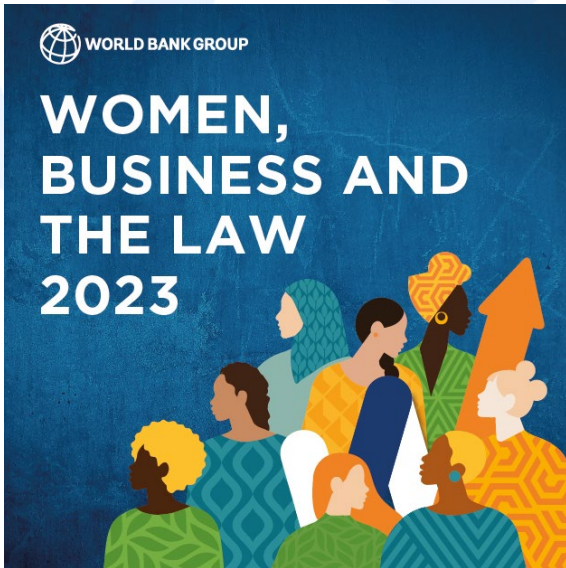


# Gender Equality and Women's Empowerment: From Policy to Action Dar es Salaam, Tanzania



**March 22, 2023**



# GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT: FROM POLICY TO ACTION



## Inclusive Access to Finance

Tanya D'Lima,  
March 22, 2023



# Agenda

1. Tanzania Citizen Engagement Platform (TCEP)
2. Tanzania Gender Inclusion and Disability Platform
3. Lessons from 2022 Gender Assessment.



# 1. Tanzania Citizen Engagement Platform

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# What is TCEP?

A Multi-Stakeholder Platform to enhance WB-Gov-CSO engagement and development effectiveness regarding World Bank portfolio.

Brings together government, civil society, academia, development partners and citizens to discuss critical development issues related to Tanzania Country Partnership Framework.





# TCEP: A focus on continuous feedback

- Enables both Bank and GoT to **strengthen performance** of programs and policy making.
- Emphasis on **real time input** from diverse stakeholders: for World Bank teams and for government.
- The Bank promotes the engagement of citizens through other project and sector-level engagement; **TCEP does not replace, but complements** these efforts







# Recent TCEP Events

Inaugural TCEP event: Launched on May 2021 with several high-level government officials and 40 representatives of civil society organizations and individual activists to promote continuous engagement and feedback.

Digital Development in Tanzania: The 2<sup>nd</sup> session was held in November in 2021. The discussion reflected the 14th Tanzania Economic Update and the World Bank approved Digital Tanzania Project.

The 3<sup>rd</sup> TCEP event focused on Scaling Up and Mobilizing Climate Finance for adaptation and resilience in Tanzania was held in October 6, 2022.

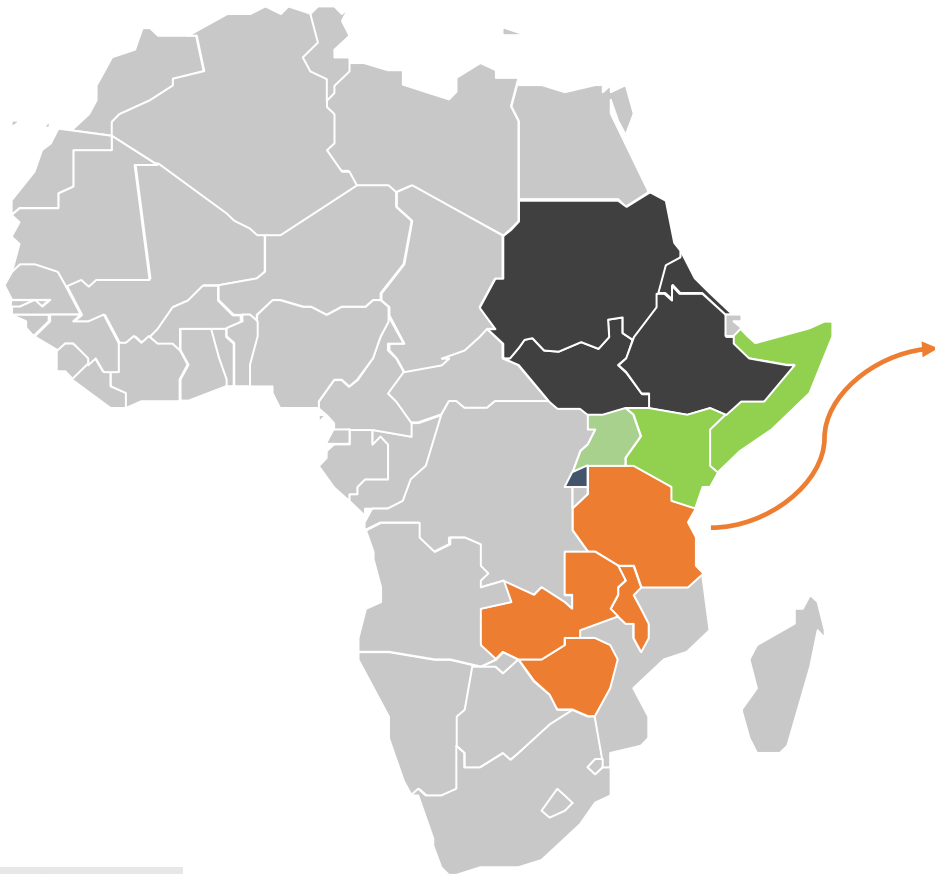


## 2. Tanzania Gender and Disability Inclusion Platform

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# The Platform: Fit to Purpose from a Regional Model



