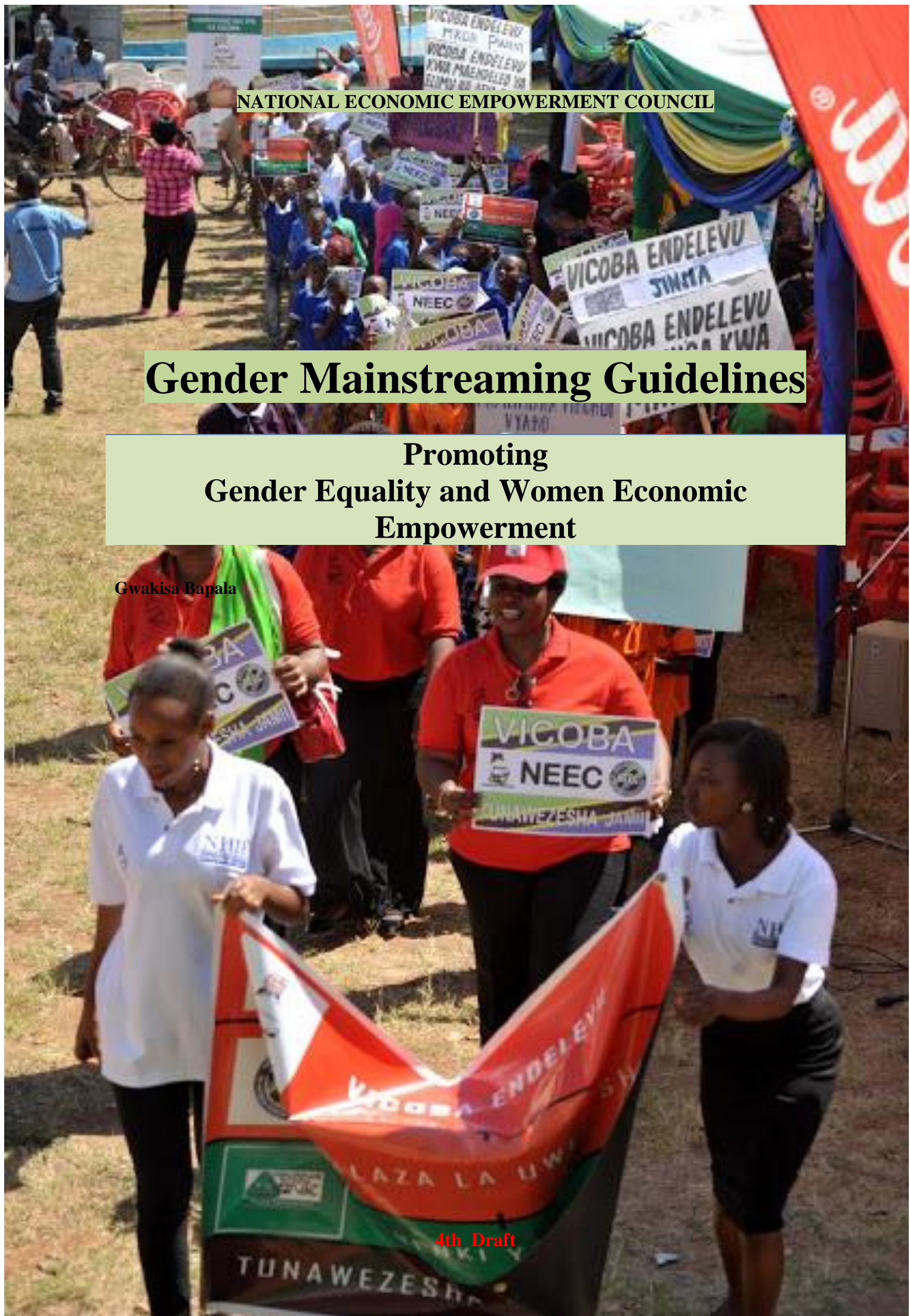


NATIONAL ECONOMIC EMPOWERMENT COUNCIL

Gender Mainstreaming Guidelines

Promoting
Gender Equality and Women Economic
Empowerment

Gwakisa Bapala



4th Draft

1 Acronyms & Abbreviations

BPA	Beijing Platform For Action
CBEG	Community Based Education for Girls
CCM	Chama Cha Mapinduzi
CDOs	Community Development Officers
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CREW (T)	Credit Scheme for Productive Activities of Women in Tanzania
CSDP	Community Social Development Program
CSW	Commission on the Status of Women
EOTF	Equal Opportunities for all Trust Fund
FAWETA	Federation of Associations of Women Entrepreneurs in Tanzania
FGM	Female Genital Mutilation
FINCA	Foundation for International Community Assistance
GFP	Gender Focal Points
GoT	Government of Tanzania
GoZ	Government of Zanzibar
GGCU	Good Governance Coordinating Unit
HIV	Human Immuno Deficiency Virus
IEC	Information Education and Communication
ILO	International Labour Organization
MCDGC	Ministry of Community Development Gender and Children
MCDWAC	Ministry of Community Development, Women's Affairs and Children
MDGs	Millennium Development Goals
NGOs	Non-Governmental Organizations
PRIDE	Promotion of Rural Initiatives and Development Enterprises
PRS	Poverty Reduction Strategy
SACAS	Savings and Credit Associations
SACCOs	Savings and Credit Cooperative Societies
SADC	Southern Africa Development Community
SATF	Social Action Trust Fund
SELF	Small Entrepreneurs Loan Facility
SMEs	Small and Medium Enterprises

GENDER MAINSTREAMING GUIDELINES

PROMOTING GENDER EQUALITY AND WOMEN ECONOMIC EMPOWERMENT

TAMWA	Tanzania Media Women's Association
TANGO	Tanzania Association of Non-Governmental Organizations
TASAF	Tanzania Social Action Fund
TAWLA	Tanzania Women Lawyers' Association
TAWLAE	Tanzania Association of Women Leaders in Agriculture and Environment
TGNP	Tanzania Gender Networking Program
TWPG	Tanzania Women Parliamentarians' Group
UN	United Nations
UNDP	United Nations Development Program
UNECA	United Nations Economic Commission for Africa
UNICEF	United Nations Children's Education Fund
UNIFEM	United Nations Development Fund for Women
UNDAF	United Nations Development Assistance Framework
UNAIDS	Joint United Nations Program for HIV/AIDS
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Program
UNESCO	United Nations Educational Scientific Cultural Organization
UNFPA	United Nations Population Fund
UN-Habitat	United Nations Human Settlements Program
UNICEF	United Nations Children Fund
UNIDO	United Nations Industrial Development Organization
UN-Women	UNITED Nations Entity for Gender Equality and the Empowerment of Women
UPE	Universal Primary Education
URT	United Republic of Tanzania
UWT	Umoja wa Wanawake Tanzania
VICOBA	Village Community Banks
WAT	Women's Advancement Trust
WDF	Women's Development Fund
WIA	Women in Action
WLAC	Women Legal Aids Center

NEEC Gender Mainstreaming Guidelines and Checklists

Prepared by

NEEC Gender Guidelines Task Team

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1. ES's Statement

It is a great pleasure for the National Economic Empowerment Council to have the Gender Mainstreaming Guidelines Document GMGD as an output of the Project, called "Strengthening NEEC's Capacity to Mainstream Gender in Economic Empowerment Initiatives in Tanzania Mainland". It is a success for the Council to achieve this important milestone. It is expected that, NEEC will enjoy overwhelming support from all stakeholders in mainstreaming Gender in all economic empowerment initiatives they undertake. NEEC would like to take this opportunity to extend its sincere gratitude to the UN women for the support they offered to accomplish the formulation of the GMGD.

National Economic Empowerment Council has decided to design and compose the Gender Mainstreaming Guidelines (GMG) to address existing gender equality gaps in NEEC plans, programs, and interventions. The Guidelines provide an overall guidance and direction in determination of gender equality in NEEC's result based outcomes and impact, and in dealing with attaining and maintaining gender equality into economic empowerment initiatives in a more sustainable manner. It is expected that through this Guideline, there will be detailed and consolidated Gender perspectives in all economic empowerment initiatives. Also, monitoring and evaluation of NEEC programs and projects will integrate and institutionalize gender mainstreaming appropriate tools and procedures and therefore create a gender equality enabling economic empowerment environment for youth, women, men and People With Disabilities (PWDs).

NEEC shall implement the Guidelines to ensure that gender equality is observed in all economic empowerment initiatives undertaken by the Council and its stakeholders. NEEC believes that with the Guidelines in place it will lead to ensuring that the marginalized people in Tanzania are equally empowered as it is envisaged in the Tanzania Vision 2025.

I encourage all stakeholders to collaborate.

Thank you.

Beng'I Issa
Executive Secretary

2. Introduction

1.1. NEEC's Gender Mainstreaming Guidelines

NEEC's Gender Mainstreaming Guidelines (GMG) are designed and composed to address existing gender equality gaps in NEEC plans, programs, and interventions. They provide a menu of best practices in gender mainstreaming which NEEC can emulate and benefit from. NEEC's GMG give overall guidance and direction in determination of gender equality in NEEC's result based outcomes and impact, and in dealing with attaining and maintaining gender equality into economic empowerment initiatives in a more sustainable manner. Issues of focus include establishment of skills and knowledge in gender analysis into plans, projects and programs, gender responsive budgeting, establishment of gender focal person's network in NEEC programs, gender sensitive implementation of NEEC programs, monitoring and evaluation of gender equality impact in economic empowerment in Tanzania.

The development of GMG, leads into institutionalization of gender equality in economic empowerment initiatives, and thus further strengthens the capabilities of the Tanzania in implementing its National Gender Policy, and its obligations and commitments as per Beijing Platform for Action. NEEC's GMG will be instrumental in ensuring that Tanzanian women, youth and men participate in the fairest way possible in empowering themselves economically, and therefore enable marginalized groups benefit from investments promoted through public and private funding.

1.2. Objective of NEEC's Gender Mainstreaming Guidelines

The overarching development objective of the Gender Mainstreaming Guidelines is to ensure that Gender perspectives are detailed and consolidated in all economic empowerment projects and activities within Tanzania Mainland. Secondly, the objective is to ensure that monitoring and evaluation of NEEC programs and projects will be undertaken with the aim of integrating and institutionalizing gender mainstreaming appropriate tools and procedures and therefore create a gender equality enabling economic empowerment environment for youth, women and men within the next five years.

