

Voices of Women Entrepreneurs in *Tanzania*



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Foreword

Women entrepreneurs are increasingly recognized across the world for the success of their businesses and for their important contributions to their countries' economic well-being. A growing body of research indicates that women's economic empowerment is positively correlated with improved family welfare and nutrition, higher education levels for girls, and improved economic growth for the society as a whole.

Tanzania has been in many respects at the forefront in strengthening the role of women both in the economy and in politics. Supportive legislation has sought to protect and enhance women's rights in areas such as land ownership and customary law. We boast a powerful women's movement, and women constitute 21 percent of parliamentarians and six Ministers.

Tanzanian women entrepreneurs are powerful role models, too, demonstrating that despite still being at a disadvantage compared to their male counterparts, business success is attainable. Women often shoulder the double burden of both work and family responsibilities and still face particular challenges in accessing credit to expand their businesses. Tanzania is committed to ensuring that our positive legislative reforms promoting gender equality translate into meaningful shared growth.

The Ministry of Industry, Trade and Marketing's "Small and Medium Enterprise Policy" recognizes that women have less access to productive resources such as land, credit and education, and welcomes research that further analyzes the underlying causes for these disparities. Recognizing the need to ensure equality for women in business, the Ministry has commissioned from the International Finance Corporation *Voices of Women Entrepreneurs* report that documents the challenges that women face, but also highlights the successes of Tanzanian businesswomen.

Key recommendations include reducing bureaucratic barriers by introducing streamlined best practice models for company formation and operation, and increasing women's access to land by strengthening the enforcement of land laws and dissemination of knowledge about women's property rights. One crucial recommendation is to improve women's access to finance by encouraging existing commercial banks to establish gender-sensitive programs and lines of credit for women entrepreneurs. To improve women's access to trade, the report recommends implementing gender analysis in the formulation of trade and economic growth policies, and providing training for women entrepreneurs on international buyer requirements and other relevant information, to facilitate their exports to international markets.

The Ministry welcomes the report's recommendations on steps that the Ministry, other government bodies, and the private sector, as well as civil society, business associations and donors can undertake to ensure that women can fully engage in productive activities to the benefit of their businesses and our society as a whole. The Ministry is committed to ensuring that the recommendations are fully acted upon, and that the voices of Tanzanian women entrepreneurs are heard and applauded.

Honorable Basil Pesambili Mramba
Minister of Industry, Trade and Marketing
United Republic of Tanzania

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Finally, we wish to thank the wonderful and inspiring women entrepreneurs who volunteered their time to be interviewed and whose views this report reflects.

Listening to the Voices of Tanzanian Women Entrepreneurs

The Government of Tanzania is committed to supporting women entrepreneurs with both policy and practical support

The Government of Tanzania has made impressive strides in supporting women entrepreneurs, and its policies reflect a commitment to advancing women. The Tanzania *National Strategy for Growth and Reduction of Poverty (MKUKUTA)* includes actions for addressing gender inequalities, and *Development Vision 2025* sets the goal of redressing gender imbalances by 2025. The Ministry of Industry, Trade and Marketing, which commissioned this report, has established special initiatives to reach out to women, and government-supported organizations such as the Small Industries Development Organization (SIDO) have been working to empower women entrepreneurs through training and access to credit.

But more can be done to ensure a level playing field for women

Women entrepreneurs still remain disadvantaged compared to their male counterparts. At 80.7 percent, the labor force participation rate for women in Tanzania is slightly higher than for men, which is 79.6 percent.¹ Yet, more than twice as many men than women are in paid jobs, with only 4 percent of women, compared to 10 percent of men in formal employment. Women tend to predominate in agriculture and trade while men predominate in manufacturing, construction, transport and finance.² They are also in lower-skilled positions and earn less, with the average monthly wage for a

woman in manufacturing being 3.5 times smaller than a man's wage.³ Even though they make up about 43 percent of micro and small enterprises, female-owned businesses are smaller, have fewer employees and bleaker growth prospects.⁴

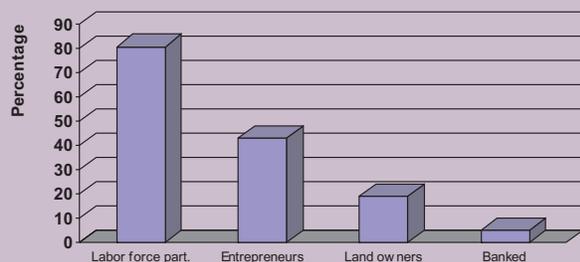
International research suggests that gender inequality is costly for economic growth. Research from neighboring Uganda indicates that the country could gain up to 2 percentage points of GDP growth per year by eliminating gender inequality.⁵ The corresponding figure for Kenya is 2 to 3.5 percentage points of yearly GDP growth.⁶ While Tanzania's leadership in gender means that it fares somewhat better in this respect than its neighbors, the *Gender and Economic Growth Assessment* in Tanzania still finds that, while the country's economic growth has been strong in recent years, averaging 6 percent in the 2000-2005 period, addressing gender barriers could result in important economic gains. If Tanzania were to bring secondary education and total years of schooling for women to the same level as currently enjoyed by men, this alone could produce up to an additional percentage point of growth, making a valuable contribution to achieving the 6-8 percent growth targets of the MKUKUTA.

Certain barriers still prevent women from reaching their full potential

While barriers in the investment climate are a burden for all businesses, evidence indicates that certain barriers pose disproportionate obstacles for women. Nineteen percent of Tanzanian women report land ownership or customary rights to land.⁷ This figure is much higher than in neighboring Kenya where women's land ownership is between 1 and 6 percent. Nonetheless, in a collateral-based banking system, only 5 percent of women reported having access to bank finance in a 2006 Finscope survey, leaving them with fewer resources to invest into their businesses (Figure 2).⁸

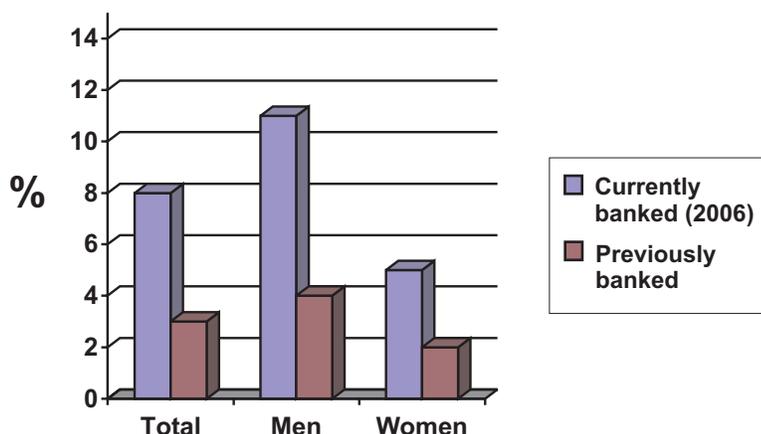
"It is very difficult here in Tanzania to get access to capital. My business is not yet big because of capital."
- Shamsa Divani, Gemstyles Company

Figure 1: Women's Participation in Tanzania's Economy



Source: ILFS (2001); ILO (2005); IFAD (2005); FSDT (2007).

Figure 2: Banking Profile in Tanzania



Source: Financial Sector Deepening Trust. 2007.
"Finscope Survey 2006: Demand for Financial Services
and Barriers to Access." Dar es Salaam.

Taxation as well as time-consuming and costly registration and licensing procedures are further obstacles:

"Getting a business license takes a long time. It is expensive."
- Sarah Kessy, food processor

The government recognizes in its Small and Medium Enterprise (SME) policy that women have less access to productive resources, such as land, credit, and education, and it outlines specific measures to promote women's entrepreneurship. Tanzanian women welcome this, yet say that their acknowledgement and positive policies have yet to be fully translated into action.

What it will take to bring about change

Voices of Women Entrepreneurs in Tanzania is an advocacy tool, designed to complement the *Gender and Economic Growth Assessment in Tanzania* by presenting women's perspectives on legal and regulatory obstacles facing their businesses. The matrix of recommendations prepared for the Gender and Economic Growth Assessment provides an excellent roadmap for addressing these issues (see Appendix 1). The recommendations presented in the matrix are a result of a consultative process and have been agreed upon and committed to by the organizations listed. The matrix makes clear that a concerted effort by government, financial institutions, business service providers, civil society, donors, and women entrepreneurs is needed to ensure that the full potential of Tanzanian women is leveraged for the benefit of their families as well as Tanzania's economic growth.

This report is based on in-depth interviews and group discussions, carried out with women across Tanzania. Women's personal experiences captured in this report illustrate some of the obstacles they face, but also the wonderful successes that they've achieved in their companies and communities. Listening to their voices, celebrating their successes with them, and also engaging supportive men to work together, would go a long way to ensure that both women and men in Tanzania are full contributors to their country's growth.

Dina Flowers Company Ltd.: Dina Bina



A talented networker who frequently appears in the local media, Dina Bina has been running and effectively promoting her flower business for ten years. Dina Flowers provides flower arrangements, decorations, landscaping, and produces tropical flowers on its farm. The company caters to private individuals, offices, diplomatic missions, hotels, and Minister's homes, and it regularly receives orders from the US, Europe, and South Africa. For six years Dina did landscaping for the Dar es Salaam International Airport. "When I started a lot of TV people were coming. They wanted to promote women in business," Dina says. "A TV show gave me the contract for the airport." Dina is interviewed by media frequently during holidays. "I've been the key person promoting Valentine's Day. I was on TV talking about how that day can contribute to marriage." Dina's resume includes membership in various organizations, including the African Women in Agribusiness Network and the Tanzania Women's Chamber of Commerce. She is in the process of registering the Tanzania Flower Association. "It is good to be part of an association, and I am encouraging young women to do it," she says. When her husband saw how successful the business was becoming, he left his job and joined the company where he is now the Chief Financial Officer. According to Dina, "I could not be where I am if it was not for his support."

Dina Flowers Company Ltd.: Mwita Bina



Mr. Mwita Bina was a university lecturer for twelve years and worked as Director of Finance for World Vision before he joined his wife at Dina Flowers five years after the company was started. He serves now as Chief Financial Officer and chairs the board of the company. "We went into the flower business because of Dina," he says. "We noticed an opportunity because there were hardly any florists in town." The couple used his salary to provide the start-up capital for Dina Flowers, allowing Dina not to seek formal employment. He acknowledges the role that his wife plays as the public face of the company, "Her ability to project Dina Flowers in public has helped us a great deal. It has had a telling effect on the growth of the company. The first time she got on TV, we got our first big contract." With regard to his wife's success, he says, "I suspect there are a lot of men who would be threatened. But I am not one of those. For us it's worked well in that we really complement each other."

