



WOMEN ECONOMIC EMPOWERMENT IN TANZANIA THROUGH MICRO, SMALL AND MEDIUM ENTERPRISES

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Introduction

Basic economic statistics

- GDP: USD 20.49 billion
- Real GDP Growth rate: 7 percent
- Total Exports: USD 2925.8 million
- Total Imports: USD 5834.1 million
- Population Total: 45 million people
- Total area: 947,300 sq km of land
- per capital 652 (2012)

Introduction



- Frontiers: North: Kenya and Uganda; West: Rwanda, Burundi and Democratic Republic of Congo; South West: Zambia and Malawi; South: Mozambique; East: Indian Ocean

National Framework for Facilitating Women's Economic Empowerment

Tanzania has chosen to concentrate on four priority themes from the Beijing Declaration of 1995:

- Enhancement of women's legal capacity,
- Economic empowerment of women and poverty eradication,
- Women's political empowerment and decision making, and
- Women's access to education and employment.

Thus, economic empowerment of women and eradication of poverty is one of 4 areas of focus by the government of Tanzania.

This then is translated through development of various National Policies.

National Framework for Facilitating Women's Economic Empowerment

- In 1992, Women in Development Policy was developed
- In 2000 Women's Development and Gender Policy was developed to replace the Women in Development –Why to magnify the focus on gender.
- In 2005 National Strategy for Gender Development” was formulated –laid foundation for promoting gender equality and equity in the country including economically

National Framework for Facilitating Women's Economic Empowerment

- The National Economic Empowerment Policy of 2004 gives priority to disadvantaged section of Tanzanian most of whom are women.
- The Small and Medium Development (SME) Policy of 2003 policy advocates to gender mainstreaming in all programs and plans targeted to promote SMEs.

National Framework for Facilitating Women's Economic Empowerment

- **National Employment Services Act of 1999** and the **Employment and Labour Relations Act 2003** provide for promotion of equal opportunities to women and men. While the former focuses on access to employment services, the latter dwells on prohibition of discriminatory practices at work places.
- **National Micro-Finance Policy**-provides ample flexibility in micro-finance institutions in making services accessible to both women and men on terms and conditions they can afford.

The State of Women Entrepreneurs in Tanzania

- There are about 2,754,697 individuals who own and run 3,162,886 SMEs in Tanzania of which **54.3% business owners are female** (Ministry of Industry and Trade; *SME baseline survey of 2012*).
- Mostly are driven by lack of alternative
- Mostly belong to informal economy hence earn low.
- Mostly operate from home.