1.3. National, Regional and International Commitments

The United Republic of Tanzania has ratified a number of International Conventions and Regional Declarations that reflect the commitment to take measures to protect women's human rights and address gender inequalities. Among regional and international commitments include:

- **Africa (Banjul) Charter of Human and People's Rights** (1981). **Article 13 on Economic and Social Welfare Rights** requires countries to **adopt and enforce legislative and other measures to guarantee women equal opportunities in work and career advancement and other economic opportunities**, through: *promoting equality of access to employment; promoting the right to equal remuneration for jobs of equal value for women and men; creating conditions to promote and support the occupations and economic activities of women, in particular, within the informal sector; establishing a system of protection and social insurance for women working in the informal sector and sensitize them to adhere to it; and, ensuring the equal application of taxation laws to women and men.*

- **United Nations Convention on Elimination of All Forms of Discrimination Against Women CEDAW** (1987). UN developed Convention on the Elimination of all forms of Discrimination against Women (CEDAW) in 1979 which articulated types of discrimination and forms of violence against women and gave a *framework for women empowerment in all spheres of life*. **Article 13 of CEDAW states that** “States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights”, in particular: The right to family benefits; The right to bank loans, mortgages and other forms of financial credit; and, The right to participate in recreational activities, sports and all aspects of cultural life.
- **Cairo International Conference on Population and Development (ICPD) Program of Action (1994)**. The Chapter 4 of the International Conference on Population and Development addresses the empowerment and status of women, as a prerequisite for improving their political, social, and economic and health status as a crucial end in itself. It therefore calls for countries to “*act to empower women and should take steps to eliminate inequalities between men and women as soon as possible*”; governments to “*ensure that women can buy, hold and sell property and land equally with men, obtain and negotiate contracts in their own name and on their own behalf and exercise their legal rights to inheritance.*”
- **Beijing Platform of Action (1995)**. The Government of Tanzania commitment to the **Beijing Platform for Action** includes actions on: political empowerment of women, enhancement of women’s legal capacity, and improving women’s access to education, training and employment, and, **economic empowerment of women and poverty elimination**.
- **SADC Declaration on Gender and Development** (1997). The Declaration calls for **ensuring equal participation by women and men in policy formulation and implementation of economic policies**, as well as **ensuring gender-responsive budgeting at the micro and macro levels** including tracking, monitoring and evaluation. The Declaration further requires governments to adopt policies and enact laws which ensure **equal access, benefits and opportunities for women and men in trade and entrepreneurship**, taking into account the contribution of women in the formal and informal sectors.
- **Millennium Development Goals (2000)**. Tanzania made impressive achievements as regards the **MDG2** on universal primary education, **MDG3** on promotion of gender equality and empowerment, **MDG4** on reduce child mortality, and on **MDG6** which covers combating HIV and AIDS, malaria and other diseases.¹
- **Protocol to the African Charter on Human and People’s Rights on the Rights of Women in Africa** or **Maputo Protocol** (2003) The Protocol recognizes women's economic, social and cultural rights noting that these rights, and further notes that it is the denial of these rights that often leaves women vulnerable to further abuse. Article 13 of the protocol guarantees women the freedom to choose their occupation, and protects them from exploitation by their employers. **Article 13** of the Charter of Human Rights and People’s Rights deals with **Economic and Social Welfare Rights**, states that *States*

¹ Tanzania Country Report on Millennium Development Goals, 2010

Parties shall adopt and enforce legislative and other measures to guarantee women equal opportunities in work and career advancement and other economic opportunities.

- **The Declaration on Gender Equality in Africa** (EGA 2004). The Declaration was derived between 6 and 8th July 2004 at the African Union Heads of State and Government of Member States meeting in Addis Ababa. This Declaration expressed awareness on the fact that “*low levels of women’s representation in social, economic and political decision making structures and feminization of poverty impact negatively on women’s ability to derive full benefit from the economies of their countries and the democratization process.*” And therefore agreed that African governments should “*actively promote the implementation of legislation to guarantee women’s land, property and inheritance rights including their rights to housing*”
- **Sustainable Development Goals - SDGs** (post 2015) Sustainable development goals aim to change the direction of the 21st century, through addressing challenges such as poverty, inequality, and violence against women. SDGs set women’s empowerment as a pre-condition for ensuring deep legal and legislative changes are undertaken to ensure women’s rights around the world. SDG Goal 5, known as the stand-alone gender goal is dedicated to achieving these ends. SDGs thus target at **ending all forms of discrimination against all women and girls everywhere, eliminating all forms of violence against all women and girls in public and private spheres**, including trafficking and sexual exploitation, eliminating all harmful practices, such as child, early and forced marriage and female genital mutilations. Undertaking of reforms to **give women equal rights to economic resources**, as well as **access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources**.
- **Tanzania’s Vision 2025**. The Tanzania Vision 2025 aims at reaching high quality livelihood for Tanzanians, and attain good governance in the course of rule of law and develop a strong and viable economy. It is envisaged that a high quality livelihood for all Tanzanians shall be attained through the process of strategies which ensure realization of food self-sufficiency and food security, universal primary education, eradication of illiteracy, attainment of a level of tertiary education and training that is commensurate with a critical mass of high quality human resources required to effectively respond and master the development challenges, and **gender equality and the empowerment of women in all socio-economic and political relations and cultures**.

The vision therefore recognizes that **gender equality and the empowerment of women in all socio-economic and political relations and culture are essential**. It recognizes that **gender is mainstreamed in all aspects of development to promote the national economy in political, social and cultural initiatives**.

1.4. Glossary

A short glossary to define and articulate some of the key terms used in this document is provided in Annex 1.

2. Gender Mainstreaming in Tanzania

2.1. What does Gender Mainstreaming Imply?

Gender mainstreaming or a gender focus is critical in the development of any sectoral package in order to ensure that the specific needs of both women and men are met by the service offered. Such a gender focus would involve defining and focusing on the needs and demands of the intended users or beneficiaries of the program or its interventions. It is common that there is insufficient documentation on gender inequalities in most sectors. This is often a barrier to understanding the importance of gender as a factor of disadvantage in health and health care. The way gender relations and social-cultural inequalities are structured in a community, may have a profound effect on access to services for both women and men. Gender equality and women's empowerment is central to the post MDG agenda and SDGs.

2.2. Status and Challenges in Employment and Occupations

Almost half of Tanzania's population is under 15 years of age. Women constitute 51.3 percent of the population in Tanzania. The number of working age population in Tanzania is more than 25,750,116 citizens² aged above 15 years, of whom 13,390,678 are women.³ Moreover, 69.2 percent of the working women are employed in the agricultural and fishery work (compared to 63.2 % of the men), on the other hand service and shop sales is the second largest employer of women, and third are other elementary occupations. On the male side, service and shop sales work is the second employer of men, followed by craft and related works.⁴ Employment in the public and private sectors is dominated by male employees, with 1,555,622 males compared to 716,384 females.⁵ More than 33.4 percent of households in Tanzania (3,020,959 households) are headed by women, out of a total 9,026,785 households.⁶ Women headed households have twice the number of inhabitants than male headed ones.⁷

Moreover, the **2014 Integrated Labour Force Survey** reveals that more than 10,212,273 households in Tanzania are engaged within the informal sector.⁸ As a matter of fact 76.1% of households engaged in the informal sector are male headed households, and the remaining 23.9% are women headed. There are 6,257,124 Tanzanians employed in the informal sector, of which 4,344,580 have this as their primary activity (2,218,230 women and 2,126,349 men).⁹ An additional 920,562 women (and 991,983 men) are engaged in the informal sector as a secondary activity.¹⁰

² In addition, 20,030,139 Tanzanians are employed while 2,291,785 are unemployed, and 3,428,192 are inactive.

³ Tanzania Mainland. Integrated Labour Force Survey. Analytical Report. November 2015. National Bureau of Statistics. Ministry of Finance. November 2015. pg 28, Table 4.1

⁴ Ibid. Table 5.3, pg 38

⁵ Ibid. November 2015. pg41

⁶ Basic Demographic and Socio-Economic Profile Report. Tanzania Mainland. National Bureau of Statistics. Ministry of Finance. April 2014. Page 34

⁷ Ibid. April 2014. Pg 39

⁸ Tanzania Mainland. Integrated Labour Force Survey. Analytical Report. November 2015. National Bureau of Statistics. Ministry of Finance. November 2015. Page 54.

⁹ Ibid. Page 27, Table 6.2

¹⁰ The informal economy in Tanzania is mainly comprised of subsistence farming, informal sector activities and casual labourers in commercial plantations). Workers in the informal economy are faced with serious work deficits including lack of organizational capacity, limited coverage of social protection and labour legislation. They perform unskilled or semi skilled jobs, which are time consuming with low pay.

The private sector unquestionably employs the largest number of Tanzanians in the formal sector, with more than 1,233,068 employed in 2013 and 1,432,985 in 2014. This is twice the number of employees compared to the public sector. More than 83.2% of Tanzanians employed in the formal sector are regular employees, compared to 16.8% who are casually employed.

2.3. Status and Challenges in Education and Well Being

More than 72 percent of adults (aged 15 and above) in Tanzania are literate, more so the men (74%) compared to the women (69%).¹¹ A larger proportion of Tanzanians aged between 10 to 44 years are literate, with a range between 80 to 87%. Literacy is higher for adults in urban areas (95.0% for males and 89.8% for females) than in rural areas (77.5% for males and 64.9% for females).¹² However 14.1% of women and 17.4% of men in Tanzania Mainland have attained secondary education¹³. The gross enrollment ratio in general is 96.2% for primary school, 45.5% for secondary school and 4.2% for higher education.¹⁴ The ratio of female to male enrollment, or gender parity ratio is 1 for primary school, 0.9 for secondary school and 0.9 for higher education.¹⁵

As regards wellbeing, women in Tanzania live in relative deprivation. Nonetheless, Tanzania has developed gradually on the **Gender Inequality Index**, from 0.585 (2005) to 0.553 (2013), which is clearly higher than the Sub-Saharan African average of 0.578 in 2013.¹⁶ Nevertheless, UNDP's **Gender Inequality Index**, ranked Tanzania as 124th out of 187 countries in 2013. According to the **2006 Integrated Labour Force Survey** data, male domination still continues in Tanzania, and women appear to be concentrated in elementary occupations (58.5%), and clerical jobs (50.7%), service workers or shop attendants (47.7%), which in turn have low pay, low status and limited possibilities for career advancement in comparison to other occupations. It is still difficult for women to break into occupations such as administrators, managers, or legislators (16.5%), plant or machine operators or assemblers (12.9%), craft and related workers (23%). In 2014, Tanzania Mainland had a total of 2,141,351 employees in the formal sector, up from 1,858,969 in 2013 (an increase of 283,382 within a year).

Furthermore, the number of **people employed in the public sector**, increased from 625,902 in 2013 to 708,366 in 2014. Tanzania has a labour force totaling more than 25,750,116 able bodied people, of who 12,359,437 are male and 13,390,678 are female.¹⁷ The number of economically active Tanzanians is 22,321,924 persons, women being 11,275,483 (or %). There are more inactive women (2,115,195) than men (1,312,997). More than 21,160,465 Tanzanians (9,886,739 women) are employed, while 2,291,785 are not (1,388,744 women).

2.4. Status and Challenges in Good Governance

¹¹ Basic Demographic and Socio-Economic Profile Report. Tanzania Mainland. National Bureau of Statistics. Ministry of Finance. April 2014. Page 78

¹² Ibid. Page 81, Figure 9.2

¹³ ILFS, Page 22, Chart 3.2

¹⁴ 2013 Basic Education Statistics for Tanzania. President's Office Ministry of Regional Administration and Local Government. Page 24, Table 1.12

¹⁵ Ibid. Page 24, Table 1.12

¹⁶ UNDP 2014

¹⁷ ILFS, Figure 5.1, page 35

In 2014, Tanzania had 10 women ministers out of 32 ministers (31.3%), 6 women as deputy ministers out of a total 27 (22.2%).¹⁸ Moreover, there were also 127 women parliamentarians out of a total 351 (36.2%), and 7 women Regional Commissioners out of 26 (26.9%), and 53 District Commissioners out of 144 (36.8%). At the present, women's representation in the 2016 Tanzania cabinet is 21 percent (4 females out of a total 19 ministers).¹⁹ However, for the first time, Tanzania has a female Vice President. Not less than 40% of Tanzania's 384 members of parliament are women, of who 113 were appointed through special seats for women.²⁰ The 2014 Global Competitiveness Report identifies corruption as the most problematic barrier for doing business in Tanzania.