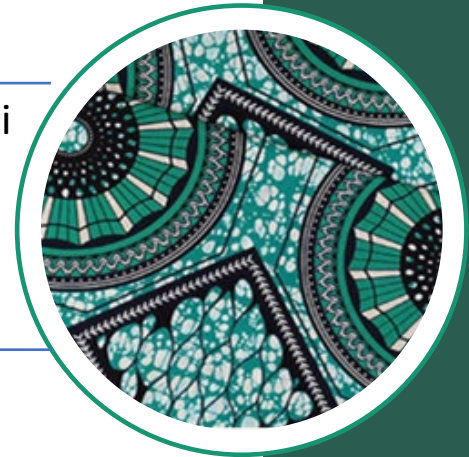
## Tanzania CMU (Tanzania, Malawi, Zambia, Zimbabwe)

**A replicated model:** 17 platforms across East and Southern Africa

**Where:** Platforms active in Tanzania, Malawi and Zambia (ASA being prepared on Zimbabwe following similar model).

**Objective:** To use the platform model to deepen the World Bank's impact on gender inequality and disability.

**Reach goal:** Gender tagging support provided to any team that needs it; ultimately platform hopes to go beyond the tag for selected projects with in-depth technical support.





# The Tanzania Gender and Disability Inclusion Platform



## Rationale

Gender Equality and Inclusion can create large economic gains. Cost of inaction is steep. Closing gender gaps is a corporate commitment **BUT**, to have impact, we need to be strategic, focused and substantive **across** country portfolio.



## Objective

To strengthen strategic support on critical gender and inclusion challenges across the portfolio, and to define key operational and analytical work for implementation under the (CPF).



## Focus on Sectoral collaboration

All platforms collaborate closely with the Gender Innovation Lab. Gender Innovation Lab; Gender Group; HD teams; SPJ and partnerships with external stakeholders.

# The Three pillars of the Platform



## Objectives of the discussion today

### Operational Focus

- Identifying and operationalizing entry points to strengthen gender and women's empowerment and disability inclusion across the portfolio.

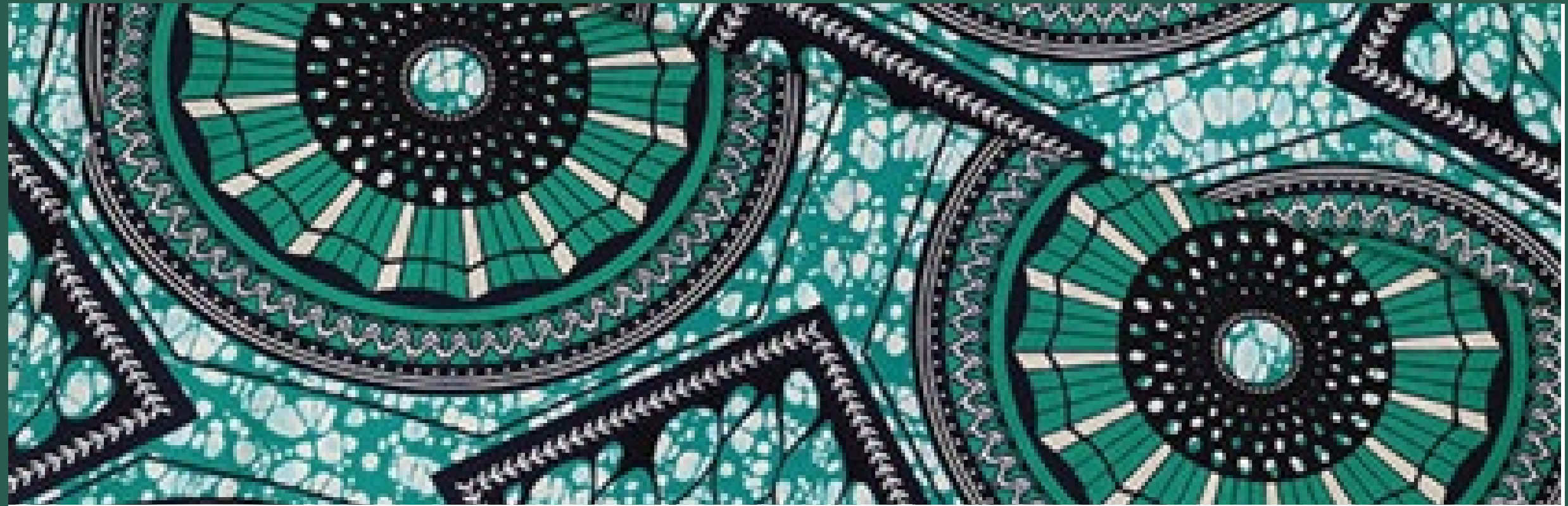
### Knowledge Sharing and Capacity Building

- Identify gaps and opportunities for knowledge sharing and capacity building (internal and with client)

### Country and Policy Dialogue

- Foster dialogue with govt, dev, partners, civil society and others
- Identify Champions on gender and disability agenda

Collaboration and Coordination with Partner Agencies to Strengthen Policy Dialogue and Government Engagement