Efam Ltd.: Fatma Rweyemamu

Growing up in Moshi, walking long distances to fetch water was part of Fatma Rweyemamu's daily village life. In a country in which only 45 percent of the rural population and 68 percent of the urban population have access to clean water, Fatma decided to take action in 2002 when she founded Efam Ltd. Since then the company has been working with government, rural, and urban water authorities to fulfill its vision of ensuring access to clean water for people in Tanzania. Efam Ltd. constructs water infrastructure, and conducts borehole drilling by supplying water pumps, as well as solar and generator-powered equipment and accessories. According to Fatma, "many women in Africa think that certain businesses, particularly where huge capital and assets are involved, should only be done by men." Yet this perception has not hindered Fatma. Her business has experienced phenomenal growth since its inception, with an annual turnover of \$1,200,000 in 2006. Fatma has been fortunate to receive financing from IFC partner EXIM Bank under the Women Entrepreneurs Finance (WEF) Program, and has big plans for further expansion.

Chapter 1: Starting a Business and Managing Priorities

This chapter discusses how women's education and skills affect their business success, as well as the all-too-prevalent problem of managing family and business roles. Tanzanian women make up 51.2 percent of the population, and about 43 percent of the micro and small enterprise sector. Over 75 percent of female employment in the sector is in the trade, restaurant, and hotel categories.⁹ Despite Tanzania's socialist legacy during which private enterprise was discouraged, Tanzanian women have shown strong performance since the transition to a market-led economy. Estimates indicate that they made up 65 percent of those who started small businesses between 1982 and 1987.¹⁰ While recent statistics are hard to come by, available data indicates that almost 43 percent of micro and small enterprises are owned by women, with the total number of women entrepreneurs estimated at between 730,000 and 1.2 million.¹¹ An Informal Sector Survey carried out in Zanzibar found that 51 percent of informal sector operators surveyed were women.¹²

Women tend to turn to entrepreneurship out of necessity, and have formed businesses that predominate in the informal sector and in low-growth services

A 2006 Global Entrepreneurship Monitor survey of 42 high and middle-income countries found that individuals with a higher household income are more likely to be starting entrepreneurial activities than those of lower income groups.¹³ In developing countries, the trend is quite different: with formal employment hard to come by, the majority of businesses are started out of necessity. Tanzanian businesswomen are no exception. Women gravitate towards businesses that require limited capital investment, and are mainly involved in services and activities they can engage in around the home, such as operating hair salons, small-scale retail businesses, animal husbandry, textiles, or tailoring. Even when they are engaged in paid employment, women receive lower wages than men, and tend to start businesses in addition to their jobs, since this is often the only option that guarantees livelihoods for their families.¹⁴

But increasingly, women entrepreneurs in Tanzania are breaking out of this mold. Women interviewed for this report own businesses in traditional sectors, such as horticulture and

catering, as well as less traditional ones such as consulting or mining where there are few women, and their employees are men:

"In my company I am the only lady. The rest are men. And I employ them."

- Focus Group Discussion, Dar es Salaam

"I went into this business because I liked it. It was a challenge, it was a man's job."

- Leila Jumbe, Lahamat Offer 2003 Ltd.

Those interviewed express confidence and a strong desire to grow and improve their business prospects:

"I started with very small capital. I said I could do it, and now I am doing it."

- Consolata Rwegasira, Mining entrepreneur

Inadequate education is a key inhibiting factor

While women's enrolment in primary and secondary education has increased over the past decade, Tanzanian women still lag behind at the secondary level, and are much less likely to attend university or vocational training courses (Table 1.1):

"Education here in Tanzania is low for women."

- Shamsa Divani, Gemstyles Company

With the legal marriage age being 15, many girls are forced to cut short their education and marry instead. The cultural norms and the expectation that a girl will leave a home early to marry leaves families more willing to invest funds into educating their sons.

Women are not only less educated, but even when they do attend university, they are less likely to pursue fields that will equip them with the skills needed to manage their businesses.

"The biggest challenge for me is the lack of management training."

- Focus Group Discussion, Zanzibar

The University of Dar es Salaam has instituted a gender policy and initiated a “Transformation Program” to help boost female enrolment and improve opportunities for women. Yet at the tertiary level, women still enroll overwhelmingly in social welfare and journalism courses, while they only make up 11 percent of students at the Dar es Salaam Institute of Technology and 36 percent of students at the College of Business Education (Table 1.2). Out of a total of 16,230 graduates from courses of the Vocational Education and Training Authority (VETA), only 3,940, or 22 percent, were female. The resulting lack of technical and managerial skills makes women less well prepared to manage their businesses than their male counterparts (Box 1.1):

“Women do not have the entrepreneurship skills to enable them to effectively run their business. Women need skills development.” - Focus Group Discussion, Dar es Salaam

Table 1.1: Female Enrolment, as Percentage of Total Enrolment in Secondary Education¹⁵

Education Level	1992	2003	2006
Form I	45.6	48.2	48.0
Form IV	42.8	44.5	42.5
Form V	27.3	35.3	41.4
Form VI	24.3	33.5	38.0

Source: United Republic of Tanzania. 2006. "Basic Education Statistics in Tanzania 2002-2006. National Data." Ministry of Education and Vocational Training, Dar es Salaam.

Asjel Enterprises Ltd.: Agnes Mwakitalu, Managing Director



As the managing director of Asjel Enterprises Ltd., Agnes Mwakitalu is involved in a variety of businesses, including a stationery store, a bookshop, a laboratory equipment shop and construction in the Mwanza region. She has been in business for 12 years and currently employs 6 people. She started by selling snacks to hotels, kiosks, and canteens, and changed her business line over time.

Finding and keeping good employees has been one of her biggest challenges. “I need to employ professionals who are expensive [and] I cannot afford,” she says. “Hence I [end up] employing cheap laborers who might be contributing to my low income.” Agnes has big plans for her businesses. She plans to open a wholesale shop for stationery and lab equipment and buy a printing press unit.

Box 1.1: Education as a Constraint to Business Growth



As a distributor for Bonite Bottlers Ltd, a Coca-Cola bottling company, Benedicta Justi Kimario owns a small store in Moshi, where she spends her working days serving customers behind a counter, surrounded by cases of Coca-Cola, Sprite, and Fanta. In business for six years, Hills Store now has five employees and sells about twenty cases of Coke products per day. “I started this business because it’s the easiest business for me to do,” she says. “This business is manageable for me.” Benedicta has completed Form 4, a standard amount of education in that area of the country. Her main challenge is inadequate capital to expand her operations. She has not tried to get bank financing, and is not aware of the potential of obtaining loans through microfinance institutions, even though several are active in that region. She would welcome training in business and financial management, but emphasizes the need for sessions to be conducted in the evenings, when she has completed her work and household duties.

Professional Cleaners Ltd: Odilia Martin



Odilia Martin started Professional Cleaners in 1998 after working for 15 years in the hotel industry. "I decided to start this job because I found that cleaning services were in demand," she says. Securing start-up capital was a challenge. "When I started, I did not have money to buy {cleaning} machines. I have been getting all my equipment and machines from revenues." Nonetheless, today her company has 260 employees, with branches in Arusha, Dar es Salaam and Mwanza and with clients such as UNHCR, Tanzania Breweries, and Coca-Cola. The poor education and skills of her employees are her main issues. "For the UN agencies, I have to get staff that can communicate, so it's a bit difficult in terms of communication." She notes that cleaning companies are dominated by women. Sixty percent of her staff is female, with men mainly employed to operate machinery and clean high rise windows. To improve staff skills, she has a training program for employees. In the future, Odilia plans to focus on

securing more big contracts, expanding to hotel cleaning and ensuring that her cleaning service remains of the highest quality.

Employee skills are also an inhibiting factor

The low education levels are reflected in problems many women report with managing employees. Low production due to unreliable labor caused by illness, such as HIV/AIDS, low education levels, and the lack of skilled workers are frequently cited problems:

"My biggest issue is employee skills. There's no school I can send my workers to, especially in floral design."

- Dina Bina, Dina Flowers

HIV/AIDS rates for women are outstripping those for men, and the disease has had a devastating effect on both female and male workers. To address the problem, several businesswomen have started their own education programs that aim to equip their staff with English speaking skills, and provide education on issues such as HIV/AIDS.

Table 1.2: Percentage of Female Enrolment in Tertiary Level Institutions

Year	Dar Es Salaam Institute of Technology	College of Business Education	Tanzania School of Journalism	National Social Welfare Institute
2002/03	11%	36%	48%	68%

Source: United Republic of Tanzania. 2004. *Higher Education Statistics 1999-2003*. Ministry of Education and Culture, Dar es Salaam.

Turashashe Pharmacy Ltd: Rose Mayani



A nurse by training, Rose Mayani owns Turashashe Pharmacy in the Kigoma area, which she runs with the help of her family. When she started the business, she had some difficulty in finding a pharmacist. The unreliable power supply has also been causing problems for her medicine supplies, which need to be kept in a cool place. She now uses an expensive generator. Her family has always been a big support system. Rose's husband assists her in stock-taking and cross-checking expired medicine and helps purchase medicine from Dar es Salaam. Her younger sister is employed as a cashier in the pharmacy. Rose plans to open a hospital and a pharmacy factory, and already has a plot of two acres in a prime area set aside for this development. She is also looking for an international medicine producer to supply her with medicine that she can sell on the local market.

