Women and Men

Facts and Figures

Participants in the International Training Program Gender Statistics 2018
PREFACE

To build future economies that are both dynamic and inclusive, we must ensure that everyone has equal chance. When women and girls are not integrated—as both beneficiary and shaper—the global community loses out on skills, ideas and perspectives that are critical for addressing global challenges and harnessing new opportunities. Production and use of gender responsive statistics is necessary for measuring and attaining equity and equality in planning and decision making processes of governments and other organisations.

The adage of ‘leaving no one behind’ of the Sustainable Development Agenda 2030 underscores inclusiveness of all humans in service delivery across all sectors. It is from this fact that the International Training Program (ITP) Gender Statistics 2018 Tanzania participants decided to produce the Tanzania Women and Men, Facts and Figures 2018 booklet. The booklet provides important demographic and socio-economic statistics of the United Republic of Tanzania. This is the second edition of the booklet which was initially produced in 2017.

This booklet contains information from various statistical publications from the National Bureau of Statistics (NBS), sector ministries, government departments and agencies. It includes chapters on population, health, education, women empowerment and property rights and asset ownership.

In recognizing the contribution from various sources of inputs used in compilation of this booklet, the 2018 ITP participants from Tanzania would like to thank the Swedish International Development Agency (SIDA), Statistics Sweden, all organisations in the Government, parastatals and non-government organisations for their cooperation.

It is hoped that this second edition of the booklet will serve as a call to action to governments and non-governmental organizations as well as the private sector to accelerate gender equality through bolder policy-making and businesses to prioritize gender equality as a critical economic and moral imperative. It is also a call to all of us to become deeply conscious of the choices we make every day that impact on gender equality in Tanzania. As such, every reader of this booklet is called upon to join these efforts. We, therefore, encourage and appeal to key stakeholders to make use of this valuable information in promoting gender equality.

Comments and suggestions that may help to enrich the next edition of Tanzania Women and Men Facts and Figures booklet are welcome from users of this publication.
The booklet can also be obtained from the NBS website; www.nbs.go.tz. For more detailed information on the published statistics, please visit the NBS library.
ACKNOWLEDGEMENT

We would like to extend our appreciation to several individuals within our organizations and other institutions that contributed generously to the development of this booklet. First, our gratitude goes to the Swedish International Development Agency for their financial support to Gender Statistics training that imparted the knowledge and skills to participants who came up with a plan to develop the Gender Statistics Booklet.

We also thank Government Ministries, Departments, Agencies (MDAs), Civil Society Organizations (CSOs), Swedish Embassy, UN Agencies and other Development Partners (DPs) for their constructive comments and inputs. We appreciate the contribution of individual representatives from various institutions and organizations. Special acknowledgement goes to the Heads of Organizations and Departments where the Tanzania International Training Program (ITP) participants came from. These institutions, which also permitted us to be fully engaged in the ITP-Gender Statistics Training, are the National Bureau of Statistics (NBS), the Foundation for Civil Society (FCS) which also supported publishing this booklet, the Women in Law and Development in Africa (WiLDAF Tanzania), and Haki Elimu. Sincere thanks go to Statistics Sweden for devoting their time to train us.

Guesturd Haule (FCS), Elinzuu Nicodemo (NBS), Elisante Kitulo (HakiElimu) and Neema Makando (WiLDAF Tanzania).
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<td>ETP</td>
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<td>GATS</td>
<td>Generation Attribute Tracking System</td>
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<td>Government of Tanzania</td>
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<td>National Plan of Action to End Violence Against Women and Children</td>
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<td>National Strategy for Gender and Development</td>
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<td>Primary School Leaving Examination</td>
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<td>Sustainable Development Goals</td>
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<td>Tanzania Demographic and Health Survey and Malaria Indicator Survey</td>
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<td>Mkakati wa Kukuza na Kuimarisha Uchumi Tanzania - II</td>
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CHAPTER ONE
Introduction and Background

1.1 Gender Equality in Tanzania Context

The United Republic of Tanzania (URT) is a unique union between two partner state; the Republic of Tanganyika and Zanzibar. Under this political arrangement, issues of governance are identified as being “union” and “non-union”, meaning that decisions on union issues are processed by the Government of the United Republic of Tanzania, while “non-union matters” are processed independently by each partner state. The GOT (including Zanzibar), has reiterated its commitment to promoting gender issues and putting in place measures that will improve gender equity and women’s socio-economic status in the country. The Constitution proclaims equality between men and women, and refuses discrimination based on sex. The Government has signed several international and regional agreements on protection of women, and in coordination with the civil society. The government is taking steps towards the revision of national legislation to ensure that: there is no discrimination against women; to promote informative campaigns on women's rights and condemn violence against women. It has operationalized this commitment through the 2000 National Women and Gender Policy and the National Strategy for Gender and Development (NSGD, 2002) which identifies major constraints and interventions in achieving gender equity for sustainable human development in the country.

