



Towards Gender Balance: Understanding the Barriers and Solutions to Include Women-Led Businesses in East Africa (Tanzania)

Contents

Executive Summary	05
General Characteristics of Women-Led Businesses	08
Definition of Women Led Businesses	08
Challenges and issues with defining and identifying WLBs	08
Women-Led Businesses in Public Procurement	09
Government Contract Awarded to Women Suppliers	09
Data challenges in tracking women suppliers	10
Relevant Laws, Regulations, Policies Supporting Women on Public Procurement	10
Special Group Preferential Scheme	10
Weaknesses of the Scheme	14
Limited Legal premise	14
Low Awareness and Lack of Ownership of the Scheme among Procuring Entities	14
Procurement Process	16
Stages of Procurement	16
Methods of Procurement	20
Description of specific initiatives or efforts to reach WLBs	24
Capacity Building Support	24
Feedback and redress mechanisms	26
Transparency and open contracting mechanisms	26

Contents

Barriers Faced By Women and Women Led Businesses	28
Structural Barriers	28
Care Responsibilities, Demands on Women's Time	28
Access to Capital	29
10% Loan to Special Groups	31
Operational Barriers	32
Corruption in Public Procurement	32
The Supporting Ecosystem	34
Organizations working On Women's Empowerment	34
Examples of Good Practices	35
Ministry of Work Case	35
Awareness Raising Strategies by GPSA	36
Assessment by PPRA	37
Recommendations	38
Citations and References	41

Abbreviations & Acronyms

Accounting Officer **(AO)**

Competitive quotation-shopping **(CQ)**

Controller and Auditor General **(CAG)**

Government Procurement Services Agency **(GPSA)**

International Competitive Tendering **(ICB)**

National Restricted Tendering **(NRT)**

National competitive Tendering **(NCT)**

Public Procurement Regulatory Authority **(PPRA)**

Public Procurement Act **(PPA)**

Procurement Management Unit **(PMU)**

Procurement and Supplies Professionals and Technicians

Board **(PSPTB)**

Single Source **(SS)**

Science, Technology, Engineering, and Mathematics

(STEM)

Tanzania National e-Procurement System **(TANePS)**

Tanzania Rural and Urban Roads Agency **(TARURA)**

Tanzania National Roads Agency **(TANROAD)**

Executive Summary

Public procurement is one of the largest public markets for goods and services worldwide. In Tanzania for the year 2020/2021, about TZS 25.8 trillion was planned to be used by procurement entities (PE), and the year before 30 trillion was set aside (PPRA, 2021). This denotes a significant amount of financial resources, which can be used to promote local businesses aside from the main goal of delivery of public goods and services.

In Tanzania several efforts that have been done to ensure public procurement is inclusive and able to provide opportunities to various groups. To underscore some of these efforts as well as overall practices and policies that exclude or include women and women-led businesses in the Tanzania public procurement ecosystem, this study was commissioned by the Africa Freedom of Information Centre (AFIC).

The study involved a survey of 59 women businesses in Tanzania, 23 that have supplied to the government and 36 that have not supplied to the government. The surveyed business include 31 businesses residing in urban areas, 16 businesses in peri-urban and 12 businesses in rural area. The study also involved 20 key informant interviews with the seven officials from government agencies

including the Public Procurement Regulatory Authority (PPRA), Government Procurement Services Agencies (GPSA), Procurement and Supplies Professionals and Technicians Board (PSPTB) and regional procuring entity. Also informants interviews with seven civil society organization working on supporting women, and three informant interviews with women's business networks and associations, one informant interview with media and two individuals from private businesses as well as four focus group discussions involving women led businesses.

The study made an effort to learn to understand the characteristics of the women-led business. It was noted that most businesses are clustered around the selling of consumer used items, for business that has managed to win government tenders it's mostly around catering, cleanliness, and selling of uniforms or protective gear. The majority of these businesses are run by women as key operators and 80% are youth, below 35 years of age.

Key challenges that face this business include the lack of adequate capital for the growth and expansion of businesses, however, data from the survey shows that almost half (49%) of the businesses in the sample are operating



informally without having a valid registration. Also, lack of knowledge on how to engage in public procurement. There is also the perception of corruption which inhibit women's participation as in some cases women have been found to engage in corrupt trends which eventually lead to them missing opportunities.

There is also an exclusion culture in the business environment, where women are traditionally marginalized and excluded in some sectors such as construction.

In 2016, the government implemented important amendments to the Public Procurement Act, the amendment provided that procuring entities were to allocate 30 percent of the annual procurement volume to special groups of women, youth and persons with a disability, and the elderly.

This is the most important legislation to date about women's participation but its performance has been unexpectedly weak in comparison with other similar schemes in East Africa.

Since 2016, only about 120 special groups have registered for the initiative and up to July 2021, the

total contracts provided under the scheme had been valued at TZS 648.19 million (USD 281,821) which is about 0.002 percent of the planned procurement in financial year 2020/2021.

The weak performance of the scheme is mainly attributed to the lack of awareness among members of the public and low adherence among members of the procuring entities. There is also noted legal fault of the scheme whereby members of the special groups (women, youth, person with disability and elderly) are required to organize themselves in groups for them to be eligible for the scheme, this in itself excludes the majority of women who operate as sole proprietors or have formed companies.

Data is also another notable issue in the ecosystem, whereby you can hardly find data related to women suppliers who have won contracts or have made a bid on various government tenders. There is also a notable lack of ownership of the agenda of supporting special groups in public procurement, this make its hard for the initiative to be successful due to the unsatisfactory monitoring of the implementation of the scheme.



Some of the key recommendations for the study include;

1. There is a need of making amendments to the laws providing for a 30 percent preferential scheme for special groups to ensure that it caters to other business formats operated by special groups including sole proprietorship and companies and not just 'groups'.
2. The Ministry of Community Development, Gender, Women, and Special Groups should also be involved in the implementation of the 30 preferential schemes across all procuring entities.
3. There is a need for a sustained multimedia public awareness campaign on procurement opportunities for women and other special groups.
4. Stakeholders should provide funding support to capacity building of women's businesses and building a multi-stakeholder network of support for women's business to participate in public procurement opportunities.
5. Government should consider providing an option for a low number of members in a group for the 10% local government revolving loan.

General Characteristics of Women-Led Businesses

Definition of Women Led Businesses

To understand the context of women-led businesses (WLBs) a survey was undertaken involving 59 businesses from urban, rural, and peri-urban areas as well as key informant interviews and focus group discussion.

Definition of women-led business was presented by respondents as a function of two characteristics: first the control of the business whereas more than 51 percent stake in the business is owned by a woman and enjoyment of the benefit of the business received by woman is the largest.

In this case, women-led businesses are enterprises that were founded or operated by women and a significant percentage of earnings goes to women. And the second definition these are businesses that are operated by women and significant benefit and control is residing with women. The Guideline for Participation of Special Groups in Public Procurement has defined a women special group (business) as the one that has at least seventy percent membership of the women forming the entity and is run/headed/managed one hundred percent by women.

Challenges and issues with defining and identifying WLBs

Caution was presented by the respondent on businesses that have women face but rarely enjoy any significant benefit of the business and this was also noted as one of the challenges in defining women businesses.

The other challenges is in defining family businesses, due to cultural set-up, sometimes women names might not appear on companies books , but on the ground women will be running the businesses and have significant authority with the business. In this case this women role as managers and ownership of the business is recognized. Due to this different circumstances this study has defined a “women-led business” as being a business that meets one or more of the following criteria:

- a)** ≥51% ownership/stake by a woman/women; OR
- b)** ≥1 woman as CEO/COO (President/Vice President) AND ≥30% of the board of directors being women, where a board exists; OR
- c)** ≥30% of senior managers are women; OR
- d)** Women sole-proprietors; OR
- f)** An association or collective of businesses that is constituted of 70% or more

Women-Led Businesses in Public Procurement

Women-led businesses make 48.1 percent of businesses in Tanzania.¹ Majority of these women businesses are in general trade which constitute about 60 percent of the businesses, 26 percent in services, 11 percent in manufacturing and 3 percent in other sectors including agriculture production.²

The survey data from this study shows that key sectors that encompass most women's businesses include wholesale/retail store sales (52%) agribusiness and food (26%) and consumer services (13%) with the majority of women operating as owners and key staff of their businesses. This was also noted on the information from the key informant interviews.

