

# Achieving Economic Sustainability: Handling Gender Issue for Inclusive Growth among Tanzania Graduates

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## Abstract

This study examines how gender inequalities affect economic participation in Tanzania, particularly as the nation aims for sustainable economic growth through inclusive strategies. Using the theory of change as a framework, it emphasizes that economic development requires active involvement from both men and women. This involvement, however, depends on fair access to resources like money, education, business opportunities, and financial support. A mixed-methods approach, was used focusing on the Dar es salaam region because of its large young population (44.2%) and its concentration of universities, making it a key location to explore gender and economic. We collected data from 184 participants in 2023/2024 cohort through questionnaires and interviews. The numerical data were analyzed using descriptive statistics and t-tests, while the interview data were analyzed for themes. The finding indicates that while women have seen improved access to education and training, they still face significant challenges in accessing funding and experience different employment patterns compared to men. Key obstacles hindering women's economic involvement were identified, including structural, social, educational, financial, Policy –related, personal, and family-related barriers. In conclusion, the research shows that gender disparities have a considerable impact on economic growth and sustainability. Addressing these inequalities is essential to ensure equal economic opportunities for both genders, enabling them to contribute fully to Tanzania's progress. By actively tackling these barriers, Tanzania can foster a more inclusive and sustainable economic future.

**Keywords:** economic sustainability, gender issue, inclusivity

## 1. Introduction

Tanzania, like many nations, understands the significance of achieving sustainable economic progress through inclusive growth. Gender equality and the empowerment of women are vital components of this objective, contributing to the overall advancement and prosperity of the country. While Tanzania has made considerable strides in recent years, gender inequalities persist, impeding the nation's ability to fully realize its potential for lasting economic development (Lugalla,2020, world Bank,2020). The world bank reports that Tanzania has experienced substantial economic expansion over the past decade, with an average annual GDP growth rate of 6-7% (World bank,2020, mgwadu,2018). In 2024, the Tanzanian economy expanded by 5.6% year-on-jerrybuilding on an average of 5.1%in 2023.The World Bank report confirms that this growth has consistently maintained strong economic momentum in the second quarter of 2024.Inflation has decreased from 3.3%in July 2023 to 3.0% in July 2024.

Both men and women are crucial participants in a country's economic advancement, and Tanzania is no exception. However, despite reports indicating continuous and sustainable economic growth, the benefits have not been distributed equitably between genders. Women in Tanzania continue to encounter significant obstacles to economic prospects, including restricted access to financial resources, land ownership, and market participation (united Republic of Tanzania,2016). The Tanzania gender profile reveals that labor force involvement and employment in key formal sectors are greater for men than women in all geographic regions of mainland Tanzania. Regarding workforce engagement, women in Tanzania face challenges such as gender-based discrimination, limited access to quality education and skills development, traditional customs that confine them to specific industries and roles (United Republic of Tanzania, 2016). Consequently, women's representation in fully to the economy and impending inclusively low, hindering their capacity to contribute fully to the economy and impeding inclusive growth (UN Women,2017).

Furthermore, gender disparities in entrepreneurship and business ownership endure in Tanzania. Female entrepreneurs frequently encounter challenges such as limited access to capital, information, and networks, as well as cultural and social norms that hinder their ability to establish and expand entrepreneurs (Kitole ,2025, mpambije,2023, World Bank,2020). Overcoming these barriers is essential to unlocking the potential of women-owned businesses, which have been proven to contribute to job creation, poverty alleviation and economic resilience. Gender violence has placed a significant challenge that affect women in the participation in economic activities across the global. This is the case in Tanzania domestic abuse, gender discrimination, sexual harassment at the work place among women has impede women in the participation in economic activity hence limit their creativity and contribution to the economic development (URT, 2017, URT, 2015). The economic gender violence is considerable affecting not only the individual health, but manpower productivity and the overall economic development across the country (UN