Juggling business with family priorities can be a challenge

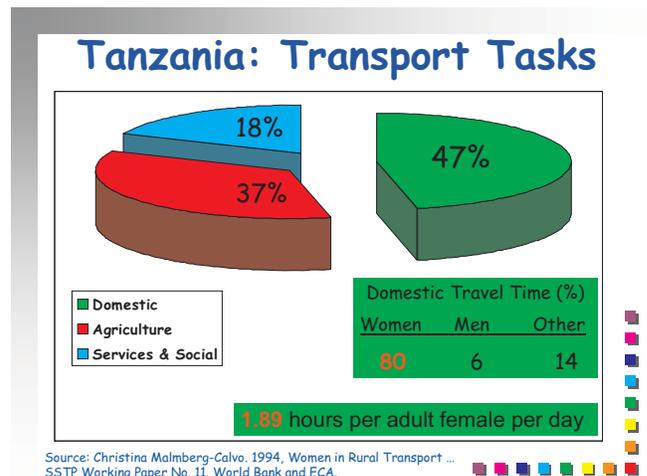
Starting their own business often helps women by providing more flexibility than formal employment, and allows them to better manage work and family obligations. Research from the United States indicates that women are much more likely to turn to business ownership than men to accommodate family responsibilities.¹⁶ While this bears out for some women in Tanzania, other interviewees find that the responsibilities associated with their business have left them strapped for time:

“As an entrepreneur you don't have a work schedule. Your time is for the business. At home you really have to have strong help, otherwise the family suffers. Balancing work and family becomes difficult for women to do.”

- Martha Mvungi, Esacs Schools

Women's greater time constraints due to childrearing activities and household duties may be partly to blame. Data from village transport surveys in the Makete Region show that women spend a much greater share of their time on transport tasks (Figure 1.1).¹⁷ According to estimates, in some parts of Tanzania women have only 2 hours of leisure time, compared to 4.5 hours for men.¹⁸ Efforts by the Millennium Challenge Corporation to ensure that its planned US\$885 million project alleviates the time burden facing Tanzanian women in water and firewood collection is therefore highly welcome and encouraging.

Figure 1.1



Chapter 2: Access to Property Rights, Land and Finance

Few women have been able to use land as collateral

With over 80 percent of land in Tanzania untitled, few people, and even fewer women, are able to use land as collateral.¹⁹ The 2005 Poverty and Human Development Report notes that 19 percent of females report land ownership or customary rights to land.²⁰ When women do own land, available data indicates that their plots are less than half the size of men's (0.21-.3 ha compared to 0.61-.70 ha)²¹ (Figure 2.1).

"If you look at women, most of them do not have title deeds."
- Victoria Kisyombe, Sero Lease & Finance, Ltd.

Various constitutional and legal provisions seek to ensure equality for women

Women's rights to own land and property are enshrined in the constitution (Article 23), and embodied in the Law of Marriage Act and the Land Acts. The legal system provides formal protection against discriminatory customary laws. The Village Land Act invalidates customary laws that discriminate against women, and recognizes a wife's rights to land on the death of her spouse or on divorce. Moreover, since 2002 Land Tribunals are required to include at least 43 percent women.²² The 1999 Land Act was amended in 2004, to make

the land economically valuable and allow it to be mortgaged to access financial resources for investment.

But despite these positive legal provisions, customary norms still dominate decisions over land ownership

In Tanzania customary law protects against alienation of land outside the clan, and it can prevent women from inheriting land if there are male heirs, due to the fear that they could transfer land outside the clan through marriage. If widowed, women can also be denied the right of residence on family land. As a result, customary laws of inheritance and cultural norms have meant that few women in practice have inherited land.

"When I needed land, my brothers refused to give it to me because I was married. In my culture a woman has to be a vessel, and respect her wifely, motherly and grandmotherly duties. Women are not expected to own property and in most cases husbands are very jealous of their wives doing business." - Khadija Simba (Kay), Kay's Hygiene Products

The lack of awareness of the rights women have prevents many from seeking justice

One reason that the positive legislative changes have made little practical difference in women's lives is that few women,

Esacs Schools: Martha Mvungi



"I have been in the school business all my life, starting as lecturer and teacher. I had always in my mind to set up a quality school," says Martha Mvungi, the director of Esacs Schools. Starting in 1995 with 35 students, Esacs today is situated at a sprawling green campus at the outskirts of Dar es Salaam. The school has 680 students at the primary and secondary level, and employs 80 staff. According to Martha, "The first hurdle we faced was access to land. We had no buildings. I rented houses and used the living rooms as classrooms. But the students were multiplying and the small building was not enough." Martha eventually received a plot of land from the government to be used for educational purposes. Yet the process of obtaining the land took three years, and involved repeated and frustrating dealings with government officials.

After more than two decades of formal employment, Martha enjoys being an entrepreneur, "You do what you want to do in your own setup. You have autonomy and satisfaction." She believes that young people should learn about entrepreneurship from an early age, and plans for her school to increase its focus on students' computer skills and publishing.

especially in rural areas, are aware about their rights and are unsure of how to enforce them:

“There is a lot of ignorance around. Even if there is legislation in place, how do we make our rural women aware of it?” - Focus Group Discussion, Arusha

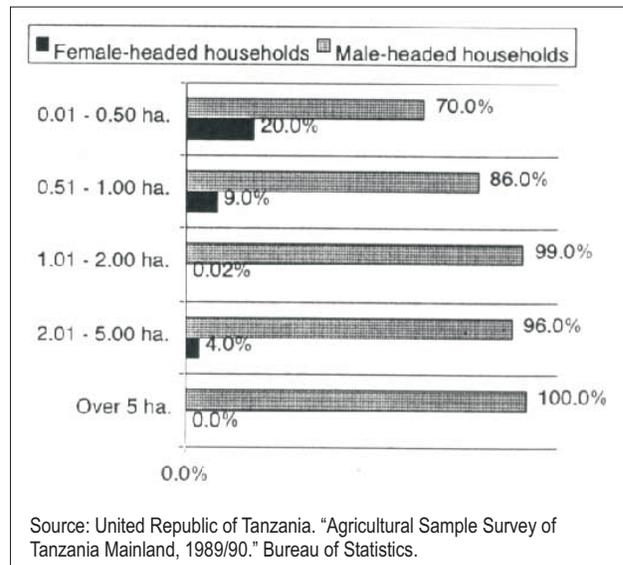
Due to inadequate case reporting, many judges, especially in rural areas, remain unaware of legislative changes to the benefit of women. The Ministry of Community Development, Gender, and Children has conducted training for magistrates and disseminated copies of the Village Land Act in rural areas, and the National Gender Policy includes actions on awareness-raising. Yet the Ministry, as well as women's advocacy groups, such as the Tanzania Gender Networking Program and the Tanzania Women Lawyers Association, still indicate the need for greater knowledge-sharing about women's property rights and campaigns to educate women, magistrates, and customary leaders on laws establishing women's entitlement to property and support upon divorce.

Formalizing property rights has also been difficult

While the registration system presents an opportunity for women to assert their land rights, in practice only a very small percentage of land is registered. In Mainland Tanzania 94.3 percent of rural land used by private owners is extra-legal, as well as 100 percent of land used by private owners in Zanzibar.²³ Even if registration occurs, cultural norms prevent many women from including their interest on title deeds.

The system for registering land is costly and difficult to

Figure 2.1



navigate. For businesses to purchase land and a building in the area of Dar es Salaam, the law requires 12 procedures costing 61 days in processing time and 12.6 of the property's value. For many women, this time and effort may be too prohibitive:

“Our family owns land but the area is not surveyed and the property will not be accepted as collateral. We do not have a title deed. {Getting a title deed} takes a long time and it's expensive.” - Benedicta Justi Kimario, Hills Store

The World Bank-supported Tanzania Private Sector Competitiveness Project will seek to address these issues by providing technical assistance and capacity building to improve land administration and registration services, and it

Emmy Mwanri: Poultry Business



Emmy Mwanri started her Dodoma-based poultry business about a year ago because she was looking for better income and realized that this could be a good source of earnings. She took out loans from a non-governmental organization and SIDO as start-up capital and is now running the poultry business on a full-time basis. Her family has been supportive, providing moral support and assisting with marketing efforts. Chicken sickness and high operating costs have posed challenges for her. Access to land has been another problem, as well as city regulations for keeping poultry in a residential area. “I am working in an area that city authorities are not in favor of. They want me to shift my poultry to another place.” She is optimistic about her firm's future and is looking to expand the business and buy a high capacity feed-milling machine.

presents an opportunity to ensure women's names are noted on title deeds.

As a result of their limited land ownership, few women are able to provide the collateral needed to access bank loans

A recent study by IFC GEM and the Kauffman Foundation finds that access to finance is often the biggest obstacle for women entrepreneurs worldwide. Women in Tanzania are no exception. Though they own 43 percent of micro and small enterprises, only 5 percent of women reported having access to bank finance in a 2006 Finscope survey (Figure 2.2).²⁴ Moreover, only 0.53 percent of female-headed smallholder households access credit.²⁵ A 2003 ILO survey of female-owned businesses found that two-thirds of women entrepreneurs used their own savings to start their business, followed by assistance from the spouse, credit from family and friends, and bank credit. Only half of the women who applied for a bank loan were successful.²⁶

"For all the three years that I've been in business, I've had to rely on my customers' checks. Every time I went to the bank I was denied a loan."

- Focus Group Discussion, Dar es Salaam

The National Microfinance Policy recognizes that "access to financial services should be made available to both men and women," and that in order to ensure gender equity, "it may be necessary to make special efforts to incorporate features that make the services accessible to all."²⁷

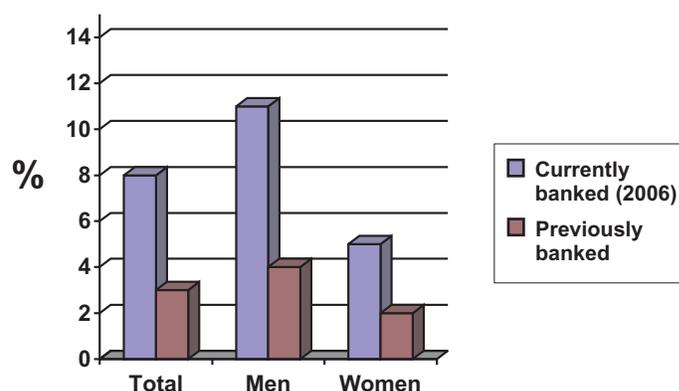
Tanzanian women have been able to benefit from microfinance, and institutions such as FINCA, PRIDE, SELF, and the Gatsby Trust. Innovative institutions such as the Faraja Trust have been able to use microfinance not only as an income generating opportunity, but also to address issues such as HIV/AIDS (Box 2.1).

But microfinance still does not address the needs of those women who want to grow their businesses beyond the micro level, leaving many female-owned businesses smaller and weaker. Unable to access the needed funds, many women have had to pass up on potentially lucrative contracts:

I had {an} order from South Africa to {produce} royal palms but I had financial constraints so could not get the order."