2.5. Status and Challenges in Supporting Environment

Gender is upheld by Tanzania Mainland Government as one of its priority cross cutting issues (altogether with HIV/AIDS, poverty and environment). The Tanzania Mainland Government Policy **on Women Development and Gender** has clearly articulated the need for gender mainstreaming with a strong emphasis on women advancement. Several key documents in the Tanzania Mainland Government (e.g., **MKUKUTA II, Vision 2025, the Constitution, SDG Goals**, etc), have defined the guiding principles, goals, objectives and strategies for gender mainstreaming in government activities. The current **5 Year Development Plan** has clearly identified gender equity, equality and women empowerment as among the major development issues in Tanzania Mainland which requires multi sectoral approach. Moreover, under each cluster there are specific gender related targets and interventions to address gender issues realized in the situational analysis. Tanzania Mainland recognizes that the problem of unemployment is not evenly distributed across gender and age groups.

2.6. Women Empowerment and Sustainable Development Goals

Sustainable Development Goals (SDGs) cover a comprehensive set of issues as regards women and sustainable development. The SDGs focus on gender equality and the empowerment of women and girls as an essential factor in achieving progress across all the goals and targets. SDGs are grounded in human rights treaties like CEDAW and underpinned by the Beijing Platform for Action. An SDG goal of immediate high relevance to NEEC is SDG #1, which consists of gender specific targets aimed *to ensure that all men and women have; equal rights to economic resources, as well as, access to basic services, ownership, and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services on and a better income.*

Another SDG goal of high immediate relevance to NEEC is the Sustainable Development Goal #5 which concerns *to achieve gender equality and empower all women and girls*. This is a stand-alone gender goal because dedicated at addressing key challenges such as poverty, inequality, and violence against women. Women's empowerment is in this case, a pre-condition for any fundamental social, economic and political development in the coming 15 years. It is imperative for NEEC to adhere to these SDG goals because, stark gender disparities still remain in economic and political realms in many parts of Tanzania. Furthermore, another Sustainable Development Goal, namely SDG #8, is of upmost relevance to NEEC's interventions and activities, in the sense that SDG #8, aims at *promoting*

¹⁸ Annual Performance Report 2014-2015. Ministry of Community Development, Gender and Children. Page 30, Table 15

¹⁹ Gender Links, 2015, Page 92). Gender Links' 2015 SADC Gender Protocol Barometer

²⁰ Annual Performance Report 2014-2015. Ministry of Community Development, Gender and Children. Page 30, Table 15

sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all.

NEEC is undeniably in the midst of facilitating the creation or establishment of an inclusive, sustainable economy which fosters growth with benefits for all Tanzanian women, men, youth and PWDs. NEEC facilitates growth in employment as an entry point for economic well-being for Tanzanian women, men, youth and PWDs, and works towards promoting an enabling economic environment with an inclusive economy, decent work, a living wage, workplace safety and protection against discrimination. NEEC's link to SDG is framed in a firm commitment that women must have equal access to decent work, productive resources and financial services, as well as an equal voice in all economic decisions in Tanzania. The SDGs uphold a rallying call which underpins the new agenda, as *“to leave no one behind”*. In these terms NEEC's implementation of SDGs place special emphasis on the need for including more gender sensitive disaggregation of data in tracking how gender inequalities and discrimination is being apprehended in its interventions and activities.

2.7. The National Policy on Women Development and Gender

The **Women in Development Policy** was developed in 1992 and replaced in February 2000 by the **National Policy on Women Development and Gender**, with increased focus on gender. In February 2000, the **National Sub-Program for Women's and Gender Advancement** was approved as a national strategy to implement the Beijing Platform of Action. This **National Sub-Program for Women's and Gender Advancement** addresses 4 out of the 12 critical areas of concern identified in the Beijing Platform for Action, namely: *enhancement of women's legal capacity; economic empowerment of women and poverty eradication; enhancement of women's political empowerment and decision-making; and women's access to education, training and employment*. In this light, Tanzania aims at developing women in a way that ensures them *“equal access to the opportunities that improve their socio-economic status or that engender full participation in the development process”*.

The broad objective of the **National Policy on Women Development and Gender** is to guide sectors and institutions to *ensure that gender competent plans and strategies are developed*. The **National Policy on Women Development and Gender** places emphasis on gender equality²¹ and the *development of indicators for measuring gender equality in national initiatives*. These are all areas which NEEC seeks to comply with through these guidelines. As concerns strategies for equal opportunity in employment, the **National Policy on Gender Women Development and Gender** recommends the *presence of gender disaggregated data in all employment areas and basing employment on merits*.²² Furthermore it provides strategies for participation in development,²³ whereas it states *to “ensure that both women and men contribute equally in development initiatives.”* Again the need to have gender competent data is asserted by the strategic requirement to *“sensitize the implementers of development initiatives to establish gender competent statistics at each level of leadership position”*²⁴ Where roles are concerned, the **National Policy on Women Development and Gender** states that men will *“be sensitized to value and*

²¹ **National Strategy for Gender Development**. Ministry of Community Development, Gender and Children. 2005, Page 3

²² Ibid, 2.10

²³ Ibid, 2.12

²⁴ **National Strategy for Gender Development**. Ministry of Community Development, Gender and Children. 2005

*promote equality and responsibilities to both genders,*²⁵ moreover, “*women and men will be sensitized to be self reliant and eradicate poverty and dependence*”.

2.8. The National Strategy for Gender and Development

In addition, the 2005 Tanzania **National Strategy for Gender Development (NSGD)** highlights major issues of concern to gender equality while exposing the challenges ahead. It thus *provides guidance on interventions to be made and identifies roles of various actors and stakeholders*. The NSGD also *suggests co-ordination mechanisms that will facilitate the participation of the various actors*, and how they could create the requisite linkages. It is designed that the NSGD will make implementation of the **National Policy on Women Development and Gender** more focused, and also make that implementation more result-oriented.

On gender mainstreaming, the NSGD calls for mainstreaming gender in all policies, programs, plans, strategies, budgets and activities to bridge the existing gender gaps at all levels.²⁶ Strategies for implementing this included: Capacity building of the National Gender Machinery, Gender Desks, Civil Societies, Private sector and CBOs, institutions at regional and district levels; as well as establishing and strengthening gender institutional setups for promoting gender equality.²⁷ Moreover, *availability of gender disaggregated data*²⁸ is raised as a concern with a policy statement to “*ensure availability of gender disaggregated data and provision of guidelines that will enforce compliance to inclusion of gender/sex disaggregated data by actors at all levels.*”²⁹ Among strategies suggested here are facilitation of data collection, analysis and utilization and establishment of a gender/sex disaggregated database.

All in all, the **National Strategy for Gender and Development** calls for establishing a conducive environment *to ensure that women and men are economically empowered and have access to capital and markets, as well as having women economically empowered and their opportunities enhanced*. It further calls for sensitization of women and men and establishing economic groups or SACCOS and increased access of credit for income generating activities. It also demands for provision of training on entrepreneurship to women and facilitate access to profitable markets. These are all areas of core importance to NEEC, and are a prime rationale for formulating these guidelines. Where it concerns employment the NSGD calls for creation of a conducive environment for equal opportunities in employment for both women and men, through strategies aimed at: providing and improving entrepreneurial skills and credit facilities; establishing a data base on type of employment and positions by sex; provision of managerial skills for women workers and sensitizing the on confidence building; and providing a conducive environment for promoting equal opportunities in accessing employment.³⁰

²⁵ **Ibid**, Chapter 3.1

²⁶ **National Strategy for Gender Development**. Ministry of Community Development, Gender and Children. 2005, Paragraph 2.1.16.3

²⁷ **Ibid**, paragraph 2.1.16.4

²⁸ The document states on ensuring “*availability of gender disaggregated data and provision of guidelines that will enforce compliance to inclusion of gender/sex disaggregated data by actors at all levels.*” The objective is “*having gender/sex disaggregated data at all levels.*” - NSGD, pg.25

²⁹ **National Strategy for Gender Development**. Ministry of Community Development, Gender and Children. 2005, Paragraph 2.1.17.2

³⁰ **Ibid**, paragraph 2.1.7.3

Training is another area of interest for NEEC in the NSGD, especially the objective to enhance training opportunities in order to empower women with skills and abilities that will enable them to effectively participate in socio-economic development.³¹ Strategies identified to implement this included: developing more trades that are gender friendly; putting in place training programs at work place with a gender perspective; making information available on training opportunities; and sensitizing and encouraging girls and women to take up non-traditional or male dominated trades.³² Last but not least, NSGD calls for economic empowerment through putting into place a conducive environment to ensure that women and men are economically empowered and have access to capital and markets.³³ Strategies thought for implementing this were provision of training on entrepreneurship to women and facilitate access to profitable markets; and sensitizing women and men to establish economic groups such as SACCOS and access credits for income generating activities.³⁴

2.9. NEEC Collaboration with UN-Women in Women Empowerment

The Tanzania UN-Women Country Office has targeted 3 outcomes in its current women economic empowerment program. The first outcome involves **priority policies and strategies on women economic empowerment being adopted and implemented in different sectors**, with the outputs focusing on strengthening capacities of policy makers to advance women's economic empowerment, and the generation and enhanced access of policy makers to women's economic empowerment related gender disaggregated data and statistics. The second outcome area is around **enhancing women's sustainable livelihoods** through gender responsive services and employment opportunities in trade, energy, mining and extractive industries. The outputs anticipated in this area include **strengthening entrepreneurial skills of women to enhance their economic empowerment**, and improving access to relevant business development services and market information.

Lastly, the third outcome area concerns **women's associations and networks influencing policies to promote women's economic empowerment and sustainable development**. The outputs in this outcome include **enhancing capacities of women's associations and networks to influence economic and sector policies** at national and local level, as secondly, to develop multi-stakeholder coordination mechanisms and **facilitate for women's economic empowerment in MSMEs** and gender equality in the extractive industries. In ensuring that gender perspectives are being considered in NEEC's economic empowerment programs interventions and activities, NEEC currently works together with UN Women in undertaking a project called **Strengthening NEEC's capacity to Mainstream Gender in Economic Empowerment** initiatives. The intention of the project is **to ensure that gender equality is achieved in whatever NEEC is undertaking** either alone or in collaboration with partners. The **ultimate goal is to mainstream gender in all economic empowerment initiatives** and to **ensure equal participation** in all Economic Empowerment Programs.

2.10. NEEC Collaboration with CSOs

Civil society organizations play a strategic role in gender equality in Tanzania through providing valuable input in mainstreaming gender. According to the Ministry of Health, Community Development, Gender, Seniors and Children, Tanzania had more than 6,901

³¹ Ibid, paragraph 2.1.5.2

³² Ibid, paragraph 2.1.5.4

³³ Ibid, paragraph 2.1.6.2

³⁴ **National Strategy for Gender Development**. Ministry of Community Development, Gender and Children. 2005, Paragraph 2.1.6.4

NGOs registered under the Ministry as of 2014/15 (888 are registered at the district level, 547 registered at Regional level, 4,432 registered at national level, and 211 are registered as international level NGOs).³⁵ NEEC collaborates with gender and feminist transformation NGOs such as Tanzania Gender Networking Program (TGNP) on establishment of a vibrant transformative society through advocacy, lobbying, coalition building, gender training and knowledge dissemination. NEEC also collaborates with various other NGOs in regards to expanding networks on economic empowerment intervention for women and share information about, human rights and livelihoods in selected areas.