Women, 2022). However, the Tanzanian government has taken crucial measures to address gender gap among male and women in Tanzania for inclusivity in economic participation as the strategy to promote inclusive development. The government has developed policies and framework such as National Strategy for Gender Development and the National Action plan to End Gender Violence, all these strategies focus on ensuring gender equality and safeguard women's rights (URT, 2016, URT, 2017). Furthermore, Tanzania is the signatory for international treaties, such as the convention for women rights focusing on promoting gender equality and eliminating all forms of discrimination. Despite of these efforts, more need to be done to achieve sustainable economic and inclusive growth in Tanzania. Addressing gender disparities in the participation in economic, access to education, financial accessibility and all forms of discrimination are the crucial steps toward realizing the full potential of women in the contribution to the economic development in Tanzania. This study addresses the following research questions:

1. What is the current status of gender disparities in key sector economic participation?
2. What are the barriers and challenges hindering women's economic empowerment in Tanzania?

## **2. The Study Adopted the Theory of Change**

To address these inquiries, the study employed a theory of change framework, drawing upon the adaptations outlined by Briski and Kolic (1976). This theoretical lens highlights the rationale and mechanisms by which the initiative seeks to overcome particular challenge. It acknowledges the projected impacts, the sequence of interventions designed to foster transformation, and the relevant operational environment (Gangloff, 2007; Silva, Lee & Ryan, 2015). In the pursuit of economic sustainability in Tanzania, it is crucial to address gender dynamics and promote inclusive progress by empowering both young men and women to contribute meaningfully to economic expansion. This necessitates careful consideration of the pathways and reasons why both genders should have equitable access to resources, including capital, key production inputs, entrepreneurial opportunities, educational advancements, and financial resources.

Development stakeholders must facilitate transformative shifts in the four fundamental assets that propel sustainable economic development. These assets encompass health, social capital, education, and economic capacity. Furthermore, understanding how these assets are interconnected with systems and services, gender equity, inclusivity initiatives, and economic strategies that foster sustainable development is paramount (see figure 1:).

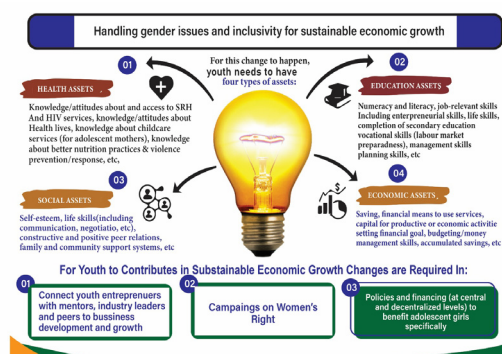


Figure 1. Theory of change

Taking into account that the large population in Tanzania is youth, and they are the catalyst in the sustainable economic development, stakeholders in development are to join together hands in ensuring that youth are empowered in the four key economic sectors assets so that they can contribute to the nation economic growth. For this case the theory of change is linked with the SGDs goals, the AU Agenda and the Tanzania 2050 vision that strongly advocates on inclusivity, health care and economic empowerment among youth.

### 3. Research Methods and Process

The study employed mixed research methods as it provides comprehensive understanding of the research problem. Both qualitative and quantitative approach allows the exploration of gender issues and inclusivity through the use of interviews, surveys and statistical analysis of relevant economic indicators. The interviews were administered to government officials, policy makers, business leaders and women entrepreneurs to explore their experiences and perception on the current status of gender on economic participation.

#### 3.1 Study Area

The study was conducted in Dar es Salaam region, because it is the economic hub in Tanzania and has a significant higher proportion of youth aged 15-35 (44.2%) contrary to any other region in Tanzania. The region has larger sizeable workforce that boast economic development across the nation compared to any region in Tanzania. Also, many Colleges and University are situated in Dar es Salaam region, including University of Dar es Salaam and Tanzania Institute of Accountancy which produce more graduates per year than any university in the country. This demographic are crucial for assessing economic sustainability and inclusivity growth as they represent labour workforce in future.

