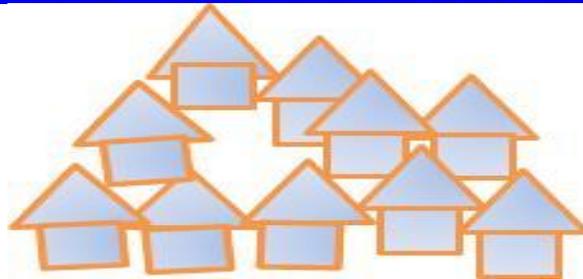
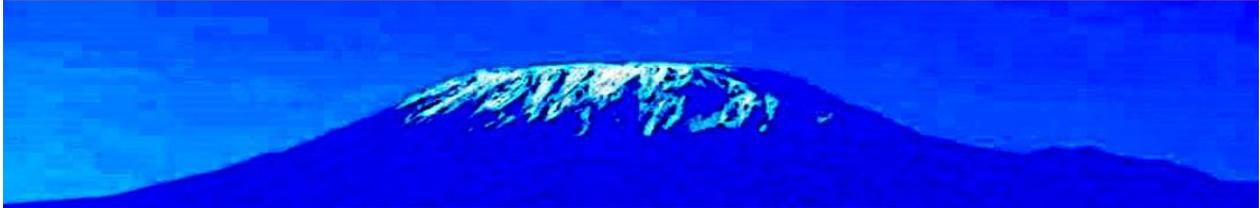


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Review of the Implementation of the Tanzania's 2000 Women and Gender Development Policy

Deborah Ngusa¹

Abstract

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The implementation of Tanzania's 2000 Women and Gender Development Policy has been instrumental in shaping the country's efforts toward women's economic empowerment. The aim of this article is to evaluate the effectiveness of Tanzania's 2000 Women and Gender Development Policy in promoting the economic empowerment of women. Specifically, it examines the status of women in terms of employment rates, income levels, and access to crucial economic resources such as education, financial services, and land ownership. Data were collected through the documentary review method. Online documents, books, and government reports related to the study were thoroughly reviewed to gather secondary data. The data analysis employed thematic and descriptive statistics. The review found that, according to available statistics, full economic empowerment for women has yet to be realized. The disparity in the average monthly minimum income between genders remains significant, with males earning TZS 278,748, while females earn TZS 165,920. However, societal recognition acknowledges the economic success of many women, the data reveal that only a minority have achieved substantial economic empowerment. The article recommends that the government should establish a comprehensive strategy to effectively implement Tanzania's 2000 Women and Gender Development Policy to foster an environment conducive to enhancing women's economic empowerment.

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1.0. Introduction

Many countries are developing policies that establish a frameworks for the engagement of both men and women in promoting economic participation. These policies place particular emphasis on women, as historically, they have been disproportionately excluded from development activities. The examples of these policies include National Policy for the Empowerment of Women (2001) in India (Sarkar, 2021), National Gender Policy (2000) in Zambia (Caron, 2018), National Policy Framework for Women's Empowerment and Gender Equality (2000) in South Africa (Kgobe & Ramoroka, 2024), and National Gender Policy (1997, Revised 2007) in Uganda (Malingu, 2019). These policies have principles, guidelines, or rules that are adopted by governments or institutions to address issues and achieve desired outcomes in development.

Accordingly, the Tanzanian government enacted the Women and Gender Development Policy of 2000 to promote the economic empowerment of women who have historically been marginalized (Badstue et al., 2021). This article reviews the Women and Gender Development Policy of 2000, focusing on the expected changes in various aspects of women's economic status in Tanzania since its inception. The overall objective of the policy is to foster an enabling environment where individuals, irrespective of gender, can access economic opportunities (URT, 2000). While the policy addresses issues affecting both men and women, its primary focus is on addressing disparities in women's participation in development, thereby striving for gender equity (ibid). By facilitating the full and effective engagement of Tanzanian women, the policy seeks to empower them to identify and address challenges in utilizing available resources, thereby enhancing their economic prospects and alleviating poverty (ibid). Achieving women's empowerment requires access to economic opportunities, supported by the effective implementation of the Women and Gender Development Policy across the nation.

The paper builds on the current state of women's economic circumstances, which raises concerns about the effective implementation of the policy designed to uplift women. The link between the policy and the current situation stems from the extent to which the overall objective outlined in the Women and Gender Development Policy have been translated into tangible outcomes for women's economic empowerment (Makaza & Chimuzinga, 2020; Kabubo-Mariara et al., 2021). While the policy aims to create an enabling environment for women's economic empowerment, persistent challenges in areas such as employment, income disparity, and access to resources suggest that the policy may not have been fully or effectively implemented (Nziku & Henry, 2020; Badstue et al., 2021). Moreover, the implementation of the Women and Gender Development Policy of 2000 has yet to be evaluated to determine whether it has successfully achieved the economic empowerment of women (Coleman et al., 2019; Jamatia, 2023). Analysing the implementation of the Women and Gender Development Policy of 2000 is essential for assessing its contributions to women's economic empowerment.

