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# Gender Assessment

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## **FP041: Simiyu Climate Resilient Development Programme**

Tanzania | KfW | B.16/02



**GREEN  
CLIMATE  
FUND**

# Gender documents for FP041

## Appendix 2E Gender Aspects and Analysis

### 1. Gender analysis

#### 1.1. Policy and legal framework

Since the late 1980s, Tanzania has undergone significant socio-economic reforms. In this context, the Government of Tanzania has made considerable efforts to integrate gender into its policy-making and institutional activities. The Government has introduced gender equality policies in the economic, political and social spheres, with policies emphasizing non-discrimination and the use affirmative action.

The voice of women has been heard in public debates in areas such as the Gender Budget Initiative, the National Land Policy, and the NGO Policy, and in legislation, such as the Land Act and the Village Land Acts, 1999, and the Constitutional Amendment. The parliament passed a bill in 2000 to increase the number of women's special seats, and announced plans to increase the participation of women in politics to 30% by 2005 in line with the SADC Declaration of 1997. There has generally been progress in the last years in the representation of women in most areas of public life. In the local government councils, women are assured 33% of the seats, while in the Union parliament women are assured 20% of the seats. In 2003 already, women comprised 15% of Cabinet ministers, 23% of parliamentarians, and around 34% of local government officials.

In addition to a series of national gender policies, Tanzania is a signatory to various international policies on equity and non-discrimination, such as the Convention on the Elimination of All Forms of Discrimination against Women and the Beijing Platform of Action. It is also party to regional and sub-regional policies, such as the SADC Declaration on Gender and Development and the African Charter of Human and Peoples Rights of 1981. Tanzania has also ratified all eight core ILO Conventions, including Convention 100 and 101, which are drafted specifically to counter discrimination in women's employment. Further, the government developed a National Women and Gender Policy (2000) and a National Strategy for Gender Equality (2005).

Policy implementation of gender equality and women empowerment include the development of National Strategy for Growth and Reduction of Poverty I and II (which is currently incorporated in the Five Years Development Plan 2016/17 -2020/21), a national strategy that provided openings for poverty-reduction measures with gender equality objectives, and the development of various sector policies and adoption of gender mainstreaming approaches in development planning and budgeting processes (gender budgeting). As a key sectoral policy, the general policy objective of the Tanzania Agriculture and Livestock Policy is to commercialize agriculture and the policy document recognizes that the marginalized position of women is attributable to poor access to land, credit and services and emphasizes the importance of engendering extension services by recognizing women's multiple roles and time constraints.

The Land Act and Village Land Act of 1999, which repealed customary and traditional practices, was enacted to provide gender equality in the ownership, use and management of land. Women are also recognized as being significant contributors to the small and medium-sized enterprise sector (SME) in the SME Development Policy of 2000.

During the early 1990s, the Tanzanian government formed the Ministry of Community Development, Women and Children that changed its name in 2000 (currently is known as the Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC), Gender and Children representing a strategic shift towards a "Gender in Development" approach. The Ministry also

established the position of 'Gender Focal Points' in each ministry and at various levels of government and introduced gender budgeting initiatives in selected sectors.

## 1.2. Rural gender aspects

Tanzania Mainland remains a primarily rural country with an agriculture-based economy and significant rural-urban and regional socio-economic disparities. It is widely recognized that improving the performance of the agriculture sector is critical for poverty reduction and food security. At the same time, it has become evident that the underperformance of the agriculture sector is partially due to the existing gender inequalities in access, use and control of assets, resources, and services, including rural employment.

Agriculture is the largest sector of employment in Tanzania, with the vast majority of rural women and men employed in agriculture, mostly as self-employed on their own farms. Agriculture is an important source of employment for 84% of economically active women and 80% of economically active men. Women constitute 51% of the economically-active labour force in Tanzania. Only 4% of women are in paid jobs, as compared with 10% of men. Limited available data suggest that women comprise 38% of the informal sector, a share that is lower than their 51% share of the active labour force.

Gender is an economic issue in Tanzania, not just a social or equity issue. Available data suggest that a distinguishing characteristic of Tanzania's economy is that both men and women play substantial economic roles. The structural roles of men and women in the agricultural cycle reveal that women are more active in agriculture than men, specifically in food crop production, marketing, and processing of agricultural products. Estimates of the "gender intensity of production" in Tanzania, while highly aggregated, provide some indication of the magnitude of the respective contributions of men and women to the economy. They suggest that men and women are not distributed evenly across the sectors of the economy, as women comprise a slight majority of the labour force in agriculture, while men are a substantially higher majority of the labour force in the industry and service sectors. They suggest, further, that men and women contribute, respectively, 60 and 40% of GDP. Gender differences in labour force participation remain strong, with fewer than half as many women as men in paid jobs.