In comparing women's businesses to men's businesses, the World Bank report shows that 97 percent of female-owned businesses sell to final consumers, compared to 89 percent of male-owned businesses.³ This means the majority of women's businesses are concentrated in the strata where there is high competition and low margin which means limited opportunities for growth for this businesses due to higher concentration.

Government Contract Awarded to Women Suppliers

This study sample included a total of 23 women-led businesses that have supplied to the government and 36 businesses that have never supplied.

The finding from the survey sample shows study that majority of women businesses that have never supplied to the government have also never bided any government tender. When participant of the survey were asked why they never submitted any bid, majority responded this was due to difficulties in accessing timely and relevant information about the opportunity and procedures, difficulty meeting the necessary requirements of the tender as well as the lack of access to finance/loans to invest in the business.

Only about 10 percent of the businesses that never supplied to the government have applied for government contracts between one to three times unsuccessfully.

The majority of women's business that has won and supplied government tenders have supplied between 2 to 5 times in the last five years. The majority of these tenders are from the local government, parastatals, and other public entities.

Finding from the key informant interview shows that in searching for procurement opportunities, the majority of women businesses search for cleaning and maintenance opportunities, catering, and the making and supply of clothing items such as uniforms and personal protective equipment

(PPE). These are the sectors that were also identified in the study as areas where women-led businesses are concentrating.

Data challenges in tracking women suppliers

Many procuring entities are yet to start tracking or making efforts in ensuring participation of women in public procurement. While the government has managed to move to the online system TANEPS, there is still a challenge in getting data that show a complete picture of women's business or business from special groups.

For example data for registered women businesses or percentage of women who have won procurement contracts in relation to the total procurement volume was not available.

“It's hard to know which are women's businesses and which are not as we register just businesses”
– Representative Procuring Entity

It's almost not the problem of data but rather the packaging of data and coordination of different data points. For example for now the system collects tax identification numbers and company numbers as one of the main inputs to register as suppliers, this data can easily be used in identify the ownership of these businesses.

Currently, the PPRA is maintaining the registered special group (women, youth, person with disability and elderly) database, which by design is very limited in its scope as it only covers groups.

The lack of data is also a reflection of how procuring entities are showing laxity in the allocation of the required volume for special groups and in turn continue to make the task of achieving the expected outcome of supporting special groups unachievable. By not having sex-disaggregated data make it hard to measure the impact of public procurement on women businesses, but it also make it difficult to see sectors or institution with the most barriers to women so as to rectify for an increased women participation.

Relevant Laws, Regulations, Policies Supporting Women on Public Procurement

Special Group Preferential Scheme

According to Section 64 (2) (c) of the Public Procurement Act and Section 21 of PPA (Amendment) 2016, procuring entities are required to grant an exclusive preference of 30 percent in their annual procurement of goods, works, and services, to special groups situated within their jurisdiction. Special groups include women, youth (male and female), persons with disabilities, and the elderly.



The 2016 amendment is an important piece of legislation that directly seeks to encourage the participation of women in accessing public procurement opportunities.

The Guideline for Participation of Special Groups in Public Procurement breaks down the allocation to 10 percent to youth, 10 percent to people with disabilities, five percent to women, and five percent to the elderly. If you fall in more than one category for example you are a youth and a woman your group is eligible to receive contracts in both categories.

Since the introduction of this preferential procurement scheme in 2016, only about 144 special groups have been registered up to May 2022. This include; 55 women groups, 11 elderly groups, 3 person with disabilities groups and 75 youth. The low uptake is mainly because of the low awareness of how the scheme works and how members of the special groups from different walks of life can engage.

To examine the extent of compliance by procuring entities, PPRA conducted an audit of the

implementation of the special group scheme (PPRA, 2021). It was noted that 94 percent of the procuring entities did not set aside the 30 percent volume of the annual procurement as required by the law.

The low amount allocated in Tanzania is mainly because of non-compliance from the procuring authorities and low awareness from the special groups. Due to low awareness of this opportunity there has never been any significant push from members of the public to the government.

There is no clear mechanism of accountability in the case of non-compliance especially on the scheme which is different from other compliance issues which can even have an element of criminality if officials are non-compliant.

A comparison of Tanzania's implementation of this scheme and Kenya's implementation provides contextual realization of the performance of the scheme in Tanzania. Kenya launched its special group scheme in 2013, up to 2019 there were 40,597 registered special groups businesses in Kenya (AGPO list, 2019).

Comparison Between Tanzania 30% scheme and Kenya AGPO	
Kenya	Tanzania
Commenced in 2013	Commenced in 2016
Up to 2019, 40,597 registered special groups businesses in Kenya (AGPO list, 2019).	Between 2016-2022, 144 special groups have been registered
Between 2015 and 2019, a total of USD 1.7 billion was set aside for the special group's scheme in Kenya which was equivalent to 21.39 percent of the total procurement. A total of USD 911 million was awarded to special groups. Out of the awarded contracts, USD 402 million were awarded to women, USD 440 to youth, and USD 67 million to persons with disabilities (PPRA Kenya, 2019).	Only 6% of procuring entities in Tanzania had set aside the 30% procurement volume for special group. Up to July 2021, total contracts provided under the scheme had a value of TZS 648.19 million (USD 281,821) which included routine maintenance of roads, preventive maintenance of bridges, control of erosion, cleaning and security services (PPRA, 2021). The allocated amount is about 0.002% of the planned procurement in year 2020/2021.

Since the launching of the scheme in 2016, the government through the PPRA has been undertaking different steps to ensure proper implementation of the scheme.

This includes commissioning the guidelines for implementation of the scheme in 2020, conducting

capacity building training and raising awareness as well as engaging with procuring entities on the implementation of the scheme.

The government has also prepared guidelines for the participation of special groups and standard procurement documents.

While the documents were prepared in English the authority is working on translating and simplifying the document to Swahili.

“We have noted most of the documents are in English, so we have decided to translate them and simplify them so that they can be easily used by these groups”

- PPRA

This would be a positive move especially to growing enterprises which most of them are characterized by the lack of formal education. This is also essential as in terms of education women are more at disadvantage compared to men, literacy rate in adult males is at 83.2% where for females is at 72.7%.

Even though in terms of bilingual proficiency, women are more proficient at 17.9% in Swahili and English compared to men at 17.3%.⁴ Translating the document allows more people to be able to engage with this documents and avoid being left out because of the lack of information due to comprehension challenges.

The guideline also provided for loosening some of the tough conditions to ensure adequate participation of these special groups, this includes lowering the payment days from 28 days to 14 days, this address the capital challenge as it ensure women business has enough liquidity to source more contracts.

The guideline also lowers some of the strictest criteria around firms' experience, normally some of the contracts will require businesses to have years of experience in operation which take out the majority of women businesses which most of them have lower than three years.

The Authority is also pushing for procuring entities to adhere to their legal obligations through its audit incentive mechanism. The mechanism works in a way that during the audit period, the authority will penalize any organization by reducing their total score in the audit in the case where an organization has not set aside the 30 percent procurement volume for special groups in a given financial year.

But the incentive mechanism has its limitation as it can only be done retrospectively at the end of the year. This means nothing can be done on the day-to-day operation of procuring entities to ensure they meet this legal obligation.

Legally authority can intervene in day to day activities of procuring entities only in cases of corruption or misconduct.

To counter this challenge, in the financial year 2021/2022, procuring authorities persuaded all procuring entities to include the scheme implementation in their annual procurement plans.