The policy is supported by advocates who argue that promoting gender equality and women's economic empowerment transcends social justice and human rights; it is a fundamental pillar of sustainable development. They emphasize that the economic empowerment of women benefits not only individual women but also society as a whole, significantly contributing to poverty reduction, economic growth, and social cohesion (Onditi & Odera, 2018). Conversely, some opponents assert that the policy does not sufficiently engage women from diverse backgrounds, particularly those in rural or marginalized communities (Nziku & Henry, 2021). They argue that a thorough examination of the policy's impact is necessary to ensure accountability and to identify the barriers that continue to hinder women's economic empowerment (Ovadia & Amofo, 2023).

When a policy of this nature, aimed at economically empowering women, is implemented, several key outcomes are expected to emerge, such as increased access to economic resources, improved employment opportunities, and a reduction in income disparities between men and women (Kironde et al., 2022; Lambin & Nyssölä, 2022). The evolution of gender

initiatives over time necessitates the formulation and execution of policies, as well as the strategies and programmes designed to improve women's economic conditions (Shawa & Mlowosa, 2018; Lambin & Nyyssölä, 2024). The implementation process has been supported by pivotal movements that inform this policy, including the Beijing Declaration and Platform for Action, the National Strategy for Gender Development (NSGD), the Tanzania Gender Network Programme (TGNP), and the Women Development Funds (WDF).

While the policy emphasizes on women's economic empowerment as a primary objective, many women continue to face financial struggles (Murphy et al., 2019; Manyarange & Warsanga, 2021; Mntambo, 2021; Serpa et al., 2021). This situation raises significant concerns, especially given the existence of a long-standing policy specifically designed to address the economic challenges faced by women. Consequently, there is a need for a thorough examination of the areas that require improvement in women's economic status through the policy's implementation. Furthermore, an evaluation is necessary to identify the key policy measures and interventions that have been implemented to enhance women's economic empowerment within the Tanzanian context (Losioki & Mdee, 2023; Ovadia, 2024).

The article examines a central analytical question: To what extent has the implementation of Tanzania's 2000 Women and Gender Development Policy contributed to advancing women's economic empowerment? This question was addressed by analysing the expected key outcomes through implementation of the policy such as increasing employment rates, improving income levels, and promoting access to crucial economic resources for example education, financial services, and land ownership for women. Therefore, this article reviews the economic outcomes for women resulting from the implementation of the Tanzania Women and Gender Development Policy of 2000. The implementation of the 2000 Women and Gender Development Policy is linked to the feminist movement in reshaping development.

1.1. Feminist and Postcolonial/Decolonial Approach

In recent years, postcolonial and decolonial feminisms have gained significant prominence in philosophy, reshaping academic discourse, development, and practical applications (Ruíz, 2022). These approaches challenge patriarchal systems and colonial legacies that have historically excluded women from economic participation. By integrating feminist theory, which advocates for gender equality (Sovacool et al., 2023), postcolonial and decolonial feminisms emphasize the need to address the socio-economic inequalities that stem from colonial oppression and gender-based discrimination. Postcolonialism focuses on the effects of colonial rule and the lingering impact on formerly colonized societies (Parashar & Schulz, 2021), while decolonial thought pushes for the deconstruction of these legacies to foster empowerment and autonomy (Botha et al., 2021). This approach is vital in addressing the structural barriers to women's economic empowerment, particularly in contexts where colonial histories have marginalized women economically, socially, and politically. Thus, the feminist, postcolonial, and decolonial approaches together advocate for dismantling the legacies of both patriarchy and colonialism, laying a foundation for policies and initiatives that aim to promote women's economic empowerment in a more equitable society.

The feminist, postcolonial and decolonial approaches advocate for a more inclusive and diverse understanding of women's experiences across various livelihood contexts, highlighting the significance of empowering marginalized communities (Sovacool et al., 2023). Recognizing that gender cannot be disentangled from other identity factors such as race, class, and ethnicity (Noble et al., 2024), these frameworks push for a re-evaluation of traditional economic structures that have often excluded or marginalized women, particularly those from indigenous and other vulnerable communities. By challenging historical and systemic inequalities rooted in both colonialism and patriarchy (Sim et al., 2024), the feminist, postcolonial and decolonial perspectives advocates for dismantling oppressive structures that hinder women's full economic participation. This approach recognizes the need for policies and frameworks that are sensitive to the diverse experiences and identities of women, valuing their unique knowledge and strengths (Starblanket, 2018). In this context, women's economic

empowerment becomes a central focus, as these approaches seek to create environments where women—especially those from marginalized groups—are provided with equal rights, opportunities, and resources to thrive economically. By addressing the intersectional barriers that shape women’s lived realities, the feminist postcolonial and decolonial approaches lay the foundation for more inclusive and sustainable economic empowerment strategies.