#### 3.2 Population and Sample Size

A total of 184 graduates were involved as participants in this study. The moderate sample size used in the study employed a mixed approach (Creswell, 2013). Similarly, moderate sample size was appropriate for statistical treatment (Cohen, Manion & Morrison, 2007).

#### 3.3 Procedures and Instruments

The researches obtained consent from participants to participate in the study, and no compensation was made for their participation. Gender disparities were assessed using the Gender Disaggregated Data Collected Tools (GDDCT) developed by the World Bank in 2021. The Gender Disaggregate Data Collected Portal was adapted because of its applicability throughout different setting in measuring gender disparities among individuals. The gender data collected portal had four variables, including: a) access to resources (3 items, for example, 'ownership of machinery and other farming equipment'): b) access to education opportunities (4 items, for example, 'access to education level beyond a certain level'): c) employment rates (3 items, for example, any companies in Dar es Salaam are women-owned businesses; women access to entrepreneurial support services easily; and entrepreneurial spirit). Instruments were rates on a five-point Likert scale from 1 very low to 5 very high. The higher scores indicate the greater gender disparities in key sectors of economy participation, including access to resources, education, employment and entrepreneurship. This scale was valid and reliable with an alpha coefficient of  $\alpha = 0.76$ . Barriers and challenges that hinder women's economic empowerment and participation in the formal economy in Tanzania were assessed using the ILO guidelines and tools (2014). This was indeed a strong measure of barriers and challenges hindering women's economic empowerment. It includes the following sub-constructs: barriers to employment, challenges in entrepreneurs to employment, and access to the formal economy. The barrier and challenge tool predicted the acceptable internal consistency of  $\alpha = 0.73$ . Barriers and challenge tool comprise 11 items, varies in constructs, where by barriers to employment and access to the formal economy had 4 items each and challenges in entrepreneurship had 3 items. Example of items in barriers to employment (gender-based discrimination, inadequate access to training skills and education, cultural norms hinder women employment opportunities), challenges in entrepreneurship (limited access to financial, lack of business support, social perceptions of women in business), and access to the formal economy had the following items (discriminatory hiring, limited representation in leadership and unequal pay).

### *3.4 Data Analysis Procedures*

The quantitative data were analyzed using descriptive statistics and regression analysis with the help of SPSS software version 21 for calculating the percentage, mean and standard deviation. The reason for selecting this analysis technique the study's focus was to analyze gender disparities in economic participation. Where by, the qualitative data was analyzed using content analysis.

## **4. Results and Discussion**

### *4.1 Demographic Population of the Respondents*

The data reveals a near – equal gender distribution within the sample, exhibiting a marginal female majority (51.9%) compared to males (48.1%). While the difference is modest, this slight skew towards females suggests a minor gender imbalance. The relatively even representation of both genders indicates that gender is not a dominant factor influencing the sample's overall structure. Furthermore, the sample is predominantly un employment, adding another layer of context to this reasonably balanced gender composition. This approximate

gender parity is important because balanced gender representation on research enhances the generalizability of findings to the wider population, mitigating potential gender bias (Cho, Crenshaw, & Mc Call, 2013). A balanced sample also minimizes bias that could overemphasize one gender, potentially distorting the interpretation of social, economic, or health outcomes (Gavrilova & Evseeva, 2022). The observed lean towards a greater proportion of women aligns with the Tanzania National Bureau of Statistics (NBC) 2022 national census report, which documented a larger female population in the country. This underscores the importance of gender-focused research for crafting inclusive policies, such as those pertaining to the labor market, that equitably benefit both men and women. Therefore, considering the gender distribution in research contributes to more robust and applicable insights.