Presently, the Government has started to operationalize the National Plan of Action to End Violence against Women and Children (NPA-VAWC 2017/18 –2021/22). With the creation of this single, comprehensive plan, Tanzania has consolidated the prevention of violence agenda into one document that recognizes that violence occurs on a continuum, that violence in childhood has an impact on a person’s health and well-being well into adulthood, that violence is cyclical and that addressing violence in childhood will also reduce violence against women, that violence is interpersonal as well as intergenerational, and impacts on an individual, family, community health and well-being. The NPA-VAWC envisions a Tanzania where women and children enjoy their right to an environment free from all forms of violence.

In Tanzania, poverty started to decline since 2007 and continues to do so at a modest pace, with a fall in the poverty rate from 28.2 percent in 2012 to 26.9 percent in 2016. This decline has been accompanied by improvements in human development outcomes and living conditions. Improved health outcomes have driven this progress, along with robust gains in education and incomes. Despite recent economic growth in the country, inequality has increased. This is evidenced by the decline of the Gini Coefficient which is driven by disparities in income, location, gender and urbanization. The gender inequality index ranks the country at 129th of 188 countries.

In Tanzania about 65 percent of farmers are women and 33 percent of households are headed by women; political processes that promote women's participation are increasing, for example, 36 percent of the national parliamentarians are women. However, legislative and financial barriers as well as gender norms that impede women’s full participation in economic and social development still remain.

Women account for 70 percent of the food production, but face challenges such as lack of access to credit and skills development, control of productive resources and high rates of domestic violence. The plots of women farmers are on average 40 percent smaller than those of men and have lower yields; women have fewer hours to devote to farming and are less likely to hire labour or invest in high value crops due to limited financial resources. The population in Tanzania is expected to double by 2050; of the current population of 50 million people, 68 percent live in rural areas and depend on agriculture. The rate of urbanization is increasing at a slow pace.

Violence is a daily reality for a large number of women and children in Tanzania. According to the Global Human Development Report 2015, 35 percent of women globally have experienced physical or sexual intimate partner violence, which has an impact on women's empowerment. In Tanzania, almost four in ten women have experienced physical violence, and one in five women report experiencing sexual violence in their lifetime (from the age of 15). Spousal abuse, both sexual and physical, is even higher (44 percent for married women). According to the 2015 Demographic Health Survey, 40 percent of women age 15–49 have ever experienced physical violence since age 15. Women's experiences of violence cuts across socio demographic factors and the rates of physical, sexual, and psychological violence were higher in rural areas and among the less educated. Finally, there is growing evidence that sextortion - extorting sexual favours in return for rendering public services - is becoming more common in workplaces, especially in workplaces that have a sole proprietor. Sextortion is found even in primary and secondary schools, health centres and public service offices.

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1 Human Development Report, 2015
Moreover, there are wide disparities in the status of poverty between regions and between males and females, emphasizing the need for a more targeted and diversified approach to poverty reduction efforts.

- Women, as compared to men, experience higher incidences of poverty because of their biological and socio-cultural vulnerability, which further creates gender inequality in access and control over resources. Access to and control over resources in this regard refers to everything that might help women and men in improving their livelihood and reduce their poverty (food, shelter, education, health facilities, income, clean water, safety, etc.);
- Women’s poverty is more severe than men’s due to the fact that women in African communities are the main providers of food and care to household members and therefore their low status affects their gender role performance and their contribution to the household as compared to that of men;
- Over time, the incidence of poverty among women is increasing compared to that of men; and
- Women’s reproductive roles affect their health more than men. There is widespread evidence that HIV/AIDS prevalence is higher amongst women than men, which is further transmitted to children. As a result women are both “infected” and “affected” by the disease more than men. This in turn decreases women’s income generation abilities and increases their poverty.

Access to and control over resources include economic/ productive resources, such as land, credit, employment, as well as political/negotiation resources, such as education, health and decision-making. At the income level, females tend to be concentrated at the lower levels of the employment ladder and where there are lay-offs these posts (lower-level) are the first to go. Even where both males and females have the same educational qualifications, the latter earn less than the former who tend to get earlier promotions and top management jobs with higher salaries (Household Budget Survey, 2015/2016).

In this regards, it is noteworthy to include an analysis of women’s status in relation to education, empowerment and health. To the extent possible, this booklet included policy recommendations as a measure to reduce longstanding gender inequities and inform various stakeholders on the importance of gender statistics for decision making. This booklet therefore highlight equality issues between men and women in population and demography, education, empowerment, health and property rights and asset ownership.
2.1 Population Projections Overview

Tanzania has undertaken five Population and Housing Censuses (PHC) since its independence in 1961. The first post-independence census was conducted in 1967, reporting a total population of 12.3 million. According to the 2012 PHC, the population had increased to 44.9 million, projected to reach 54.2 million in 2018 with an average annual inter-censual growth rate of 2.7 percent. Although the population of Tanzania has increased four times in the past four decades, the country is still sparsely populated. However, despite the dispersed population, density is high in some parts of the country and has been increasing over time. In 1967, the average population density was 14 persons per square kilometer. By 2012, it had increased to 51 persons per square kilometers and for 2018 it was projected to 61 persons per square kilometer.