The feminist postcolonial/decolonial approach has brought critical attention to the ways in which historical and ongoing colonial practices have shaped social, political, and economic systems, particularly in relation to gender (Starblanket, 2018). The feminist postcolonial/decolonial approach has been instrumental in reshaping and broadening the understanding of power dynamics, gender inequalities, and colonial legacies (Arora & Chowdhury, 2021). The approach in the centre of women's economic empowerment involves promoting access to opportunities and dismantling the lingering impacts of colonialism that continue to oppress women, particularly those from marginalized communities (Quinless & Adu-Febiri, 2019). The economic aspect has been thorough attention for women in recent years, reflecting a growing recognition of gender equality in economic opportunities (Kabeer, 2021). Efforts have been concentrated on closing the gender pay gap, ensuring fair access to financial services and capital, and promoting entrepreneurship among women (Morsy, 2020). As a result, policymakers are increasingly implementing initiatives to support women's economic empowerment, ranging from legislative measures to corporate policies that foster inclusive workplaces (Idowu, 2024).

In this article feminist postcolonial/decolonial approach was adopted to discuss women economic empowerment through implementation of Tanzania's 2000 Women and Gender Development Policy. This involves determination on how these colonial inequalities in economic participation discriminated women. This policy was followed by its implementation Strategy in 2008 as driving forces for promoting gender-inclusive development. However, the progress and impact of these initiatives are reported by stakeholders through providing comprehensive reports (Lambin & Nyssölä, 2022). This article is unique as it specifically reviews whether the policy's overall objective has been achieved by analysing the expected key outcomes related to economic empowerment for rural women. The aim is to determine whether there are tangible outcomes on women economic empowerment on various opportunities such as employment, income growth, access to economic resources, availability of education prospects, access to financial services, and land ownership.

1.2. Women and Gender Development Policy of 2000

The Women and Gender Development Policy of 2000, a revolutionary initiative in Tanzania, seeks to address gender inequalities and promote women's economic empowerment. This section presents the historical perspectives of the National Women and Gender Policy of 2000 and the initiatives for women's economic empowerment.

1.3. Historical Perspectives

The Women and Gender Development Policy of 2000 represents a breakpoint moment in Tanzania's ongoing mission for gender parity and the empowerment of women. Preceding its enactment, Tanzania, like several other nations worldwide, contended with deeply ingrained gender inequalities saturating every aspect of its socio-economic landscape (Angom & Angom, 2018). Surrounded within the fabric of society were patriarchal norms and cultural customs that systematically marginalized women, consigning them to subordinate roles and domineering their prospects for advancement (Msuya, 2021). This situation was addressed by feminist and postcolonial/decolonial approach that advocates for gender equality. Central to the gender policy is the empowerment of women to make informed decisions across diverse domains and to implement strategies accordingly (URT, 2000). Furthermore, the policy recognizes the indispensable role of men in achieving these objectives, emphasizing the importance of their active involvement and collaboration with women in various social, political, cultural, and economic spheres (Rai, 2018). Through this collaborative effort, the policy aims

to foster inclusive development, enhance societal cohesion, and improve the overall quality of life for Tanzanian citizens.

The origin of Tanzania's gender policy can be traced back to the dawn of the country's independence era in the 1960s. During this pivotal period, promising efforts emerged aimed at championing women's rights and fostering gender equality through the enactment of legislative reforms (Abdalla, 2018). Despite these initial endeavours, significant strides towards a comprehensive gender framework were not realized until the late 1990s (Enaifoghe, 2018). It was during this time that the Tanzanian government, acknowledged the authority for a cohesive and inclusive approach and initiated the formulation of a National Gender Policy (Ovadia & Amofo, 2023). This marked a critical juncture in Tanzania's journey towards gender equality, signifying a concerted commitment to addressing entrenched inequalities and empowering women across all sectors of the society (Bullock et al., 2018). Over the succeeding years, the policy was developed in response to shifting societal dynamics and emerging challenges, solidifying its role as a cornerstone of Tanzania's development agenda (Enns & Bersaglio, 2020). Currently, the National Women and Gender Policy stands as a testament to Tanzania's ongoing dedication to fostering gender equality, social justice, and inclusive development for all its citizens.

The formulation of the policy was catalysed by mounting national and international pressures urging Tanzania to confront entrenched gender disparities and uphold its obligations under prominent international conventions and agreements, notably the Beijing Declaration and Platform for Action (Kinyondo, 2019). These external influences, coupled with domestic advocacy efforts and a burgeoning awareness of gender inequities, propelled the government to adopt a proactive stance in addressing these issues (Akanji, 2018). The policy's overarching objective was to chart a strategic course for integrating gender perspectives across all facets of development, signalling a pivotal shift towards more inclusive growth and social justice (Ampaire, 2020). By embedding gender considerations into the fabric of national policies and programmes, the policy sought to redress historical imbalances, empower marginalized groups, and create an environment conducive to equitable opportunities and outcomes for all Tanzanians (Silvano & Kweka, 2021). Through targeted interventions and sustained commitment, it aimed to dismantle systemic barriers, challenge discriminatory practices, and pave the way for a more just and equitable society, in alignment with Tanzania's broader aspirations for sustainable development and human rights.