- Dina Bina, Dina Flowers

Figure 2: Banking Profile in Tanzania



Source: Financial Sector Deepening Trust. 2007. "Finscope Survey 2006: Demand for Financial Services and Barriers to Access." Dar es Salaam.

The government established a Women's Development Fund in 1994, and a similar fund that operates in Zanzibar, to help women entrepreneurs at the grassroots level access financing. In addition, SIDO, the government arm for the promotion of small-scale industries that provides financial and non-financial services to micro and small enterprises, and the United Nations Industrial Development Organization have been implementing the Women Entrepreneurship Development Program since 1993. Women make up 56 percent of SIDO clients.²⁸ Yet both the Women's Development Fund and SIDO have been constrained by low capacity and the structure of their guarantee scheme, and they have not been able meet the demands of female-owned businesses that require larger loans.

Banks can be biased towards women

Gender bias by bankers who do not perceive a female entrepreneur as a viable or serious customer is a common problem reported by the women interviewed:

"To get a bank loan is difficult for women. The banking process does not favor women. Even if you have collateral, banks can make problems." Shamsa Divani, Gemstyles Company

Women also cite interest rates as an obstacle:

"I think I am just working for the interest for the bank. The interest rate is killing us. If we had a longer-term loan with lower interest, {our business} could have a lot of development." - Dina Bina, Dina Flowers

Box 2.1: Microfinance Transforming Lives- the Example of the Faraja Trust



The Faraja Microfinance Project was created in the 1990s when Faraja (“to comfort” in Swahili) Trust started to rehabilitate sex workers in Morogoro with a high incidence of HIV/AIDS. Dr Lucy Nkya began to help 450 women in a local brothel who were mostly widows, abandoned wives or girls rejected by their families due to early pregnancies. Dr Nkya soon realized that the main problem the women faced in trying to escape prostitution was having no other means to earn a living: “Culturally here women are not welcome at home once their husbands have died or abandoned them, so many turn to prostitution as the only option to escape poverty.” Dr Nkya established the microfinance project to help support women in the brothel in establishing small-scale income generating activities, such as food and charcoal selling, chicken breeding and tailoring. Initially, the loans were interest free, drawing on a fund provided by the Danish aid agency, DANIDA. Now a small interest rate is charged. The project now has over 3,000 beneficiaries and has created 16 savings and credit societies (SACCOs) in all six districts of the Morogoro region. Some of the women beneficiaries have even managed to purchase land with their profits. “We have found Faraja’s loans have not only helped to rehabilitate women who previously had no other economic choice than prostitution, but the chance of HIV infections is lowered and children are now more likely to go to school,” Dr. Nkya says.

Products such as leasing and a reliable credit registry can help increase women's access to credit

Because women are good credit risks, reliable credit information that shows their creditworthiness could be of significant value. While this is lacking in Tanzania, ongoing efforts by the Bank of Tanzania and the Business Environment Strengthening Program (BEST) could bring about positive change.

Leasing is another option that can allow new businesses with limited start-up capital and limited cash flow to start operating immediately. Organizations such as Sero Lease are demonstrating the potential benefits of leasing. Sero Lease has used leasing to reach out to over 3,000 female clients who boast a repayment rate of 99 percent (Box 2.2). The Tanzanian government recognizes the potential benefits of leasing in its SME Development Policy. But the provision and use of leasing has been constrained in Tanzania due to difficult lease legislation and the lack of public awareness about leasing. Since 2005 the IFC, through the Swiss State Secretariat for Economic Affairs (SECO)-IFC Leasing Project, has been also promoting favorable legal and economic conditions for leasing development. Its efforts to enact new leasing legislation are highly welcome and could have significant benefits for women (Box 2.3).

Business and financial management training for women should complement loans

International experience suggests that implementing programs through commercial banks that on-lend to women is working well in increasing women's access to finance. Experience also indicates that loans alone are not sufficient, and that training in financial and business management is enormously beneficial for women who previously may not have been able to acquire these skills, as well as being a risk mitigant for the bank:

“Younger women need to learn skills to be entrepreneurs, preparing business plans, budgeting, and financial skills.”
- Martha Mvungi, Esacs Schools

Positive change on this front is possible, as IFC GEM's collaboration with commercial institutions to make loans available to women entrepreneurs in Nigeria and Uganda illustrates. In February 2007 the IFC replicated this successful model with EXIM Bank in Tanzania, providing financing and advice on reaching out to the women's market.

Box 2.2: Sero Lease and Finance Ltd. - Empowering Female Entrepreneurs Through Microleasing



A veterinarian by profession, Victoria founded Sero Lease and Finance, Ltd. in response to the problems facing women micro-entrepreneurs in rural areas. "We went into this because most women lack collateral. We decided to look at leasing as our main product," Victoria says. Sero Lease offers financial leasing products, loaning funds for equipment purchase that becomes the property of the client once all payments are made. Incorporated in 2002 as a limited liability company, Sero Lease has 28 employees and over 3,000 exclusively female clients with an average loan amount of 500,000 Tsh (around US\$500) and a 99 percent payback rate. "Before we lease out anything, we sit down with the women. We give them the opportunity and make sure they understand what credit is all about," says Victoria.

Sero Lease also runs a not-for-profit training center through the Sero Businesswomen Association (SEBA) that provides basic business and book-keeping skills, as well as sensitization programs on HIV/AIDS and legal issues facing women entrepreneurs. Initially supported by various donors, Sero Lease has been able to get financing from a bank. Finance still has been a key issue for the organization. "It has not been easy. We had a long road to travel until we were trusted and were able to borrow." In February 2007 Victoria became the first female client of EXIM Bank's new WEF program with a \$1 million loan which will be on-lent to as many as 30,000 microentrepreneurs. Victoria's current priorities including lobbying for the passage of a new leasing law, opening additional branches in rural areas, and leasing agricultural implements.

Aropi Enterprises: Severin Keppa



"I started this business to improve my standard [of living]," says Severin Keppa, who begun her wine processing business in 2003 and now employs five staff in the Mbeya region. She is facing stiff competition, and notes that access to "technology, wine processing machines, and packaging materials" has been a challenge for her. Severin has used family funds and a business loan from a bank to finance her activities, but thinks that the procedures to get credit are complicated. She has participated in training sessions in the past, particularly through groups such as FAWETA and TGNP, which she is a member of. To more effectively run her business Severin would appreciate training on financial management skills. In terms of the future of her business, she is envisaging expansion and would like to improve product quality to meet the required standards.

Martin Humbo: Retail Shop



Martin Humbo started her retail shop in sundry goods in 1998, and sells a variety of goods from a small premise in Sumbwanga. She has one employee, and runs the business on which her family depends for their living on her own. Her main obstacle has been

access to finance. She uses profits from the business to expand her working capital, but does not have enough for the expansion she envisages. "I am not able to access [loans from] commercial banks due to high interest rates and collateral," Martin says. She would particularly welcome training in business management to help her better run her operation.

Box 2.3: Main Activities of the SECO-IFC Leasing Project in Tanzania

- ▶ **Legislative Review** through drafting a leasing law and proposing certain amendments on taxes
- ▶ **Capacity Building** through training sessions for key stakeholders
- ▶ **Business Development** by promoting linkages between SMEs, equipment manufacturers, and financial institutions
- ▶ **Public Education** through information campaigns
- ▶ **Micro Leasing** development
- ▶ **Establishment of the Tanzania Leasing Association**

Source: <http://www.ifc.org/ifcext/tanzalep.nsf>

Chapter 3: Navigating Business Regulations

Even though the World Bank's *Doing Business in 2007* report ranks Tanzania among the top ten reformers in reducing bureaucratic barriers, certain business regulations still pose burdens, especially for micro and small businesses where most women are:

"Most of our policies and legislation were meant for big business, not for small businesses where women are."

- Focus Group Discussion, Arusha

Business registration and licensing can pose early stumbling blocks

Despite progress in recent years in simplifying business procedures, Tanzania still ranked 142 out of 175 countries, far behind the neighboring Kenya and Uganda, on the ease of doing business (with Kenya at 80 and Uganda at 103) in *Doing Business in 2007*. Business registration is one area where women interviewed cite frequent problems:

"It was very difficult. It took me one year to register {the} school. For six months papers were lost. They were put away by somebody until one day I said I am going to involve {the} police. There had to be a lot of pushing."

- Martha Mvungi, Escacs School

Business licenses can pose further obstacles. Out of the 175 economies surveyed, *Doing Business in 2007* ranks Tanzania the lowly 172 on the ease of dealing with licenses (Figure 3.1).

The time and effort involved in navigating the complex system with confusing lines of authority can be prohibitive at worst, and frustrating at best for those who persist:

"To get licenses, we did face problems. It took us a long time. It's not clear who has the mandate to give out the licenses. We eventually got it from the Ministry of Trade." - Victoria Kisyombe, Sero Lease and Finance Ltd.

The time-cost of complying with trade licensing and municipal licensing amounts to nearly 25 percent of the turnover of micro and small enterprises, a significant cost for women whose businesses tend to be smaller than men's.²⁹

"Getting a master dealer license was very expensive."

- Shamsa Divani, Gemstyles Company

Moreover, women report that they find it difficult to cope with harassment from officials, or with giving bribes that are sometimes necessary for approvals and winning of contacts.

"There is a problem with corruption, especially with government. A lot of contracts are given out to people without qualification." - Odilia Martin, Professional Cleaners

Taxation burdens may be keeping women from formalizing

The World Bank's 2003 Investment Climate Assessment found that more than half of all firms rated tax administration as a major or very severe obstacle, and 92 percent reported they had required meetings with tax inspectors. Many women are unsure about necessary procedures, do not deal well with corrupt officials, and report a heavy burden from high tax fees:

"We are registered with Tanzanian Revenue Authority. Taxation is a grey area. It is high."

- Victoria Kisyombe, Sero Lease and Finance Ltd.

"Women try to follow the law. Men try to evade taxes."

- Odilia Martin, Professional Cleaners

The government is taking steps to improve tax administration and efficiency in Tanzania through the Tax Modernization Program. The Better Regulation Unit of the

Figure 3.1: Doing Business 2007 in Tanzania - Licenses

Dealing with licenses (rank)	172
Procedures (number)	26
Time (days)	313
Cost (% of income per capita)	3796.6

Source: *Doing Business in 2007*.