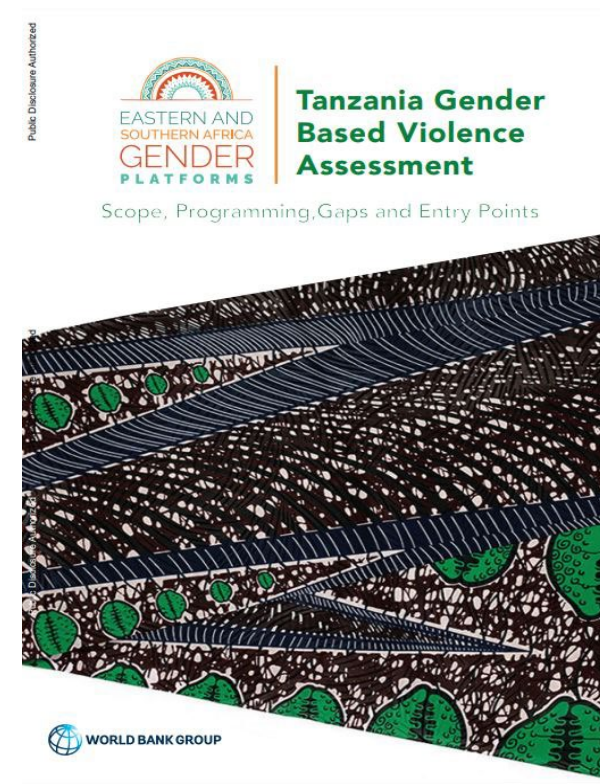
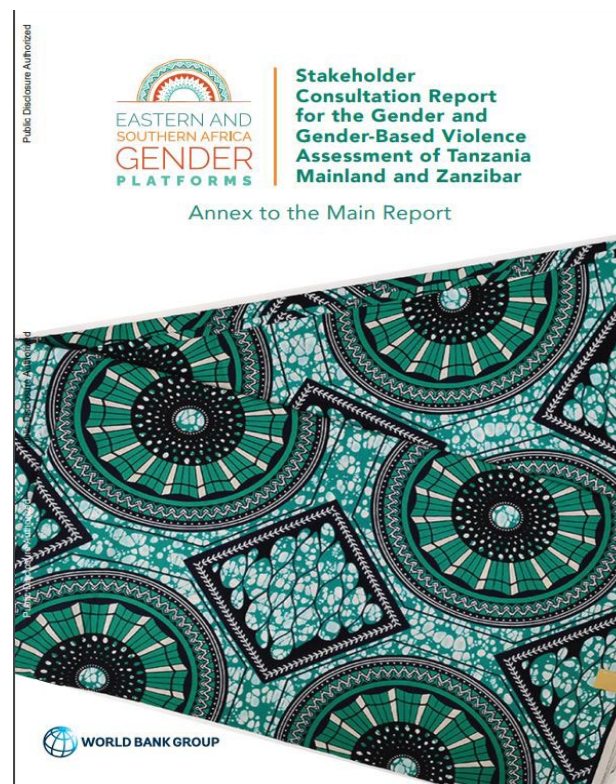
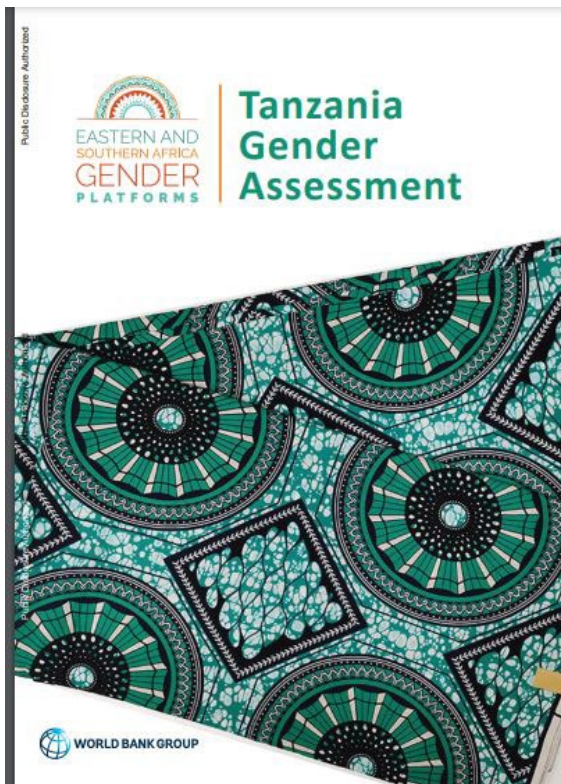


## 4. Relevant Lesson from 2022 Gender Assessment

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# 2022 Assessments lay the analytical foundation for our work on gender



**Coming soon!**

- Disability Assessment
- Tanzania Gender Portfolio Review
- Tanzania Disability Portfolio Review



# Main Findings: Women's Economic Opportunities

**20-30 %**

Estimates of the gender yield gap between male and female plot managers.

**102 million**

Expected GDP increase from closing the gender gap in access to male agricultural labor.

**67 %**

Of female plot managers are widowed, divorced, or separated, compared to 9 % of men plot managers.

**43 %**

Women-owned business closure rate in Sub-Saharan Africa (SSA), compared to 34 percent among those owned by men.

**22 %**

Of women were in wage employment in the past 12 months, compared to 48 % of men.

**2.7 %**

Expected increase in the agricultural GDP of Tanzania from closing the gender yield in agricultural productivity.