“This financial year (2021/2022) we are expecting the number of contracts to special groups to increase as we have made sure procuring entities have put provisions in their annual procurement plan”

- PPRA

Weaknesses of the Scheme

Limited Legal premise

The main objective of the scheme is to empower economically members of the special groups. However, there is a notable fault in the legal wording of the scheme which makes it not to be as effective as other similar schemes in East Africa. The legal layout of the scheme puts ‘groups’ as the basic structure in which women, youth, and persons with a disability can enjoy the scheme benefit.

This means that in the current set up, women’s business that runs as sole proprietorships cannot be eligible for the scheme unless they form groups, women companies or just individuals cannot be eligible for the scheme unless they associate in groups.

“The scheme aims to empower these groups, but the current wording of the legislation end up zoning out some of these businesses”

- Representative from Procuring entities

This structure in itself is a disincentive for well-established or growing women’s businesses as it takes extra effort to formulate a group, let alone have one goal to help you in the implementation of the project.

Some businesses are already operating just fine, it would be an additional burden for them to seek out-groups. Efforts from the authorities to advise some of these businesses to form joint ventures to access opportunities in the scheme have also not been popular.

Low Awareness and Lack of Ownership of the Scheme among Procuring Entities

Only 6 percent of procuring entities have managed to allocate 30 percent of their procurement volume to special groups, this includes Ngara DC and GASCO, Tanroads Mtwara, Moshi UWASA, and Ruangwa DC. The diversity of the procuring entities that has so far being in compliance shows that this is sole initiative of the entities themselves.

It appears there is not enough interest entrenched among procuring entities in fulfilling this obligation, partly because the scheme itself has not been put at the heart of government attention as effective means of empowering women’s businesses.



This was also observed during interviews with procuring entities where data allocated for special groups were not immediately available.

Stakeholders believe the government's lack of adequate monitoring and evaluation is also to be blamed. Policies are set but seldom have practical targets and goals which make them end up on shelves or talking points.

“The implementation of these policies has to be intentional and the government has to set clear goals that need to be met and need to have consequences if goals are not met. Policies have to go hand to hand with a clear action plan. The question of how are we going to get people to see and use these opportunities has to be at the heart of every government department”

- Special group supplier

As awareness in the public is low, so is the push to demand accountability to procuring entities

in actually implementing this law as required.

When participants of the study were asked if they are aware of any initiatives to help increase public procurement from women-led businesses only 10% responded that they are aware of the initiatives.

“It's my first time to hear about the 30 percent scheme, it has not been communicated well. There have to be changed on how this information is communicated and to whom, there have to be more effort”

- Maria Mrindoko- Program Officer, ICCAO

Those who were aware about the scheme confirmed to have received information about this initiative from women groups and online. When asked about the effectiveness of these programs, 43% responded that the programs are somewhat effective and very effective and 15% were not sure of their position while 42% believe the programs were somewhat ineffective and not effective at all.

Procurement Process



Stages of Procurement

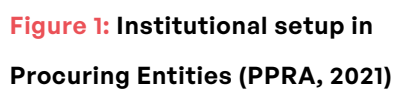
To understand the Tanzania procurement process it's important to understand the legal framework that guides public procurement. The main piece of legislation that governs Tanzania's public procurement is the **Public Procurement Act, 2011 (PPA)** and its amendment act of 2016 (PPA), which serves as an addendum to the Act of 2011.

The Act provides the establishment of the **Public Procurement Regulatory Authority (PPRA)** which performs oversight functions on procurement in the country. The Act fundamentally set the stage for key actors

by providing them with powers and outlining procedures to be followed in the procurement process.

Several actors who are outlined in the Procurement Act make the procurement process in any procuring entity. These actors include the Accounting Officer (AO) who is basically a custodian of all the monies in institutions, in most cases, these are the head of the organization, Permanent Secretaries, Executive Officers, and the like.

Others include the tender board, procurement management unit, evaluation committees, and the department. The below diagram shows the interrelation between these actors.



The procurement circle begins with the user department which initiates the process by preparing requirements, technical inputs, or terms of reference and sending them to the

The tender board proceeds to a deliberate recommendation from PMU if satisfied proceeds with awarding.

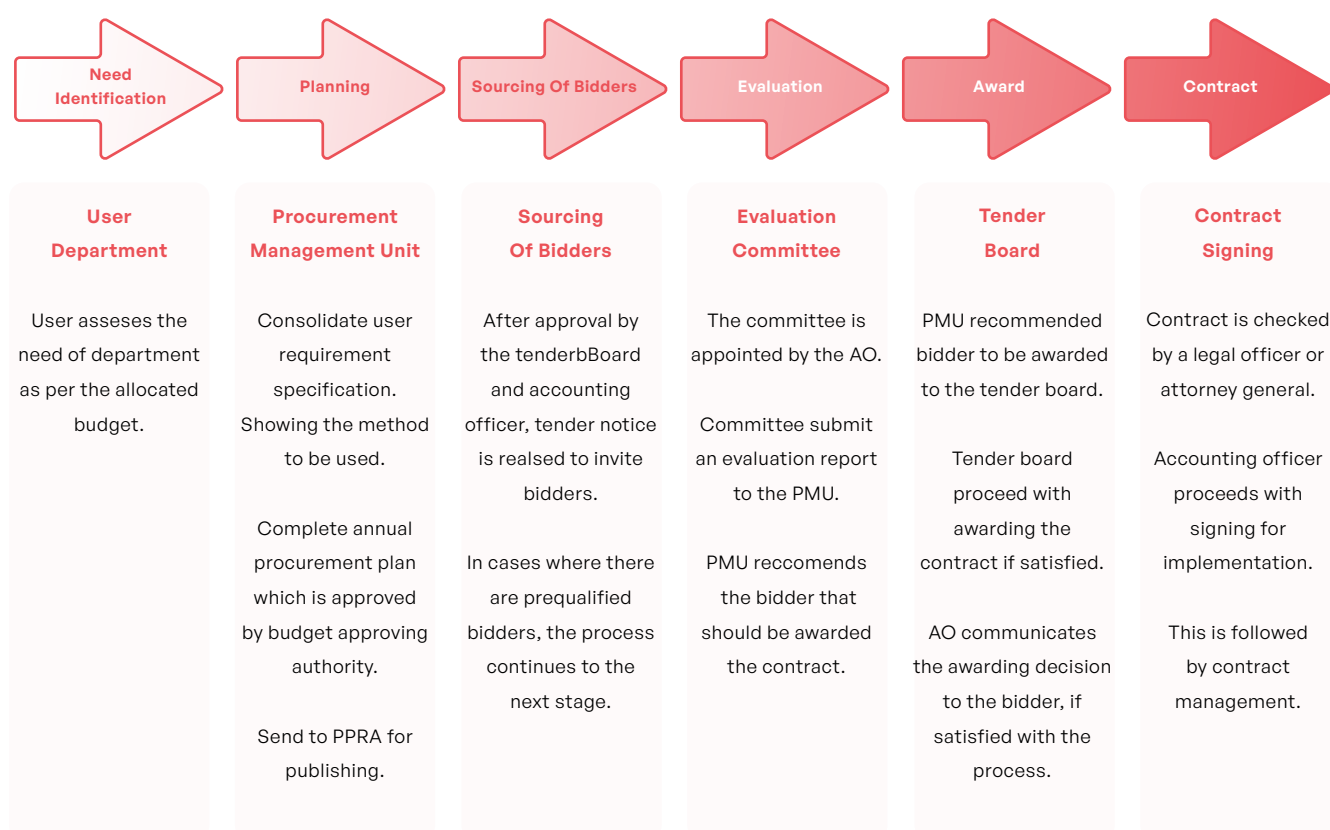


Figure 2: Stages of procurement

To the suppliers, the most critical phases in the procurement include first the release of the annual procurement plan, here is where most suppliers align goals and plan accordingly. Then during tender announcement and application, this is where suppliers compete with other suppliers. The most important aspect is an evaluation stage as this is where suppliers will be recommended for an award by the Procurement Management Unit.