Following its adoption in 2000, the National Gender Policy outlined a comprehensive framework comprising key objectives, principles, and strategies aimed at advancing gender equality and empowering women across diverse domains (Kameri-Mbote, 2018). From education and health to employment, governance, and legal rights, the policy underscored the imperative of demolishing structural barriers and combatting discriminatory practices pervasive in Tanzanian society (Winkler & Satterthwaite, 2018). Moreover, it accentuated the pivotal role of fostering women's meaningful engagement and leadership in decision-making processes, recognizing their intrinsic value as agents of change and catalysts for progress (Kakade et al., 2024). By championing women's rights and amplifying their voices in public discourse, the policy sought to cultivate an environment conducive to gender equity and social justice, thereby fostering a more inclusive and equitable society (Apusigah & Bamora, 2021). Through targeted interventions and concerted efforts, it aimed to redress historical imbalances, promote substantive equality, and catalyse transformative change at both the individual and institutional levels, in alignment with Tanzania's overarching aspirations for sustainable development and human rights.

Throughout its evolution, the policy has continuously adapted to shifting socio-economic backgrounds and emerging complexities (Teklewold et al., 2020). Over the years, revisions and updates have been made to ensure its relevance and effectiveness in addressing contemporary challenges. While notable strides have been made in implementing various aspects of the policy, significant hurdles persist (Nhamo & Mukonza, 2020). Among these

challenges are persistent gaps stemming from inadequate funding, which often hampers the full realization of the policy's objectives (Bradford & Katikiro, 2019). Moreover, limited awareness among stakeholders about the importance of gender equality and women's empowerment continues to impede progress (Mbasa et al., 2024). Additionally, entrenched resistance to change within traditional structures poses a formidable barrier to advancing gender equality initiatives (Huyer et al., 2020). Addressing these challenges necessitates a multi-faceted approach, including increased resource allocation, targeted awareness campaigns, and strategic engagement with stakeholders to foster greater buy-in and collaboration (Richardson-Ngwenya et al., 2018). By confronting these obstacles head-on and leveraging collective efforts, Tanzania can further advance its commitment to gender equality and women's empowerment, ultimately realizing a more inclusive and equitable society for all.

Despite the challenges encountered, the National Women and Gender Policy of 2000 remains an indispensable cornerstone for driving forward gender equality and women's economic empowerment initiatives in Tanzania. Serving as a robust foundation, the policy continues to guide and inform ongoing endeavours aimed at dismantling discriminatory practices and fostering a more inclusive society. By supporting the rights of women and marginalized individuals, the policy highlights Tanzania's commitment to creating an enabling environment where all individuals can flourish, irrespective of gender (Massay, 2020). Through its comprehensive provisions and strategic objectives, the policy inspires concerted action towards eliminating gender-based disparities and promoting equitable opportunities for all Tanzanians (Msoka & Muya, 2019). As a beacon of progress, the National Women and Gender Development Policy embodies Tanzania's unwavering dedication to advancing gender equality and realizing the full potential of its citizens, ensuring a brighter and more equitable future for generations.

1.4. Women's Economic Empowerment Initiatives

This article exclusively discusses four key initiatives relevant to the implementation of the Women and Gender Development Policy. These key initiatives include the Beijing Declaration and Platform for Action, the National Strategy for Gender Development (NSGD), the Tanzania Gender Network Programme (TGNP), and the Women Development Funds (WDF).

The Beijing Declaration and Platform for Action, adopted by the United Nations on September 15th, 1995, marked a significant milestone in the global pursuit of gender equality. The Beijing Conference, held prior to the establishment of this policy, played a pivotal role in galvanizing global attention towards gender issues. Emerging from the Fourth World Conference on Women, held in Beijing, this declaration served as a comprehensive framework aimed at enhancing women's empowerment and advancing their access to vital resources necessary for socio-economic development (Makulilo & Bakari, 2021). This movement was also adopted by developing countries including Tanzania to address systemic barriers hindering women's full participation in various spheres of society, including their access to education, healthcare, employment, and decision-making processes (Msuya, 2021). By acknowledging the importance of women's rights and gender equality as fundamental principles of human rights, the Beijing Declaration underscored the imperative for concerted efforts at national and international levels to demolish discriminatory practices and promote inclusive policies (Sambo, 2020). In alignment with the Beijing Declaration, many nations formulated their National Strategies for Gender Development, outlining specific measures and initiatives tailored to their unique socio-cultural contexts to address gender disparities and promote inclusive development. These national strategies serve as essential instruments for translating the principles enshrined in the Beijing Declaration into tangible actions and policies, thus contributing to the realization of a more equitable and just society for all.

The consultation process for the formulation of the National Strategy for Gender Development (NSGD) commenced in 2001, following the adoption of the Women and Gender Development Policy in 2000. This participatory endeavour aimed to foster broad-based engagement and ownership of the strategy among stakeholders at various levels, including governmental

bodies, non-governmental organizations (NGOs), civil society organizations (CSOs), and development partners (Nziku et al., 2022). Through a series of dialogues, workshops, and stakeholder engagements, the consultation process facilitated an inclusive platform for the identification and prioritization of key gender-related issues confronting the country (Masamha, 2018). Central to the discourse were the pervasive challenges of gender inequality, which permeated various facets of society, including access to education, healthcare, economic opportunities, and political representation (Lusasi & Mwaseba, 2020). The NSGD functions as a critical tool for fostering gender empowerment, placing a heightened emphasis on women who have previously experienced disadvantage.