High fertility and declining mortality levels have brought about the large population growth in Tanzania. According to the 2012 PHC, the life expectancy at birth in Tanzania for both sexes was 62 years and this was projected to 65 years (62.7 years for males and 67.2 for females) in 2018. The life expectancy at birth in Tanzania is expected to increase to 74 years in 2035. It is important to note that the population of Tanzania has continued to be predominantly rural.

Figure 2.1: Tanzania Population Projections 2013-2035

Figure 2.1 reveals that the population of Tanzania has been increasing over time since 2013 and will continue to do so until 2035 for both males and females with the female population being slightly larger than the male population.
Figure 2.2: Population Pyramid for 2019

Figure 2.2 which presents the 2019 population pyramid for Tanzania shows the same pattern that has been prevailing since the 2012 PHC. That is a population characterised by young population which is an indication of prevailing high fertility rates and declining mortality rates. As expected, the female population is slightly larger than that of males in almost all ages.

Figure 2.3: Trends in Fertility Rates, Tanzania, 1991/92 to 2015-16

Figure 2.3 shows a decrease of fertility from an average of 6.1 children per woman in 1991/92 to an average of 5.2 children per woman in 2015/16. In line with the target in the "One Plan II and the Health Sector Strategic Plan IV, it is expected that the fertility rate will decrease from 5.2 recorded in the 2015-16 TDHS-MIS to 5.0 in 2020. However, the main target is to reduce the number of adolescents' mortality (???) in Tanzania Mainland from 132 deaths per 1,000 live births in 2015 to 80 deaths per 1,000 live births by 2020.

1= The National Road Map Strategic Plan to Improve Reproductive Maternal, Newborn, Child and Adolescent Health in Tanzania (2016-2020)
2= The National Plan to Reach all Households with Quality Health Care
3
The 2012 PHC projected life expectancy show that, for the 2013 to 2035 period life expectancy in Tanzania will increase for both sexes. This will, probably, call for improvement in the provision of health services as people will live longer, increasing the demand for health services. The national plan is to have a health center in every ward.
3.1 Education System in Tanzania
Tanzania’s education system can be described as 2-7-4-2-3+, which translates into two years of pre-primary education, seven years of primary education, four years of lower secondary education, two years of upper secondary education and three years and above of post-secondary education. Children begin primary education at age 7 and exit at age 13. The corresponding years for lower secondary education are 14-17 and 18-19 for upper secondary education while post-secondary education typically begins at age 20. In 2014, the Government introduced a new policy in education and training. This policy, among other changes, has extended the threshold of basic education from seven years to ten years, including secondary education. Thus, according to the new Education and Training Policy (ETP), 2014, the new structure of education can be described as 1(2)-6-4-2-3+. For purpose of comparison, this chapter presents sex disaggregated data in the education sector based on the 1995 Education and Training Policy.

3.2 Pre-primary Education
Pre-primary education is a formal school system for children aged 3 to 5 years. Pre-primary education cycle lasts for 2 years with no examinations for promotion purposes.

3.2.1 Enrolment at Pre-primary Level
Enrolment at pre-primary level has been almost constantly over the years with a large increase in 2016 which remained steady in 2017 due to the introduction of fee free education in schools. The number of boys and girls enrolled at this level of education is almost equal. Gender disparity in enrolment rate at pre-primary level is negligible.

Figure 3.2.1 Trends in Pre-primary School Enrolment, Tanzania, 2013-2017

![Graph showing trends in pre-primary school enrolment]

Source: Basic Education Statistics Tanzania 2013-2017

3.3 Primary Education
According to the ETP 2014, which started to be implemented in 2015 as a replacement of ETP 1995, primary education is a six years education cycle after pre-primary. It is universal, compulsory and free to all children aged 6 to 12 years.

3.3.1 Primary School Enrolment
There is gender parity in enrolment at primary education level whereby more girls were enrolled than boys in the 2013 to 2017 with the gender gap showing an indication of narrowing since 2016. The total enrolment for both girls and boys has been constantly increasing since 2016. Significant increase in enrolment at primary school level is noticed in 2016 also due to the introduction of fee free education policy which has removed the burden of school contributions from parents.
3.3.2 Primary School Completion Rate

Although there is gender parity in enrolment, the primary school (standard seven) completion rate for girls is higher than that of boys. Many girls who were registered in standard one complete standard seven. The average completion rate for girls is 53 percent compared to 47 percent for boys.

