228* (0.13)
Woman is aged 20-34	0.048 (0.06)	-0.020 (0.03)	-0.009 (0.05)	0.100 (0.07)	-0.039 (0.04)	-0.021 (0.06)
Husband's age in years - woman's age in years	0.009* (0.01)	-0.003 (0.00)	-0.004 (0.00)	-0.002 (0.01)	0.000 (0.00)	0.001 (0.00)
Woman was married before age 20	0.124** (0.05)	0.001 (0.03)	-0.034 (0.05)	0.025 (0.06)	0.060* (0.03)	-0.046 (0.05)
Years of marriage	-0.006 (0.01)	-0.001 (0.00)	0.010** (0.00)	-0.007 (0.01)	-0.003 (0.00)	-0.001 (0.00)
Total number of children woman has	0.030* (0.02)	0.003 (0.01)	-0.031** (0.01)	0.029** (0.01)	0.005 (0.01)	-0.015 (0.01)
Couple in a polygamous marriage	-0.060 (0.06)	0.012 (0.03)	-0.172*** (0.06)	-0.010 (0.07)	0.012 (0.04)	-0.094 (0.06)
Husband works in agriculture	0.206*** (0.05)	-0.013 (0.03)	-0.040 (0.05)	0.036 (0.06)	-0.002 (0.03)	0.015 (0.05)
Rural area	0.079 (0.07)	0.057* (0.03)	0.002 (0.06)	0.035 (0.08)	0.002 (0.03)	0.135** (0.06)
Long time (mins) to the nearest water source	-0.001 (0.01)	-0.004 (0.00)	0.002 (0.01)	0.010 (0.01)	-0.002 (0.00)	-0.010* (0.01)
Household has electricity	-0.049 (0.09)	0.029 (0.04)	0.037 (0.08)	-0.047 (0.11)	-0.072 (0.10)	-0.071 (0.09)
Wealth quantile:Bottom 20%	0.174** (0.07)	0.013 (0.04)	-0.112* (0.06)	0.020 (0.07)	0.062 (0.04)	-0.087 (0.06)
Wealth quantile:Next-to-bottom 20%	0.165** (0.07)	-0.031 (0.03)	-0.072 (0.06)	0.094 (0.07)	0.018 (0.04)	-0.028 (0.06)
wealth quantile:Top 20%	0.058 (0.08)	-0.051 (0.03)	-0.011 (0.06)	0.025 (0.08)	-0.003 (0.03)	0.020 (0.06)
v190==richest	-0.036 (0.12)	-0.013 (0.06)	-0.064 (0.10)	0.071 (0.14)	0.031 (0.10)	0.138 (0.11)
Wife gives herself more power than husband [A]	-0.023 (0.06)	-0.026 (0.02)	0.005 (0.05)	-0.023 (0.06)	-0.021 (0.04)	-0.005 (0.05)
Husband gives herself more power than herself [B]	0.097* (0.06)	0.051 (0.03)	0.038 (0.05)	0.086 (0.06)	-0.033 (0.03)	-0.092* (0.05)
Wife and husband agree she is main dm or dm is joint [C]	0.023 (0.07)	0.024 (0.04)	0.012 (0.06)	-0.053 (0.07)	-0.082*** (0.02)	-0.040 (0.06)
Constant	-0.057 (0.13)	0.037 (0.08)	0.915*** (0.12)	0.337** (0.14)	0.096 (0.07)	0.835*** (0.11)
Observations	511	511	511	491	491	491
R-squared	0.132	0.050	0.068	0.092	0.046	0.048
Country	TZ	TZ	TZ	TZ	TZ	TZ
Adjusted R-squared	0.09	0.01	0.03	0.05	0.00	0.00

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

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