Initiatives aimed at gender empowerment are furthered through the Tanzania Gender Network Programme (TGNP), a notable civil society initiative committed to promoting gender equality, women's empowerment, and social justice in Tanzania. TGNP was established in 1993 and functions as a non-governmental organization (NGO), concentrating its efforts on catalysing gender-responsive policies, programmes, and practices across local, national, and regional domains (Israel et al., 2018). At its core, TGNP is committed to promoting women's rights and addressing the root causes of gender inequality through advocacy, capacity building, research, and networking (Madaha, 2021). The organization works collaboratively with a wide range of stakeholders, including government institutions, grassroots organizations, academia, and international development partners, to catalyse transformative change and create an enabling environment for gender equality (Ibid). TGNP's activities encompass a diverse array of thematic areas, including women's economic empowerment, political participation, access to justice, reproductive health and rights, gender-based violence prevention, and feminist leadership development. Through its various programmes and initiatives, TGNP seeks to amplify the voices of marginalized and vulnerable groups, challenge discriminatory norms and practices, and promote inclusive development that prioritizes gender equality and social justice. Overall, the Tanzania Gender Network Programme plays a crucial role in driving forward the gender equality agenda, mobilizing collective action for socio-economic empowerment, and fostering meaningful change towards a more equitable and just society for all Tanzanians (Mulawa et al., 2018). The mobilization of collective action for socio-economic empowerment has been facilitated through the Women Development Funds provided at the district level.

In 1993/1994, the Tanzanian government took a significant step towards empowering women by establishing the Development Funds (WDF) under the Exchequer and Audit Ordinance, Cap 439, number 21 of 1961 Cap 7(1). The fund is allocated to specific demographic groups, with 4% earmarked for women, referred to as Women Development Funds (WDF), 4% allocated for youths, and 2% designated for Persons with Disabilities (PWDs), determined by the total annual collection. WDF offers loans to support women in initiating and expanding income-generating activities (IGAs) across various sectors, empowering them to enhance their livelihoods through entrepreneurship (Amos & Lutego, 2022). This strategy has been a move to address gender disparities and promote inclusive economic development across the country. Since its inception, the Women Development Funds have remained a cornerstone of Tanzania's empowerment mechanisms, serving as a vital source of financial support for women entrepreneurs and aspiring business owners (Tryphone & Mkenda, 2023). Operating under the framework of the Exchequer and Audit Ordinance, the Women Development Funds have continued to play a pivotal role in facilitating women's access to credit and capital, enabling them to establish or expand their businesses, pursue income-generating activities, and enhance their economic self-reliance. Through the provision of loans, women are empowered to invest in various sectors such as agriculture, small-scale enterprises, retail businesses, and services, thereby contributing to job creation, poverty reduction, and economic growth. However, the WDF encountered some deficiencies that emanates from limited understanding and the persistent challenges in recruiting trustworthy members to join their groups that hinders effective implementation of the programme (Amos & Lutego, 2022).

Despite concerted efforts, gender imbalances persist across various facets of Tanzanian societies. While some argue that women are adequately empowered economically, suggesting progress, the reality is that the majority of women still face significant challenges and barriers to fully accessing and utilizing opportunities available to them (Chuwa, 2022). Despite policies and initiatives aimed at promoting gender equality and women's empowerment, such as educational programmes and economic initiatives, the entrenched societal norms and structural inequalities continue to hinder women's advancement (Urassa, 2023). In many areas, women still encounter discrimination in employment, limited access to resources and decision-making positions, as well as pervasive gender-based violence (Lambin & Nyssölä, 2024). Therefore, while there have been strides made towards gender equality, the pervasive nature of gender imbalances indicates that the problem has not been adequately addressed, highlighting the need for continued and intensified efforts towards true gender equality in Tanzanian societies. Therefore, this article presents findings that reflect the current status of key elements targeted for improvement through the implementation of the Women and Gender Development Policy of 2000.

2.0. Methodology

The data for this study was gathered through a comprehensive documentary review. A diverse set of documents were carefully selected based on their direct relevance to the implementation of the Tanzania's 2000 Women and Gender Development Policy. This included materials such as government reports, independent evaluations, academic papers, and non-governmental organization publications, spanning the period from 2018 to 2024. The documents utilized in this study were sourced using the Google Scholar search engine. Both qualitative and quantitative data obtained from the reviewed documents were adopted in relation to the study topic. These documents were chosen not only for their alignment with the policy under review but also for their emphasis on women economic empowerment.