3.3.3 Primary School Dropout Rate

The dropout trend in primary schools for the past five years is higher for boys than girls. The largest number of dropout for boys was recorded in 2014 where more than 80,000 boys dropped out of primary schools whereas the largest number of dropout for girls was recorded in 2016 whereby more than 50,000 girls dropped out of primary schools. The smallest number of dropouts for girls was recorded in 2014 probably due to unavailability of official data on girls’ dropouts due to truancy or death. For the last two years, the number of dropouts for both girls and boys aged 10 to 13 years has increased.
3.3.4 Primary School Leaving Examination Performance

The transition from primary to secondary education is subject to the performance in the National Primary School
Leaving Examination (PSLE). The transition rate from primary to secondary school has increased from 26 percent in
2012 to 68 percent in 2016 for girls and from 36 percent to 73 percent for boys in the same period. Although more
girls than boys were enrolled at primary education level, the transition rate from primary school to secondary school is
higher for boys than girls.

Figure 3.3.4: Primary School Leaving Examination (PSLE) Pass Rates by Sex, Tanzania, 2012-2016

3.4 Secondary Education

The formal secondary education consists of two sequential cycles. The first cycle is a four year programme of Ordinary
Level (O-Level) secondary education. The second cycle is a two year programme of Advanced Level (A-Level) secondary
education.

The O-Level secondary education cycle begins with Form 1 and ends with Form 4 whereby Form 1 selection and
enrollment in Government and Non–Government secondary schools is subject to the performance in the National
Primary School Leaving Examination (PSLE). According to the Education and Training Policy 2014, Ordinary level
secondary education is part of basic education that is free and compulsory.

The A-Level secondary education has Form 5 and 6. The Selection and enrollment in A-Level secondary education is
based on prescribed performance level in the relevant A-Level subject combinations after attainment of appropriate
credits in the Certificate of Secondary Education Examination (CSEE).
3.4.1 Ordinary Secondary School Enrolment

Tremendous progress has been made in enrolment rates at schools in the past ten years, evidenced by a 26 percent growth in enrolment at secondary level. There has been good progress towards gender parity in primary and ordinary secondary school enrolment in Tanzania. The figure below shows that the gender parity in enrolment at ordinary level secondary education is very small, with the number of girls and boys enrolled in ordinary secondary schools being almost equal.

Figure 3.4.1 Form I-IV Secondary School Enrolment by Sex, Tanzania, 2013-2017

3.4.2 Dropouts at Ordinary Secondary School

The dropout rate in secondary school is mainly caused by truancy and pregnancy. While truancy is the main reason for dropouts for both girls and boys; pregnancy is the second major reason for dropouts and it affects girls only. It is also believed that a number of pregnancy cases go unreported because when girls discover that they are pregnant, they do not go to school for fear of compulsory pregnancy tests which will eventually lead to expulsion from school.

Table 3.4.2: Percentage Distribution of Dropouts by Sex and Reason, Tanzania, 2016

<table>
<thead>
<tr>
<th>Reason for Dropout</th>
<th>Percent Distribution</th>
<th>Sex Distribution (Percent)</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Girls</td>
<td>Boys</td>
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<tr>
<td>Death</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>15</td>
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<tr>
<td>Truancy</td>
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<td>100</td>
</tr>
<tr>
<td>Total number</td>
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<td>33,635</td>
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</table>

Source: Basic Education Statistics Tanzania 2013-2017
3.4.3 Advance Secondary Education Enrolment

Figure 3.4.3 provides evidence that there is poor transition rate for girls from Ordinary level secondary education (Form I – IV) to Advanced level secondary school (Form V-VI). There is no gender parity in enrolment at this level of education as there are few number of girls compared to their counterpart boys. This is a gender issue that needs affirmative actions from policy makers.

![Figure 3.4.3 Form V-VI Total Enrolment by Sex, Tanzania, 2013-2017](source: Basic Education Statistics Tanzania 2013-2017)

3.5 Teaching Staff

The availability of qualified teachers plays a key role in advancing the quality of education and learning outcomes. Education statistics show that, in schools, there are more male teachers than female teachers. For example, in 2017, the total number of female teacher was 101,176 while the number of male teachers was 197,563 for primary schools (Figure 3.5.1). The same pattern is observed for secondary schools where male teachers outnumber the female teachers (Figure 3.5.2). This shows that the teaching staff is dominated by men. This may result in poor performance for girls who, according to World Bank research, tend to perform better when female teachers are present in schools.

![Figure 3.5.1: Number of Teachers in Primary School by Sex, Tanzania, 2013-2017](source: Basic Education Statistics Tanzania 2013-2017)
Figure 3.5.2: Number of Teachers (in ‘000) in Secondary School by Sex, Tanzania, 2013-2017

Source: Basic Education Statistics Tanzania 2013-2017
CHAPTER FOUR

Health

4.1 Tanzania Health System

Gender mainstreaming in Tanzania is a priority for the health-related sectors. The main focus is to enable increased understanding of gender equity in relation to family life improvements by using multi-sectoral agencies from the community level to the household level.

The sector continues to promote gender equity and equal opportunities to access health services for all people. The emphasis is on female empowerment in decision making about health issues and to insure male involvement in the care of the family health. Both national and international plans such as Sustainable Developments Goals (SGDs), Five Year Development Plan II (FYDP II) and Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (MKUKUTA II) emphasis health in relation to gender related issues. Gender statistics from surveys and routine data are essential tools for decisions making regarding the needs of men and women.