3. National Economic Empowerment Council

The National Economic Empowerment Council is a government institution constituted under the Prime Minister's Office (PMO) and responsible on coordinating, facilitating and monitoring the implementation of all economic empowerment activities, including the National Economic Empowerment Policy (NEEP), 2004. The NEEP has focused on the realization of the goal of empowering citizens as stipulated in the Tanzania Vision 2025, which envisages that by the year 2025 a large segment of the national economy should be owned by Tanzanians. Empowerment initiatives are required to avail equal opportunities to men and women and marginalized groups so that they are able to develop themselves and hence participate effectively in the economic activities. In order to have gender equality in economic activities, NEEC has decided to formulate a guideline and instruments for gender mainstreaming that will provide direction in dealing with gender issues.³⁶

3.1. NEEC's Vision and Mission

NEEC's vision is *"To become a strategic leader in facilitating, coordinating and monitoring the implementation of the National Economic Empowerment Policy."* In addition, NEEC's mission is *"To guide Tanzanians to a strong national economy through conducive business environment and fair economic participation."*³⁷ The empowerment interventions and activities which NEEC addresses are largely multi-sectoral and demand sectoral and institutional coordination and collaboration in implementing economic empowerment of Tanzanian women and men.

3.2. Women Empowerment Principles (WEP)

According to the **Report of the 4th World Conference on Women, the Beijing Platform for Action**³⁸ is an agenda for women's empowerment.³⁹ The aim of empowering women is removing all obstacles that hinder women's active participation in all aspects of public and private life, by ensuring full and equal share in economic, social, cultural and political decision-making. The United Nation's Women's Empowerment Principles are a set of

³⁵ Annual Performance Report. Ministry of Community Development, Gender and Children, 2015. Page 45, Table 18

³⁶ In order for the project to achieve its objective, it was agreed that **NEEC should prepare Gender Mainstreaming Guidelines** that will guide NEEC in dealing with mainstreaming of gender issues in a more sustainable method. The **Gender Mainstreaming Guidelines and Instruments** shall be among key documents that guide NEEC in implementing its activities and programs. It is expected that the **Gender Mainstreaming Guidelines and Instruments** will provide the basis for engendering not only the existing programs, project and activities but also the future programs which will be executed by NEEC.

³⁷ **National Multi-Sectoral Strategic Framework for Economic Empowerment**. The National Economic Empowerment Council (NEEC). Prime Minister's Office. July 2013. Page 1

³⁸ **Report of the 4th World Conference on Women**. Beijing, 4-15 September, 1995. United Nations.

³⁹ Ibid, Page 7

practical guidelines for how businesses can promote gender equality in the workplace and the community. The UN's Women Empowerment Principles therefore offer guidance on the process to empower women, and promote gender equality. These WEP principles are listed hereunder:

- 1) Encouraging high level corporate leadership to promote gender equality.
- 2) Treating all women and men equally at work.
- 3) Supporting non-discrimination and promoting respect of human rights.
- 4) Ensuring the health, safety and well being of all women and men workers.
- 5) Promoting education, training and professional development for women.
- 6) Implementing enterprises development in supply chain and marketing practices that empower women.
- 7) Promoting equality through community initiatives and advocacy.
- 8) Measuring and publicly reporting on progress to achieve gender equality.

NEEC's National Economic Empowerment Policy which aims at accelerating economic growth and creating an enabling economic empowerment investment environment, is expected to implement the above WEP principles through these guidelines.

3.3. SME policies and Women Empowerment

The Government of Tanzania is expected to ensure that gender mainstreaming is enhanced in all initiatives pertaining to SME development. The SME Development Policy of 2003 is built on 7 pillars with corresponding Policy Statements, namely; the first pillar involves the Government enhancing the **Legal and Regulatory Framework** for implementation of programs aimed at simplification and rationalization of procedures and regulations so as to encourage compliance and minimize transaction costs. Second pillar focuses on the Government **improving the physical infrastructures and provision of utilities** in collaboration with Local Authorities, private sector and development partners.

Third pillar deals with **Business Development Services** where the Government targets at promoting **entrepreneurship development** through facilitating improved access of SMEs to financial and non- financial services; enhancing the capacity of institutions providing **business training** to SMEs; facilitating and supporting programs aimed at increased access of information pertinent to the development of SMEs; and commitment at facilitating support programs aimed at improving **SMEs' access to markets**. The fourth pillar concerns **enhancing financial reforms** aimed at further liberalization of the financial sector and the creation of financial intermediaries to cater for SMEs. Moreover, there is a pillar on **Institutional Framework for SMEs Development**, where the Government will facilitate strengthening of institutions and associations supporting the SME sector, and a pillar on **Rural Industrialization**, through which the Government will facilitate the establishment of manufacturing enterprises in rural areas so as to add value to agro products. Last but not least, is a pillar on Cross Cutting Issues, of which includes the Government ensuring that gender mainstreaming is enhanced in all initiatives pertaining to SME development.

Tanzania has an estimated 2,754,697 individuals who run more than 3,162,886 SMEs⁴⁰. More than 54.3% of small business owners in Tanzania are women, and 83% of the small business

⁴⁰ **National Baseline Survey Report. Micro, Small & Medium Enterprises in Tanzania.** December 2012. Financial Sector Deepening Trust (FSDT). Ministry of Trade and Industry. URT

owners created their business in order to provide support to their families. Of the 3 million small businesses, 1,758,896 are in the trade sector, while 964,235 were engaged in the services sector. The manufacturing sector had at least 430,381 SMEs. A huge proportion of the SMEs (1,675,385) were located in the rural areas, while 466,049 were based in Dar Es Salaam. A mere 2.9% of SMEs employed more than 5 employees, 31.0% has two to four employees, and almost 66.1% were mainly a one person business. Only a mere 3.9% of SMEs were formally registered under **Business Registration and Licensing Agency (BRELA)**, and of the remaining unregistered businesses, 96.4% were micro-businesses, and 84.4% were categorized as small businesses. Small businesses provided employment to more than 5,206,168 Tanzanian women and men, of whom 3,447,469 are owners cum spouses. Paid workers constituted around 964,246 persons, and 718,663 were relatives and friends, while 79,390 were apprentices.

3.4. Women's Access to Finance

Access to financial services is essential for women to benefit from economic opportunities. Coverage tends to be biased against poor people because of the costs and perceived limited benefits for financial providers. Poor women and men need to be able to convert their savings capacity into larger amounts required over the life cycle. Only 10.6% of the small business owners in Tanzania had access to formal financial services, while 66.4% were totally excluded from accessing formal financial services. Nevertheless, 37% of net income of banks comes from SMEs, and overall interest of SME loans is only at 47% so corporate banking is larger. There are various obstacles for SMEs to access financing, and for women in accessing banking, these include: lack of awareness; lack of confidence; family resistance; lack of collateral for borrowing; informality of enterprises [i.e., lack of sufficient documentation]; and operational inefficiencies.⁴¹

Tanzania has created a **National Financial Inclusion Framework** which aims to address the fundamental broad barriers that limit Financial Inclusion through establishing a broad and robust infrastructure to support growth of appropriate financial services and use of technologically driven delivery channels. As of 2012, a mere 17 percent of adult population (or about 3.7 million adult Tanzanians) had access to bank accounts. On the other hand, taking advantage of the mobile telephone platform technology, which has over 30 million subscribers, financial access has enabled nearly 43 percent of the adult population (9.8 million) access active mobile payment accounts as of September 2013. Specifically, the Framework targets at enabling at least 50 percent of adults to achieve access to formal financial services by 2015. This target was reached by the end of 2013 (56.8% access to formal financial products, and with only 27.4% of adults in Tanzania excluded), and the Bank of Tanzania expects financial inclusion in Tanzania to reach 75% of adults by 2020.⁴²

3.5. Access to Microfinance

The business case for ensuring women's access to financial services includes the fact that women are found in a wide range of entrepreneurial activities. Women tend to be concentrated in small and medium businesses because of constraints in relation to collateral, unpaid work, mobility and financial skills. Initiatives have been taken to increase the access

⁴¹ There are various barriers for women in becoming successful entrepreneurs, such as: access to information; access to networks; access to markets; lack of knowledge of financial institutions; and, lack of access to financial institutions.

⁴² **Financial Capability Tanzania. Baseline Survey Findings 2014.** Financial Sector Deepening Trust (FSDT),

of women entrepreneurs to financial instruments, including regular banking services, debt financing and equity financing. In 2005 there were a total number of 1,620 SACCOS, 48 SACAs, and 45 CBOs. The numbers of women who are members of SACCOS have increased gradually. There are also Village Community Banks (VICOBA), which provide banking services to grassroots women. Between January 2011 and March 2014, Tanzania Women's Bank issued loans totaling TShs. 24,392,382,000 to more than 11,754 borrowers of whom 88 percent were women. The 2010 Tanzania Health and Demographic Survey (TDHS) established that 10 percent of women earned more than their husbands, or in other words 73 percent earned less than their husbands, and 13 percent earned about the same amount as their husbands.

3.6. Women's Access to Knowledge and Skills

According to the **Basic Demographic and Socio-Economic Profile Report: Tanzania Mainland**⁴³, literacy rates in Tanzania are at an average 71.5% for both sexes for the population aged 5 years and above, but are at 69% for females (74.2% for males). The report further shows that for the adult population, which is age 15 years and above, the literacy rate was at 77.9% for both sexes, but at 73.1% for females (83.2% for males). Literacy was higher for urban based males and females (95% and 89% respectively) than those in rural areas (77.5% and 64.9% respectively). Around 28.5% of Tanzanians aged 5 years and above, were illiterate, whereas 25.8% of males and 31.0% of females in Tanzania were illiterate. Altogether, according to the 2012 census figures, 23.5% of the 35.8 million Tanzanians had never been to school (20.7% of the males and 26.1% of the females).⁴⁴

3.7. Women's Access to Land

Most women have limited ownership land, even fewer possess title deeds, and if they do, these are kept and managed by their husbands.⁴⁵ With virtually no collateral, most women face negligible access to financial institutions.⁴⁶ Nevertheless, Tanzania's **Land Act No. 4 and the Village Land Act No. 5, 1999, Unit Titles Act, 2008, and the Mortgage Finance Special Provisions Act, 2008**, give women the right to own property. As a matter of fact, the Land Acts (No 4 and 5) is seen as an Act that stoutly empowers women because for the first time women were able to own land. The passing of the **Unit Titles Act and the Mortgage Finance Special Provisions Act of 2008**, introduced a new legal era in which despite the consequences of gender women could own property, grow estates through mortgage finance, and acquire title deeds.

3.8. Market Access and Exports

Government of Tanzania facilitates in creating awareness to business women on registering to formalize their businesses to enable women to enter the international markets through simplified business registration and licensing procedures by the **Business Registration and**

⁴³ Basic Demographic and Socio-Economic Profile Report. Tanzania Mainland. National Bureau of Statistics. Ministry of Finance. April 2014. Page 78-102

⁴⁴ Ibid, Page 93, Figure 9.7

⁴⁵ Empowerment Enterprises of Africa: Transferring the Continent One Life at a Time, a Business Plan to Start a Microfinance Institution in Tanzania, Finscope, June 2009

⁴⁶ Approximately 75% of the population depends on under-developed smallholder primary agricultural production, with the majority (72%) of women in agriculture working unpaid.⁴⁶ Women have little to no knowledge of modern farming techniques, as reflected by lack of extension services; lack of entrepreneurship skills (for example, producing what is marketable); lack of access to markets and information; lack of access to and control of assets, such as land and capital.

Licensing Agency. Women entrepreneurs taking part in trade fairs have increased from 2,000 in 2005 to more than 5,000 in 2013. Moreover, women are facilitated with business skills, marketing and packaging skills and exchange experiences during trade fairs and learn from each other. These measures improve quality of their products and create growth in sales and their ability to care for their families.