#### *4.2 Current Status of Gender Disparities in Key Sectors Economic Participation*

This research investigated differences between men and women in economic activity by examining survey data. Machine ownership, access to funding, access to education and employment opportunities were used as the measures to assess economic disparities participation among men and women in Tanzania youth. Systematic slight gender disparities were revealed among men and women in the participation in economic activities, particularly in the access to financial capital, access to education, and employment opportunities. The results indicate that women have less access to machine ownership, while have potential chance in access to education opportunities and training programmes. Furthermore, a considerable difference was noted in financial opportunities among male and female youth (see figure 2).

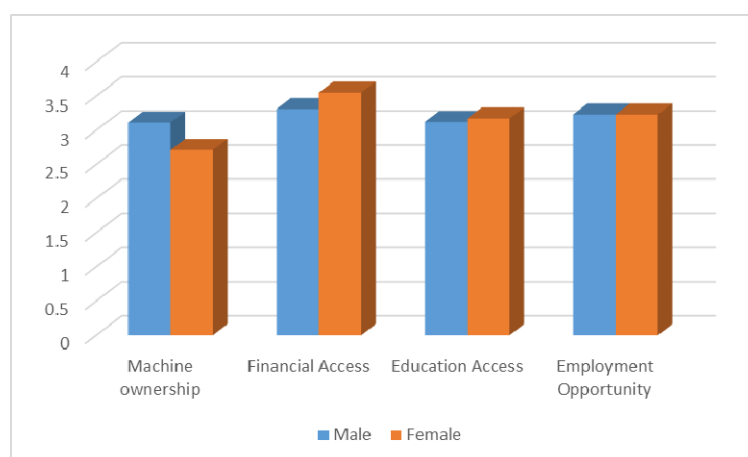


Figure 2. Gender disparities in Economic participation

##### *4.2.1 Machinery Ownership*

The figure above indicates men owning machines than women do, with the significant difference of 0.4. This disparity raises the possibility that men have more access to or ownership of machines which could be a reflection of differences in economic status or in



industries (Such technology, Industry, or agriculture) where machine ownership is essential for economic participation. The result obtained from the interview revealed similar insights in favor of men owns the major means of economic production compared to women. As one of the female quotes saying.

“Lack of financial resources or funding and societal norms usually trigger women ownership in the major means of production.....don’t be surprised that most of the Properties in Tanzanian families are entitled or owned by men”

This implies that there are slight gender disparities in ownership of the major economic tools.

This discrepancy may be the result of cultural norms or gender – based wage differences, which may also reflect different opportunities or resources available to men and women. Women may lack the financial independence or self-sufficiency to buy or invest in such machinery (e.g. cars, laptops, or industrial equipment) in many areas. This disparity may worsen gender disparities in economic opportunity, mobility, and information access in specific settings. In Tanzania, one of the key barriers that face women in economic participation is their limited access to land and agricultural tools, which are crucial for economic productivity. According to Mbilinyi (2017), women especially in Tanzania, often has limited ownership of land and farming machinery. However, women make up by men due to traditional inheritance practices and patriarchal cultural norms that priorities male control over productive resources. The Tanzania National Land Policy (1995) acknowledge the gender disparity in land ownership, influenced by societal norms that view as a male-dominated asset. Women are less likely to inherit land and face challenges in security legal ownership due to limited access to legal knowledge and support World Bank, 2020; Tanzania Gender Network Programme, (2020). They also have less access to credit and financing, which is necessary for purchasing economic tools like tractors, irrigation systems, and livestock. Globally, women face similar challenges in accessing and owning critical economic resources, with women in developing countries often restricted by customary laws or inheritance practice favoring male.

#### 4.2.2 Financial Access among Gender

It's interesting to see that, with a difference of 0.24 customary laws or inheritance practice, women report having slightly better financial access than men. The result shows that women have more access to financial resources, credits than they counterpart men. This may be due the result of more campaign on women economic empowerment by many international and regional organisations and the establishment of policies in favour of women in access to financial resources. The findings from the open-ended reveals alike situation. As one quote saying.