**2 years**

Less education among female plot managers compared to their male counterparts.

**64 %**

Of women working in agriculture are not paid.

**22 %**

Of women employed in unskilled manual labor, compared to 18 % of men.

**88 cents**

how much women wage workers earn, on average, for every dollar earned by waged men workers.

UN Photo/Tobin Jones

# Main Findings: Women Ownership and Control of Assets

**85 %**

Of women who own land do not have a deed, compared to 80 % of men.

**8 %**

Of women own land alone, compared to 25 % of men.

**12 %**

Of farmers claim to have title of the plots they own, but only a third of these are officially recognized.

**33 %**

Of women have a registered mobile money account, compared to 44 % of men.

**9.6 %**

Of women in the lowest wealth quintile own a house alone, compared to 37.1 % of men.

**80 %**

Of women homeowners do not have a title or deed for their property, compared to 75 % of men.

**7 %**

Of women own a house alone, compared to 26 % of men.

**29 %**

Of women own a house jointly, compared to 8 % of men.

**19 %**

Of women have an account with a formal financial institution (without mobile acc), compared to 23 % of men.

**26 %**

Of women in Rukwa owned a mobile phone, compared to 48 % of men.

UN Photo/Tobin Jones



# Direct Insight Feeds into WB Engagement

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- Multi-sectoral teams supporting various line ministries benefit from these insights including in the preparation of interventions focused specifically on women and marginalized groups.
- Strong messaging about the centrality of women's access to finance in any conversation on women's economic inclusion and participation
- Your insights and experiences matter!

# Thank You!



## Inclusive Access to Finance

March 22, 2023



# WOMEN, BUSINESS AND THE LAW 2023

Gendered Laws and Women's Financial  
Inclusion

Daniela Behr

March 22, 2023

*Women, Business and the Law*





# Legal Equality and Women's Economic Empowerment



## The eight *Women, Business and the Law* indicators

### Mobility

Examines constraints on freedom of movement



### Workplace

Analyzes laws affecting women's decisions to work

### Pay

Measures laws and regulations affecting women's pay



### Marriage

Assesses legal constraints related to marriage

### Parenthood

Examines laws affecting women's work after having children



### Entrepreneurship

Analyzes constraints on women's starting and running businesses

### Assets

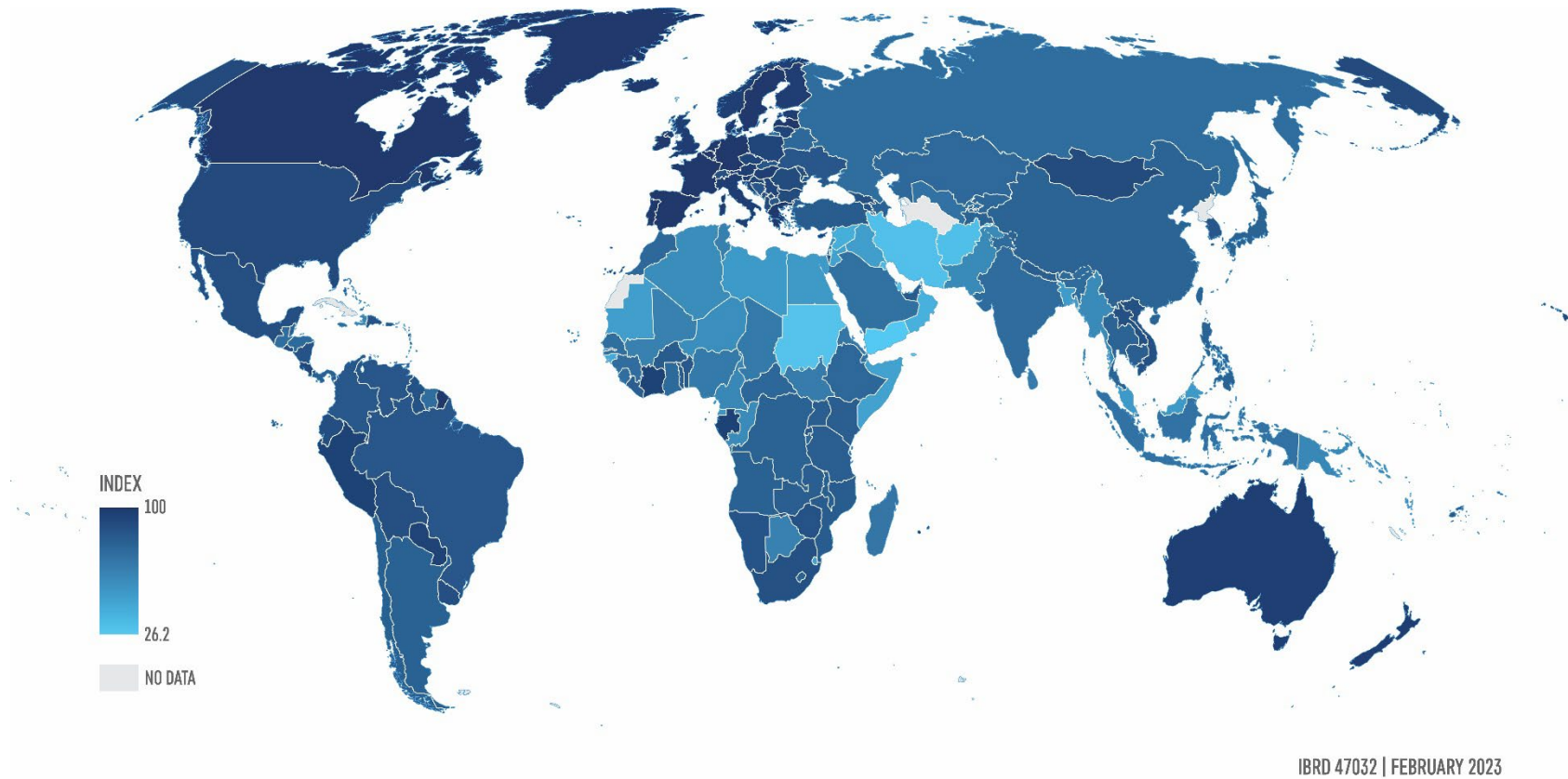
Considers gender differences in property and inheritance