A documentary review was conducted to systematically identify and analyse recurring themes related to the implementation of the 2000 Women's and Gender Development policy. This method enabled the identification of key themes, including employment rates, income levels, and access to economic resources such as education, financial services, and land ownership. These themes were selected for their critical role in advancing women's economic empowerment. Additionally, the reviewed data were analysed using thematic analysis and descriptive statistics. Employment rates were examined by categorizing improvements observed among men and women to determine equality or disparity. Income levels were assessed to evaluate the gender income gap, while progress in women's access to education, financial services, and land ownership was also analysed by adopting previous scholarly findings.

3.0. Results and Discussions

3.1 Women's Economic Empowerment

This section presents the reviewed results that highlight the key areas expected to improve through the implementation of the Women and Gender Development Policy of 2000, in alignment with its overall objective. The discussion focuses on several critical outcomes, including employment rates, income levels, access to economic resources, education, financial services, and land ownership.

3.1.1 Employment Rates

Statistics indicate that in Tanzania, women make up 52% of the population aged 15 and older; however, the labour force participation rate is significantly higher among males at 89.4%, compared to only 17.6% for females (Idris, 2018). This disparity is further emphasized by a study conducted by Tough et al. (2023), which found that women's participation in the labour force is often passive, hindering their ability to achieve economic empowerment. Additionally, women frequently bear a disproportionate burden of unpaid care and domestic work, which restricts their capacity to participate fully in the labour force and advance in their careers (Cirillo, 2021). Consequently, there is a pressing need for the implementation of initiatives

aimed at enhancing women's economic empowerment by increasing employment opportunities (Welwel, 2022). When women face unemployment within government or various organizations, their prospects for economic growth are significantly curtailed.

The findings highlight several critical implications for gender equality and economic empowerment in Tanzania. First, the significant disparity in labour force participation rates indicates systemic barriers that prevent women from engaging fully in the economy. This gender gap not only reflects inequities in access to employment opportunities but also signifies broader social and cultural norms that devalue women's work and reinforce traditional gender roles. The burden of unpaid care and domestic work further complicates this issue, as it limits women's time and energy for paid employment, thereby perpetuating cycles of poverty and dependence. Addressing this imbalance requires not only initiatives that create job opportunities for women but also effective implementation of the Women and Gender Development policy of 2000 that promote women economic empowerment.

3.1.2 Income Levels

Upon scrutiny of the latest available data, it is apparent that there have been a slight notable improvements in the situation. The disparity in the mean of the monthly minimum income between genders remains significant, as males earn TZS 278,748 compared to females' TZS 165,920 (Idris, 2018). Furthermore, this discrepancy persists even within the agricultural sector, where females earn approximately half the income of their male counterparts (Ibid). There are several factors that have contributed to this income gap. Historically, cultural norms and societal expectations have led to unequal opportunities for women in the workforce, including limited access to education and job opportunities, as well as gender-based discrimination in hiring, promotion, and wages (Kinyondo & Joseph, 2021).

The fact that this income disparity is also evident in the agricultural sector, where women earn approximately half of what men do, underscores the need for targeted interventions within this critical area of the economy (Masamha et al., 2019). Manji (2018) also reported the cultural norms and societal expectations that have historically disadvantaged women, limiting their access to income generation opportunities. Ultimately, without substantial action to address these disparities, the economic empowerment for women will continue to be stifled, limiting not only their individual potential but also the broader economic development in Tanzania.

3.3.3 Access to Economic Resources

This section presents the status of accessing basic economic resources for women such as education, financial services, and land ownership as representatives of other wealth creation sources.

Access to education

According to a study conducted by Moshi and Mbotwa (2020) in Tanzania, findings reveal the distribution of education levels among women as follows: 19.9% have not received formal education, 59.4% have completed primary education, and 20.8% have attained secondary education or higher. While, a minority of males, comprising 11.1% of the population, reported that they haven't received formal education. The majority of respondents, accounting for 66.7% of the men's population, have successfully completed primary education. Approximately 22.2% of the surveyed men's population reported having attained a secondary school education level or higher (Mhando et al., 2020). The 2022 census in Tanzania also highlighted that "women are marginalized in terms of education and economic opportunities compared to men" (URT, 2022). Even though the Women and Gender Policy of 2000 put emphasis for education to be universal for all, the percentage of access to education differs among males and females. The statistical data on educational attainment in Tanzania reveals a notable gender disparity, particularly evident in higher education levels, beginning from secondary school onwards. In this context, men are observed to outnumber women in terms of educational attainment, highlighting a gender gap that warrants attention and concerted efforts towards promoting gender equality in education.

The persistent challenges faced by women in accessing education, highlight the importance of addressing gender disparities in educational attainment. This disparity is particularly pronounced in higher education levels, where men outnumber women. The gender gap in educational attainment has implications for both individual opportunities and societal development. Women who have limited access to education may face barriers in pursuing higher-paying jobs, accessing leadership positions, and fully participating in economic and social life. Additionally, the unequal access to education perpetuates gender inequalities and hinders progress towards equality in Tanzania.