4.2 Per Capital Income Spent in Health

On average, in Tanzania, the per capita out of pocket health related expenditure is TZS 8,235 for men and TZS 11,442 for women. Both men and women age 65+ spend more on health-related issues compared to men and women in all other age groups (Figure 4.2).

Figure 4.2: Per Capita Income Spent on Health at Household Level, Tanzania 2015-16

Source: National Bureau of Statistics, The 2015-16 Tanzania Demographic and Health Survey and Malaria Indicator Survey
The Government agenda is to make sure that all people own birth certificates. A birth certificate is very essential for different social-economic aspects such as looking for a job, enrolment in schools, accessibility to different identification cards like National Health Insurance Fund (NHIF) and passports. The 2015-16 TDHS asked respondents about ownership of certificates for children of age 0-5 years and results revealed that only 14 percent of children had birth certificates and 12 percent of children did not have birth certificates although they had been registered. In total, 26 percent of children under age 5 had been registered with the civil authority. Boys under age 5 were slightly more likely to have been registered (29 percent) than girls (25 percent).

### 4.3 HIV Prevalence

HIV is one major health problem in Tanzania. The prevalence of HIV among adults (ages 15 to 64 years) in 2016 was 5.0 percent (6.5 percent among females and 3.5 percent among males). The high HIV prevalence among women is due to biological differences that exist between women and men, whereby women are more likely to be affected compared to men. This corresponds to approximately 1.4 million people of age 15 to 64 years living with HIV (PLHIV) in Tanzania.

### 4.4 Tobacco Use

Using tobacco product is harmful and cause a number of health problems. According to the 2015-2016 TDHS-MIS, tobacco is more commonly used by men (14 percent) compared to women (1 percent). The percentage of men who smoke has been declining over time, from 22 percent in 2004 to 21 percent in 2010, and to 14 percent in 2015-16.
In Tanzania, 8.7 percent of the population (2.6 million adults), 14.6 percent of the men and 3.2 percent of the women, currently use tobacco (smoking and/or smokeless tobacco). Smoked tobacco is used by 12.9 percent of the men and 1.1 percent of the women. And smokeless tobacco is used by 2.1 percent of the men and 2.3 percent of the women.
CHAPTER FIVE
Women Empowerment

5.1 Introduction
Women's empowerment is a process in which women expand and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied from. Alternatively, it is a process for women to redefine gender roles that allow them to acquire the ability to choose between known alternatives from which they have otherwise been restricted. Women empowerment can be explained in different perspectives including Economic Empowerment, Gender Based Violence and Social Empowerment. This is because women play multiple economic and social roles including; participation in labour force, performing economic activities, earning for themselves and their families, being mothers and having primary responsibilities for child care, making various decisions on behalf of the family and participating in civic activities.

This chapter therefore explores different aspects of women empowerment including employment status by sector and age, earning and control over earning by both sexes. It further explores the gender differences between paid and self-employed persons aged 15 and above as well as participation in decision making.

5.2 Women's Situation in Employment
According to the 2014 Integrated Labour Force Survey (ILFS, 2014), there is a slight difference in sex distribution among employed men and women in the agriculture sector and the informal sector (Table 5.1). In the parastatal sector, there is a significant difference between male and female employees, men being 82 percent and women being only 18 percent. There is also a significant difference in sex distribution among employed person in the other private sector where men dominate (72 percent for men against 28 percent for women). In Household Activities women are more engaged than men. This suggests that women are more engaged in employment with less security than men which may have made them earn less than men, and this in a way may have an impact on women’s economic empowerment.

Table 5.1: Employment Status by Sex and Sector, Tanzania Mainland, 2014

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<th>Sector</th>
<th>Percentage distribution</th>
<th>Sex distribution</th>
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<td>Male</td>
<td>Female</td>
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<td>Public</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Parastatal Enterprises</td>
<td>1</td>
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</tr>
<tr>
<td>Agriculture</td>
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<td>70</td>
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<tr>
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<tr>
<td>Other Private</td>
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<td>4</td>
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<tr>
<td>Household Economic Activities</td>
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<td>1</td>
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<td>100</td>
</tr>
<tr>
<td>Number</td>
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</tbody>
</table>


Figure 5.2 presents the percentage of employed married women and men by age group. The figure shows that women participation in labour markets slightly increases with age while men participation in labour markets remains constant from age 20 to 49. It also shows that women participate in labour market at an earlier age than men.

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Women’s economic empowerment refers to the ability of women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risks and improve their economic status as well as their wellbeing.
5.3 Situation of Women/Wife’s Cash Earnings Compared with Men/husband's Cash Earnings

Women empowerment can also be assessed based on earning comparisons between men and women. Figure 5.3 which present cash earnings for wives and husbands shows that more than 50 percent of women of age 15-49 reported to earn less than their husbands while less than 30 percent of women reported that they earn almost the same as their husbands. These findings suggest that women depend much on their husbands when it comes to issues of household income contribution, which might have an impact in decision making as well.