### Pension

Assesses laws affecting the size of a woman's pension

# Globally, Women Have Just 3/4 of the Legal Rights Afforded to Men



The global average WBL index score is **77.1 out of 100**

Nearly **2.4 billion women** out of working age still do not have the same legal rights as men

# Financial Inclusion



## Definition

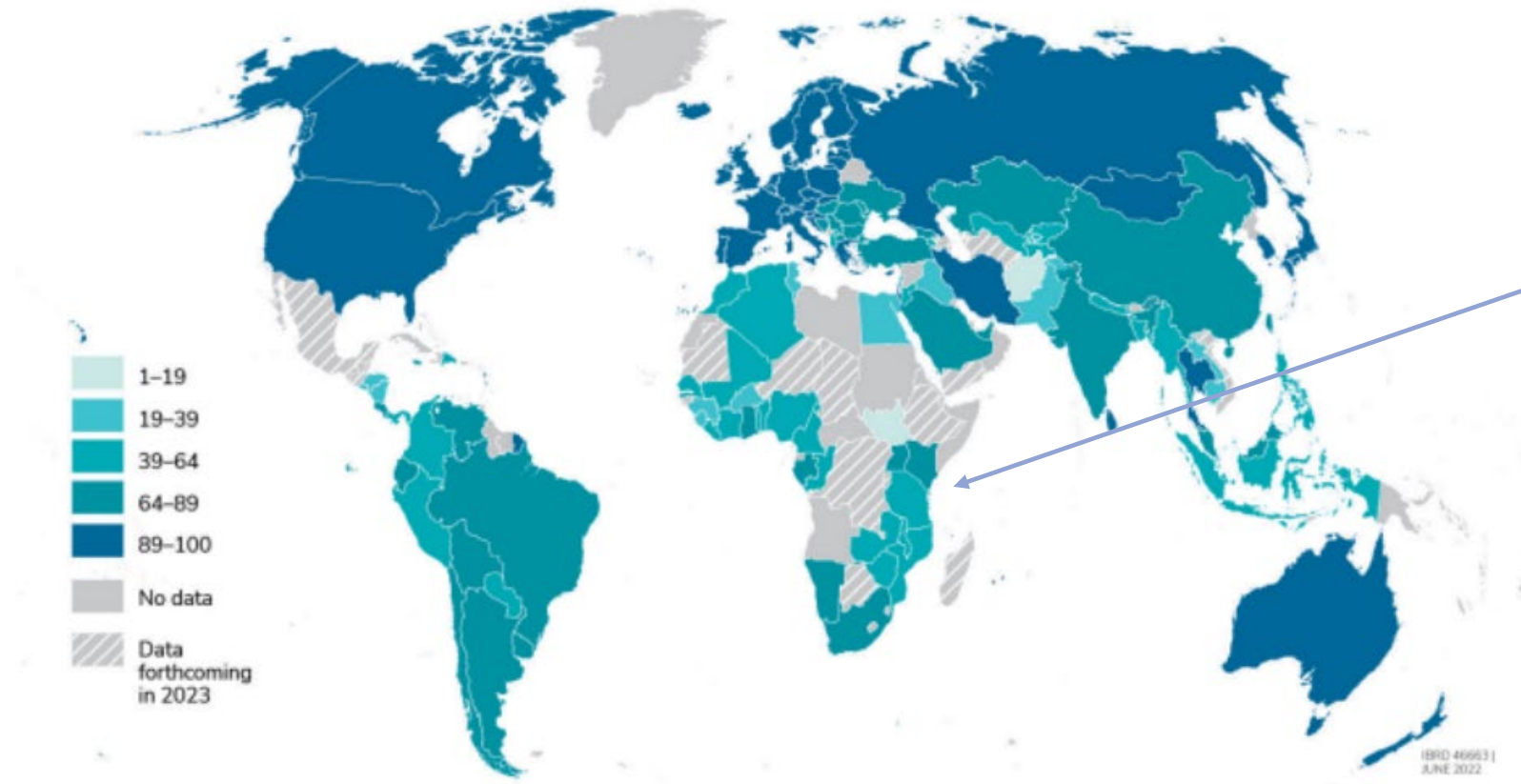
*"Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way." - The World Bank*