Assessment from PPRA (PPRA, 2021) shows that there were delays in processing for each type of tendering, the delays range from 1.5 to 1.05 times the normal stipulated time. This was different when NRT and the competitive quotation method

were used where less time was utilized. While the assessment was conducted using standard acceptable time of 120 days to 244 days depending on the tender, this is still a very long time especially with the adoption of e-procurement. When respondents of the study were asked if they were satisfied with the procurement process, the majority (65%) were not satisfied with the process.

When asked about the reason for dissatisfaction majority highlighted it was because the process took too long. With limited capital and manpower, delayed or prolonged time in procurement means most women businesses are put at the disadvantages of competing with other businesses.



There is also a notable division regarding the availability of information on procurement opportunities, respondents who show that there were satisfied with the process mentioned the availability of information on procurement opportunities as one of the reasons for their satisfaction.

While on the other hand respondent who are not satisfied with the process also mention the availability of information as one of their issues. The above-noted division among the two groups is also translated to extent of winning procurement contracts. A businesses that has managed to secure a contract can know how to look for the next opportunity than a business that has not managed to secure any government contract.

Without proper information women business can hardly compete or seek for opportunities when are available, this in turn led to lower participation of women businesses in procurement.

Overall there are opportunities of making the procurement process open, inclusive and in

the process increase the trust of suppliers. For example, accessibility of the tender bids, as it stand the law doesn't stipulate if its mandatory for the bids to be shared with the public, section 61 (3) of the Public Procurement Act does not make it mandatory for the bid to be released,

“A list of tenderers who submitted tenders and the prices tendered, as read out at the time of opening the tenders in public, may be made available to tenderers and to the general public.”

The most common concern has been of commercial secret, which has been proven in several countries that by opening the process it encourages fair and extensive competition rather than discouraging it.⁵

Other items include access to signed contracts and amendments as well as performance date. By making contracting process open and inclusive means more women will trust the procurement process and be able to participate as there is a perception of equal opportunities.

Methods of Procurement

There are several procurement methods that can be used by procuring entities when planning procurement, below are method used and the limit of their application per each method:

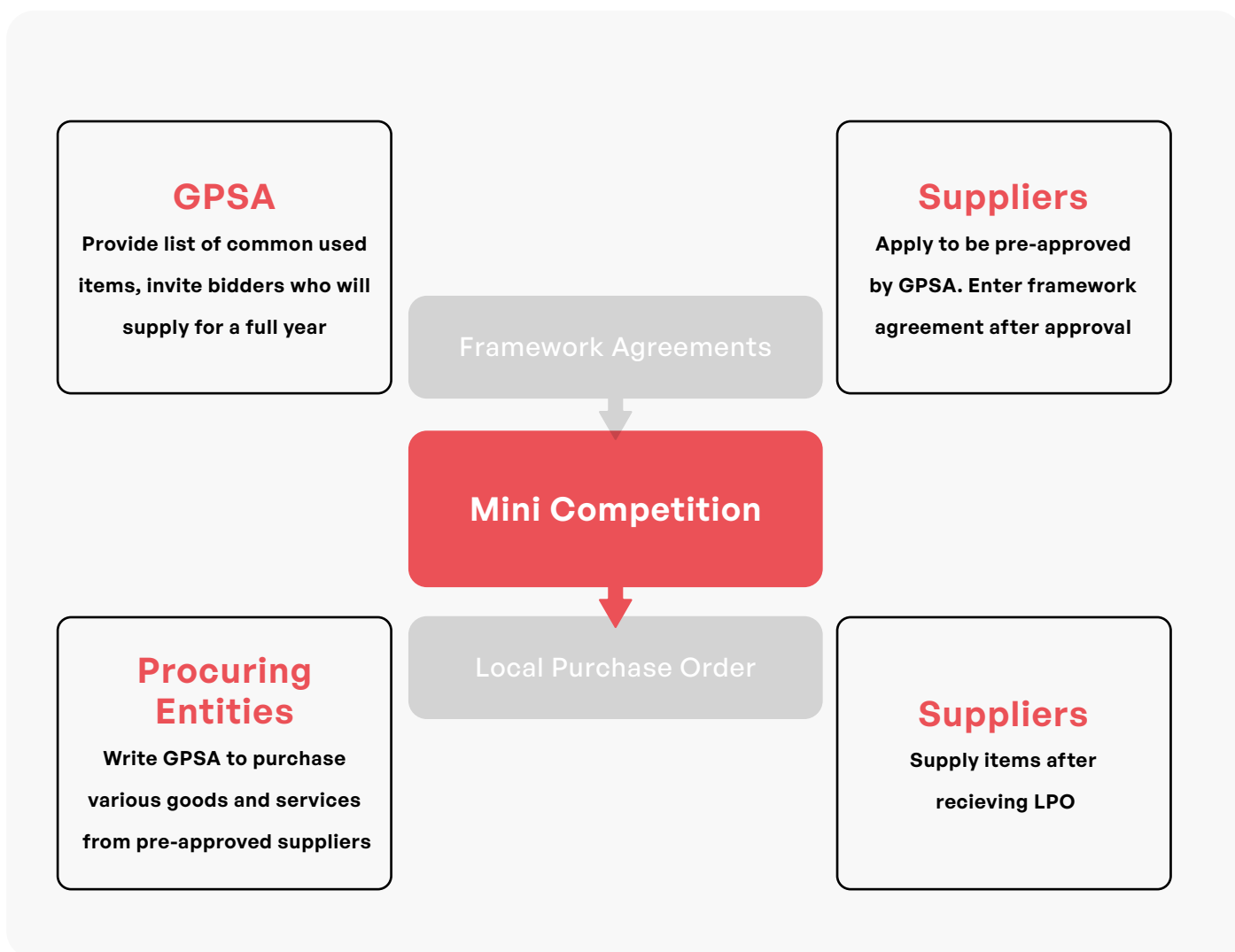
Method	Goods	Works	Non Consultancy	Consultancy
	Limit per contract for method selection			
International Competitive Tendering (ICB/ICS) where procuring entities can invite bidders regardless of their nationality and this is advertised nationally and internationally.	No limit	No limit	No limit	No limit
National competitive Tendering (NCT/NCS) here the procuring entity invite bidders regardless of their nationality, by means of a tender notice advertised only in the United Republic of Tanzania	Up to Tshs 1,000,000,000	Up to Tshs 5,000,000,000	Up to Tshs 1,000,000,000	Up to Tshs 1,500,000,000
National Restricted Tendering (NRT) here a procuring entity may restrict the issue of tender documents to a limited number of specified suppliers, contractors, or service providers this is done when suppliers are already pre-qualified, goods or services required are of specialized nature, or in a situation of an urgent need.	No limit but must be justified	No limit but must be justified	No limit but must be justified	No limit but must be justified
Competitive quotation-shopping (CQ) here procuring entity would compare price quotations obtained from several suppliers to ensure competitive prices. This is mostly used in procuring readily available off-the-shelf goods or standard specification commodities that are small in value.	Up to Tshs 120,000,000	Up to Tshs 200,000,000	Up to Tshs 100,000,000	

Single Source (SS) is applicable in special circumstances where a procuring entity will procure services or goods from one supplier. Force account is a process where works are carried out by public or semi-public departments or agencies by using its personnel and equipment or in collaboration with any other public/members of the public or with a private entity.	No limit but must be justified	No limit but must be justified	No limit but must be justified	
Minor Value Procurement	Up to 10,000,000	Up to 20,000,000	Up to 10,000,000	Up to Tshs 10,000,000
Micro Value Procurement	5,000,000	N/A	N/A	N/A
Common Use Items and Services (CUIS) Framework Agreements, this method is used by GPSA on which suppliers are prequalified on supply of common used items and services. The list is prepared by PPRA and GPSA and on annual basis announced for suppliers to apply for signing framework agreements.				