Figure 5.3: Percent Distribution of Wife’s and Husbands Cash by Age, Tanzania, 2015-16

5.4 Control Over Women’s Cash Earnings and Relative Magnitude of Women’s Cash Earnings

Another important indicator of women empowerment is on how they have power in controlling their earnings. This section focus on married women aged 15-49 who receive cash earnings vis a vis decision making on how the cash is used. Empowerment is also considered when somebody has power to make decision on various issues including control over cash earnings.

Figure 5.4 shows that more than 50 percent of the married women aged 15-49 reported that decisions on their cash earnings are made jointly (wife and husband together). Hence, according to the Demographic Health Survey (DHS 2015-2016) findings, there are no significant gender differences in women’s cash control. However, the magnitude of woman’s earnings relative to her husband’s earnings might affect the degree of control over her earnings.

The figure further reveals that at early age’s decisions on married women’s cash earnings are made more jointly than at older ages.
Figures 5.4 and 5.5 show that men's earnings start at ages 20-24 while women's earnings start at ages 15-19, which is an underage and under normal circumstances they are supposed to be in school. These findings might be an indication that women are more engaged in early marriages than men therefore start looking for livelihood means early. The figure further shows that at early ages, 20-24, 50 percent of married men's earnings is controlled by both men and women but after age 24, men's earnings are mostly controlled by men themselves. When married women of the same age group whose husbands received cash earnings were asked about who controls cash earnings of their husbands, the findings were almost similar. Also joint control of cash earning for married men is higher for ages 25 to 49 (more than 60 percent), than that of married women of a similar age group whose husbands receive cash earnings.
5.5 Participation in Decision Making at Household Level

Participation in decision making is one of the key gender issues that are discussed in this chapter. Decision making here refer to various decision making at household level including decision on health care and major household purchases which are important decisions in many African countries.

Figures 5.6a and 5.6b show that, whereas less than 40 percent of the married women reported that major household purchases are done mainly by their husbands, married men reported that more than 50 percent of the major household purchases are done by themselves. The figure further reveals that more than 50 percent of married men and women made decisions on health care jointly.

Figure 5.6a: Percentage Distribution of Married Men Aged 15-49 Reporting on Persons Who Usually Make Decision about Various Issues

Source: National Bureau of Statistics, The 2015-2016 Demographic Health Survey and Malaria Indicator Survey
5.6 Women Situation in Paid Employment
Women empowerment can also be assessed in regard to whether women are paid employees or not and even if they are paid employees her wage/income should be compared with that of men. Figure 5.7 presents differences in monthly incomes between men and women aged 15+. This is sometimes referred as “wage discrimination” when women earn less because they are just women. However, some literature suggests that the gap relates primarily to human capital investments. In the past, men tended to have more education, training, and work experience than women, which partly explains why they earned more. But, women have made substantial advances in each of these areas.

Figure 5.7: Paid Employees Aged 15+ by Sex and Monthly Income, Tanzania Mainland, 2014

Number and Sex distribution

Source: National Bureau of Statistics, The 2015-2016 Demographic Health Survey and Malaria Indicator Survey
5.7 Women Situation in Self-Employment

Despite the fact that recently women are increasingly engaging themselves in self-employment, their monthly income is significantly less than that of men who are also in self-employment. This is partly due to the type of work most women engage themselves in, such as clerical, cleaning and other low paying jobs which are mostly carried out by women than men. As it can be observed in Figure 5.8 women engaged in self employment are more likely to be engaged in the monthly low income self-employment than for men.

Figure 5.8: Distribution of Self-employed Persons Aged 15+ by Sex and Monthly Income, Tanzania Mainland, 2014

Number and Sex distribution

CHAPTER SIX

Property Rights and Assets Ownership

6.1 Introduction
Tanzania is one of the Sub-Saharan East African Countries with a low per capital income and a projected population of 54,199,163 people in 2018 (27,689,068 females and 26,510,095 males). Forty nine percent of the workforce in Tanzania is composed of women (Women, Business and the Law, 2017). This implies that, gender equality and women empowerment is vital in order for the country to achieve sustainable development.

This chapter provides current gender analysis of the right to property and how the socio-economic situation does affects women’s ability to attain Sustainable Development Goal 5 and 10 and other goals as stipulated in the UN SDGs which primarily focuses on ensuring that no one is left behind. The objective of this chapter is to advise policy makers on the importance of using gender disaggregated data in decision making. This will enable Tanzania in attaining gender equality and reducing inequality in the country. The chapter will explore the statistics from the National Bureau of Statistics (NBS), a Government agency, which has the mandate to produce official statistics and examine the extent to which statistics are gender sensitive in terms of rights to property for both men and women.