Nearly three-quarters of all landholders are men. When women are owners, they tend to have smaller plots. They own less livestock than men and have more restricted access to new technologies, training, vocational education, extension advice, credit and other financial services. Self-employed women in agriculture are more likely to use their land for subsistence farming than for commercial farming.

Farm activities are the most important source of income for rural households, and account for approximately half of household incomes across all expenditure quintiles. While more women than men are employed as casual labourers, the average wage for women is almost three times less than those paid to men. Significant shares of female (48 %) and male (34 %) workers in rural areas have multiple occupations, but women are overrepresented in unpaid employment, particularly in their second occupation. This is probably because subsistence farmers often face meagre earnings from their primary source of livelihood as well as underemployment due to the seasonality of agricultural work. Although more women have a second job than men, most work as unpaid family workers in second jobs, henceforth, they do not generate extra monetary income from having two jobs.

Nevertheless, second jobs are crucial for household well-being in the absence of social safety nets and service provision.

Village transport surveys in Tanzania show that women spend nearly three times as much time in transport activities - including economic and domestic activities - compared with men, and they transport about four times as much in volume. Nearly half of the total time spent on transport tasks is spent on activities related to domestic tasks - fuel and water fetching and traveling to the grinding mill. Household chores are still a predominantly female task, and are a determining factor in how women use their time. Key high-frequency tasks in the household economy are supplying energy through firewood collection, and fetching water. Within most households these tasks are considered to be the responsibility of its female members. Women spend on average 2 hours/day on these activities.

Education is a key component of human capital, and plays a fundamental role in determining households' ability to access better labour opportunities and escape poverty. Thanks to its education policies, Tanzania has successfully increased primary enrolment of girls and boys, and is close to achieving full gender parity in primary education. However, national illiteracy rates are still very high, especially in rural areas where 39% of women and 23% of men are illiterate. Out of the 59% of rural women aged 25 and above who have not obtained a primary qualification, as many as 74% never completed their first year, and only 11% completed the fourth year of schooling. The situation is even worse when looking at the percentage of rural men and women with secondary school qualifications: less than 0.5% in rural areas and around 2% in urban areas, with minor gender inequalities. In rural areas, only 15% of girls and boys are enrolled in secondary school compared with 48% in urban areas. Female members of female headed households tend to be the most disadvantaged.

### **1.3. Gender and Irrigation Agriculture**

Both men and women rear livestock, particularly small stock in the case of women. In communities near water, men's activities included fishing. The division of labour in agriculture is well engrained in rural societies. Female farmers (wives or female heads of household) tend to hire less labour than male farmers, perhaps due to the lack of resources, or due to the fact that they are more engaged in small-scale farming. This might have consequences in terms of productivity and profitability of their farming activities and of the time-burden overload. Both male and female farmers tend to use more female than male casual labour.

Irrigation agriculture also shows a clear gender pattern as started by survey done Rhoda A D Kweka 1997. In her household survey showed that male farmers owned nearly all the irrigable land in the upgraded Majengo Scheme. Out of 452 farmers who were allocated land, only 100 (22%) were women of whom 23 were single. Furthermore, 59% of women owned one acre only as compared to 41% the male who owned 2-4 acres, with no women members owning such large areas. Male farmers had access to and control over the household labour force and improved technology whereby 12% of them owned sprayers and 23% owned ox carts. Men enjoyed extension services which are mostly directed towards heads of households.

None of the women in the sample were reported as having plots that benefit from mechanical irrigation systems such as sprinklers, drip irrigation or water hoses.

In addition to their prominence in subsistence and peasant agriculture, women bear the brunt of domestic tasks that are often arduous, time-intensive, frequent (times per day or week) and energy consuming. These include processing food crops, providing water and firewood, and caring for the elderly and the sick. This last task has assumed particular importance since 5% of the population are

HIV/AIDS infected. The time and effort required for these duties, in the almost total absence of even rudimentary domestic technology, is very high.

Gender relations at household level are not static, and much negotiation and sometimes conflict occurs, in relation to access and use of resources. Ownership and control of resources at household level is generally joint ownership. Within households, women have a tendency to own kitchen equipment and utensils whereas men own farm inputs and implements. However, in households headed by women (widows, never married and mature women), it is women who own and control the resources. However, these women tend to own fewer resources relative to men and they tend to be poorer than their male counterparts. In most male-headed households, men are the key decision makers on income, which is controlled and allocated by them.