# Account Ownership across the World



*Account ownership rates vary across the world*

Adults with an account (%), 2021



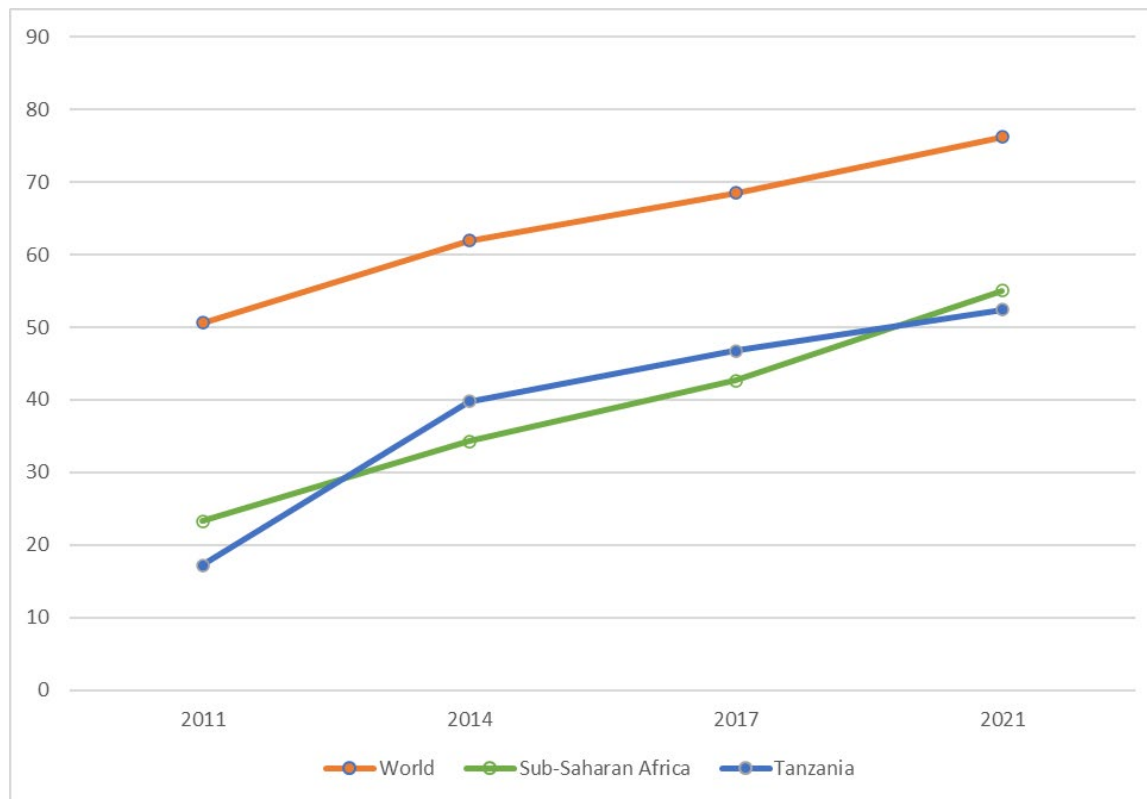
Source: Global Findex Database 2021.

# Account Ownership, Over Time



*Global account ownership increased from 51 percent to 76 percent between 2011 and 2021*