6.2 An Overview of Rights to Property Ownership in Tanzania
Tanzania has made good progress in protecting the right to property for both men and women. This includes ratifying international and regional instruments as shown in the matrix below:

<table>
<thead>
<tr>
<th>International Instrument and Law</th>
<th>Year of Ratification and Enactment of Law in Tanzania</th>
<th>Article and Section Supporting Women Rights to Properties</th>
</tr>
</thead>
</table>
Article 5 is on change of attitudes as it modifies forms of customs which are discriminatory to women.  
Article 13 which is on taking measures to eliminate discrimination against women in economic aspects such as rights to family benefits, mortgage and other forms of financial credit |
Article 20- Widow’s Rights  
Article 21- Rights to Inheritance. |
| Universal Declaration of Human Rights, 1948 | 1948 | Art 17 (1) states that everyone has the right to own property alone as well as in association with others.  
Art 17 (2) that no one shall be arbitrarily deprived of his property. |
| The African Banjul Charter on Human and Peoples’ Right 1981 | 1984 | Article 14 stated on the right of properties in the interest of public need or in the general interest of the community and in accordance with the provision of appropriate law. |

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5 Sustainable Development Goal 5 on Achieving Gender Equality and Empower all Women and Girls  
6 Sustainable Development Goal 10 on Reducing Inequalities within and among Countries.
### International Instrument and Law

<table>
<thead>
<tr>
<th>International Instrument and Law</th>
<th>Year of Ratification and Enactment of Law in Tanzania</th>
<th>Article and Section Supporting Women Rights to Properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Constitution of the United Republic of Tanzania, 1977</td>
<td>NA</td>
<td>Article 15 (1) requires state parties in accordance to women equality with men before the law. Article 16 (1) (h) is on the rights of both spouses in respect of ownership, acquisition, management, administration, enjoyment and disposition of property whether free of charge or for a valuable consideration.</td>
</tr>
<tr>
<td>Land Act No. 4 of 1999 Cap 113</td>
<td>NA</td>
<td>S.3(2) The right of every adult woman to acquire, hold, use and deal with land shall to the same extent and subject to the same restriction be treated as a right of any man.</td>
</tr>
<tr>
<td>Village Land Act No. 5 of 1999 Cap 114</td>
<td>NA</td>
<td>S.3(2) The rights of every woman to acquire, hold, use and deal with land shall to the same extent and subject to the same restriction be treated as the right of any man, is hereby declared to be law.</td>
</tr>
</tbody>
</table>

### 6.3 Ownership of Assets as a Gender Issue

According to the 2015-16 Tanzania Demographic and Health Survey and Malaria Indicator Survey (TDHS) 38 percent of women own a house, either alone or jointly with someone. Similarly 34 percent of women reported that they own land either alone or jointly. Joint ownership of these assets is more common among women than sole ownership; only 9 percent of women own a house or land alone. In age groups 30 years or older it becomes more common for women to own houses alone.

Men age 15-49, are slightly more likely to own a house (41 percent) or land (37 percent), either alone or jointly, than women. Unlike women, men are more likely to be sole owners than joint owners of either asset, 33 percent of men own a house alone and 30 percent own land alone.

For both men and women it becomes more common to own a house or land alone as they grow older.

**Figure 6.1: Percentage Distribution of Women Owning a House Alone, Jointly, Alone and Jointly and Those Who Do Not Own a House by Age, Tanzania, 2015-16**

Source: National Bureau of Statistics, The 2015-16 Tanzania Demographic and Health Survey and Malaria Indicator Survey
Of the women who owned a house, the majority reported to own a house jointly, followed by those who own a house alone and jointly. Very few women own a house alone.

Figure 6.2: Percentage Distribution of Women Owning Land Alone, Jointly, Alone and Jointly and Those Who Do Not Own Land by Age, Tanzania, 2015-16

Source: National Bureau of Statistics, The 2015-16 Tanzania Demographic and Health Survey and Malaria Indicator Survey

Of the women who owned land, the majority reported to own land jointly, followed by those who own land alone. Very few women own land alone and jointly.

Figure 6.3: Percentage Distribution of Men Owning a House Alone, Jointly, Alone and Jointly and Those Who Do Not Own a House by Age, Tanzania, 2015-16

Source: National Bureau of Statistics, The 2015-16 Tanzania Demographic and Health Survey and Malaria Indicator Survey
Of the men who owned a house, the majority reported to own a house alone compared to those owning a house jointly, and alone and jointly. At age of 45-49 48 percent of men own houses alone, 19 percent own houses jointly and 16 percent own houses jointly and alone.

Figure 6.4: Percentage Distribution of Men Owning Land Alone, Jointly, Alone and Jointly by Age, Tanzania, 2015-16

Of the men aged 45-49 who owned land, the majority reported to own a land alone (44 percent), while 13 percent own land jointly and 12 percent own land both alone and jointly.