Besides, according to the **MSME National Baseline Survey Report**⁴⁷, more than 95.5% of small businesses sell their wares directly to their customers, who usually over 80.3% of the customers come directly to the businesses. An overwhelming 99.8% of small businesses in Tanzania take payment in cash, and most do not know much about their customers. In all, 56.8% of small businesses in Tanzania do not advertise at all, while 41.4% depend on the word of mouth. According to a report titled, **Women's Entrepreneurship Development in Tanzania: Insights and Recommendations**, few women (e.g., around 23%) benefit from export promotion undertaken by SIDO, EOTF, NEEC and ILO due to the fact that they lack ability to negotiate terms, understand contracts, and communicate in English.⁴⁸ Moreover, the report states that few efforts have been undertaken to enable women entrepreneurs to export their products and know about international quality and standards, as well as other export requirements.

⁴⁷ National Baseline Survey Report. Micro, Small and Medium Enterprises in Tanzania. December 2012. Ministry of Trade and Industry

⁴⁸ **Women's Entrepreneurship Development in Tanzania: Insights and Recommendations.** International Labour Organisation. 2014. Page 47

4. Gender Gaps in NEEC

The National Economic Empowerment Council (NEEC) is mandated to function as an oversight body within Tanzania Mainland established through an Act of Parliament. The Council is envisioned “*to promote and facilitate economic initiatives aimed at empowering Tanzanians*” with the premise “*that natural resources, trade, agriculture industry and other economic opportunities must generate wealth, boost the small and medium enterprise sector, in order to bring about sustainable affirmative action and facilitate genuine and positive economic empowerment to the population of Tanzanians.*” NEEC is mandated to provide oversight to all government institutions concerned with economic empowerment.

4.1. Alignment with Government of Tanzania Priorities and Plans

In Vision 2025, Tanzania aims at being a middle-income country by the year 2025. With the growing population, there is an increased demand for scarce jobs. As a result, there has been an increasing emphasis on self-employment and several micro-finance initiatives have been developed to fund small and medium enterprises. There has also been an increasing awareness that women need to be included in the economic growth of the country to ensure that the goal of becoming a middle-income country can be achieved. The mandate of the National Economic Empowerment Council is to facilitate, monitor, coordinate and supervise the implementation of the National Economic Empowerment Policy (NEEP) of 2004. One of the nine pillars of NEEC is creating supportive legal and regulatory framework and public service delivery. This implies that policies and legislation for the promotion of gender equality and the empowerment of all women and girls at all levels are adopted and implemented.

However, the Secretariat of the National Economic Empowerment Council, Council members and their key collaborators have limited gender knowledge, a situation which has resulted in coordinating and monitoring of economic empowerment initiatives without paying particular attention to the strategic and practical needs and interests of women and girls. Most of the Programs undertaken by NEEC e.g. **Kijana Jiajiri, Bodaboda scheme; MEF Guarantee Framework Agreements** with financial institutions and Young graduates fall short of the required gender considerations. If no measure is taken to rectify the situation, it will lead into long-term failure to address the challenges that are holding women and girls back from reaching their full potential. As a result, inclusive economic growth will not be achieved. The **National Economic Empowerment Policy (NEEP)** has not been revised since its initial assent in 2004 and the policy is now due for revision as it has been over 10 years since its last review. The NEEP is generally gender blind and does not address clearly the issues faced by small and medium enterprises and emerging markets such as the extractive industries.

Considering the crucial role of women in economic development, there is now a pressing need to uncover the specific issues with regard to gender equality and women’s engagement in the economic empowerment in Tanzania; specifically in terms of its contribution to inclusive development. The aim of this collaboration is to provide NEEC the skills and capacity to ensure their work is gender responsive. It is only through building capacity on gender mainstreaming to NEEC Secretariat, Council members and key stakeholders that will enable them to appreciate the concepts of gender, mainstream gender in all programs, plans, laws and policies. Organizing training on gender analytical skills and mainstreaming will help policy makers with the understanding of the differences among men and women including those that relate to social and economic inequalities and to apply these understanding to policy development including economic empowerment policies.

4.2. Specific Gender Gaps in NEEC Programs

Mainstreaming is about change, or about helping people and institutions change the way they address concern related to such issues as gender equality, HIV and AIDS, human rights or the environment. The challenge in any mainstreaming effort is to help people to understand and agree that there is a need for change. These guidelines for mainstreaming gender are designed to help guide stakeholders and raise awareness on issues and interventions needing gender mainstreaming. It is important that sector stakeholders express support for the mainstreaming process and allocate sufficient budget resources to implement it.

4.2.1. Gender gaps in the NEE Policy

- i. Overall the NEE **reflects a gender neutral language throughout**
- ii. In the Situation Analysis the NEE policy **deals mainly with mainstream economic statuses and is devoid of any mention of gender perspectives**
- iii. On the vision and mission in the NEE policy **they mainly state Tanzanians as the targeted beneficiaries, but this aggregated identification hides biases**
- iv. The NEE Policy Mission does not mention **or carry a focus on marginalized groups, gender equality, youth and PWDs in regards to business skills and knowledge**
- v. Objectives of the NEE policy **rely mainly on assumptions that women, youth or PWDs shall be involved or targeted, but this is a tall order**
- vi. The NEE policy issue presentations and statements regarding all Pillars, **do not reflect any gender responsiveness either by mentioning or implication**
- vii. The NEE policy strategies are similarly devoid of gender specific articulation **on how women, youth and PWDs shall be engaged, facilitated, included or consulted in any of the measures or interventions tendered**

4.2.2. Gender gaps in Pillar 1: Accelerating Economic Growth and Creating an Enabling Investment Environment

- i. NEEC is expected to prepare a National Multi-sectoral Strategic Framework for Economic Empowerment as proposals to the Government, MDAs and Private Institutions. It is not declared whether or how the framework shall mainstream gender concerns as regards women's economic empowerment as elaborated in this guideline.
- ii. Facilitation of business partnership between well established investors and Tanzanian citizens should mention inclusiveness proportions of Tanzanian women and men.
- iii. Enhancement of markets for Tanzanian products should also include products that are dominated by women entrepreneurs.
- iv. Facilitation of investment capacity of Tanzanians should essentially consist of quotas of female and male entrepreneurs.
- v. Facilitation of production of high quality products at competitive prices should note how this involves of women entrepreneurs.
- vi. NEEC's encouragement of use of modern technology in economic activities should similarly target activities undertaken by women entrepreneurs and producers.
- vii. In working with grassroots institutions, NEEC needs to make certain that a healthy proportion is also targeting development of women entrepreneurs.

4.2.3. Gender gaps in Pillar 2: Creating a Supportive Legal and regulatory Framework and Public Service Delivery

- i. In carrying out regular consultations and surveys on the tax system vis-à-vis business performance and advice, NEEC has not mentioned need to identifying taxes which have a disproportionate impact on women entrepreneurs.
- ii. The rationalization of laws to ensure that they support economic empowerment initiatives should categorically state ensuring the same support women's economic empowerment.
- iii. In providing high quality training and better working tools and facilities, NEEC needs to oblige to ensuring women entrepreneurs, producers or workers are part of this focus.
- iv. During improvement of the remuneration and incentive packages for public servants and in facilitating their ability to invest, has not affirmed one of the goals as being to promote or boost women workers earning capacity or potential.
- v. Conduction of studies to determine the best way to enabling employees to invest their pensions before retirement has not revealed any additional efforts to target women workers who usually end up with lower pensions and financial vulnerability.
- vi. On rationalization of laws to ensure that they support economic empowerment initiatives, NEEC has not declared how it shall facilitate gender mainstreaming and engage measures on women empowerment into the same.

4.2.4. Gender gaps in Pillar 3: Investment Capital

- i. In encouraging Tanzanian citizens to establish joint ventures schemes to pull their resources together for joint projects, NEEC does not announce sensitizing and promoting women entrepreneurs to be among these ventures and partnerships.
- ii. Even while encouraging Tanzanian citizens to establish savings and credit associations, NEEC would be best advised to coordinate and advise women and girls to keep being a healthy majority in such associations.
- iii. In following up on country wide rolling out and institutionalization of the rural Financial Services Program (RFSP), NEEC skips mentioning ensuring that women's access to the financial services and their financial inclusiveness is adhered to.
- iv. NEEC's role in reviewing and strengthening of various funds that offer credit on concessionary terms to Tanzanians, and on involvement of commercial banks in the management of the same resources, does not ensure financial products that target women entrepreneurs and SMEs are availed.
- v. Strengthening of **Mwananchi Empowerment Fund**, does not mention engendering the funds through gender budgeting measures.
- vi. In creating a study to determine how pension funds can improve credit worthiness of Tanzanian citizens, NEEC does not bring up how these funds shall ensure women to benefit equally to men.
- vii. On ensuring adherence to the **Village Land Act number 5 of 1999** so that certificates of Customary Right of Occupancy (CCRO) are used as collateral for bank loans, NEEC should underscore the essentiality of such provision to women entrepreneurs.

4.2.5. Gender gaps in Pillar 4: Raising Skills and Knowledge

- i. Whereas NEEC intends to initiate and coordinate the review of school curricula in order to impart entrepreneurial and business skills, it has not mentioned gender mainstreaming as one such measure.

- ii. In advocating for implementation on establishing complete certificate, diploma and degree courses on entrepreneurial and business skills, NEEC should also establish gender balance as its goal.
- iii. NEEC's coordination of customer demand driven training and supply driven entrepreneurial and business skills, has not committed a gender balanced outcome.
- iv. NEEC's initiation, coordination and monitoring in conduction of regular assessment on skills demand at various levels, should ideally also consign to a gender balance.
- v. NEEC's coordination and monitoring of conduction of regular training, sensitization and awareness with empowerment issues for senior government officials, members of parliament, training institutions, Councilors and Tanzanian citizens, should also track adherence to gender equality and issues around economic empowerment of women.

4.2.6. Gender gaps in Pillar 5: Improving the Economic Infrastructure

- i. In encouraging training in the field of administration and management of infrastructural projects, NEEC's coordination, and facilitation to ensure that training institutions provide such training, has not included a gender quota.
- ii. At the same time as initiating the review process to review the Procurement Act to ensure local contractors are given priority for expertise available within the country, and encouraging joint ventures or partnerships or sub-contracting between foreign and local contractors for expertise not available in the country, NEEC has to commit on promoting women professionals.
- iii. Whilst NEEC aims at providing guarantee and monitoring the establishment of a mechanism and empowerment fund for giving local contractors loans to purchase building machinery and equipment for own and leasing, it has not vowed how it shall also promote women contractors respectively.
- iv. NEEC is anticipated to follow-up on the identification of needy areas for infrastructural development and advise the government accordingly, but perhaps NEEC should have affirmed it will follow-up on whether the identification also consults women entrepreneurs and prioritize their infrastructural needs.
- v. In monitoring the consideration of possible mechanisms for engaging Pension Funds in Rural Based infrastructural development, NEEC should point out how is shall monitor whether these pension funds target women.
- vi. In initiating the design of mechanism and follow-up on implementation on the encouragement of local participation in infrastructure development at different levels, NEEC should state the follow up will track how women and men are engaged in appropriate ratios.