Access to financial services

The policy declared that, despite women's involvement in the business sector, women continue to encounter numerous challenges such as access to capital. The study discovered that the government's strategy was to strengthen the availability of low-cost loans through Tanzania Women Development Fund (WDF) as a means to uplift the economic status of individuals, particularly women and men with limited income (Tryphone & Mkenda, 2023). This was done by offering loans to finance various aspects of these initiatives for economic empowerment. Studies show that, the allocated funds fall short of meeting the diverse and complex needs of women, thereby posing a significant challenge for entrepreneurs to launch fledged businesses (Mambosho et al., 2024). The situation has not improved as studies underscores the pervasive challenges that women face compared to men in accessing and participating in financial systems, capturing a phenomenon commonly known as financial inclusion (Lotto, 2018; Mashenene, 2020; Ndanshau & Njau, 2021; Were et al., 2021). The study discovered that the government plans to enhance credit sources and promoting savings and borrowing programmes for women have not been successful (Madaha et al., 2021; Ikasu & Matimbwa, 2021). These are the actions expected to be taken in accordance with the policy aimed at promoting women's empowerment; however, the intended outcomes have not been achieved.

Limited access to financial services and credit facilities represents a significant barrier for women, restricting their ability to engage fully in economic activities and leverage financial tools for personal and professional advancement. Additionally, entrenched societal norms and gender biases perpetuate inequalities, constraining women's financial autonomy and decision-making authority. Overcoming these obstacles is crucial not only for advancing gender equality but also for unlocking the untapped economic potential of women. When women are empowered with equal access to financial resources and opportunities, they can contribute more effectively to economic growth and development. By addressing structural and systemic barriers to financial inclusion, societies can pave the way for broader financial stability and inclusive growth, where all individuals, regardless of gender, have equal opportunities to thrive and contribute to the economy.

Ownership of Land

The policy aimed to ensure gender equality in land ownership, recognizing its vital role in promoting various aspects of women empowerment, including agriculture, urban development, environmental conservation, and infrastructure projects. Studies indicate that women typically own limited land independently and have restricted rights over joint ownership with their male counterparts (Babere & Mbeya, 2022). Women's land ownership in Tanzania has faced challenges regarding land rights (Lecoutere & Chu, 2021). Implementation of the policy has not effectively enhanced the utilization of both legal and practical strategies to address discrimination in land ownership. Despite some improvements in practice, women continue to face intense discrimination in land ownership, with access skewed more towards men (Ananda et al., 2020). Although more men register for land ownership compared to women, disparities persist in land distribution (Kongela, 2020). One key discussion point is the gap between policy intention and implementation effectiveness (Kivaria, 2020). While the policy aims to promote gender equality in land ownership, its implementation has not been successful in addressing discrimination against women. This raises questions about the

adequacy of legal frameworks and the effectiveness of practical measures in translating policy intentions into tangible outcomes for women.

When women are unable to access land, they face a multitude of challenges that significantly impact their economic empowerment, social status, and overall well-being. Without land ownership, women are often deprived of a crucial source of income and livelihood, limiting their ability to engage in agricultural activities and generate income to support themselves and their households. Additionally, the lack of land ownership diminishes women's decision-making power within households, perpetuating gender disparities and limiting their autonomy in important household matters. Furthermore, landlessness increases women's vulnerability to poverty and food insecurity, particularly in rural areas where agriculture is the primary source of livelihood. Socially, women who lack access to land may experience marginalization and stigma within their communities, hindering their participation in decision-making processes and opportunities for social integration. Overall, the failure of women to access land reinforces gender inequalities and undermines their ability to achieve economic independence, social recognition, and full participation in society.

4.0. Conclusion

The article concludes that through examining the expected outcomes through implementing the Women and Gender Development Policy of 2000, it was revealed that women's economic empowerment has not yet been fully achieved, according to available statistics. While society recognizes that many women have been successful economically, statistics show that only a minority have succeeded. Despite efforts outlined in the Tanzanian Women and Gender Development Policy of 2000, gender disparities persist in various aspects of economic empowerment, including employment rates, income levels, access to economic resources such as education, financial services, and ownership of land. While initiatives such as the Women Development Fund (WDF) have been introduced to increase access to financial resources, they often fall short of meeting the diverse and complex needs of rural women. Limited access to education, financial services, and land ownership continues to hinder women's economic empowerment and perpetuate gender inequalities. By empowering women economically, Tanzania can unlock the untapped potential of its female population, promote inclusive economic growth, and advance the overall well-being and prosperity of its society. Only through concerted efforts and sustained commitment to gender equality can Tanzania achieve effective implementation of the Women and Gender Development Policy of 2000.

In addition, the disparities in educational attainment between genders reveal persistent barriers that limit women's opportunities for economic advancement. While the government has introduced initiatives like the Women Development Fund (WDF), the insufficient allocation of resources and persistent barriers to financial inclusion continue to limit women's economic empowerment. The issues surrounding land ownership reflect deep-rooted gender disparities that significantly impact women's economic empowerment. The fact that women often lack independent land ownership rights restricts their ability to engage in agricultural activities and derive income from their land. This lack of ownership not only undermines women's economic empowerment but also diminishes their decision-making power within households and communities, reinforcing existing gender inequalities. In general, areas critical to women's economic empowerment must be prioritized in the implementation of the 2000 Women and Gender Development Policy. By doing so, the policy's general objective regarding women's economic empowerment will be effectively achieved.