## **1.4. Constraining features**

### **1.4.1. Access to land**

Access to land, workspace, and productive resources is critical to unlocking the economic potential of women, but despite positive land reforms, land tenure in Tanzania continues to discriminate against women because of traditional practices and customary laws. This is particularly the case in relation to inheritance and in circumstances of the death of, or divorce from, a spouse. Women are estimated to own about 19% of registered land, and their plots are less than half the size of those of their male counterparts. For the cultivation of crops, men and women have joint plots (usually husband and wife together) or separate plots – the latter being more common in female-headed households and in polygamous households. Separate plots for men, women and children were more common in the Lake Zone, of which Simiyu is part. Separate plots can afford women more direct control over the land and the goods from it, in some cases. Women heads of households usually manage their own land and crops; and young people in a household may have their own plots.

Insecure land rights discourage women from making the necessary investments in their land that would increase its productivity and economic value. If claims to land are uncertain, the vulnerability of households to shocks or economic distress can be much greater than for those households with secure land rights.

The Village Land Act invalidates customary laws that discriminate against women, and recognizes a wife's rights to land on the death of a spouse or on divorce. It provides that "any rule of customary law or any such decision in respect of land held under customary tenure shall be void and inoperative and shall not be given effect to by any authority, to the extent to which it denies women, children or persons with a disability lawful access to ownership, occupation or use of any such land." The act also provides for allocation to women of a certain number of places on the Village Adjudication Committees and Village Land Councils, which have decision-making responsibilities concerning occupancy rights and land disputes. By law, both spouses must be registered and mortgages can only be issued with the consent of the spouse or spouses, who are entitled to a copy of the mortgage agreement.

Despite the protection given to women under the formal legal system, in practice customary norms that protect clan land from alienation outside the clan and traditionally vest control of property in men, continue to influence decisions and practices concerning ownership and control of, and access to, land. In the Lake Zone, land access is closely related to the type of household. Men control land allocation, and therefore married women can access land through their husbands.

Households headed by unmarried women, with or without children, can access family land for cultivation in their natal village, but widows residing in their deceased husband's village often have problems and are sometimes chased away by the husband's family including in-laws and close relatives.

### **1.4.2. Access to finance**

The majority of the economy is working with little formal credit, especially in agriculture and the rural economy, where women predominate. Interviews and discussions with women entrepreneurs reveal that access to finance may be an even more serious constraint for them. Their limited control over land affects their ability to secure finance because they are unable to provide collateral for

business loans. It is estimated that despite constituting 43 % of small & medium enterprises (SMEs), only 5% of Tanzanian women are banked. And only 0.53 % of female-headed, smallholder household's access credit services in Tanzania. On the other hand, reserve requirements stipulate that unsecured loans to a single borrower may not exceed 5% of a licensed bank's capital, thus limiting the banks' interest in microfinance.

Because women are not generally named - nor are their interests noted - on land titles, it is difficult for them to access formal sources of credit, which are mostly tied to the provision of titled land as collateral. The use of non-land assets as collateral is a problem, due to an outdated law and a poorly functioning system relating to the registration of personal property securities. Asset leasing is a particularly important financial product for those who do not have land to use as collateral, who have no banking history, or who have limited start-up capital. However, the provision and use of leasing are constrained in Tanzania for numerous reasons relating to judicial interpretation and enforcement of the law, unfavourable tax treatment, and lack of public awareness.

### **1.4.3. Access to information and decision making**

Women and men's local knowledge of their farming system allows them to manage their plots generally in a low input / low output system. Men and women have adequate knowledge and skills on how to grow staple- and other crops in their own fields. However, for most farmers, further knowledge would be needed to gain the maximum benefit from improved planting material and water, and in particular knowledge and skills to make their livelihood more resilient.

At village level, both men and women have access to information in meetings organized by the village government. Important sources of information for women are through village meetings and from NGOs. Those who are members of farmer associations or cooperatives are more easily able to access information from NGOs and government actors.

Various communication technologies offer potential for improving farmers' access to information; yet access to modern media – radio, mobile phones, television (etc.) tends to be less available for women and girls in comparison to men and boys. Radio is the main option currently available in rural areas - television is currently limited. Men have access either through direct ownership or through meeting at trading posts, which have televisions. Women are less likely to own such equipment and do not socialize in public places or bars that have TVs. Mobile phone ownership is high in most parts of Simiyu, and with most groups.