The most used method are the CUIS Framework Agreements followed by the National competitive Tendering (NCT/NCS), Competitive quotation (CQ) and single source (PPRA, 2021). While the International Competitive Tendering (ICB/ICS) is in the last two least used method, is the one with larger contracts compared with the other, mostly because of big infrastructure projects.

Even though the special group scheme is currently limited, but even in its current form, there is

no method that is given as a priority for special groups. Analysis of this study rank the following method as the one with the most potential to caters for women led businesses; first the CUIS Framework Agreements this is mostly because its currently being done by Government Procurement Services Agency (GPSA) and it involve common used items, which in most cases are also goods and services supplied by majority of women businesses.



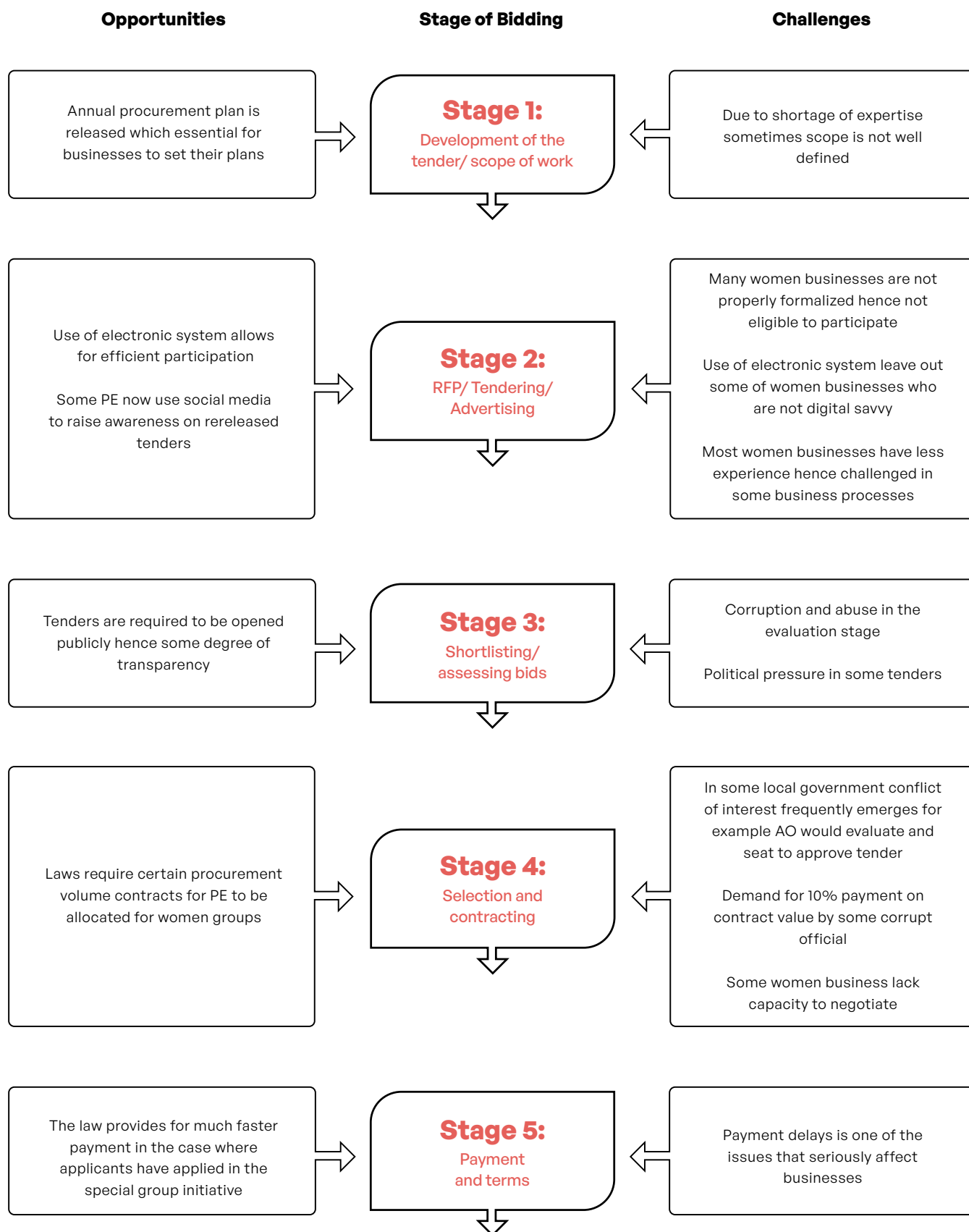
Procurement Process under framework arrangement

Under CUIS framework agreement on annual basis GPSA invite bidders to apply on various goods they can supply in a particular year.

This is the first and most crucial aspect, once bidders apply to supply goods and service, an agreement is entered between GPSA and the supplier. In case procuring entity need supply of common used goods or services, GPSA conduct a mini-competition among pre-qualified bidders and based on the price and capacity of the supplier,

a local purchase order is sent to the winning supplier. While CUIS framework agreement has the potential to offer wide range of opportunities to women businesses, it all depend on awareness from this group as well as timely participation so as to ensure their part of the pre-qualified bidders under agreements.

The second method is the National competitive Tendering (NCT/NCS), Competitive quotation (CQ) as this are the most used method by procuring entities in Tanzania. Below are key stages of the procurement stages and their challenges and opportunities as related to women businesses;



The Prevention and Combating of Corruption Bureau (PCCB) study shows that most corruption activities occur during the initial stages of the procurement process. Some of the highlighted issues include:⁶

- Advertising tenders for a shorter period than specified in the law in favor of particular bidders. By doing this means that less people will be able to apply including women bidders.
- Advertising tenders through newspapers with less wide circulation. This limit information flow and awareness of the respective tender process, hence reducing competition and a number of people involved.
- Using connections to win a government contract.
- Awarding a contract to a company in which a public official from the awarding agency has an interest.
- Demanding/paying a bribe to obtain confidential information or to be included on the short-list of pre-qualified contractors. By demanding payment it reduces trust in the public procurement process but it also make an entry cost higher for smaller and medium businesses which are mostly owned by women.

Description of specific initiatives or efforts to reach WLBs

Capacity Building Support

Capacity building support on empowering women to access public procurement opportunities is mainly done by the government through its institution including National Economic Empowerment Council (NEEC), PPRA, Procurement and Supplies Professionals and Technicians Board (PSPTB) and the GPSA. The Capacity building support has so far been limited reaching fewer groups because of budgetary challenges from this organizations.

Between 2017 and 2021, PPRA has carried out capacity-building training and outreach to 300 women groups in four regions including Kilimanjaro, Morogoro, Mbeya, Dar es Salaam and Iringa. PPRA has also partnered with the National Economic Empowerment Council (NEEC) in a bid to increase awareness, NEEC has sole mandate of empowering citizens through different opportunities including loans and local content initiatives.

Capacity building training also involves building the capacity of women in business and financial management this is to help women businesses run and operate their businesses smoothly when they start to receive different contracts.

However, this training is heavily challenged by the lack of enough resources so the reach of the trainings and their impact have been at a very low scale.

“We carried out an assessment of the women groups that received training, but we noticed half of the group still show some weakness in knowing where to find the tenders and how to apply for these tenders. The training was limited due to funding challenges but there is still a need for expanding capacity building training”

- PPRA

To complement the issue of training PPRA is expecting to launch a platform where individuals can read simplified materials about procurement processes, guidelines, and documentation.

The system will also be available both online and offline. PPRA is also looking to collaborate with the Ministry of Community Development, Gender, Women, and Special Groups to develop and launch simplified revised guidelines that will solve some of the pertaining problems in sharing information with special groups. While efforts to increase availability of information will be worthwhile, for it to work there is a need of raising awareness for more women to know about this opportunities first.

The number of women participating in procurement is still low and one of the issues that act as a barrier is the lack of awareness

and knowledge on how to engage in public procurement. Due to the limited nature of capacity-building programs done by the government, where they have lower reach and little follow-up, participation remains low and even for the groups that have been engaged they still show limited knowledge in engaging in public procurement which ranges from engaging with the initial stage of tender application to implementation of the contracts and business/ financial skills.