Table 6.5: Percentage of Men and Women of Age 15-49 Owning Titles or Deeds of Houses

<table>
<thead>
<tr>
<th>Age</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-19</td>
<td>10.3</td>
<td>9.6</td>
</tr>
<tr>
<td>20-24</td>
<td>13.7</td>
<td>5.4</td>
</tr>
<tr>
<td>25-29</td>
<td>15.0</td>
<td>5.8</td>
</tr>
<tr>
<td>30-34</td>
<td>18.0</td>
<td>9.5</td>
</tr>
<tr>
<td>35-39</td>
<td>14.6</td>
<td>8.9</td>
</tr>
<tr>
<td>40-44</td>
<td>21.2</td>
<td>6.9</td>
</tr>
<tr>
<td>45-49</td>
<td>18.0</td>
<td>8.3</td>
</tr>
</tbody>
</table>

Across all ages men own titles or deeds of houses to a larger extent than women in all age groups. At age 40-44, over 21 percent of the men own titles or deeds of houses compared to 7 percent of the women. It's important to own a title or a deed of a house because it proves the legality of ownership which gives one access to use the property/asset for other economic activities such as accessing credit/loans. However, most women are disadvantaged because they don’t have qualification for accessing any credit/loan from financial institution as they do not have legal documents such as titles or deeds to render as a bond.
Ownership patterns show that house and land ownership, either alone or jointly, increases with age of women. While 9 percent of women age 15-19 own a house and 10 percent own land, 68 percent of women age 45-49 own a house and 59 percent own land. This can be due to the fact that there is a difference in life style and most of the women as they grow older they develop power of decision on their own earnings and are not fully depending on their partners.

Ownership of a house and land, either alone or jointly is more common in rural areas than in urban areas. Forty-seven percent of rural and 23 percent of urban own a house while 44 percent of rural and 16 percent of urban own land.

### 6.4 Conclusion

The Land Act No. 4 of 1999 and the Village Land Act No. 5 of 1999 provide for ownership of land for women and men. According to the Land Act No. 4 of 1999 Cap 113, Part II on the Fundamental Principles of Land Policy S. 3 (1) c facilitates an equitable distribution of and access to land by all citizens; S. 3(1)(h) provides for an efficient, effective, economical and transparent system of land administration; to enable all citizens to participate in decision making on matters pertaining to their occupation or use of land. Section S.3 (2) of the same Act provides for the right of every adult woman to acquire, hold, use, and deal with land shall, to the same extent and subject to the same restrictions, be treated as a right of any man. The same has been stated in the Village Land Act No.5 of 1999 Cap 114 S. 3(1) (d), (l) (2).
However, Tanzania’s women still suffer from discrimination in both laws and practices. The Customary Laws of Inheritance of 1963 prohibits women, widows and daughters from inheriting land. This makes the law a major bottleneck for the country to reach its goal of a middle-income economy.

Lack of secure ownership of land for women contributes to the lack of identity as household owners, leaving women less able to effectively engage themselves in agricultural extension services and in decision making in the household and in the community at large. Women do not have the same opportunities as men to own assets and improve their economy, which in turn leads to limited opportunities to increase resources and investments. Legal reform to improve women’s inheritance rights is therefore required to improve socio-economic outcomes for women and the country at large.

If women, who make up the majority of the workforce in agriculture and small business entrepreneurs, are denied rights to access, use, control and own land by way of inheritance. Consequently, if women lack information and services related to property and ownership rights, they cannot contribute to economic growth to the same level as men. This is a missed opportunity.
7.1 Key Messages

1. Customary Laws of Inheritance is a major bottleneck for the country to reach the 2030 Sustainable Development Goals especially SDG 5 and 10. This law has to be repealed to give room for women, girls, and widows to own properties, particularly land which they acquired before the death of their husbands.

2. Despite the fact that the Land Act gives room for women to own land, customs and traditions to a large extent do not allow them to own land. Therefore, policy makers should consider abolishing all these laws that discriminate women to acquire pieces of land. In order for women to develop financially, land is one of the key factors that will allow women to develop economically. Land is an immovable property and is generally accepted by financial institutions more than movable properties. But a challenge is that women are mostly appearing in the title deeds as witnesses instead of owners of the properties.

3. The Law of Marriage 1971 S.13 (1). This part of the law states that a girl under age 18 can get married if her parents’ gives their consent. This part of the law should be abolished because if a girl gets married at the age of 15 years, she cannot advance economically and be able to own assets. She will end up owning assets jointly or not at all.

4. It is high time for the policy makers to take time and observe statistics published by the National Bureau of Statistics and see how gender imbalance affects the economic growth of the country. If a woman will only be a workforce in agriculture but not an owner of land the economic growth of a country will be affected negatively in the long run since she cannot access credit or loans to improve her production and eventually improve her living standards.

5. There is a need for the Government of Tanzania, in collaboration with various stakeholders to develop government gender priority indicators, with actions for implementation. This will fast track progress towards gender equality in Tanzania.

6. There should also be a directive from the Government to all institutions that provide survey and routine data on gender statistics in their reporting. This will assist in planning and making various decisions in accordance with gender needs.
Women and Men