"Now days many NGOs are campaigning for women empowerment in economic and political participation through special seats than males do. Women's rights have been made more widely known by international campaigns, and financial assistance is now easier to obtain" (A male interview).

It might also point to improvement in women's financial inclusion, which has been the focus of numerous global campaigns to increase women's access to savings accounts, loans and banking (Chakravarty & Pal, 2019). The disparity is minimal, though, and further context may be offered by other elements like magnitude of financial transactions or long-term financial stability.

#### 4.2.3 Access to Education

The sample shows no significant gender disparities in access to education, suggesting equal opportunities for both men and women. The data indicate that majority of respondents (54.9%) believe that women now have sufficient access to education and training, which reflects advancements in gender equality. Slightly few participants (18.6) pointed out that women face inequalities in the access to education. While, (24.4%) of the respondents had neutral stance who seems are unsure or believe that the situation is neither obviously favorable nor unfavorable, indicating that additional information or clarification may be required in order to develop a firmer judgment. The results affirm with what was found from qualitative data as one quote saying.

“In this era women are given high priorities in the access to education services.....However still there is slight gender gap in the access to education especially in rural areas where men outstand women in access to education services” (interview with a male, 2024).

This implies that the gender gap in education persists in rural areas, where women still face challenges in accessing equal opportunities to men, despite overall progress. The finding aligns with global efforts to close the gender gap in education, despite disparities persist in rural areas, particularly in Tanzania (Koda, 2019, Mbilinyi, 2018). Girls in rural areas face higher rates of absenteeism, early marriage, and pregnancy, contributing to higher dropout rates. These challenges continue to escalate the gender gap in the access to education among boys and girls. UNICEF reports that rural girls are twice as likely to be out of school compared to urban counterparts. Among the contributing factors are distance to schools, lack of sanitary facilities, early marriage, and the need for girls to work at home (The UNESCO Global Monitoring Education Report, 2020, Galabawa, 2018). The World Bank notes that rural girls often lag behind in secondary and higher education enrollment, particularly in countries with large rural populations (World Bank, 2021). Targeted interventions are needed to address these unique barriers and ensure girls have the resources, support, and protection they need to complete their education.

#### 4.2.4 Employment Opportunities

Employment opportunities pertain to the accessibility or availability of jobs depending on gender and can be impacted by labor market rules, hiring practices, and gender-based discrimination. Men and women in this sample appear to have equal access to employment possibilities, as indicated by the similar scores for males (3.23) and female (3.23). This is positive indicating that, in this specific situation, gender discrimination in recruiting or employment is not a major problem. The achievement is as the result from global campaign



that focus at empowering female across the global and remove gender discrepancies in access to employment opportunities. The national strategy for gender in Tanzania has emphasized on the equality in access to employment opportunities, as Tanzania community realize that gender discrepancies is among the challenge to socioeconomic development in Tanzania (URT, 2020). The policy focus at providing institutional support to alleviate gender gap and gender bias in Tanzania so as to improve equality and equality among citizen. This is the case to United Nations Development Programmes for Gender equality strategy for 2022- 2025, put emphasized on the eradication of poverty, reduce inequalities and focus on empowering women. The strategy pursues reducing the gender difference among the people in the global through: financing sustainability for economic development, digital transformations, innovation and creativity (UNDP, 2022).

#### 4.2.5 Men and Women Participation in Economic Activities

The analysis examined the four key gender related indicators to assess their relationship with the outcome variables. As shown in table 1.

Table 1. Gender disparities in economic activities participation

Indicator	T-Statistic	P-Value	Significant
Financial Access	1.002367	0.317519	No
Equal employment	0.69173	0.489993	No
Women labor force	0.732477	0.464825	No
Entrepreneurial activity	-2.1852	0.030159	Yes

The result indicates that financial access ( $t=1.002$ ,  $p=0.318$ ), employment opportunities ( $t=0.692$ ,  $p=0.49$ ) and women labour force participation ( $t=0.732$ ,  $p=0.465$ ) were not statistically significant, since their P-values exceeded the 0.05 threshold.