Box 3.1: Customs Still Pose Barriers for Women



Khadija (Kay) Simba started Kay's Hygiene Products in the early 1980s in a warehouse. Today the company employs 30 full time workers, and distributes women's hygiene products mainly on the local market and in Zambia. The customs procedures have been one of the main obstacles to her business. She has experienced harassment from port officials expecting a bribe, causing goods to get lost in the process as well as considerable time delays. "Government officials harass local people. This is worse for women because they are seen to be the 'under-belly' and easy to harass," she says. One year, port delays set back her production by about two months, and led to millions of shillings in losses.

Kay runs a credit scheme for women, and supports a local community organization in packing and distributing condoms. She credits the encouragement and support of her husband, a former

member of Parliament in Tanzania and a Minister, as important to her success, and is now training her daughter in running the business as Managing Director on a full-time basis.

Business Environment Strengthening (BEST) program has also been representing private sector interests in the on-going reform of tax administration and is initiating further reforms, especially in local government taxation.

Customs procedures are improving, but still pose problems

There have been significant improvements in customs administration, with *Doing Business in 2007* citing Tanzania as the top reformer in this respect. Yet for women looking to export, some barriers still remain, including potential harassment and demands for extra payments by clearing agents (Box 3.1):

"There is corruption. You can't get your wares through just like that. There is a guy you have to pay."

- Sarah Kessy, food exporter

Challenges in the justice system

Inefficient and inaccessible courts and a poor dispute resolution system make it difficult for female-owned businesses to enforce contracts. Being smaller and less able to pay the necessary fees, female-owned businesses have had little luck when resorting to courts:

"We told clients to court. It was a waste of time. The court was not responsive to us. They would just say to come another day. At the moment we try as much as possible to recover money ourselves." - Victoria Kisyombe, Sero Lease and Finance Ltd.

Women interviewed also emphasized the need to disseminate information about the rights women have in rural areas.

Janeth Nyakonji: Food Processing and Seed Growing



The desire to become financially independent was Janeth Nyakonji's main reason for starting her Singida-based business. She became involved in food processing and seed growing with a loan from SIDO, which was of great help during a period when she lacked start-up capital. In business for three years now, her products include jars of mixed fruits and tropical banana wine. She is a member of the Asijan Group, which has been useful for sharing experiences and even providing financial support. Getting the required certification from the Bureau of Standards and the Tanzania Food Authority has been one of her main difficulties, and she would appreciate assistance with navigating the difficult procedures. Yet she has found few competitors in her local market and is confident of her continued success.

Chapter 4: Accessing Opportunities for International Trade

With greater regional integration and positive reforms aimed at increasing private investment, trade opportunities are expanding in Tanzania. Newly established export-based industries are providing new opportunities for women. According to the 2000/2001 Labor Force Survey, trade-related employment is the third largest in the country after agriculture and personal services, employing about 5 percent of females and 5 percent of males. However, concerns remain about the ability of women to take full advantage of these changes, as the examples in mining and tourism below illustrate.

Small-scale mining has opened opportunities for women entrepreneurs

"Everybody believes that mining is for men."

- Consolata Rwegasira, Mining entrepreneur

Mining is one of the leading foreign exchange earners in Tanzania with an average annual growth rate of 15.2 percent in the 2000-2005 period.³⁰ While few women are involved in large-scale mining, they are well represented in small-scale mining, making up about 26 percent of its workforce, and a growing number of mine owners.³¹ However, lack of investment capital in an industry that requires high upfront investment has been a serious problem for women running mining operations:

"Mining is a very expensive thing. You need a lot of machines which are very expensive."

- Leilla Jumbe, Lahamat Offer 2003 Ltd.

Despite women's large role in the sector and support from programs such as BEST, DANIDA, and the Foundation for Civil Society, women have had difficulty securing upfront capital and competing with large mining companies:

"There is big competition with big companies which have equipment that we don't have."

- Leilla Jumbe, Lahamat Offer 2003 Ltd

TAWOMA: Representing Women's Voices in Mining

Membership: 300

Activities: Advocacy, market research/campaigns, and fund raising/linkages for its members who own private mining companies. Social initiatives include education for youth on HIV/AIDS, environmental protection, and child labor.

Key Issues: Lack of data, uncoordinated business development services, and lack of tailored financial services which limit ability to produce in volume and meet the increasing international market demand.

But women are determined to have their voices heard in the industry. Organizations such as the Tanzanian Women Miners Association (TAWOMA) and the Female Mining Association of Tanzania have lobbied for quotas of mining land to be allocated to small-scale women miners. With streamlined licensing procedures, TAWOMA recently acquired legal title to their individual and group mining lands and its members now have foreign investors as partners. Their success is encouraging in an industry which accounts for an increasing share of employment in Tanzania.

The tourism industry presents opportunities, but has yet to benefit women entrepreneurs

With its combination of lush beaches and mountains perfect for dedicated climbers, Tanzania has seen an influx of tourism, and the industry has become the number two foreign exchange earner in the country after agriculture. The sector has been growing by an average of 6.7 percent per year over the past four years.³² Zanzibar has been more aggressive in trying to attract tourism, and it entered in 2004 into an agreement with the European Union to rehabilitate its Malindi Port to increase its safety and efficiency, and help reintegrate the island into international trade networks.³³ In tourist-favored regions, such as Zanzibar or Arusha, women thrive in micro and small enterprises and predominate in handicrafts, textiles, sea weeding, soap making, and spices:

"Women are more likely to work with spices because women know the use of spices better than men."

- Fatma Moh'd Fadhil, Kidichi Spices

Miners Trust: Mama Ruby



A venture co-owned by a group of five women, Miners Trust focuses on enterprise development and creating awareness of Tanzania's mineral potential. As one of its members, Mama Ruby owns mines in Morogoro and in the Mwaizi village. She currently specializes in rubies which she buys for re-selling to the brokers as rough stones. Her main problem has been the marketing of minerals and the difficulty to establish its quality. Moreover, according to Mama Ruby, "there is no legal framework to support indigenous Tanzanian miners so that they benefit from the sale of their gemstones."

She has found the Miners Trust useful for networking and marketing. The members were recently invited to South Africa for a trade expo, and they provide social amenities to their mining communities. Mama Ruby buys medicines for women in the mining community and distributes them to those that cannot afford to get their own supplies. She has also formed youth groups and is training them to mine on the piece of land that she owns, with the proceeds to be distributed equally. Mama Ruby's future plans include mechanizing her mines and doing a geological feasibility study that will cost about US\$10,000.

But women are not well linked into the booming tourism industry and have found it difficult to secure contracts as suppliers to large hotels and other tourist outlets due to unreliable product quality and their difficulty in supplying sufficient quantities (Box 4.1). In some cases, even if they have managed to link up with businesses, the results have not been positive (Box 4.2). However, innovative examples (Box 4.3) such as the Agape Women Group in Arusha illustrate how women's groups can both benefit from tourist industry while doing good for their communities.

Poorly enforced intellectual property rights hinder women focused on exporting

Intellectual property rights are another example of good policy that has yet to translate into practice and deliver real benefits to women entrepreneurs. While Tanzania's legislation provides for

the protection of intellectual property rights, interviews with women lawyers in Tanzania indicate that few women focused on exporting and competing at the international stage are likely to be aware of it, and even fewer would know how to register a copyright:

"We lack awareness of current laws on these regulations. We could increase public awareness through associations."

- Focus Group Discussion

The cost and time involved are another issue. Data from Zanzibar indicate that it takes 107 days to register a trademark.

Box 4.1: Fight for Freedom Farm, Zanzibar: Aziza Omar Tujikombowe



Aziza started the Fight for Freedom Farm, a dairy farming business in 1998, when she bought two cows from her personal savings to support her family. Today she owns four cows and sells milk to local hotels and shops in Zanzibar. A dentist by profession, Aziza runs her business after work and on weekends, and employs her two brothers for the company's day-to-day operations. Though she would like to expand her business by buying more cows and a freezer to store milk, Aziza does not have enough resources and is skeptical of banks and microfinance organizations. "Banks here don't assist small entrepreneurs" she says, explaining why she has not considered going to a bank for a loan. Moreover, hotels and shops in the area prefer buying milk in large quantities, and she's found it hard to supply such large amounts.

Box 4.2: Linking up with Private Investors Does Not Always Improve Women's Economic Status - The Case of Kiwengwa Seaweed Farmers in Zanzibar



When the company ZANEA came to the Kiwengwa village in Zanzibar and introduced its seaweed product, getting involved in the business seemed like a good idea to the locals. ZANEA assured the community of a ready market for the product and provided initial inputs such as ropes, sticks and seeds as grants to women's groups who volunteered to become partners. ZANEA, like other companies involved in the seaweed business in Zanzibar, operated as a cartel and agreed to buy seaweed from the women for a price of Tsh135 per kilogram of dry product. But seaweed planting and harvesting is physical and painstaking work that involves carrying heavy loads of seaweed up the beach for little return - not an ideal job for the Zanzibari women. Moreover, lack of market competition has undermined women's profit margins and has made them angry and resentful in the absence of viable alternatives.

Box 4.3: Women Can Benefit from the Tourism Industry, Too - the Example of the Agape Women Group



Located at the base of Mount Meru at the house of Mama Ana, the Agape Women Group started small with Mama Ana selling milk from cows donated by an international non-governmental organization. But with business losing money, Mama Ana welcomed the advice of Faida, a Dutch organization that introduced her in 1997 to the notion that cheese can be made out of milk. Mama Ana attended cheese-making classes at a local college, and soon afterwards was selling her product on the local market. The cheese, a novelty in the region at the time, has been a huge success that led Mama Ana to found the Agape Women Group. The group today has 60 female members who work together to produce tasty cheese and locally grown coffee. Their main constraint has been unreliable infrastructure. "There is a lot of demand for the cheese but we cannot meet it because there is no electricity here," Mama Ana says.

Taking advantage of the booming tourism industry in the Arusha region, the Agape Women Group recently linked up with a local tourist agency. For a small fee, visitors from around the world can visit the group, watch a demonstration of the cheese making process, and taste the delicious cheese and coffee underneath the shade of palm trees at Mama Ana's house. The women are using their proceeds for the good of their community - they have helped renovate six classrooms and a teacher's office in their village and have bought bricks for a hospital dispensary. They are now linking up with women in other villages, and teaching them how to replicate their model.