4.2.7. Gender gaps in Pillar 6: Ensuring that Privatization Benefits are realized

- i. NEEC's management, coordination and monitoring of mobilization of empowerment funds to constitute capital investment for empowering Tanzanians economically, does not guarantee gender balanced access and inclusion of women and men.
- ii. NEEC's follow-up on encouragement of savings among Tanzanians by banks, micro-finance institutions and BOT, does not utter whether women should qualify in any significant proportion.
- iii. In encouraging and facilitating Tanzanians to buy shares in the stock exchange market, NEEC does not declare how women shall be targeted.
- iv. In collaboration with DSE, NEEC is believed to encourage and facilitate micro-finance institutions to buy shares in the Stock Exchange Market, but without

underlining the fact that women be strongly encouraged in being among the share buyers.

4.2.8. Gender gaps in Pillar 7: Strengthening Markets, Networks and Partnerships

- i. In establishment of Marketing Development center and other initiatives, NEEC has to ensure that its follow-up measures include seeing that a gender help desk is created to support women entrepreneurs.
- ii. NEEC is likely to monitor the implementation of a mechanism for encouraging partnerships between local companies and reputable foreign firms, but NEEC has not informed how these partnerships shall include or promote women entrepreneurs as targets.
- iii. In designation of exclusive areas by sector where economic activities including marketing will be undertaken by Tanzanian citizens, NEEC does not affirm whether it shall ensure that proposal developed jointly with MDAs and LGAs are gender mainstreamed.
- iv. In coordination and monitoring of implementation in designing and carrying out promotion programs for local products, NEEC has to utter how the promotion shall ensure products from women entrepreneurs shall be secured.
- v. NEEC is anticipated to advocate and monitor formation of cooperatives for marketing local products, but without emphasis on a minimum quota on membership of women.

4.2.9. Gender gaps in Pillar 8: NMSFE for Developing and Strengthening Cooperatives

- i. In strengthening of Primary Cooperative Societies, NEEC's advocacy and monitoring role has not declared whether it shall track how women entrepreneurs are forming a healthy membership ratio in the cooperatives.
- ii. In monitoring the implementation of training on cooperatives development, NEEC has to reveal that the monitoring role shall track how women entrepreneurs are benefiting from that training on cooperative development.

4.2.10. Gender gaps in Pillar 9: Ensuring Optimal Usage of Land

- i. In the design and development of basic infrastructure in areas suitable for agriculture and other issues, NEEC has to affirm it will facilitate and monitor with a gender perspective.
- ii. Likewise, NEEC should declare how its facilitation and monitoring the design of areas and necessary infrastructure for development of agriculture, mining, fishery, livestock keeping, trade and other economic activities, shall include facilitation and monitoring of facilities and necessary infrastructure for women entrepreneurs.
- iii. NEEC is anticipated to advocate and promote assurance that land is used to access loan finance by formalizing ownership to both women and men.
- iv. In addition, or what's more, NEEC is expected to follow-up the implementation of the promotion of beekeeping for generating income and land conservation, but has not mentioned whether its follow-up shall also address gender balance participation or involvement of women as beekeepers.

5. Gender Mainstreaming Guidelines for NEEC

NEEC's gender mainstreaming strategy is targeted at ensuring that women and men's concerns and needs are incorporated as integral dimensions of all activities and interventions undertaken or supported by NEEC. The mainstreaming focus is towards ensuring that all project and program outcomes enhance equality between women and men in regards to opportunities, rights and value attributed to their involvement, as well as on focusing towards the needs of the marginalized and PWDs, and lastly, at ensuring that all economic empowerment interventions are efficient and sustainable.

These gender mainstreaming interventions are aimed at ensuring that all interventions and activities improve gender equality, maintain a positive gender equality situation, support capacity building in gender mainstreaming, and enhance visibility and awareness of gender related issues.

5.1.1. Gender Mainstreaming Guidelines for NEE Policy

- i. Ensure that the NEE **reflects and articulates its content through a gender inclusive language throughout**
- ii. Make sure that the Situation Analysis the NEE policy which **deals mainly with mainstream economic statuses links and articulates how this economic state impacts and necessitates gender mainstreaming**
- iii. Make certain that the NEE policy vision and mission **state Tanzanian women, men, youth and PWDs as the targeted beneficiaries, and underscore elimination of discrimination and biases**
- iv. Ensure the NEE Policy Mission statement **carries a focus on marginalized groups, gender equality, youth and PWDs in regards to all forms of economic empowerment**
- v. Each of the objectives in the NEE policy should **state outright how women, youth or PWDs shall be involved or targeted in the respective area of concern**
- vi. Update the NEE policy issue presentations and statements regarding all Pillars, **to reflect gender responsiveness either by mentioning either sectoral, national, regional or international commitments to gender equality and empowerment of women**
- vii. Ensure that the NEE policy strategies embody gender specific articulation **on how women, youth and PWDs shall be targeted, engaged, facilitated, included, consulted, monitored, in all of the measures or interventions tendered**

5.1.2. Gender Mainstreaming Guidelines for Pillar 1: Accelerating Economic Growth and Creating an Enabling Investment Environment

- i. Make certain that a stable macroeconomic balance includes gender budgeting interventions to foster gender equity and equality in access and control of resources to women, youth and PWDs as per SDG #8
- ii. Ensure that interventions or activities on peace and social stability includes apprehending GBV and all forms of domestic violence against women and girls
- iii. Improve economic infrastructure facilities should also involve economic infrastructures or structures that are priority for women entrepreneurs
- iv. Encourage business partnerships which promote women entrepreneurs or groups as partners

- v. Ensure that the enhancement of the quality and markets of local products also targets local products that are produced exclusively by women entrepreneurs or groups
- vi. Work in collaboration with grassroots institutions should include collaborating with institutions which are women and or gender friendly

5.1.3. Gender Mainstreaming Guidelines for Pillar 2: Creating a Supportive Legal and regulatory Framework and Public Service Delivery

- i. Guarantee that the extension of tax incentives available to large investors to medium and small investors, also targets women entrepreneurs
- ii. Ensure provision of tax education, the revision and streamlining of taxes and levies should target alleviating tax burden for women entrepreneurs
- iii. Ensure the revision and or rationalizing of existing laws and regulations also addresses laws or regulations which impinge on women entrepreneurs
- iv. Facilitate the provision of coherent understanding of the business licensing regulations and procedures especially for women entrepreneurs and groups
- v. Ensure provision of public services is efficient and accessible to all women and men
- vi. Ensure that provision of high quality training and incentives to public servants, covers gender balanced proportions of female and male public servants

5.1.4. Gender Mainstreaming Guidelines for Pillar 3: Investment Capital

- i. Facilitate the establishment of joint venture investments and or businesses includes both sexes
- ii. Ensure gender balance in establishment of savings and credit cooperatives
- iii. Expand and ensuring credit availability to Tanzanians of both sexes
- iv. Review of empowerment funds to make sure that commercial banks offer credits on concessionary terms to women entrepreneurs
- v. Advocate for issuance of long term loans to both women and male entrepreneurs for long term investments
- vi. Build capacity of female and male Tanzanians in preparing business plans

5.1.5. Gender Mainstreaming Guidelines for Pillar 4: Raising Skills and Knowledge

- i. Revise school and college training curricula in order to impart entrepreneurial and business skills to both women and male entrepreneurs
- ii. Encourage and expanding gender responsive customer driven training programs
- iii. Encourage and subsidizing gender balanced in-service training
- iv. Sensitize and creating awareness on gender inclusive economic empowerment issues

5.1.6. Gender Mainstreaming Guidelines for Pillar 5: Improving the Economic Infrastructure

- i. Enhance technical and managerial skills of local contractors, especially targeting women contractors or women owned contracting firms
- ii. Give gender balanced priority to local contractors in the tendering out of infrastructural projects
- iii. Establish of gender responsive funding and mechanisms for giving loans to local contractors to purchase machinery and equipment
- iv. Encourage the private sector and communities to contribute to the improvement of infrastructure for women

- v. Ensure that gender inclusive basic services for business support are in place
- vi. Improve performance of LGAs and the services they provide to both women and men

5.1.7. Gender Mainstreaming Guidelines for Pillar 6: Ensuring that Privatization Benefits are Realized

- i. Establish gender inclusive mechanism for Tanzanians to borrow and invest in shares
- ii. Specify minimum percentage shares for Tanzanian women and men in privatized public companies

5.1.8. Gender Mainstreaming Guidelines for Pillar 7: Strengthening Markets, Networks and Partnerships

- i. Establish a gender friendly Market Development Center
- ii. Giving preferential treatment to qualified women owned or women managed local companies when awarding tenders
- iii. Encourage women entrepreneurs into business partnerships with reputable foreign firms
- iv. Identify exclusive economic activities and markets for Tanzanian citizens only, especially for women entrepreneurs
- v. Promote domestic markets for local products, especially from women entrepreneurs and producers

5.1.9. Gender Mainstreaming Guidelines for Pillar 8: NMSFE for Developing and Strengthening Cooperatives

- i. Strengthen women's leadership in cooperatives
- ii. Strengthen women's membership and leadership in primary cooperatives societies
- iii. Train management teams and members of cooperatives on gender responsive cooperative management
- iv. Ensure good governance and gender responsive management of cooperatives

5.1.10. Gender Mainstreaming Guidelines for Pillar 9: Ensuring Optimal Usage of Land

- i. Identify suitable land for investment by women groups and provision of the necessary infrastructure for women owned agribusinesses
- ii. Develop of gender responsive mechanism of making land available to small medium and large scale women investors
- iii. Ensure that land owned by women or women groups is used to access credit for investment
- iv. Promote women involvement in beekeeping for generating income and environmental conservation

6. Gender Mainstreaming Checklists for NEEC

6.1. Checklists for Gender Mainstreaming

The checklists present a series of very specific actions that need to be taken in order to follow the guidelines and to integrate the issues throughout the mainstreaming process. These actions will be reflected differently at each of the stages of the mainstreaming process. Thus the checklists can guide the mainstreaming process from planning through program design and implementation to monitoring and evaluation, e.g., are the **rights of women** suffering from economic, social and legal difficulties protected? Are the **committees that select beneficiary** programs or projects composed of men and women who are gender sensitive?

6.2. How to use the checklists

Mainstreaming is not a product but a process which is continuous and needs to be part of each sector ministry work, from policy development and planning through implementation to monitoring, evaluation and using what has been learned to adjust on going plans or create new ones to build upon what has been accomplished. The guidelines provide an overview of what has to be done in order to mainstream gender issues effectively. The checklists are tools designed to facilitate this process.

6.3. When you have completed the checklist

Make sure that you share the information with the appropriate NEEC staff and stakeholders. Use the information to measure your progress since previous assessments and to plan future actions. Analyse areas where NEEC has improved and where it has not yet taken sufficient actions towards mainstreaming. Discuss how you can improve and then plan activities to better mainstream gender for the coming year. Include these in your work plans. Make sure the completed checklist is filed where it can easily be found when it is time to monitor and or evaluate again at a later date. The data you have collected here will serve as the basis (baseline) for your next measure.