Recommendations

The 2000 Women and Gender Development Policy should be prioritized, and the government must allocate sufficient resources and funding to effectively implement the planned initiatives aimed at enhancing women's economic empowerment.

Development stakeholders should seek mechanisms to empower women to generate income through avenues such as agriculture, and non-farm activities. This should include providing women with entrepreneurship education to help maximize their income potential.

The government should strengthen the land policy and legal frameworks to ensure that women have the same rights as men in acquiring, inheriting, and using land. This could include land reform frameworks, gender-sensitive land laws, and enforcement mechanisms to protect women's land ownership rights, as land is a crucial resource for their economic empowerment.

The government should introduce legal frameworks that acknowledge and reduce the burden of unpaid care and domestic work on women. This could involve improving access to affordable childcare services, promoting shared domestic responsibilities between men and women, and supporting flexible work arrangements that allow women to balance caregiving and paid employment.

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Policy Brief

The 2000 Women and Gender Development Policy of Tanzania was introduced to address ongoing gender inequalities, promote women's participation in development, and ensure equitable resource distribution across all sectors. Two decades later, it is crucial to evaluate its effectiveness, extract key lessons, and recommend strategies to further promote gender equity. This policy brief provides an overview of the lessons learned from the policy's implementation and offers practical recommendations for policymakers, practitioners, and community development professionals.

The implementation of the 2000 Women and Gender Development Policy has led to notable developments in various aspects of the country's progress. The policy facilitated the creation of gender-sensitive laws, particularly in areas such as property rights, education, and employment. For instance, amendments to inheritance laws and the 2004 Employment and Labour Relations Act reflect an increasing emphasis on gender equality. The policy also contributed to the rise in women's political representation. As of 2024, women hold approximately 37% of seats in Tanzania's National Assembly, a significant improvement since 2000. Additionally, Tanzania has made major strides in enrolling girls in both primary and secondary education, with gender parity almost being achieved at the primary level.

However, despite these advancements, several gaps and challenges persist, especially in turning policy commitments into real-life improvements for women, particularly those in rural areas. While the 2000 Women and Gender Development Policy called for a multi-sectoral approach to gender equality, the coordination between ministries, local governments, and non-governmental organizations (NGOs) has been weak. This fragmented approach has limited the effectiveness of the policy, especially at the local level, where the majority of women reside.

The implementation of the 2000 Women and Gender Development Policy has also been hindered by insufficient funding and a lack of resource allocation. Although gender units have been established in various ministries, these units often lack the financial and human resources needed to fulfill their mandates effectively. This underfunding has significantly constrained the capacity of institutions to ensure gender mainstreaming across sectors.

Cultural norms and traditional practices continue to challenge the implementation of gender equality policies, particularly in rural and remote areas. Patriarchal attitudes and customs, such as male dominance in decision-making and control over resources, remain deeply entrenched, limiting the empowerment of women.

One significant shortcoming in the policy's implementation has been the lack of robust monitoring and evaluation systems. The absence of regular, comprehensive reviews has made it difficult to track progress, identify challenges, and adjust strategies accordingly. As a result, some key gender targets, particularly those related to economic empowerment, remain unmet.

While there have been notable achievements in women's political participation and education, progress in women's economic empowerment has been slower. Access to credit, land, and productive resources remains unequal, favoring men, particularly in rural areas where agriculture dominates livelihoods. The policy's provisions aimed at promoting women's economic independence have not been fully realized.

In conclusion, while the 2000 Women and Gender Development Policy has laid a strong foundation for gender equality in Tanzania, several challenges remain, particularly in coordination, funding, cultural resistance, and monitoring. By learning from past experiences and implementing the recommended actions, policymakers and practitioners can enhance the policy's impact and ensure that women and girls in Tanzania are fully empowered to contribute to national development.

The lessons learned from the implementation of the policy include the weak coordination between ministries, local governments, and NGOs, which has limited its effectiveness, especially at the local level. Another lesson is that inadequate funding and resource allocation have constrained the capacity of gender units within ministries to effectively carry out their mandates, thereby hindering gender mainstreaming efforts across various sectors.

Therefore, the 2000 Women and Gender Development Policy must be prioritized, and the government should allocate sufficient resources and funding to ensure the effective implementation of planned initiatives aimed at enhancing women's economic empowerment. Development stakeholders should work to empower women by promoting income-generating opportunities through agriculture and non-farm activities. This includes providing women with entrepreneurship education to maximize their income potential.

The government should strengthen land policy and legal frameworks to ensure that women have the same rights as men in acquiring, inheriting, and using land. This could include land reform frameworks, gender-sensitive land laws, and enforcement mechanisms to protect women's land ownership rights, as land is a crucial resource for their economic empowerment.

Legal frameworks that address and reduce the burden of unpaid care and domestic work on women should also be introduced. This could involve improving access to affordable childcare services, promoting shared domestic responsibilities between men and women, and supporting flexible work arrangements that allow women to balance caregiving and paid employment.