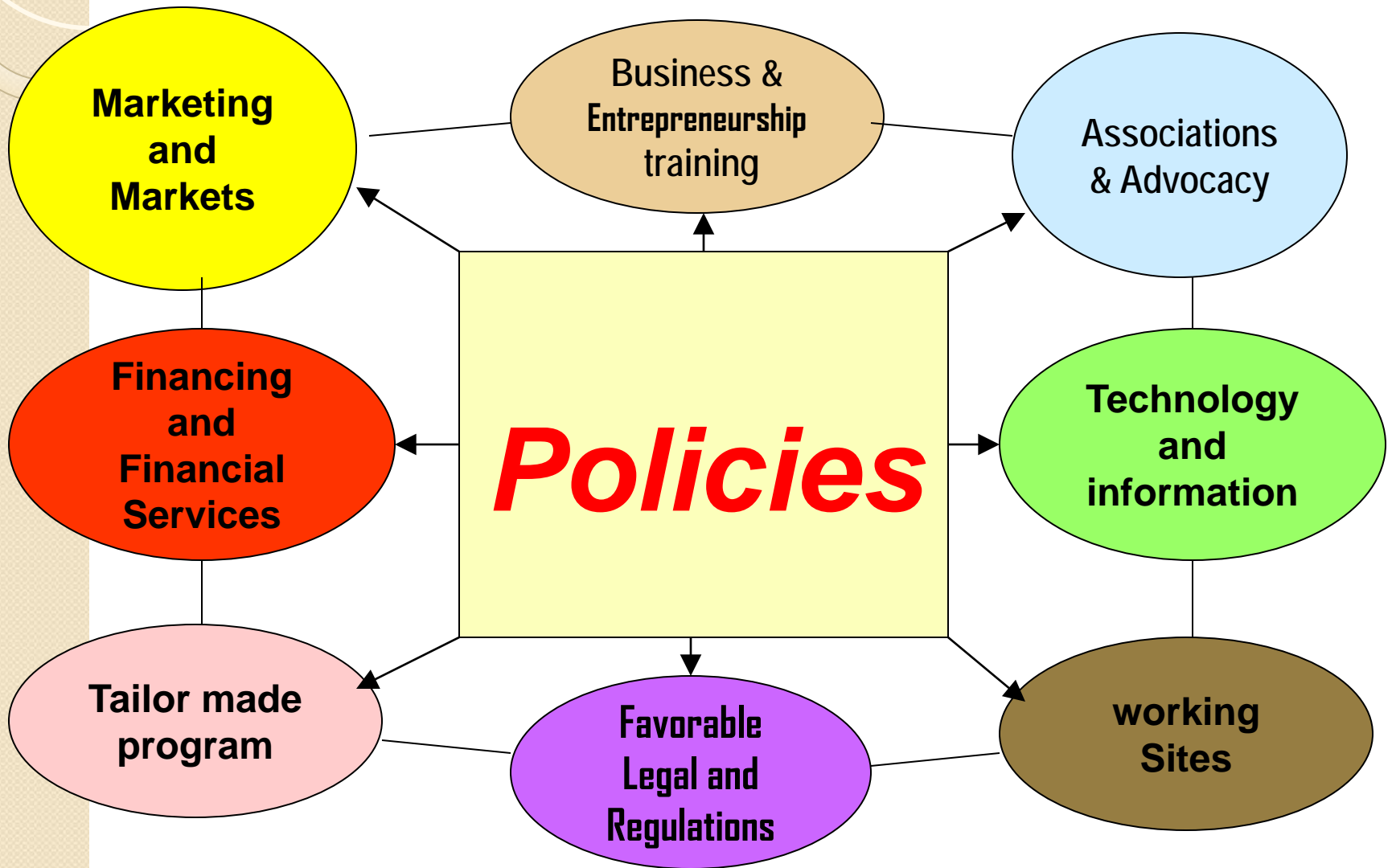
Why Women Empowerment

In no region of the world do men and women have equal legal, social, political and economic rights despite the tremendous progress made over past years.

Empowerment of Women through SMEs

The starting point is the Government Policy Statement through the Small and Medium Development Policy of 2003 on gender and disadvantaged groups suggests the enhancement of gender mainstreaming in all initiatives related to development of SMEs. In addition, the policy advocates special and tailor made programmes for women and disadvantaged groups.

Framework to Support Women Entrepreneurs in Tanzania



Framework to Support Women Entrepreneurs in Tanzania

The government is working with Development Partners, Non governmental organizations-NGO,s and Private Sector to join hand on government initiatives. Some active organizations include:

- United National Children's Fund UNICEF,
- United Nations Development Programs- UNDP/UNIFEM,
- International Labor Organization-ILO,
- United Nations Industrial Development Organization
- UN – Women
- United States Agency for International Development
- IFAD
- DFID

Marketing and Markets

The Government has been **Facilitating market access through:**

- Training on exhibition skills;
- Availing relevant information and organizing trade fair exhibitions at local levels;
- preparation of cargo clearance guide and SMEs exporters' manual;
- Interventions for sensitizing women on how to comply with trade regulations and duties;
- Plans for establishing Gender desk at all borders to ensure that women traders have the relevant information and documents to trade across borders effectively;
- The establishment of Joint Border Committees that bring together all the authorities involved (police, customs, immigration, health, agriculture, etc.) is expected to further facilitate for women's trading rights;
- The Ministry of Labour has been facilitating participation of female and male entrepreneurs to EAC Juakali Nguvu Kazi program including exhibition of informal sector products.

The exposure gives them marketing confidence, allows them to improve the quality of their products and networks. As a result women entrepreneurs' participation in trade fairs, has increased from 2,000 in 2005 to more than 5,000 in 2013;

Number of Women Facilitated by Government to take part in International Exhibitions

S. N	Exhibitions	Women businesses participated
1.	Dar International Trade Fair 2010 - 2014	8,258
2	Nairobi International Trade Fair 2010 -2014	64
3	Rwanda International Trade Fair 2010 -2014	29
4	Mozambique International Trade Fair 2010 -2014	30
5	China International Trade fair 2010 -2014	56
6	Malawi international Trade fair 2010 -2014	24
7	Swaziland international Trade fair 2010	18
8	Shanghai Expo 2010	16
9	Korea Expo 2012	6
10	Solo Exhibition Nampula -Malawi 2010	25

Business and Entrepreneurship Training

- Business and entrepreneurship training to women entrepreneurs has been widely implemented by the government and its agencies. Many Development Partners and NGO's are active in supporting business. They do it directly or through. Supporting private sector and ISOs.
- Almost all High Learning Institution have established entrepreneurship courses.