6.4. Gender Mainstreaming Checklists for NEEC

6.4.1. Checklist for Gender Mainstreaming in the NEE Policy

- i. Does the NEE policy **reflect a gender neutral language throughout?**
- ii. In the Situation Analysis does the NEE policy **mention of gender perspectives in mainstream economic statuses?**
- iii. In the vision and mission statements, does the NEE policy **disaggregate between women and men as the targeted beneficiaries, and avoid gender neutral aggregated identification beneficiaries or target groups?**
- iv. Does the NEE Policy Mission mention **or carry a focus on marginalized groups, gender equality, youth and PWDs in regards to business skills and knowledge?**
- v. Are the objectives of the NEE policy also **focusing on how women, youth or PWDs shall be involved or targeted?**
- vi. Do the NEE policy issue presentations and statements in each pillar **reflect gender responsiveness either by mentioning or implying women, youth and PWDs as the intended beneficiaries or target groups?**

- vii. Have the NEE policy strategies articulated clearly **how women, youth and PWDs shall be engaged, facilitated, included or consulted in any of the measures or interventions tendered?**

6.4.2. Checklist for Gender Mainstreaming in NEEC's Economic Empowerment Programs

- i. Do NEEC's **entrepreneurship interventions** facilitate women's participation in its projects and programs?
- ii. Does NEEC have interventions to **increase the participation of women** to technology/ technical/IT based training in order to increase access to remunerative employment opportunities?
- iii. Does NEEC have support interventions for **victims of gender based violence** in its entrepreneurship projects and programs?
- iv. Does NEEC have **gender sensitization interventions** in its entrepreneurship projects and programs?
- v. Does NEEC have programs to **improve accessibility of micro-credit** to rural and urban entrepreneurs of all gender and business types?
- vi. Are there apprenticeship programs that NEEC uses to **promote participation of women** in male dominated trades?
- vii. Does NEEC have interventions to **increase employment opportunities for women** in its entrepreneurship projects and programs?

7. Gender Mainstreaming Indicators for NEEC

Indicators in this guideline are tools that signal changes in power relations between women and men over time. They show how access, use and control of resources and distribution of costs and benefits has been achieved, and point out changes in living conditions and in the roles of women and men over time. These indicators therefore provide important inputs for planning, implementation, and evaluation of field projects and broad programs ranging from community livestock to watershed irrigation to national policies overall, gender equity indicators play the role of permanent observer, checking for progress or setbacks in gender equitable development.

7.1. Generic Gender specific indicators for NEEC

As concerns indicators for measuring achievement in gender mainstreaming within NEEC supported interventions and activities, the hereunder indicators are suggested:

- i. *Number of women, youth and PWDs provided with soft loans* through NEEC supported programs.
- ii. *Proportions of women, youth and PWDs owning business* at various levels who received loans through NEEC supported programs.
- iii. *Percentage of women, youth and PWDs in the formal and informal employment* that benefited from NEEC supported programs.
- iv. *Proportion of financial credit institutions with special credit schemes for women, youth and PWDs* through NEEC supported programs.
- v. *Proportion of women with heavy work load and unpaid labour* accessed through NEEC supported programs.
- vi. *% of women who applied for loan and obtained* through NEEC supported programs
- vii. *% of women with knowledge on existing NEEC supported credit institutions.*
- viii. *% of women who obtained loan and repaid* through NEEC supported programs.
- ix. *% of credit institutions providing pre-loan training to women, youth and PWDs* through NEEC supported programs.
- x. *Proportion of women, youth and PWDs benefiting from social security programs* through NEEC supported programs.
- xi. *Percentage of women and youth groups engaged in income generating activities* through NEEC supported programs.

7.2. Specific Gender mainstreaming indicators for NEEC

7.2.1. Gender specific indicators for Pillar 1: Accelerating Economic Growth and Creating an Enabling Investment Environment

- i. *Proportion of Tanzanian citizens owning small, medium and large scale economic investments by sex or gender;*
- ii. *Proportion of Tanzanian women and men who are in partnership or in joint ventures with foreign investors;*
- iii. *Ownership by geographical location, gender and age;*
- iv. *Growth in the existing business entities owned by Tanzanians as measured by the size of their capital, market access and share by sex or gender;*
- v. *Number of Tanzanian women and men trained by foreign investors*

- vi. *Defined economic area* and activities for which local companies and individual women and men have exclusive market rights;
- vii. *Number of cooperatives* for marketing local products established and membership by location, type and size by sex or gender of members.
- v. % of women, youth and PWDs reporting **positive impact on economic empowerment initiatives.**
- vi. Proportion of women, youth and PWDs **representatives in economic empowerment committees.**
- vii. % of women, youth and PWDs with **increased assets**
- viii. Number of women, youth and PWDs **business expanded**
- ix. % of **investment owned** by Tanzanian women, youth and PWDs.

7.2.2. Gender specific indicators for Pillar 2: Creating a Supportive Legal and regulatory Framework and Public Service Delivery

- i. *Proportion of eligible small, medium and large scale investments* enjoying tax incentives by sex or gender;
- ii. *Number of eligible female and male employees* getting relevant in-service training from their employers;
- iii. *Extent to which investors and Tanzanian women and men* are satisfied with service delivery in the public sector;
- iv. *Remuneration and incentives* of public servants by sex or gender; and,
- v. *The number of male and female retirees* investing their pensions efficiently.
- vi. Number and types of **tax incentives** extended to large, medium and small investments owned by women, youth and PWDs.
- vii. Tax **compliance rate** by large, medium and small investments owned by women, youth and PWDs.
- viii. Number of employees (women, youth and PWDs) **trained through skills development levy.**
- ix. Number of women, youth and PWDs **reached with tax education.**

7.2.3. Gender specific indicators for Pillar 3: Investment Capital

- i. *Number of credit finance institutions* by type, size of capital;
- ii. *Rate of access* to loans by Tanzanian citizens by location gender and age;
- iii. *Number of Tanzanian women and men* with membership and access to Savings and Credit Cooperative Societies;
- iv. *Size of loan portfolios* by citizenship in commercial and non-commercial banks;
- v. *Extent of mix* between equity and loan financing in different investment undertakings owned by Tanzanian women and men – small, medium and large;
- vi. *Extent to which land is used as collateral* for commercial credit by women and men;
- vii. *Number of investments* owned by Tanzanian women and men; and,
- viii. *Number of Tanzanian women and men* in joint venture businesses.
- ix. % of women, men and PWDs **accessing loans using land title deeds.**
- x. % of women, men and PWDs **increased savings.**
- xi. Number of **real Investment Trusts owned by women**, men and PWDs.
- xii. % of Tanzanian women, men and PWDs **with bank accounts.**
- xiii. Number of **CFGs formed and operated by women**, youth and PWDs.
- xiv. Number of women, men and PWDs **members in CFGs.**
- xv. Number of Tanzanian women, youth and PWDs **receiving loans from financial institutions.**

- xvi. Number of Tanzanian women, youth and PWDs **receiving loans under the guarantee schemes.**
- xvii. Number of women, youth and PWDs **acquiring loans through CFGs**
- xviii. Value of **loans provided to women**, men and PWDs by CFGs.
- xix. % of Tanzanian women, youth and PWDs with **National Identity Cards.**

7.2.4. Gender specific indicators for Pillar 4: Raising Skills and Knowledge

- i. *Number of* Tanzanian women and men trained o entrepreneurial and business skills annually;
- ii. *Number of* business entities owned by Tanzanian women and men;
- iii. *Growth rate* of businesses owned by Tanzanian women and men;
- iv. *Number of* formalized businesses owned by Tanzanian women and men;
- v. *Number of* business entities and individuals applying for/accessing business capital from commercial banks and other institutions by sex or gender of owner; and,
- vi. *Number of* business entities entering the export market by sex or gender of owner.
- vii. Number of women, youth and PWDs **trained on entrepreneurship**
- viii. Number women, youth and PWDs attended **sensitization meetings**
- ix. Proportion of women, youth and PWDs **seeking economic empowerment support** and visiting *Uwezeshaji* and other empowerment websites.
- x. Number of SMEs business clusters with **good quality product owned by women**, youth and PWDs.

7.2.5. Gender specific indicators for Pillar 5: Improving the Economic Infrastructure

- i. *Number of* infrastructure projects administered and managed by local companies and institutions by sex or gender of owner;
- ii. *Percentage of* infrastructure projects – by value- contracted to local companies by sex or gender of owner;
- iii. *Percentage of* infrastructure projects – by value- contracted to joint venture partnerships between local and foreign firms/ individuals by gender;
- iv. *Percentage of* local companies and communities connected to infrastructural facilities by sex or gender of owner;
- v. *Growth in* the number of local companies in Tanzania by sex or gender of owner; and,
- vi. *Growth in* the number of local companies bidding for small, medium and large infrastructure projects by sex or gender of owner.
- vii. % of small enterprises for women, youth and PWDs **graduating to medium and large enterprises.**
- viii. Proportion of local market **share of SMEs owned by women**, youth and PWDs.
- ix. % of export commodities that **originate from SMEs owned by women**, youth and PWDs.
- x. % of **new SMES owned by women**, youth and PWDs.

7.2.6. Gender specific indicators for Pillar 6: Ensuring that Privatization Benefits are Realized

- i. *Number of* Tanzanian women and men accessing empowerment funds;
- ii. Percentage growth of beneficiaries of the empowerment funds by social groups and location by sex or gender;
- iii. *Number of* contributors of the funds by percentage by sex or gender;

- iv. *Percentage of shares in the privatized companies owned by Tanzanian women and men and local institutions;*
- v. *Percentage of shares in the privatized companies owned by Tanzanian women and men and local institutions;*
- vi. *Percentage of shares traded in the Dar Es Salaam Stock Exchange Market owned by Tanzanian women and men and local institutions; and,*
- vii. *Number and value of shares purchased by Tanzanian women and men.*
- viii. **% of households headed by women, youth and PWDs with access to means of transport.**
- ix. **% of women, youth and PWDs with access to telecommunications.**
- x. **% of households headed by women, youth and PWDs with access to electricity**
- xi. **% of households headed by women, youth and PWDs connected to tap water**
- xii. **% of women, youth and PWDs with access to internet**
- xiii. **% of privatized firms owned by women, youth and PWDs**
- xiv. **% of privatized firms which are in joint venture with Tanzanian women, youth and PWDs.**
- xv. **Number of privatized firms operating and employed Tanzanian women, youth and PWDs.**

7.2.7. Gender specific indicators for Pillar 7: Strengthening Markets, Networks and Partnerships

- i. *Number of young people joining cooperative societies by gender; and,*
- ii. *Number and types of training offered to the management and members by sex or gender.*
- iii. **Number of women, youth and PWDs bought shares through DSE.**
- iv. **% women, youth and PWDs with access to market information**
- v. **Number of Tanzanian women, youth and PWDs that participated and marketed their goods through trade fairs.**
- vi. **Number of women, youth and PWDs business operating in partnership**
- vii. **Number of foreigners application for partnership with local business women, youth and PWDs**
- viii. **Proportion of local business in partnership among women, youth and PWDs with foreign firms.**
- ix. **A list of economic activities reserved for Tanzanian women, youth and PWDs in the SEZs.**

7.2.8. Gender specific indicators for Pillar 8: NMSFE for Developing and Strengthening Cooperatives

- i. **Number of members joining cooperatives society per annum by gender**
- ii. **Number of cooperative societies with employed staff by sex or gender**
- iii. **Number of cooperative leaders/managers trained on cooperative administration and management by sex or gender**
- iv. **Number of new members joining cooperatives per annum by sex or gender**
- v. **Number of cooperative officers employed per district by sex or gender**

7.2.9. Gender specific indicators for Pillar 9: Ensuring Optimal Usage of Land

- i. A list of **areas from each sector which are set aside** for Tanzanian women, youth and PWDs
- ii. Economic **activities conducted by Tanzanian women**, youth and PWDs in those areas set aside.
- iii. Number of women, youth and PWDs **using land as their shares** in joint ventures
- iv. Number of **hectares issued to large local investors (women, men and PDWs)**.
- v. Proportion of **large scale farms** owned by Tanzanian women, youth and PWDs
- vi. % of women, youth and PWDs with **land title deeds**.
- vii. Number of Tanzanian women, youth and PWDs **using land as collateral** to access loans

7.3. Optional Gender mainstreaming indicators for NEEC

- i. % of women, youth and PWDs **employed by FDI and International contracts** in different cadres.
- ii. % of **tenders awarded by FDI, international contracts**, large local investments and public institutions to companies owned by Tanzanian women, youth and PWDs
- iii. % of **tenders by public institutions awarded** to local companies owned by women, youth and PWDs
- iv. Availability of **regulations advocating preferential treatment** to Tanzanian women, youth and PWDs
- v. Number of **contracts by public institutions awarded** to local companies owned by women, youth and PWDs
- vi. % of local women, youth and PWDs **trained through FDI sponsorship**.
- vii. % of women, youth and PWDs with **increased income**
- viii. % of women, youth and PWDs with **increased savings**
- ix. Cost of **doing business for women**, youth and PWDs.
- x. Life expectancy of Tanzanian women and men.
- xi. **Income poverty reduction** of women, youth and PWDs head count ration
- xii. **Unemployment rate** of women, youth and PWDs
- xiii. **Share** of women, youth and PWDs in Tanzania Economy

8. Annex 1: Glossary

Hereunder are a few useful definitions and some principal terms and concepts presented to facilitate your understanding of the notion of gender relations.