Conversely, entrepreneurial activities ( $t= -2.185$ ,  $p=0.03$ ) was found to be statistically significant at the 55 level. The negative t-statistic suggest an inverse relationship between women's entrepreneurial activities participation. In practical while women involvement in entrepreneurship is increasing, structural barriers such as limited access to finance, weak business network and discriminatory norms may hinder the positive contribution of such activity to broader development outcomes. The finding highlights the complex reality that, although entrepreneurship has the potential to empower women economically, the surrounding institutional and socio-economic constraints often reduce its effectiveness. The findings align with African Development Bank report (2021), which point out that women spend more time in unpaid or domestic chores that limit them in engagement in economic activities compared to men. The results underscore the importance of addressing systemic

challenges facing women entrepreneurs in Tanzania. Policy efforts aimed at improving the business environment, expanding access to financial, informational resources and dismantling discriminatory practices are critical if women entrepreneurs are to translate into sustainable and inclusive economic growth.

#### *4.3 Barriers and Challenges Hindering Women's Economic Empowerment in Tanzania*

In obtaining the barriers and challenges facing women in economic participation, open ended question was distributed and conduct interview to some interviewees and analyzed data using content analysis, whereby six key themes as the barriers were identified which are; Structural barrier; Sociocultural; education and skills related; financial and economic constrains; institutional policy and personal and family related barriers. The detailed presentation is provided below.

##### 4.3.1 Structural Barriers

The study found that structural barriers are among the challenge limit women in participating in economic activities specifically in Tanzania. Because women reported with limited access to financial resources, unevenly distribution of major means of production such as land and machinery, hence limited the capacity to access credit, saving and loans as the capital to engage in economic activities, during the interview many said.

“It is difficult to get financial support because of being women..... if you need a property that I own as a woman. Unfortunately, most of the property title deed are title the names for men..... hence became a challenge where some men do refuse to Mortgage their house or land for his wife to be provided loan to start up business” (A female interview, 2024).

On the other side insufficient educational and vocational training access was the barrier that limit women participate in economic activities. Most of women in rural area have been affected by manship system that their key roles are domestic chores. The situation limited entrepreneurial; skills. As one women quote saying;

“Traditionally girls are left for domestics' chores.... This has limited them self-awareness and inadequate entrepreneurial skills than their counter part men who traditionally are favored for schooling and titled for property ownership” (A male interviewee, 2024).

The situation of women seen as their key role is domestic chores has limited them in numerous opportunities such as titled for ownership. This systemic challenges have impeded women engaging in entrepreneurial activities (Kabeer, 2012).

##### 4.3.2 Unfair resources distribution (land Machinery)

Another significant problem that was found is unequal allocation of resources. Women related firsthand accounts of being denied land ownership, which limits their capacity to engage in agricultural production and investment.

“My father left the land to my brother”. They said it was” a man’s responsibility” when I requested for a piece to cultivate.

These obstacles restrict women’s economic agency and strengthen their economic dependence. In Tanzania, as many other developing countries, women’s ability to access major means of production such as land and machinery is constrained by the requirements for collateral, which is often linked to property ownership. Given that land and other major means of production are typically registered in men’s names, women face significant challenge in securing financial support to start up business. The findings align with Nafziger et al. (2023), the study point out that gender gap in asset ownership directly affect women ability in the access to capital for business startup. Financial inclusion programmes targeting women has been established as the measure to enhance women entrepreneurial participation. Similarly, Zelu (2024) advocate that increasing microfinance access and credit mechanism and mobile banking bypass traditional financial barriers to women. These programmes have enabled women access to loan to startup entrepreneurial activities hence contribute to the economic growth of the country (Demirgue-Kunte et al., 2018). This is the case in Tanzania the land reforms has granted crucial opportunities for women access to capital based on their own assets. Agarwal (2021) added that land ownership is directly tied to women’s empowerment because it provides economic security and stability to negotiate financial autonomy. This suggest that empowering one women implies the whole community is empowered because women are the key player in family caring.