Government and donors can work to create opportunities for women

A number of donor-funded programs have sprung up to support women in trade, in collaboration with the Ministry of Industry, Trade and Marketing, the Board of External Trade and SIDO's Women Entrepreneurship Development Unit (WED). Working with the Ministry of Industry, Trade and Marketing, the ILO started to implement in 2003 a Women's Entrepreneurship and Gender Equality Program that has focused on research, training, and trade fair promotion. Several other programs, such as ACCESS for African Businesswomen in International Trade, have supported initiatives that expose women to trade fairs and provided networking opportunities for export-oriented women. Women

entrepreneurs who have had the chance to exhibit their products at trade fairs often cite prominent persons such as the former president's wife who have publicly supported this work. Though there has been much support in this area, women entrepreneurs interviewed still note that they would appreciate practical training on accessing international markets through in-depth product reviews and providing links with international buyers.

Chapter 5: Working Together to Make Change Happen

Networking as a source of business capital

Social networks are important for accessing business capital, mentoring, and advice. For many businesses, it is through these networks that business information is shared and contracts are secured. Nonetheless, as in many other countries, women in Tanzania have tended to find few networking opportunities, and have perceived networking as a burden, given their family responsibilities:

"We do not have the contacts. Men go to dinner together, they give each other support, and women, after work, they think about home, so they don't have time for networking."

- Martha Mvungi, Esacs Schools

Often disadvantaged in cultivating business relationships, Tanzanian women are increasingly organizing themselves and are finding networking with other women particularly useful in strengthening their businesses. Through organizations such as the Tanzania Women's Chamber of Commerce, TAWOMA, and Tanzania Food Processors Association women are supporting each other, exchanging information, and engaging in advocacy.

Government and civil society can be allies

The Tanzanian government has been a leader in many respects on gender equality, and has crafted legislation that is a model for others to follow. It has particularly focused on women's role in the economy, with economic empowerment being one of the

key focus areas of the "National Strategy for Gender Development."

The Tanzanian parliament has enacted laws to support women's economic and social well-being, and has made efforts to include women in decision-making by passing a bill to increase the number of women's special seats in local government councils to 33 percent and to 20 percent in the Union parliament. Women today constitute 21 percent of parliamentarians.

As the preceding pages illustrate, a conducive enabling environment for small businesses to thrive in will be crucial for nurturing and encouraging women entrepreneurs in Tanzania. However, inadequate enforcement of positive legislation and policies and a lack of resources have meant that, in practice, many women continue to face obstacles in their day-to-day business management. A greater focus on enforcing the model policies and supportive legislation that are in place in Tanzania, as well as increasing women's awareness of their existence would go a long way to ensure that women's voices and concerns are heeded and result in positive economic outcomes for all Tanzanians.

Gemstyles Company Ltd.: Shamsa Divani



Shamsa was working in the airline industry when she got the idea for her business during a seminar. "I decided to quit my job because I was working hard and at the end of the month earning very little," Shamsa says. Since 1999 she has been the executive director of Gemstyles Company Ltd, a company that trades in both rough and faceted gemstones, semiprecious and precious minerals that are ultimately transformed into rings, necklaces and other beautiful jewelry. A joint venture of four women, Gemstyles has mining concessions in the south and north of Tanzania, and sells its products mainly to Hong Kong and Europe.

When she started the company, Shamsa joined the Tanzania Women Miners Association, and is now secretary general of the 350-member group. She is also one of the founders of the Women's Chamber of Commerce. "We try to work with rural women and women in mining areas. But our association needs to be strengthened," she says. Her vision for the future of her business is to have a lapidary center which can cut, polish, and sort the stones: "In Tanzania we have a wide range of minerals and I believe I could do well, if I get knowledge, equipment and materials."

Mwamini Khamis: Zombe Enterprises Ltd.



Mwamini became an entrepreneur in 1990, and now owns Zombe Enterprises Ltd, which comprises two textile shops in the Kogoma market area. After her redundancy from the Regional Trading Company where she worked as a secretary, Mwamini became involved in trading and selling of local jewelry, khanga, soap, and lotions between various regions of Tanzania. The business was profitable, and in 1992 she started trading in shirts from Zanzibar to Kigoma and employed three people. She later turned to the international market. She now travels to Dubai, Thailand, and Hong Kong to source shirts, trousers, perfume, and other products to sell on the local market. Though her business has been quite a success and she would like to share experiences with other women entrepreneurs, Mwamini does not belong to any women's groups or networks. Mwamini is not aware of any such groups in her region. She appreciated the interviewer's visit for this report, and noted that this was the first time an external organization came to the Kigoma region to consult with women entrepreneurs. Mwamini has ambitious plans for her business and is looking to construct a hotel, establish a soap factory, mills, and start traveling to Nigeria for fabric prints.

Sarah William Kessy: Afri-Youth Development Services



A vibrant woman of imposing stature, Sarah Kessy steers her pick-up truck through the traffic and dusty streets of Arusha, on her way to visit the female members of the Tanzania Food Processors Association (TAFOPA) at their work sites. She is the coordinator of TAFOPA's activities in the region, a job she fits into her busy schedule as the owner of a food processing company. "People liked my food and invited me to do more. I realized I should quit my job and start my own business," she says. Her company now has 15 employees and a small store at the marketplace that sells flour, drinks, tea, massala, and spices.

The business has been good, and she has trouble meeting demand, "We have a lot of orders, but we can't fill them." Kessy loves networking, and notes that TAFOPA has helped its members prepare for exhibitions and attend educational seminars. She also finds the association useful for advocacy. **"We can make a big sound when we're together. The government will hear you then, and help you with what you are shouting about."**

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- ³² World Bank. 2006. "United Republic of Tanzania and National Strategy for Growth and Reduction of Poverty and Joint IDA-IMF Advisory Note." Report Nr. 35568-TZ. Washington, DC.
- ³³ Zanzibar Port Corporation: <http://seaport.homestead.com/files/zanzibar.html>.

Gender and Growth Assessment in Tanzania Matrix of Recommendations

Issue	Recommendation	Impact/ Timing	Responsibility
<p><i>Starting and Closing a Business</i></p> <p>Tanzania's formerly time-consuming and complex business registration, incorporation and licensing practices had disproportionately adverse effects on women entrepreneurs, creating barriers to formalisation and growth. Recent changes have substantially improved the situation, but the benefits have yet to be felt by many SMEs. Some new licenses are being introduced at local level, and a complex sector licensing regime remains in place.</p> <p>While the government recently introduced a new Companies Act, company incorporation and compliance with the Act is still a complex, time-consuming process, and continuous improvement is needed.</p>	<p><i>Starting a Business</i></p> <p>Consider the introduction of best practice models for company formation and operation which provide simplified, low cost procedures and reporting requirements applicable to small companies;</p> <p>Conduct targeted information campaigns for women which focus on the benefits of and processes associated with company incorporation;</p> <p>Design and implement of a policy on sector licensing which (i) limits regulation strictly to areas where there is a clear necessity to preserve national security, key economic and strategic interests, public health, safety, the environment and natural resources; (ii) de-links the revenue and regulatory functions of licensing (iii) harmonizes licensing with other aspects of the start up process; (iv) repeals the Industrial Licensing Act; and (v) removes the requirement for firms licensed under sector laws, to also have a general business license.</p> <p>Establish business registry system which is accessible at local level, and which features (i) links to other registries involved in business start-up; (ii) provision of information to businesses on relevant fees, levies, regulations, compliance standards and contact points in sectoral ministries; (iii) provides relevant application forms; and (iv) provides notice to the relevant district administration and sectoral agencies on the business.</p> <p>Establish time limits for the granting of administrative approvals, standardize and simplify forms, provide wide-spread information in Kiswahili on business entry procedures and any changes.</p>	<p>High/ medium term</p> <p>Moderate/ medium term</p> <p>High/ medium term</p> <p>Moderate/ medium term</p>	<p>TLS/BEST / MoJCA TAMWA/TCC/BRELA</p> <p>BEST/MoTTM/TWC C/ sectoral ministries</p> <p>BEST/ BRELA/TWCC/Local Government Authorities</p> <p>BEST / BRELA/ MoTTM/ MOJCA sectoral ministries</p>
<p><i>Access to Land and Site Development</i></p> <p>Access to land, workspace and productive resources is critical to unlocking the economic potential of Tanzanian woman, but land tenure in Tanzania discriminates against women because of the traditional practices and customary laws that govern it, particularly in relation to inheritance and in circumstances of the death of, or divorce from, a spouse.</p>	<p>Strengthen enforcement of land laws and the dissemination of knowledge about women's property rights. Disseminate training manuals aimed at magistrates and customary leaders and information leaflets aimed at the community, that records statute and case law establishing women's entitlement to property and support upon the death of and divorce from a spouse - to reduce cultural inhibitions and traditional attitudes preventing women from accessing justice.</p> <p>Support widespread dissemination of simplified versions of the Land laws</p> <p><i>Property rights during marriage</i></p>	<p>High/ immediate and ongoing</p>	<p>TAWLA/ MKURABITA, Ministries responsible for land in Mainland and Zanzibar</p>