Tailor Made Programs

- Food processing.
- Handcrafts- Specifically batik and tie and die and Bamboo related products.
- Textile cluster Development
- Value Chain Approach

Leadership and Legal Rights in Business Place

- Equal for Growth (EfG) is an NGO working in the Most Deprived Areas through a special theme "sauti ya mwanamke sokoni". With the support of DFID, it started in year 2011 in Dar as a pilot project of supporting women working in local market places to increase accessibility to leadership, business information; violence prohibit campaign; legal rights, groups/networking and advocacy and entrepreneurship development skills.
- As of now it has reached more than 2000 women and covered 9 regions including: Tanga, Lindi, Mtwara, Mwanza, Shinyanga, Mbeya, Iringa na Mara.

Access to Finance and Financial Services

To minimize the challenge of SMEs Access to finance the government has established different schemes. As indicated in a table in the next slide. In all schemes, women are given high priority and to verify it data are gender segregated. However, the government took an affirmative action to establish youth development Fund 1994 and Women Empowerment /Development Fund 1994.

- Women Development Bank 2008.

Access to Finance and Financial Services: Special Government Schemes for SMEs

Scheme	Year	Coordinator
Regional Revolving Fund (RRF)	1970's	SIDO
National Entrepreneurship Development Fund (NEDF)	1994	MIT &SIDO
Women Empowerment /Development Fund	1994	MGWC and LGAs
Youth Development Fund	1995	MoL and LGAs
Small Enterprises Loan Fund -SELF	2001	VPO /MOF
Empowerment Credit Guarantee Scheme	2003	MoF
Export Credit Guarantee scheme	2004	MoF
Economic Empowerment and Job Creation Programme (JK) Fund	2006	MOL
Mwananchi Empowerment Fund was launched with a capital of million.	2008	NEEC
Small and Medium Enterprises Credit Guarantee Scheme (SME-CGS)	2006	BOT

Associations and Advocacy

In order to deliver services in a sustainable manner, the government has encouraged women to form business associations and groups. Through these groups women are facilitated to develop lobbying and negotiation skills. Some prominent Women Associations include:

- ❖ Tanzania Women Chamber of Commerce-TWCC;
- ❖ Federation of Women Entrepreneurs in Tanzania- FAWETA,
- ❖ Tanzania Women Miners Association-TAWOMA;
- ❖ Tanzania Food Processors Association- TAFOPA;
- ❖ TAMWA, which assist women with legal advice.
- ❖ Association of Women Entrepreneurs Zanzibar: UWAZI
- ❖ TACRAFT and HOT

Working Sites

- Most women economic enterprises are undertaken in the residential areas or near their residential areas.
- However, working sites has been a challenging factor to SMEs as previous land plan assumed the sector could be accommodated within the normal town plans.
- The government has realized the importance of setting separate areas for SME sector and all municipalities have been directed to observe this during their land use plans.

Favorable Legal and Regulation

Strengthening Business Environment for Tanzania has been an ongoing task:-

- Registration and Licensing procedures have been simplified. Entrepreneurs are able to register online as well as through Tanzania chamber of Commerce, Industry and agriculture offices which are in every district.
- The Ministry of Industry and Trade has been mandated to create a conducive business environment through Big Result Now-BRN.

Technology and Information

Under the Ministry of Industry and Trade, there are institutions which, to make simple and affordable technologies for SMEs including women. Such Institutions include:

- Tanzania Engineering, Manufacturing and Design Organization –TEMDO;
- Tanzania Industrial Research and Development Organization-TIRDO;
- Small Industry Development organization-SIDO - Markets and business information is channeled to entrepreneurs through SIDO which has branches in all Regions of Tanzania.
- Centre for Agriculture Mechanization and Rural Technology-CARMATEC

Conclusion

The government has been putting efforts to empower women economically and it will continue to deepened its awareness on the contribution of women and girls and boys entrepreneurs to the economy. However, it does not mean that women have been liberated from economic challenges in Tanzania. They still face:

- Limited opportunities in accessing necessary resources to run, manage and grow their businesses.
- Challenges related to culture still play a major role in inhibiting women to take part in economic activities.
- Thus, we need to continue working together to solve various challenges that limit women to participate in economic activities more meaningful. Lets join our efforts, together we change the world.

Way Forward

- The government is committed to address common challenges through:
 - reviewing of outdated policies;
 - Facilitating implementation of National Financial Inclusion Framework;
 - Streamlining of Business Regulations, with involvement of private
 - enhancing coordination of programs for promoting small scale growth oriented businesses enterprises.

Way Forward Cont'

The proposed constitution for Tanzania holds the better future for women. It clearly envisages to empower women economically and uplift their decision making power to the society and within they community where they reside. This is going to happen into ways:

- ❖ Women are officially permitted to own assets especially land. This will enable women to have securities which are required by financial institutions as collateral against loans.
- ❖ Any level of decision making there will be 50% representation. Women will be able to penetrate their development agenda.

Thanks for Listening