“In some cases, women write very small prices just to get the contract and end up failing or take up jobs they know they can’t implement. This leads to tussle with procuring entities as in most cases they end up breaching contracts. All this is the result of the lack of knowledge”

- Representative from Procuring Entities

It was noted during the study that most organizations that were involved in empowering women economically did not know the existence of some of the opportunities available in public procurement especially the 30 percent scheme for special groups. Also because of the limited nature of the capacity-building activities showed that more work is needed as half of the women who were trained by the government have not managed to grasp concepts around public procurement including where to find information, how to apply properly and implement it adequately when successful.

Feedback and redress mechanisms

The legal framework for procurement provides for mechanism for feedback, whereas tenderers are required to submit their complaints to the procurement entity Accounting Officer.

The complaints is required to be submitted within seven days from the day when the tenderer become aware of the circumstances that led to the occurrence of the complaints. Beyond seven day period, the laws provides that the accounting officer should not entertain such complaints. The laws provides that Accounting Officer should suspend procurement process and provide feedback with seven day from the date of receiving the complaints.

In the event that AO fail to respond within time or the aggrieved party is unsatisfied with the decision they can appeal to the Public Procurement Appeals Authority, a quasi-judicial organ that deals with the public procurement disputes.

The feedback mechanism fell short by limiting the feedback mechanism to only parties that were involved directly in the procurement processes. While this is understandable as far as to ensure procurement circle remain effective and not being constantly interrupted, there is a need of adding to the process a mechanism for direct citizen's feedback while preserving efficiency of the process.

Transparency and open contracting mechanisms

In 2018, the Tanzania government launched the Tanzania National e-Procurement System (TANePS), a web-based system for the facilitation of public procurement processes in the country.⁷

A total of 718 procuring entities have been registered in TANePs and by June 2021 a total of 21,194 economic operators (suppliers/businesses/tenderers) are registered under TANePS (PPRA 2021). All procuring entities are required to use TANePS. While the TANePS has the potential to offer a wide range of opportunities to women especially on leveling the playing field and reducing corruption risk, it also excludes some of the women who do not have the necessary skills on using the computer.

The shift to e-procurement put more women at disadvantage compared to men. Data shows that even in ownership of mobile devices more 86 percent of men own mobile devices compared with 77% of women.⁸ About 25 percent of women who participated in the survey of this study responded that the procurement system is complex.

“With the changes to e-procurement, some women are going to be challenged, as in the past it used to be just paper works”

- Officer from the procurement office



Ideally, e-procurement is expected to amplify transparency in the procurement sector, but TANEPS has not been as successful as the potential it has. The only processes that are fully open to the public is the planning stage and tender announcement and release of the award letter.

Other crucial stages of the procurement including

evaluation, awarding stage in its totality and contract management are left out.

With perception that procurement process is always corrupt ensuring each stage is open to public scrutiny can increase trust in the process, reduce incidents of corruption and even increase service delivery.

Barriers Faced By Women and Women Led Businesses

There are several barriers that face women and women-led businesses in accessing procuring entities, some of the reasons are internal while the majority are policy and environment related:

Structural Barriers

Care Responsibilities, Demands on Women's Time

The findings from this study show that more than eighty percent of women business owners fall in the age group 26 to 40.

A closer look at the age groups shows the majority of women business owners are in the age group 26-30 (36.8%), followed by 31-35 (31.6%), 36-40 (14%), and 19-25 (12.3%), 41-45 (3.5%) and 55+ (1.8%).

This means the majority of women establish their business at the age (of 26-35) which is highly competed with multiple social and cultural priorities.

The amount of time allocated in business can easily translated to growth and business success, as it was noted by the World Bank, March 2022 Tanzania Gender Assessment that,

“time use is allocated, to some extent, based on sociocultural perceptions of men and women's responsibilities towards the wellbeing of the household. As a result, women around the world are disproportionately responsible for care work and domestic responsibilities.”

The Tanzania Household Budget Survey shows that women between the age 25 to 34 years spent most of their time (5.4 hours per day) on unpaid care activities, while men of the same age group spend most of their time (5.2 hours per day) mainly on employment and related activities.⁹ Women of the same age spend about 2.5 hours per day of their time on employment, goods production and related activities while on the other hand men only spend about 1.5 hours per day of their time on unpaid domestic and care work.

This is also one of the reasons which make women businesses not to earn as much as men businesses, on average women enterprises make USD 103 monthly compared to men at USD 245 monthly.¹⁰

Public Procurement by design is an activity that require systematic focus and time investment, this makes majority of the women to be at the disadvantage because of time constraints and

competing priorities. The findings of this study further show that a significant proportion of women businesses operate as informal businesses of which 38% are in the process of registering and formalizing business while 11% did not show any interest in registering their businesses. About 51 percent of women's businesses are fully registered and operate as formalized businesses.

“Sometime it’s a question of attitude, some women are comfortable in remaining as informal businesses, they see that different requirement for formalization such as having a tax identification number, license as an extra nuisance”

- Women Support Network Representative

Having operated in society where women are structurally marginalized makes many women not to see if they are up for the task for earning more opportunity. But this was also one of the point of divergence during focus group discussion, where some participants alluded it's not necessarily that women do not see bigger opportunities, but some are just content with where they are and that is acceptable.

Exploring further on data from key informant interviews it shows it's more of a question of capacity rather than being content, as most of the women who have received capacity building support have ended up looking for more opportunities.

Access to Capital

Most women business owners have mentioned capital as one of the key barriers that hinder women businesses from accessing various opportunities. In the study, 32 percent of women respondents mentioned lack of capital as one of the barriers that inhibit them from successfully accessing public procurement opportunities. Most businesses are less than 10 years old, with the majority having operated between two to four years (61.4%), followed by a year or less (21.1%) and between 5-10 years (17.5%).

The most profitable businesses in Tanzania are those which have operated between 6 to 10 years, this is in contrast to the majority of women led businesses. It was also noted in the study that the majority of these women's businesses have less than 5 employees, which means they do not have a considerable amount of capital or human resources for competition in the market.

This means women businesses can't work without receiving upfront cash, and can only compete on smaller contracts which rarely guarantees growth, and with limited human resources even the ability to fully meet the requirements in the procurement process remains uncertain.

The issue of capital emerges from the structural way in which society is made-up, women do not have enough assets to leverage for capital. Also, opportunities presented in the informal sector

are too small for women to accumulate adequate capital and for working women wages are proportional lower compared to the male counterparts. This is why while men can build their businesses from savings, women have to rely on mainly gifts and supports from friends & family.¹¹

The study shows that when in a situation where women need additional funds for the implementation of various contracts, the majority of women will rely on social and family networks for raising funds.

This is echo the findings of the Tanzania Finscope survey which shows the majority of people borrow from family and friends (69%), savings groups (18%), mobile money (4%), banks (3%), moneylenders (2%), microfinance (2%), SACCO (2%), employer (1%) and religious organization (1%).¹²

For example if you look at land as an asset, while 25 percent of men are sole owners of land only 8 percent of women are the sole owners of land and on homeownership, also 26 percent of men are the sole homeowners compared to 7 percent of women.¹³

Even on reflection of financial independence and sophistication more men have bank accounts (44%) compared to women (33%), this is also noted in the use of mobile money accounts where 70% of women use mobile phones for financial transactions compared to 77% of men.¹⁴

Land and houses are one of the assets used in leveraging access to capital, which means the majority of women cannot access capital because they do not have these assets. The level of financial engagement with formal financial structures also shows the ability of which individuals can access financial opportunities and also leverage financial institution for procurement opportunities.

Most procuring opportunities require suppliers to place bond or bank guarantees, without collateral or significant assets is not possible to get this items hence act as a barrier to women businesses.

The requirement of placing bond or bank guarantees is not applicable to tenders under a special group scheme, but because of the legal limitation of the scheme very few women can access opportunities under the scheme.