Gender Relations	Socially determined relations between men and women within and outside their households and communities. These relations are socially constructed and are dynamic over time and space.
Gender Role	Socially determined tasks, activities, responsibilities for men and women that are based on socialization and socially perceived expectations on how women and men should act or perform.
Gender Analysis	Examining of special processes which determines the division of labour and roles between women and men, as well as their differentiated access to or control of factors of production, services and resources.
Gender Awareness	The consciousness that women as well as men's needs, expectations, and their overall situation of inequality are determined by their gender relations and are changeable.
Gender Balance	The goal of acquiring equal numbers or proportions of female or male staff, employees or other actors in a place of work, learning, or other social engagement.
Gender Bias	Actions that are effected on women and men by basing on perceptions on their sexes as being in favour and not on their position of equality within the community/society.
Gender Equity	A situation of distribution of resources and or benefits between women and men in regards to their culture, customs and traditions.
Gender Equality	Equal sharing of power between male and female members of a community/society in regards to their access to factors of protection, access to services and or control over the same.
Gender Gap	Differences (whether qualitatively or quantitatively) of treatment between men and women, boys or girls in regards to accessing resources, services, opportunities, needs, and other individual requirements.
Gender Needs	These are the individual requirements or priorities of men and women basing on their differentiated roles, access to or control over factors of production and services.
Gender Perspective	A view or focus on how women and men affect on the affected by the intended/or implemented activities, policies, projects or interventions.
Access	Opportunity to get hold of or utilize <u>resources</u> and services such as land, cash, capital, technology, training, health case, etc. More often women have <u>use</u> but do not <u>own</u> (have no control) such resources.
Affirmative Action	Actions that the engaged to give preference in order to enable minorities or disadvantaged groups get better access to recruitment,

	promotions, contracts or employment positions.
Participation	To partake or engage in an activity or have a share in an endeavour of objective with others.
Gender Empowerment Framework (GEF)	Framework wherein gender equality and empowerment can be accessed through working whether women and men have proportional access to factors of production, economic and political decision making, professional opportunities, welfare provisions and conscientisation.
Empowerment	A process whereby women and men access to factors of production, involvement in decision making, participation in community activities, and level of control over their immediate environment.
Discrimination	Differentiated treatment of individuals based on such factors as religion, sex, ethnical origins, age or other individual distinctions. Restriction of opportunities.
Control	The capacity to make decisions on how a resource or a situation should be affected. Having control means one is able to determine the utilization of gains accruing from the resource, activity or situation.
Disaggregated Data	This is data that is presented in terms of sex, age, or other variables that emphasize the differences on needs, activities, priorities and interests of men and women.
Gender Integration	Incorporation of gender perspectives or dimension into all activities, processes, policies, and laws, regulations, etc. In this way gender becomes an integral partaker of action than an add-on.
Gender Based Division of Labour	The socially or culturally determined division of labour in a community or society whereby it is normally determined what tasks will be done by female members and what tasks by male members of that community.
Guidelines	To guide is “to lead, accompany, direct, show the way, etc”. ⁴⁹ The definition is further elaborated s meaning “to lead or direct the affairs, standards, opinions, etc.” In this view of matters, mainstreaming guidelines are therefore supposed to show the way how to mainstream, and provide gender focal points or other concerned stakeholders a practical set of instructions on how to do mainstreaming in their respective work.
Checklists	A checklist is “a type of informational job aid used to reduce failure by compensating for potential limits of human memory and attention.” ⁵⁰ Checklists are supposed to assist in providing “consistency and completeness in carrying out a task.” The gender mainstreaming checklists are some form of what should be done by a Gender Focal Point or any other stakeholder in addressing gender issues in their respective are of work.

⁴⁹ WEBSTER’s Pocket Dictionary of the English Language

⁵⁰ Wikipedia

9. Annex 2: Guidelines for Current NEEC Projects

9.1. Specific Guidelines for engendering Young Graduates Entrepreneurship Clinics

- a) Identify key partners based on gender balance in moulding Young Graduate Entrepreneurship Clinic.
- b) Coordinate review of the program of Young Graduate Entrepreneurship Clinic to take the inclusiveness of Gender.
- c) Coordinate implementation of Young Graduate Entrepreneurship Clinic with emphasis on gender equality.
- d) Establish online Database of training beneficiaries based on gender-disaggregated data.
- e) Link graduate young men, women and disabled with Youth Development Fund, Banks and Financial Institutions for credit facilities.
- f) Facilitate young boys, girls and disabled to form gender based groups with similar project idea.
- g) Facilitate annual forum for gender focused on beneficiaries of Young Graduate Entrepreneurship Clinic.
- h) Design M&E System of Young Graduate Entrepreneurship Clinic that will put into consideration gender issues.

9.2. Specific Guidelines for engendering Informal Financial Groups

- a) Facilitate the promotion in the formation of rural VICOBA to be gender responsive.
- b) Share gender responsive on VICOBA and conduct a stakeholders meeting to discuss the VICOBA DEVELOPMENT including the reviewing of MoU with TPB in order to reflect gender issues.
- c) Facilitate the promotion of loans access to marginalized groups in business.
- d) Support the training of Cluster on gender responsiveness.
- e) Support the mentoring and coaching among women and people with disabilities.

9.3. Specific Guidelines for engendering Carpentry Firms

- a) Promote women and girls employment in carpentry firms in all sections including production section.
- b) Promote and facilitate women and girls to establish carpentry firms and join carpentry Association such as TAWOFE.
- c) Facilitate main streaming of gender equality into carpentry sector related policies and guidelines.
- d) Establish gender balance in Public Sector Contracts.
- e) Promote local carpentry products and markets.
- f) Promote hides and skins industries to attract majority participation of women and girls so as to compliment carpentry industry.

9.4. Specific Guidelines for engendering Kijana Jijiri Program

- a) Review and or engage analysis of KJ program in order to engender it while considering needs of females, males and PWDs.
- b) Set targets aiming at facilitating more females and YWDs to participate and benefit from the program (55%:45% females and males respectively).

- c) Conduct training on business and entrepreneurship skills to 650 youths (females, males & YWDs) -55% females; 45% males in selected regions of Tanzania mainland.
- d) Link trained youths (females, males & YWDs) to business mentors.

9.5. Specific Guidelines for engendering Mwananchi Empowerment Fund

- a) Review and draft gender responsive MEF document.
- b) Establish gender Equality Targeted Expenditures.
- c) Promote gender balance in Business support.
- d) Establish gender balance in Public Sector Contracts.

10. Annex 3: Number of Employed Persons in Mainland Tanzania Aged 15+ Years

Industry	Male	Female	Total
Agriculture, forestry and fishing	6,485,796	6,913,207	13,399,003
Mining and quarrying	173,926	44,098	218,024
Manufacturing	366,287	252,554	618,841
Electricity, gas, steam and air conditioning supply	18,473	1,125	19,598
Water supply; sewage, waste management and remediation activity	8,660	4,725	13,385
Construction	408,697	13,698	422,395
Wholesale and retail trade; repair of motor vehicles and motorcycle	1,263,035	1,271,099	2,534,134
Transportation and storage	504,073	17,625	521,698
Accommodation and food service activities	143,681	645,748	789,430
Information and communication	22,341	8,393	30,734
Financial and insurance activities	27,363	33,245	60,607
Real estate activities	4,244	1,772	6,016
Professional, scientific and technical activities	25,186	8,588	33,774
Administrative and support service activities	105,085	24,717	129,802
Public administration and defence; compulsory social security	153,342	38,629	191,971
Education	209,332	204,378	413,710
Human Health and social work activities	71,839	95,403	167,242
Arts, entertainment and recreation	12,606	8,298	20,904
Other service activities	105,077	103,294	208,371
Activities of households as employers; undifferentiated good	32,618	196,142	228,760
Activities of extraterritorial organizations and bodies	1,740	0	1,740
Total	10,143,400	9,886,739	20,030,139

Source: 2014 ILFS, Table 5.3C, page 140.

11. Annex 4: Occupations and Areas, Tanzania Mainland, 2014

Occupation		Dar es Salaam	Other Urban	Rural	Total
Male	Legislators and administrators	2.0	1.0	0.4	0.7
	Professionals	4.3	2.3	0.5	1.3
	Technician and associate professionals	3.8	4.3	1.0	2.1
	Office clerks	2.5	0.8	0.1	0.5
	Service workers and shop sales workers	25.7	18.2	3.3	9.5
	Agricultural and fishery workers	3.6	34.2	84.6	63.2
	Craft and related workers	24.5	16.6	4.1	9.4
	Plant and machine operators and assemblers	16.7	8.8	1.8	5.2
	Elementary occupations	16.9	13.9	4.3	8.1
	Sub Total Number	100.0	100.0	100.0	100.0
	1,109,525	2,531,630	6,502,245	10,143,400	
Female	Legislators and administrators	1.2	0.4	0.0	0.2
	Professionals	2.5	0.7	0.0	0.4
	Technician and associate professionals	5.1	3.6	1.3	2.3
	Office clerks	4.1	1.9	0.0	0.9
	Service workers and shop sales workers	28.0	21.5	3.3	10.1
	Agricultural and fishery workers	4.3	41.5	88.8	69.4
	Craft and related workers	5.4	5.9	1.2	2.8
	Plant and machine operators and assemblers	0.8	0.4	0.0	0.2
	Elementary occupations	48.7	24.1	5.1	13.7
	Sub Total Number	100.0	100.0	100.0	100.0
	817,842	2,599,792	6,469,105	9,886,739	
Both Sexes	Legislators and administrators	1.7	0.7	0.2	0.5
	Professionals	3.5	1.5	0.3	0.9
	Technician and associate professionals	4.3	4.0	1.2	2.2
	Office clerks	3.2	1.3	0.0	0.7
	Service workers and shop sales workers	26.7	19.9	3.3	9.8
	Agricultural and fishery workers	3.9	37.9	86.7	66.3
	Craft and related workers	3.9	11.2	2.6	6.1
	Plant and machine operators and assemblers	16.3	11.2	2.6	6.1
	Elementary occupations	10.0	4.5	0.9	2.7
	Total	30.4	19.1	4.7	10.9
Total Number	100.0	100.0	100.0	100.0	
	1,927,368	5,131,422	12,971,349	20,030,139	

Source: 2014 ILFS, Table 5.3, page 38.