#### 4.3.3 Socio-Cultural Barriers

Across many culture, women are dictated with the gender role in the society as primarily responsible for the domestic chores. This role has impacted women full potential in the contribution to the economic activity in the society. This is the case in Tanzanian society women are considered for domestic chore relate activities. As one woman quote saying.

“it very obvious that women are made for domestic roles..... even if I try to start up business the society perceive it as men’s activity...”

These norms place women at a disadvantage by restricting their time, mobility, and opportunities in the economic sphere. Sociocultural norms play a significant role in shaping women’s economic participation, particularly in how the society views women’s roles within the family and the community. The findings reveal that societal fears about women’s ability and entrepreneurial engagement. As notes, unmarried women are often restricted from starting up a business especially if it demands travelling to other regions, such attitudes perpetuate the notion that women’s primary value lies in caregiving, limited their economic opportunities (Charms & Wiering, 2020). To address these sociocultural barriers, public awareness campaigns and community- based gender sensitization programs are necessary to challenge traditional gender roles and promote the idea that women can be both successful

entrepreneurs and caregivers. According to USAID (2022), points out that when men are educated about the benefits of women's economic empowerment, including the positive effects on family income and wellbeing, they are more likely to support women's entrepreneurial endeavours.

Moreover, fostering a gender-inclusive culture at the institutional level through policies that encourage women's leadership in business, support female role models, and provide incentive for companies to hire women can also create a more conducive environment for women economic participation (Kabeer, 2015). Countries that have implemented such policies have seen higher levels of female entrepreneurship and labour force participation (Elouardighi, Ezzahid, & Elouardighi, 2023). The study suggests that addressing the barriers to women economic participation in Tanzania requires not only addressing financial and educational constraints but also fostering a more supportive sociocultural and institutional environment. The enactment of integrated policy and framework on financial access, educational opportunities and socio-cultural transformation may be the move towards gender violence liberation. Alongside, Charmes and Wiering (2020), argues that the established frameworks and policies are to coordinate efforts between government, civil society organisations, private sectors and international organisations advocating for gender violence and women economic empowerment.

#### *4.3.4 Gender- Based Discrimination in Hiring and Workplace Practices*

Several women mentioned discriminatory hiring practices in the workforce. One women noted. "I have the qualifications, but when I apply for jobs, I'm told they're looking for a 'strong man' for the job". Gender bias in hiring and promotions often leaves women with fewer opportunities for career advancement and limits their access to higher-paying jobs.

### **5. Conclusion and Recommendations**

The study concludes that, gender disparities in economic participation exist between men and women in Tanzania. Gender economic empowerment among youth demand strategic reaction that goes beyond enabling both men and women access to financial resources, educational opportunities, ownership in the machines and have equal employment opportunities. Structural and socio-cultural barriers was revealed the major barriers for women economic participation in Tanzania. The comprehensive legal and policy reforms concern gender and inclusive growth are the key strategy to ensure both men and women contributes to the nation economic development, by creating environment that allow equal opportunities in access to four key economic assets. The study recommends: Financial inclusion and policy changes that benefits both gender, such policy will ensure equality and remove bias in the economic participation. The establishment of mentorship and networking platforms that connect youth entrepreneurs with mentors, industry leaders and peers could foster business development among youth.

#### **Informed consent**

Obtained.

**Ethics approval**

The Publication Ethics Committee of the Canadian Center of Science and Education.

The journal and publisher adhere to the Core Practices established by the Committee on Publication Ethics (COPE).

**Provenance and peer review**

Not commissioned; externally double-blind peer reviewed.

**Data availability statement**

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

**Data sharing statement**

No additional data are available.

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