The membership of farmers' groups is relatively gender balanced. However, some processing groups have more female membership (building on women's traditional role in processing), or a group's members are women only (as being set up by projects as women promotion measures). For example, in Busega district, several women's groups are successfully managing to date fuel wood plots that were set up years ago by a project. However, in most cases the group leader (chairperson) is usually male, whereas supporting leadership (treasurer and in some cases the secretary), are women.

Women's groups in particular can provide opportunities for women to participate in leadership and decision making, increasing access to equipment and forwarding women's particular, strategic interests. A case in point are the Comprehensive Guidelines for Irrigation Scheme Development that fix a 30% quota to women in project committees charged to supervise irrigation project during construction.

## **2 Gender aspects (Comparable neighbouring regions to Simiyu)**

In a study conducted in Mererani Arusha region, the traditional image of women as a mother, and housewife underlies a clear-cut division of labour between men and women (see Wagner et al 2010). Women perform the bulk of household work. Their domestic responsibilities include food production, processing, preparation and storage, the provision of fuel and water, sanitation and hygiene, cleaning as well as cleaning the house and yard, doing the laundry etc.

Men are usually responsible for low frequency and irregular tasks such as construction and repair works, the maintenance of farming equipment, etc.

The analysis presented in the table shows that a woman has to allocate her time to family chores as well as to productive and reproductive activities. Women spend more hours on household work instead on other social or income generating activities. During the same period their male counterparts are able to spend their time on business and leisure.

During focus group discussions the participants were asked to name the tasks that customarily were considered to be the sole responsibilities of men and which activities are seen as being female responsibilities. The responses to this question are presented in the table below (table 1). In all the cases high frequency tasks like food preparation, laundry, childcare, taking children to the clinic or health center, fetching water were mentioned as female responsibilities. In addition to their own households many women are expected to be somehow involved in the care of their own extended family or the family of their husband.

These household responsibilities, together with reproductive responsibilities, are time and energy consuming often preventing the female farmer, miner and entrepreneur from participating in other activities such as like business, capacity building and public and social activities (e.g. gatherings, meetings). Because of their heavy workload and resulting time constraints women tend to will weigh the opportunity costs of the time they use participating in trainings and meetings.

### **2.1 Reproductive activities and decision making**

During the focus group- and in-depth discussions, women frequently mentioned that although a husband and wife sometimes discuss the question of the size of the family, the final decision usually rests with the husband. One Muslim man mentioned that, the Koran says that men are the heads of the family and are responsible for making all the final decisions in the household. He further said if a



woman insists on family planning (that is having a small number of children), the husband simply takes another wife who will be prepared to bear more children. Some women mentioned that precaution such as contraceptive is taken secretly at risk of a marriage crisis when the man discovers it. In Maasai tradition contraceptives for women are taboo.

In the same discussions as it was revealed that women are the ones who are responsible for taking the children to the clinic and hospital when they fall sick. It means that a woman with more children has a bigger burden compared to her counterpart. Women who are pregnant, lactating or with young children have to struggle harder to accomplish their domestic rounds as well as being commercially productive for her livelihood.

Women who are most of the time either pregnant, lactating or taking care of young babies have little time for effectively engaging in mines activities or farming. Most of the time is spent on taking care of the children. This responsibility has got to be done alongside with housekeeping responsibilities as we saw in the above paragraphs. When it comes to socialization men have more time to socialize than women. The only time when women socialize it is when they go to the weddings, funeral ceremonies and markets.

**Table 1: Women, men and the daily division of labour**

Male group		Female group	
Time of day	Activity	Time of day	Activity
5.00am	Wake up, wash face and pray (Muslim only)	5:00 am	Wake up and pray and make the bed Prepare fire
6:00 am	Wake up and listen morning news Talk to family Take shower	6:00 am	Fetch water Wake up children Prepare breakfast Clean the house, laundry Sweep the compound Prepare food for sale (in the public areas)
7:00 am	Take Breakfast	7:00 am	Take Breakfast with family Wash dishes Prepare children for school Send children to school
8:00 am	Go to work (mines, shops, business, offices)	8:00 am	Go to work (mines, shops, business , offices)
9:00 am		9:00 am	Take shower Go to the market to buy food
10:00 am		10:00 am	
11:00 am		11:00 am	Look for firewood Look for vegetables Prepare lunch
12:00 pm		12:00 pm	Give lunch to children and father Take lunch Clean up after lunch
1:00 pm		Take lunch and read newspaper And gossip with fellow men	1:00 pm
2:00 pm	Back to work	2:00 pm	
3:00 pm		3:00 pm	
4:00 pm	Return home and take shower	4:00 pm	
5:00 pm	Supervise other businesses	5:00 pm	