Adults with an account (%), 2011–21

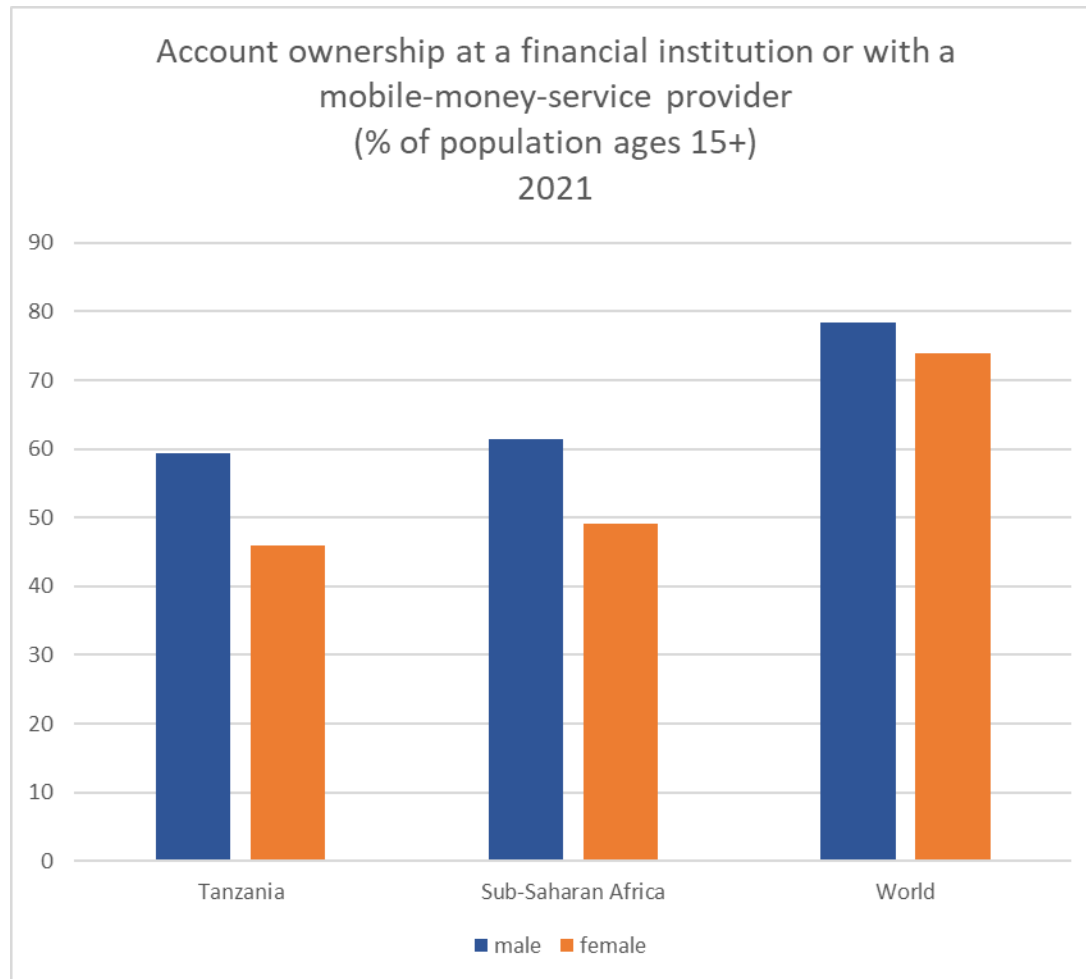


Account ownership in **Tanzania** increased from 17 percent to 52 percent between 2011 and 2021

Source: Global Findex Database 2021.



# Gendered Aspect of Financial Inclusion



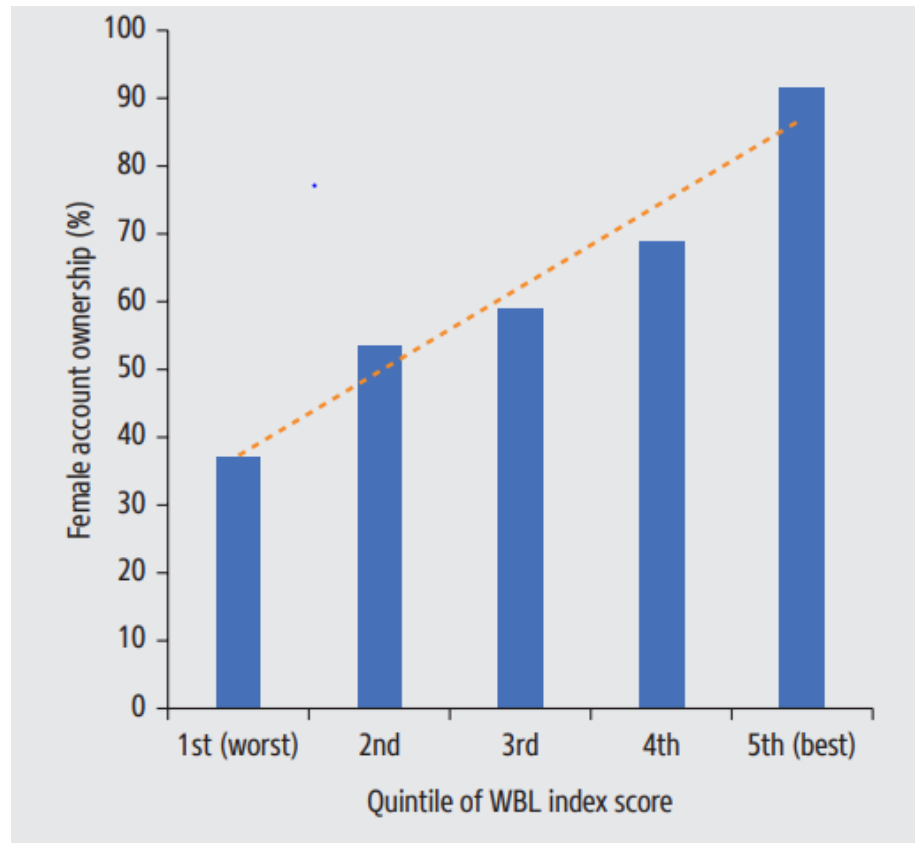
Source: Global Findex Database 2021.

- Financial inclusion is **not gender-neutral**
- Disparities are detrimental to women's economic empowerment
- Lower financial inclusion reduces **women's labor force participation, family welfare, and household savings**

(Gonzales et al. 2015, Dupas et al., 2018; Swamy, 2014).