	<p>Consideration could be given to amending s.60 Law of Marriage Act (Mainland) to provide that property acquired during the marriage in the name of either the husband or the wife, belongs to both spouses unless the contrary is established. This would be in conformity with s. 161 of the Land Act, 1999, would prevent husband's from dealing separately with matrimonial property, but might also discourage women from acquiring separate property during the marriage. Views could be canvassed regarding this issue.</p> <p><i>Property laws on the death of a spouse</i></p> <p>Tanzania's (Mainland) laws on inheritance should be reviewed and repealed as appropriate, to create a uniform law of inheritance, and bring the law into line with the Constitution, CEDAW and CRC. Consideration could be given to the concept of giving a widow a life interest in the matrimonial home, protecting the ability of a widow to stay in the matrimonial home during her lifetime while allowing the land to revert to the husband's clan on her death.</p> <p><i>Property rights on divorce</i></p> <p>Review the requirement in Section 114 (2) Law of Marriage Act (Mainland) which obliges a Court to have regard to the customs of the community to which the parties belong. The law could provide that a Court should have regard to the customs of the community to which the parties belong, so long as they are not inconsistent with the Constitution. In addition, instead of having regard to the extent of the contributions made by each party in money, property or work towards acquiring matrimonial assets, the Court could be required to have regard to extent of the contributions made by each party to the marriage, (including acquisition of matrimonial assets), and to the care of the family.</p> <p><i>Site Development</i></p> <p>Review town planning legislation to ensure provision of a compulsory requirement that serviced workspace for micro and small-scale enterprises be ear-marked and set aside in urban development plans.</p>	<p>High/ immediate</p> <p>High/ medium to longer term</p> <p>High / immediate</p> <p>High/ medium term</p>	<p>TAWLA/TLS/MoJ TWJA</p> <p>TAWLA/ TWJA/ MoJCA/ MCDGC</p> <p>TAWLA/ TLS/ TWJA/ MoJCA/ MCDGC</p> <p>Mkurabita/Ministries responsible for land in Mainland and Zanzibar/World Bank Competitiveness Project</p>
<i>Access to Finance</i>	<p><i>Reforming the Chattels Transfer Act and some parts of the Companies Act</i></p> <p>Consider reforming the law relating to secured transactions, using the UNCITRAL model, and instituting a computer based system of registration. Widespread information dissemination on the law and procedures relating to secured transactions would need to accompany this reform. Given the costly and time consuming nature of establishing a new institution to lend to women, encourage existing commercial banks to establish gender sensitive programs, and/or lines of credit for women entrepreneurs.</p> <p><i>Access to Lease Finance</i></p> <p>Enact appropriate enabling leasing legislation which clarifies the rights and responsibilities of the parties and provides simplified mechanisms for enforcing a lease agreement and repossessing</p>	<p>High/immediate</p> <p>High/immediate</p> <p>High / immediate</p>	<p>BEST/ BRELA/TLS/TAW LA/MoJ/TCC</p> <p>IFC/local commercial bank</p> <p>BOT/ MoF/ IFC leasing project/BEST</p>
<p>The practice of demanding titled land as collateral for loans is a particular problem for women due to their limited land ownership. An efficient, secure and reliable system for registering non-land assets as collateral would encourage financiers to loan against non-land assets.</p> <p>The provision and use of asset leasing is constrained because of problems associated with the judicial interpretation of rights and obligations under lease</p>			

<p>contracts, enforcing lease contracts, and repossession of leased assets. Given women's difficulties in accessing traditional sources of lending, the importance of removing obstacles to the growth of the leasing industry in Tanzania cannot be understated.</p>	<p>leased assets;</p> <p>Review the Hire Purchase Act to ensure that domestic consumer protection controls are not imposed on leasing transactions that involve capital equipment as opposed to personal property.</p> <p>Ensure the activities of non deposit taking leasing institutions are not constrained by heavy handed central bank regulation in the areas of capital adequacy, licensing and reporting;</p> <p>Review the tax treatment of leasing to encourage new entrants to the sector.</p> <p>Review the VAT treatment of leasing so that the application of VAT does not operate to discourage the use and provision of leasing;</p> <p>Production of a 'model agreement' and explanatory handbook would be helpful in assisting lessors and lessees in framing and understanding their rights and obligations;</p> <p>An experienced judge and/or leasing lawyer could be sponsored to conduct workshops, give training and explain precedents to judges, lawyers, tribunal officers and arbitrators who will be involved in leasing matters;</p> <p>Provide training and capacity building that will enable micro-leasing companies to engage in provision of lease financing.</p>	<p>Moderate/ medium term</p>	<p>BoT/ IFC leasing project/TRA</p>
<p><i>Dealing with Taxation</i></p> <p>Women, who tend to be less well educated than men and who are "time poor," find it difficult to comply with complex tax compliance procedures, and may be more subject to harassment and intimidation and demands for bribes.</p>	<p>Introduce special tax clinics for women to help them better understand the advantages of keeping records, the disadvantages of staying outside the VAT net, VAT and tax compliance issues, and the advantages of formalisation.</p> <p>Collect gender disaggregated data on all taxes, and the annual TRA tax payer perceptions survey should collect and analyse gender disaggregated data.</p> <p>TRA could support a study on tax constraints faced by women, including its relationship with women taxpayers, and support training for women to help them overcome constraints identified. It could also consider establishing a women's desk dedicated to the provision of advice and guidance to woman entrepreneurs.</p>	<p>High/ immediate</p>	<p>TGNP/ TRA/ TWCC</p>
<p><i>Local Level Taxes</i></p> <p>At the local level, multiple and duplicative taxes (including fees and charges) make business entry difficult and expensive. Levies are perceived as exorbitant, often charged up-front irrespective of the size and type of business. Harsh and coercive enforcement practices are particularly problematic for women.</p>	<p><i>Local Level Taxes</i></p> <p>Continue reform and streamlining of the local government tax system, monitor revenue collection vis-à-vis service delivery, incentivise adoption of customer service culture and client charters within local governments and encourage the introduction of penalties for use of unduly harsh and unlawful enforcement practices.</p>	<p>Moderate/ ongoing</p>	<p>BEST/ LGRP/ PMO-RALG/ TPSF</p>

<i>Tax Appeals – upfront deposit</i>	<i>Tax Appeals – upfront deposit</i>	Moderate/ medium- longer term	TRA/BEST/ TPSF/CTI
An upfront deposit of 1/3 rd of the disputed amount, or the amount of tax not in dispute, whichever is the greater, discourages tax appeals.	Consideration could be given to changing this provision such that payment is based on the tax payer’s calculation of what they owe, with heavy penalties if this leads to underpayment.		
<i>Reliability of Infrastructure</i>	<i>Reliability of Infrastructure</i>	Moderate/ medium to longer term	Millennium Challenge Corporation /Foun dation for Civil Society/Ministries of Energy and Transport
Lack of adequate infrastructure for water, energy and transport imposes greater work burdens and lengthens the time it takes women to perform activities related to household survival, reducing the time for participating in other economic or income-generating activities.	Energy policy should focus on alternative energy sources to address the domestic energy needs of households, especially with regard to cooking fuels, and transport interventions should focus on improving women’s access to transport services to reduce women’s time burdens.		
<i>Access to Day Care</i>	<i>Access to Day Care</i>	High/ medium term	TAWLA/MCDGC in Mainland and Zanzibar
Prescriptive and costly requirements in the Day Care Centres Act mean that professional day care is very expensive, and beyond the means of most working women.	Reform the Day Care Centres Act on the Mainland so that registration requirements are practical and affordable, to encourage more entrants to the sector and allow more women to take advantage of the services offered by day care centres. Promulgate a low compliance cost Day Care Act for Zanzibar.		
<i>Labour Laws</i>	<i>Labour Laws</i>	High/ immediate	Ministries of Labour for Mainland and Zanzibar/ BEST/ MPEE/ LRCT
A critical issue is to ensure that the right balance is struck between labour protection and job security, and flexibility for employers, especially in the context of Tanzania’s relatively low labour productivity figures compared with its regional and international neighbours, and the importance of relative unit labour costs.	Raise awareness about rights and obligations under the laws through information campaigns, particularly on the radio; Regulatory impact assessment analysis should be applied to all proposed new labour policies and laws to ensure that they are effective and affordable to employers, and to ensure that distributional impacts are fair and even. Consider alternatives to regulation as well as other regulatory options before the proposed measures are introduced. Track the impact of newly introduced labour laws, and incorporate indicators in the BEST Programme’s monitoring and evaluation framework that go beyond the current ease of hiring and firing, to encompass labour unrest, cost and coverage of workers compensation, costs of complying with OSH, dispute resolution costs, and maternity leave compliance rates and formal labour force participation rates.		
<i>Access to Commercial Justice</i>	<i>Access to Commercial Justice</i>	High/ immediate	BEST/MoJCA/TG NP TWJA/ judiciary/
Tanzanian women are particularly disadvantaged when accessing justice, due to their poverty, lack of awareness of their rights, discrimination by court officials based on traditional attitudes, and the high costs involved.	Prioritize the conduct of a gender-disaggregated baseline survey on the delivery of commercial justice in Tanzania to identify challenges in access to and dispensation of commercial justice. Capture statistics on the numbers of female and male plaintiffs coming before the courts, the subject area of the dispute, and in whose favor the judgment was made, to identify whether perceptions about unfair access to the courts and inequitable dispensation of justice are justified	Moderate/ medium term	

	<p>by evidence.</p> <p>Support reform of the Civil Procedure Code and introduce small claims divisions within Magistrates Courts which deal with commercial cases under a certain value and are presided over by specialized judges with training in commercial law.</p> <p>Establish and expand existing women's clinics (possibly annexed to the primary courts) through which women could receive ongoing education on commercial laws, legal rights, court procedures, and guidance on preparing claims and pleadings.</p> <p>Support the routine dissemination of up-to-date case law to judicial officers across the country. Ensure translations of decisions into Swahili, and establish information centres in courts for provision of information to the public on the law and legal rights.</p>	<p>Moderate/medium term</p> <p>High/medium term</p> <p>High/medium-term</p>	<p>BEST/ MoJCA</p> <p>TAWLA/Judiciary/ BEST</p>
<p><i>Access to International Trade</i></p> <p>Women entrepreneurs lack information on international buyer requirements and on accessing the global marketplace, thereby limiting their ability to export.</p>	<p><i>Access to International Trade</i></p> <p>Conduct workshops and provide practical training for women entrepreneurs on international buyer requirements and other relevant information, to facilitate their exports to international markets.</p>	<p>High/immediate</p>	<p>IFC/MoTTM</p>
<p><i>Export Processing Zones (EPZs)</i></p> <p>Promotion of export-oriented production in EPZs can provide unprecedented job opportunities for women, but can also lead women to being over represented in low-paid, low skilled export-oriented sectors where they face employment insecurity, unhealthy conditions, lack of protection, gender stereotypes and sexual harassment.</p>	<p><i>EPZs</i></p> <p>Conduct a survey on working conditions for women in EPZs</p> <p>Women should be represented on the EPZ Council, on EPZ management boards and on the business forums. A key focus of these forums must be ensuring that regulations, especially labour and health and safety regulations, are properly and fairly implemented;</p>	<p>High/medium-term</p>	<p>MoTTM/ ZIPA TNGP/NDC/</p>
<p><i>Dealing with Customs</i></p> <p>Key concerns are the potential for abuse of wide discretionary powers which women are less equipped to deal with than their male counterparts. Women also lack clear information on rights and obligations which make them vulnerable to poor enforcement behaviour and poor service attitudes by tax officials.</p>	<p><i>Dealing with Customs</i></p> <p>Specify in the Customs & Excise Management Act the limits of authority and responsibility of all officers in the customs process and institute procedural guidelines which govern the handling and disposal of goods;</p> <p>Improve access by women to information about the rights and duties of exporters and importers, customs procedures, valuation processes for duty purposes, the limits of authority of customs officers and appeals processes;</p> <p>Representation on the Customs and Excise stakeholders' forum from women in the trading community should be mandated; consultations should be regularized, formalized, and focused on receiving input from the private sector on constraints and proposed actions.</p>	<p>High/medium term</p> <p>High/short term</p> <p>High/short term</p>	<p>NDC/MCDGC/TR A/ industry associations</p>
<p><i>Enforcement of Intellectual Property (IP) Rights</i></p>			