To fully implement procurement contracts, businesses need to have working capital for implementation as well as ability to wait for a full payment circle.

“You need good working capital to implement government contracts as most payments are done after 28 days since delivery”

- Respondent, women businesses.

With limited opportunities for raising funds, fewer alternatives remain for the majority of women. This includes government-centered initiatives, organizing in groups as well as raising funds by growing their businesses. Some of the government initiatives include the Women Development Fund, National Entrepreneurship Development Fund, SELF Microfinance Fund and Youth Development Fund and the local government 10% revolving scheme.

The reach of most of this initiatives has been limited (CAG 2020/2021), this however is different for the 10% local government revolving scheme.

10% Loan to Special Groups

The 10% loan is a revolving loan scheme from the local government distributed by the 4-4-2 principle, for Youth, Women, and People with Disabilities respectively. In 2018 government instituted a legal amendment in the law to make it mandatory for all local government authorities to set aside 10% of their annual own collection revenue for these loans.

The loan purpose is to help women, youth and person with disabilities to establish enterprises and project that can help them move out of poverty. Between July 2018 and June 2021 a total of Tshs. 118 billion were allocated for this scheme, with the expectation of reaching over 28,000 groups in Tanzania.¹⁵

So far this is one of the most extensive loan program by the government which caters to small starting businesses to some established projects from the targeted groups. When participants of the study were asked if they ever need credit or loans to fulfill government contracts, 75% of the respondents responded with yes, with the 10% loan being one of the ways were 5 business from the study have used to finance their businesses.

Since 2018, the initiative has gained momentum in Tanzania with many women and youth engaging in programs compared to other programs. But there are several issues observed such interest from the target group not meeting the potential expected, especially in rural and peri-urban areas, take an example of the Songwe region, where aside from giving about 4.3 billion loans, a significant amount remains in banks for lacking interested groups.¹⁶

“About Tshs. 1,473,618,786 remains in the bank because we don’t have people who are showing interest in receiving these loans”

- Government Representative Songwe

Engaging with some of the women business owners in Songwe the main issues that were observed about their lack of interest in this scheme were fear of failing in businesses, cultural barriers especially on lacking control of their finances, and their lack of knowledge about how to engage in these opportunities.

“I know these loans exist and are there to help entrepreneurs. It’s not that I don’t have interest in taking this loan but I ask myself what if I fail.”

- A young woman who sells vegetables and fruit in Chapwa village, Songwe region

In some cases, it was the question of awareness entrenched in some cultural barriers, especially on the modality of how women’s businesses in rural areas operate within boundaries set by the family. That women businesses can only reach up to a certain level that husband allow, domestic duties are considered to be main purpose and duties of a women.

“I have not heard about these loans and I’m not very good at these issues about loans. My husband knows what to do in case it’s something to do with loans. I even joined a women’s group last year, some groups member took the loan but I couldn’t”

- Young woman from Kanga Village in Songwe

The local government loan serves as an alternative to loans from banks and microfinance which in most cases have strict terms and conditions with higher interest compared to interest-free loans from local government.

To increase the participation of more people regulations were revised to reduce the number of required groups from 10 to five individuals but also allocate some of the funding for assessment of the group performance, capacity building, and overall management of the scheme.

Continuing with the example from Songwe, some of the women who took loans from the local government it has managed to transform their businesses and lives.

“When we took that loan it gave me a bit of courage and seriousness because now I have to make my monthly returns. Because after receiving that loan my business has been transformed, I can now meet my bills pay for school fees, and I’m even raising my grandchildren. Women who have business ideas should not fear to take this loans”

- Rice Vendor from Vwawa Village in Songwe

Operational Barriers

Corruption in Public Procurement

According to the Controller and Auditor General (CAG) report in the year 2019/2020, contracts worth 1.124 Trillion (USD 491.5 million) in public procurement had some corruption red flags, this is 3.7% of the planned procurement in 2019/2020. This involves contracts worth 590.44 billion from the local government, contracts worth 416.89 billion from the central government, and contracts worth 116.74 billion from public authorities.

Corruption remains an operational barrier for access to procurement opportunities, in this study, 13 out of the 23 respondent who have won government contracts admitted that they had to give a certain percentage of the awarded contract for them to win some of the tenders.



“Some of the women business owners would still pay some money for them to win a contract, they call it 10 percent, but in most cases, they don’t get those contracts, they are being lied to by crooked officials”

- Respondent from one of the Procuring Entity

The findings are not so different from the study conducted by the Prevention and Combating of Corruption Bureau (PCCB) on an infrastructure projects, where 49 percent of the respondents in the survey reported to have encountered incidents where they have to pay to win contracts.

The 10 percent payout of the contract amount is the standard mentioned by many, and the issue is highly observed in local government.¹⁷

When participants of the study were asked if they are satisfied with how the government is dealing with corruption in public procurement, 32% responded that they are satisfied and very satisfied while 30% were neutral. On the other hand, about 38% were dissatisfied and very dissatisfied.

Participants mentioned the following as the most scenario that they have heard about corruption,

participants were asked to mention all scenario that they have ever heard and the scenario are ranked from the highest mention to the lowest mentioned:

- A.** Leveraging personal relationships/contacts to win bids (61.1%)
- B.** Sacrificing a percentage of the contract value (44.4%)
- C.** Paying bribes to win contracts (38.9%)
- D.** Being coerced or pressured to provide sexual or other favors (11.1%)

This shows that the level playing field in public procurement is still not as open as it should and there is a room for improvement especially to allow participation of more members from the special groups.

The perception that you have to give some bribes for your business to win contracts discourages some women’s businesses to explore opportunities in public procurement and assume it’s an illusion where the chosen few win rather than an actual fair opportunity for all.

The Supporting Ecosystem

Organizations working On Women's Empowerment

There is critical work done by various women organizations in building the capacity of women as well as in advocating for women's development. Most of these organizations continue to mobilize women into formalizing their businesses, equipping them with the right tools as well as fighting the negative cultural stereotype that continues to act as barriers to women.

“We have noted that most women are operating informally, so we help them register their businesses and comply with the requirements. Because without being compliant and operating formally you cannot compete”

- ICCAO

While engaging in groups is one of the most used alternatives for empowering women, few groups have managed to grow to business structures that guarantee growth.

“Women's group remains challenged in contributing to business growth, mostly remain effective as social support groups even when the objectives are for business development”

- Lydia Charles, Her Initiative.

It was noted that most civil society organizations that work on women's empowerment hardly know about opportunities in public procurement, there is still a notion of looking at public procurement as a specialized sector for the few rather than looking at it as one of the biggest marketplaces.

In one organization respondent said that for civil society that works on women empowerment to truly work on public procurement then they must hire decorated procurement officers. This shows that it's an area not well captured which is why there is little advocacy going on in the sector.

This means there is a need of building capacity of this organizations for them to fully grasp the concept of public procurement and its potential in empowering women.

The situation was different especially for organizations established to explore opportunities in some key sectors such as construction. Here individuals have good knowledge of the issue and continue with advocacy around the area to increase more participation of women who win government contracts. Some of the key organizations include the Institution of Engineers Tanzania-Women Chapter and the Tanzania Women Contractors Association.

Examples of Good Practices

Ministry of Work Case

The Ministry of Work and Transport is one of the ministries that spend a significant amount on development work. In 2021/2022, over USD 1.5 billion was allocated for development projects in infrastructure and transport.

This denotes a significant amount that goes to various contractors in the country. So far over 90 percent of the contracts which have been awarded to special groups comes from the work related activities. The impact of the unit ranges to even employment activities in various project as well as tracking the number of individuals provided employment.

So far this is the Ministry that keep track of disaggregated data regarding various opportunities received by women for example between 2016 and 2020, the implementation of various construction projects on roads, ferries and airports produced 95,372 job opportunities only 10,396 individuals were women, which is equivalent to only 10.9 percent.¹⁸

Unlike many procuring entities in the government, the Ministry of Work and Transport has a unit that focuses on increasing the participation of

women in various government work, the Women Participation Unit (WPU). The unit's key objective is to increase representation, participation, and skills development for women's various works project.