6:00 pm	or go direct to socialize with other men (bar, club, <i>Kijiweni</i> ) meeting spot. Watch football marches, play pool games	6:00 pm	Prepare supper
7:00 pm	...watch TV...take supper	7:00 pm	Take Supper
8:00 pm		8:00 pm	
9:00 pm		9:00pm	Clean up after supper, prepare children to go to bed
10:00 pm	sleep/talk to wife	10:00 pm	Pray and go to bed
11:00 pm		11:00pm	
REPRODUCTIVE ROLES  5 hours	Prayers, morning news, taking showers, taking breakfast, taking lunch, Rest, watch football, read newspaper, drinking at bar, Gossiping at Kijiweni, watch TV take super and rest	REPRODUCTIVE ROLES  9 hours	Child care, taking the children to clinics welcoming visitors, mourning, giving birth, looking after children, taking care the in-laws and husband
PRODUCTIVE ROLES 7 hours	Going for work, digging using ox-plough, building for people (construction), Supervision business	PRODUCTIVE ROLES 8 hours	Going for work at the mine, selling fruits, food, eggs from chickens,
COMMUNITY ROLES 1 hours	Visiting friends, talk politics, group prayers, helping or going for burials,	COMMUNITY ROLES 3 hours	Cleaning the church, cooking for weddings, and burials,

Source: Wagner et al (2010)

## 2.2 Gender aspect and water related issues

Gender mainstreaming in water availability, access, capacity, uses, and capacity to protect the environment in order to sustain the water services is a necessity.

Currently women and girls in Simiyu region are responsible for collecting water, including water used for drinking and other sensitive usages. Women also process (use) most of the water fetched (preparing water for bathing, washing the children, preparing food, etc.). They are also the major promoters of household and community sanitation activities.

Men however still dominate the arena of planning and decision-making regarding water availability, access, capacity, uses, and capacity to protect the environment. Women's views and suggestions are often under-represented and even ignored implying that the practical and strategic needs of women are not addressed. Discrimination against women stems from cultural practices and societal attitudes that are gender biased while others are a result of policies and laws that do not address gender equality issues or have provisions that age gender discriminative.

Therefore it is imperative to integrate a gender perspective in Simiyu region sector policies and developing guidelines to operational gender in programme planning, implementation, monitoring and evaluation. These gender sensitive measures, some of them targeting the male members of society, should empower women, men and vulnerable groups through ensuring equity in access and control (management) of WSS resources and infrastructure.

### Project design and implementation

Work carried out in Zambia and Kenya (for KfW and GIZ) shows that gender mainstreaming should go well beyond the mere sensitization and education of men and women. WSS interventions can be significantly more effective and successful if women are involved in the design and implementation

of the programme or project. The active participation of women and of other user categories (e.g. kiosk operators, physically challenged, etc.) can have a very positive impact upon:

- The identification of gender (etc.) sensitive performance and success indicators that can be used during programme implementation and evaluation.
- The identification of the most appropriate and sustainable technologies (e.g. a UDDT toilet or a VIP latrine, a water kiosk or domestic connections).
- The identification of appropriate sites for public WSS infrastructure (e.g. water kiosk and public sanitation facilities) taking such factors as distance and security into account.
- The design of a gender (etc.) sensitive sensitisation programme (taking relatively low literacy levels into account).
- The customer-aided design (CuAD) of WSS infrastructure such as water kiosks and toilets focusing on ergonomic and public health aspects as well as the specific needs of women, men, vulnerable- (e.g. the physically challenged) or socio-cultural groups.
- The active recruitment of women as operators and caretakers of WSS infrastructure with a user interface (e.g. water kiosks).
- The involvement of women in bodies (committees, etc.) that represent and defend the interests of women (e.g. population-UWSA contact groups).

### **Project monitoring and evaluation**

The monitoring and evaluation system to be developed and adopted should be gender responsive, enhancing visibility and advocacy for gender issues and seeking the sustainability of available resources in the region.

Adopting participatory monitoring and evaluation methods and techniques generally allow for the inclusion of gender sensitive issues as well as the wishes and requirements of special interests groups.

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