<p>Costly registration, the lack of information on accessing intellectual property right protection and time-consuming procedures can discourage 'time poor' women from protecting their innovations. Serious resource and manpower constraints within COSOTA prevent it from carrying out its mandate effectively.</p>	<p><i>Enforcement of Intellectual Property Rights</i></p>	<p>Embark on a widespread information campaign to help entrepreneurs understand the importance of intellectual property protection and the applicable procedures; Streamline and simplify registration procedures and ensure they are as low-cost as possible. Conduct needs assessment study of COSOTA to identify gaps in capacity and resources for carrying out its mandate Support sustained lobbying of politicians and the Executive on the importance to Tanzania of building the COSOTA's manpower and institutional capacity to the level that will enable it to become self-sustaining; Lobby for provision of funds to implement Hakigram project</p>	<p>High/ short term Moderate/ medium term High/ immediate</p>	<p>RULU Arts/TWCC/COSOTA BRELA/MoTTM Reg of Trademarks (Z) RULU Arts/BEST AC/ COSOTA MoTTM/ TGNP</p>
<p><i>Trade policy development</i></p>	<p><i>Trade policy development</i></p>	<p>Inclusion of women in policy formulation and gender analysis in the formulation of trade and economic growth policies and programs would enable policy makers to mitigate adverse effects and develop compensatory measures of trade issues on women entrepreneurs. Implementing gender analysis in the formulation of trade and economic growth policies and programmes, and providing technical capacity-building in gender analysis for public, private and civil society representatives, will help ensure that the costs and benefits of trade reforms and agreements are spread evenly across society.</p>		
<p><i>The Mining Sub-sector</i></p>	<p><i>The Mining Sub-sector</i></p>	<p>Women play a central role in small-scale mining operations, but their efforts are constrained by lack of finance for capital equipment, lack of capacity to conduct feasibility studies, construct business plans and financial forecasts, and understand tax and accounting requirements. The prospecting licence period under the Mining Act is too short. Rural women miners are subject to serious exploitation. Consideration should be given to significantly extending the period of a small miners prospecting licence. Government would signal its support for small-scale mining by announcing a national small-scale miners' day to raise the profile of the industry, enable miners to get together to trade skills, and help to bring media and other attention to the exploitative conditions under which women miners are working.</p>		<p>TAWOMA/ Ministry of Energy TAWOMA/Ministr y of Energy</p>
<p><i>Strengthen women's advocacy</i></p>		<p>Provide training on media and advocacy skills, to enable women to effectively make their case to policy makers and bring about change, and provide financial and advisory support to increase women's capacity in advocacy.</p>	<p>High/ immediate</p>	<p>IFC/BEST</p>

Appendix 2:

List of Women Interviewed

Name	Company
Mama Ana	Agape Women Group
Dina Bina	Dina Flowers Company, Ltd.
Shamsa Divani	Gemstyles Company
Fatma Moh'd Fadhil	Kidichi Spices
Martin Humbo	Sundry goods retail shop
Leilla Jumbe	Lahamat Offer 2003, Ltd.
Severin Keppa	Aropi Enterprises
Sarah William Kessy	Afri-Youth Development Services
Mwamini Khamis	Zombe Enterprises Ltd.
Benedicta Justi Kimario	Hills Store
Victoria Kisyombe	Sero Lease and Finance Ltd.
Odilia Martin	Professional Cleaners Ltd.
Rose Mayani	Turashashe Pharmacy Ltd.
Agnes Mwakitalu	Asjel Enterprises Ltd.
Emmy Mwanri	Poultry business
Martha Mvungi	Esacs Schools
Fatma Rweyemamu	Efam Ltd.

Appendix 3:

List of Associations and Networks for Women Entrepreneurs in Tanzania

Association Name	Contact Information
Tanzania Gender Networking Programme (TGNP)	P.O Box 8921 Dar es Salaam Phone: +255-22-2443205/244345 Fax: +255-22-2443244 E-mail: tgnp@tgnp.tz Website : http://www.tgnp.co.tz
Tanzania Media Women's Association (TAMWA)	P. O Box 8981 , Dar es Salaam Tel/ Fax: +255-22-2115278 Email: tamwa@raha.com
Catalyst Organization for Women Progress in Tanzania	P.O Box 955, Zanzibar
Federation of Associations of Women Entrepreneurs Tanzania (FAWETA)	P.O. Box 11522, Dar es Salaam Phone:+255 22 2124738/ 2125348 Fax:+255 22 2125235 Email: faceta@yahoo.co.uk
Tanzania Women Development Foundation	PO Box 2650/713008, Dar es Salaam
Tanzania Chamber of Commerce, Industry & Agriculture (TCCIA)	Second Floor, Twiga House, Samora Avenue P.O Box 9713, Dar es Salaam Phone: +255-22-2119436 / 255-22-2128136 Fax: +255-22-2119437 Email: pedi@tccia.com , info@tccia.com
Tanzania Women Lawyers Association (TAWLA)	P.O Box 9460, Dar es Salaam Phone: +255-22-110758 Email: tawla@raha.com

Women Advancement Trust (WAT) P.O Box 5914, Dar es Salaam
Phone: +255-22-2667091
Fax: +255-22-2667536
Email: wat@ud.co.tz

Women Research and Documentation Project (WRDP) P.O Box 35108, Dar es Salaam
Phone: 255-22-2443500-8, ext. 2460
Email: wrdp@udsm.ac.tz

Women Legal Aid Centre (WLAC) P.O. Box 868, Dar es Salaam
Phone: +255-22-2183769
Fax: +255-22-2183028
Email: wlac@intafrica.com

Tanzania Women Leaders in Agriculture and Environment (TAWLAE) P.O. Box 76498, Dar es Salaam
Phone: +255-22-2113177 / 2117767, 2118353
Fax: +255-22-2113177
Email: lhrcz@raha.com

Small Industries Development Organization (SIDO) P.O Box 2476, Dar es Salaam
Phone:+255 22 2151945/47
Fax:+255 22 2152070
Email: sido-dg@africaonline.co.tz
Website: www.sido.co.tz

Tanzania Food Processors Association (TAFOPA) C/O P.O Box 9182, Matsalamat Mansion,
First Floor, Zanaki Street
Samora Avenue, Dar es Salaam
Phone: +255 222112527
Fax: +255 222118114
Email: office.tanzania@unido.org

Artisans Development Agency Tanzania (ADAT) Shekilango rd,
Somo contractors building,
Sinza area.
P.O. Box 77817
Dar es Salaam,
TEL/FAX : + 255- 22- 2700969
e-mail: adat@ud.co.tz
Website : <http://www.adat-tz.org/>

Appendix 4:

Useful Resources and Tools for Women

World Bank Group Resources

International Finance Corporation Gender Entrepreneurship Markets (IFC GEM)

The GEM website provides a series of useful tools, links, a quarterly newsletter, and a searchable global database of women's business associations (www.ifc.org/gem).

IFC SME Toolkit

Free business management information and training for small to medium enterprises, from writing a business plan to how to apply for a trademark, with a range of regionally customized versions (<http://www.smetoolkit.org/>).

World Bank Gender and Development Website

This website provides useful analytical tools, and information about how gender issues are integrated into World Bank operations (www.worldbank.org/gender).

Other Organizations

The African Centre for Gender and Development

This Centre services national, regional and sub-regional bodies involved in development issues related to gender and the advancement of women. The website offers information regarding programs and activities as well as access to recent publications, including the recently developed Africa Gender and development Index (<http://www.uneca.org/acgd/>).

Association for Women's Rights in Development

This is an international membership organization connecting, informing and mobilizing people and organizations committed to achieving gender equality, sustainable development and women's human rights. Global job listings (<http://www.awid.org/>).

ILO Women's Entrepreneurship Development and Gender Equality

This ILO program focuses on mainstreaming gender issues into small enterprise development. The website offers numerous tools, links, and access to research on women's entrepreneurship (http://www.ilo.org/dyn/empent.Portal?p_prog=S&p_subprog=WE&p_category=HOME).

ILO GET Ahead for Women in Enterprise Training Package and Resource Kit

The training package focuses on developing women's confidence, creating a business mind, managing people and risks, and grasping opportunities in the business environment. The packet includes modules on basic self-development and business mapping, business ideas, opportunities and challenges, marketing, production, services and technology, finance, and management (<http://www.ilo.org/public/english/region/asro/bangkok/library/pub4c.htm>).

SIDO WED

Working under the Ministry of Industry, Trade and Marketing, SIDO WED was established to promote gender equality and employment in the food processing sector. The program works in 21 regions of Tanzania and provides education, consultancy, information sharing, trade fair organization, and it facilitates food processing and networking (<http://sido.go.tz/>).

Tanzania – ACCESS!

ACCESS is a regional program that seeks to increase women's capacity to engage in international trade. It targets African women entrepreneurs who are emerging or potential exporters and provides training, mentoring, and information sharing (www.womenexporters.com).

Newsletters/Online Forums

Eldis

ELDIS is a gateway to information on development issues, with its Gender Resource Guide providing free and easy access to a wide range of online resources related to women, development, trade and business (<http://www.eldis.org/gender/>).

GlobeWomen News

Bi-monthly email newsletter, which aims to link businesswomen worldwide and collects international news on the status of women in business and entrepreneurship (<http://www.globewomen.com/>).

BRIDGE

BRIDGE supports gender advocacy and mainstreaming efforts by bridging the gaps between theory, policy and practice with accessible and diverse gender information in print and online (<http://www.bridge.ids.ac.uk/index.html>).

Prowess: Promoting Women's Enterprise Support

Prowess, the UK association of organizations supporting women in business, offers useful publications on the needs of women entrepreneurs (<http://www.prowess.org.uk/publications.htm>).



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