The unit works to provide training to women across the country, especially on how to access road works opportunities, this has been done in coordination with other agencies under the ministry including Tanzania National Roads Agency (TANROAD) and Tanzania Rural and Urban Roads Agency (TARURA). Noticing the extensive nature of road works across the country, the main area of focus has been on labor-based technology as it is the area that can cover a number of women regardless of education level.

The Unit has been helping women to register with required agencies, training them on how to submit procurement documents as well as imparting their key skills of working in the road and construction sector.

The Unit is a good case by far as it's allocated with a budget for undertaking its activities, which means the ultimate goal of increasing women's participation in the Ministry of Work has a custodian. So Ministry of Work is the most

coordinated as far as the goal of increasing women's participation is concerned. Having a unit that owns the women's agenda and makes follow-up help to ensure that the whole agenda is not wrapped-up in other daily urgencies of the ministry and it also ensures the women's participation agenda is not a sub-item but also one of the main focus of the Ministry.

This approach can be adopted in any organization without major budgetary implication, it start with first setting the goal for number of contracts that needs to be awarded to women then afterward communicating it across the organization and monitor performance in the periodical reporting. It's important to have a staff whose one of his/her duty will be following up and make periodical assessment as part of the general reporting.

Awareness Raising Strategies by GPSA

The Government Procurement Services Agency (GPSA) is a government agency that specialized in the procurement of government common used items. This includes office equipment, fuel for daily usage, vehicles, supplies, uniform, food, and beverages among other items.

The modality of operation is that the agency invites interested bidders for various goods, who are then prequalified for the supply of the goods and services to various government offices in the country.

In order to increase the number of suppliers, GPSA explores the usage of social media among other outlets in announcing its call for suppliers. Over three year period that GPSA has increased the modality of publicity, the number of suppliers has increased from 12,000 to 16,000 and they are expecting to see the number continue increasing.

“In order to increase the number of suppliers, there is a need of increasing publicity, while we do direct outreach to suppliers we also use social media”

- GPSA Representative

When participants of the study were asked where they get information regarding various procuring opportunities top mentions were through women groups and online posting through government outlets (social media and website) followed by through media and online posting through other outlets. This means that while normal outreach through women groups and media works, the online outlet is also emerging as a powerful outlet.

This item can be adopted to any organization, it requires organization to have general communication strategies which will outline social media platform to be used, how many post they will make per day, type of content and delivery strategies if its video, picture or animation or infographic.

In case of limited budget this can be undertaken by one individual in the office, who will ensure



setting of the account and receiving content from different platform and posting.

Assessment by PPRA

In its 2020/2021 annual performance audit the PPRA assessed the implementation of the requirement of setting aside 30 percent of the annual procurement volume for special groups. The audit showed that 94 percent of the procuring entities are non-compliant, the assessment is a good case of monitoring and evaluating the implementation of various gender-positive initiatives.

Organization that are found to be non-compliant are for now punished by penalizing them in the performance report, which have an impact on overall outlook of the organization.

This assessment serves a crucial purpose of informing the public and also puts pressure on these procuring entities to meet their required obligations.

This assessment can be adopted by organizations by making periodical assessment internally ahead of any assessment by the oversight authorities such as the procurement regulatory authorities.

Recommendations

There is a need of making amendments to the laws providing for a 30 percent preferential scheme for special groups to allow for other forms of businesses such as companies and sole proprietorship as well as set a mechanism for accountability to non-compliance by procuring entities.

The 30 percent preferential treatment is by far a welcoming gesture from the government in ensuring procurement opportunities reach special groups (women, youth and persons with disabilities, and the elderly) but so far the legal provision only recognizes groups and zone out other forms of the business formation such as sole proprietorship or company.

There is a need of amendments to recognized individuals from special groups (women, youth, and persons with disability) and their ventures in all forms from sole proprietorship, company, partnership or groups.

The amendment should include clear-cut mechanism for redress for procuring entities not complying with the provision of setting up the 30 percent.

This changes in the law will guarantee that procuring entities are setting aside the required

percentage and at the same time increase range of special group that can benefit from the scheme.

Making Disaggregated Data Available

PPRA has to make an effort to ensure data collected of business registered in TANEPS are disaggregated to show women businesses as well as other special groups. This could be achieved by linking TANEPS database with the Business Registration and Licensing Agency (Brela) database. PPRA could also probe registered business to declare themselves while registering if they belong to any of the special groups.

There is a need of also showing amount of contracts that are going to each of the special groups, this can be achieved by utilizing the PPRA annual performance report.

By having data available it make it easier for stakeholders to address gaps in sectors that have low participation as well as making continuous monitoring the progress.

Prioritization of Methods of Procurement to Cater for Special Groups

One of the most used method of procurement is the CUIS Framework Agreements which is done under the GPSA. Its recommended for GPSA to start setting aside the 30 procurement volume to special group and also conduct an outreach campaign to raise awareness among members of the public. Common used items and services such as catering, stationery, uniform, cleaning services this are some of the most offered goods and services by the special groups.

By putting emphasis on allocation of tenders that encompass majority of women business provide a passage for more involvement of women businesses.

Coordination by the Ministry of Community Development, Gender, Women and Special Groups

In January 2022, Tanzania's President made changes to her cabinet by forming a standalone Ministry of Community Development, Gender, Women, and Special Groups.

The Ministry provides an opportunity for fostering women's agenda at the heart of national development policy.

The Ministry should work with the PPRA on taking up the agenda of procuring opportunities for women by lobbying other procuring entities, carrying out studies about its progress, creating

a continuous capacity building for all women, and coordinating data collection drive across different government entities.

Adoption of Open Contracting Approach

To increase the trust of the public procurement and decrease incidences of corruption it's recommended that Tanzania's public procurement system adopt an open contracting approach.

This is by opening every stages of procurement from planning to contract management and allow accessibility of the respective data by suppliers and the procurement authorities. By increasing trust of the public procurement it will make it easier for more women to try out procurement opportunities as they will be perceived as worthwhile the effort for any business.

The feedback mechanism loop also needs opportunities where citizens' complaints can also be incorporated along the process. This is by allowing receiving of input from citizens during the procurement processes and the input along with the response from procuring authorities should be made public.

Multimedia Public Awareness Campaign on Procuring Opportunities

While there are various opportunities to build the capacity of women's businesses through

contracts with the government, there is still very little take-up or awareness among members of the public. There is a need of conducting a long-term multimedia campaign about procurement opportunities and how women's businesses can benefit.

The campaign has to be run at the national scale as well as regional or community level scale, utilizing traditional media and new media. Budget challenges have been a huge setback that inhibits PPRA from undertaking this at a large scale, to make it viable there is a need of the PPRA to build partnership with media owners who have been positive in undertaking various social goods campaigns.

Stakeholder funding support and building a multi-stakeholder network

There is a need for funding support to build the capacity of women's businesses specifically for applying for government contracts and implementation of these contracts. The funding support should be to build a joint initiative between the government (PPRA, GPSA, and PSPTB) and civil society organizations working on supporting women's businesses.

With the ongoing shift to e-procurement, there is a need of having women's organizations that can take up procurement opportunities agenda and support women businesses in their areas. This

is by setting up a support center where women can get support on how to apply when to apply, and new opportunities, especially in marginalized areas of the country. This support include training on the use of system and necessary facilities for application.

The solution is viable as there are examples of campaign that have been successful through collaboration of multi-stakeholders especially around fighting gender violence and on various health project.

Providing an option for a low number of members in a group for the 10% local government loan

The government has reduced the mandatory number of members for a group that can access local government loans for women, youth, and persons with disability from 10 to 5, but there is still a need of coming up with an even lower option.

Government should provide an option of having a lower number of members in a group of at least three members or individual in exception circumstances where a particular individual show particular expertise or experience in a certain line of business.

This will ensure more people are taking up these opportunities for a loan.

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