# Legal Equality and Women's Economic Empowerment

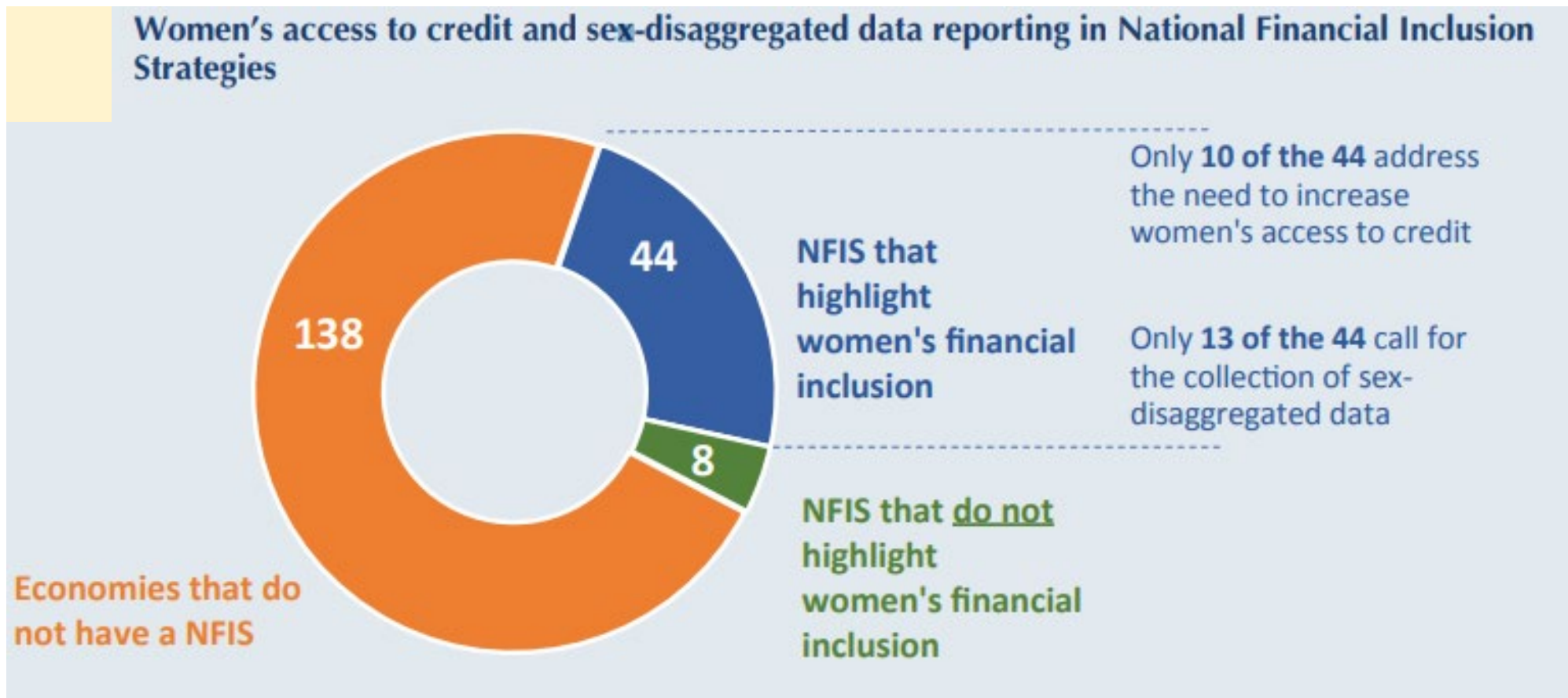


Sources: *Women, Business and the Law* and *Global Financial Inclusion (Findex)* Perrin and Hyland (2023). Gendered Laws and Women's Financial Inclusion. Washington DC: World Bank

- Gender equality is key for boosting **financial inclusion**
- Legislation **explicitly** protecting women from discrimination in accessing credit is associated with a greater likelihood that **a female entrepreneur** will **ask for credit** when she needs it.
- Women are **significantly more likely** to have a bank account, to save and to borrow in countries with **greater legal equality**.
- **Supporting policies are needed to ensure implementation in practice.**



# Emerging Trends in National Financial Inclusion Strategies that Support Women's Entrepreneurship





# WOMEN, BUSINESS AND THE LAW 2023



## Learn more and take action at [wbl.worldbank.org](https://wbl.worldbank.org)



Scan this QR code using  
your phone camera





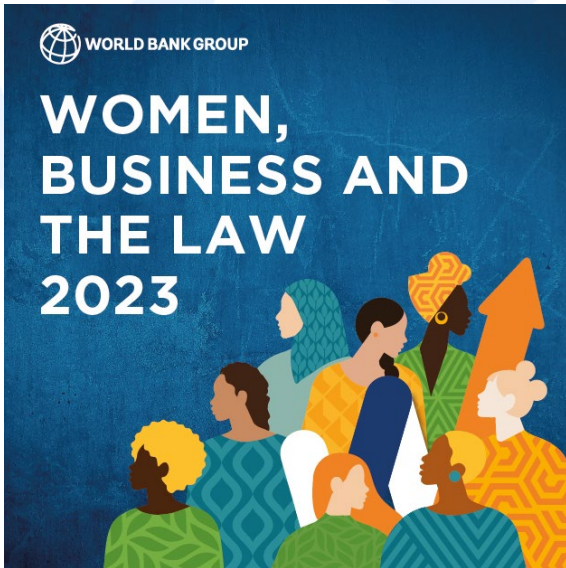
## Coming up: Panel Discussion moderated by Carol Ndosu

*Carol Ndosu is a Digital Inclusion Expert who advocates for sustainable development through her work with The Launchpad, an NGO she co-founded in 2017 that works at the intersection of sustainable development and gender, education, decent work and economic growth, reduced inequalities, innovation & digitalization, and partnerships. Some of her achievements, to name but a few, include Young African Leaders Initiative - Mandela Washington Fellowship 2016 at University of Texas, 2018 Chevening Alumni, Co-Founder of a digital solution for farmers (KilimoUza), Global Goals Champion with the UN Tanzania, Board director for Kilimanjaro Project (environment preservation), board director for Her Initiative Organization and board member of Africa No Filter Advisory Board. As an Enthusiast and Champion for Gender and Youth Inclusion in Social, Economic and Digital progression for Africa, the most notable achievement for Carol is Co-founding a non-profit organization, The Launchpad and heading it's arm on digitalization and digital inclusion for women and youth called LP Digital. Most recently she also launched a platform on Women and Technology in Tanzania.*





# Gender Equality and Women's Empowerment: From Policy to Action Dar es Salaam Tanzania



**March 21, 2023**

