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Integrating Gender Norms in Economic Empowerment Projects

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Abstract

This article employs a critical gender empowerment framework to unpack the bearing of discriminatory gender norms on economic empowerment developmental projects that target young women. Informed by feminist theory, it shows how, being embedded in institutions, which carry particular social relations, cultural values, and power differentials, gendered norms around marriage, femininity/masculinity, and division of labour prevent young women from fully engaging in the projects. By drawing from ethnographic observation of two such projects in Mwanza and Dar es Salaam regions in Tanzania, the article also shows how gender norms can be enablers in achieving gender equality. As such, it argues that, for these projects to achieve their objectives of empowering young women to foster equitable development, they must integrate the critical gender empowerment framework in their overall design, implementation, and evaluation.

Key words: *Gender, Economic Empowerment, Development, Interventions, Young Women, Norms and Division of Labour*

Introduction

The most prominent features of economies around the world, particularly in Africa, are gender inequalities in terms of income and division of labour as well as gender differences in property ownership, access to employment, and remunerations (Asongu, Nnanna, & Acha-Anyi, 2020; Asongu & Odhiambo, 2020; Azuh, Amodu, Azuh, Oresanya, & Matthew, 2017; Gottfried, 2013; Mukherjee, Lusigi, Kamwendo, & Bonini, 2017; Pearse & Connell, 2016; Ruiz, 2020). Most of the time, women are at the lower end in receiving the returns of economies, and sometimes they are excluded completely because of discriminator gender norms. Even though there are competing definitions of gender norms, they are generally understood as a set of shared informal rules, socially approved conduct, and collective expectations that distinguish and govern behaviours of men and women on the basis of their sex and gender.[2] As Pearse and Connell (2016: 31) note, the concept of gender norms is drawn from various disciplines in an attempt to ascertain how the idea of norms, "as collective definitions of socially approved conduct, stating rules, or ideals", are specifally applied to gender.

In this general sense, "gender norms are such definitions applied to groups constituted in the gender order – mainly, to distinctions between women and men" (Pearse & Connell, 2016, p. 31).

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2 For various definitions see: Harper, Jones, Ghimire, Marcus, & Bantebya, 2018; Marcus, Harper, Brodbeck, & Page, 2015.

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Specifically, such norms "mean differential rules of conduct for women and men, including rules governing interactions between women and men" (Pearse & Connell, 2016, p. 35.). Following this lead, Marcus (2018: 4) broadens the definition of gender norms to include all "social norms that express the expected behaviour of people of a particular gender, and often age, in a given social context." Gender norms are therefore generally mediated by the intersection of sex and age in which rules of conduct are passed from one generation to another.

As such, gender norms have significant implications on division of labour, working conditions, resource allocation, and payment schemes. In the context of patriarchy and intersecting oppressions, they tend to suppress women, either by denying them the rightful returns of their labour or failing to utilize their full potential in the labour market.[1] Yet, aspects of gender norms have, for many years, continued to be included only partially, if not marginalized, in national economies in general, and development economic projects, in particular. To address these inequalities, feminist scholars and activists have continuously proposed and shown, to governments and development agents, how discriminatory gender norms can hinder women's access to equality, equity, and justice in various spheres of society, including the economy.[2]

Consequently, there has been a persistent push for gender norms issues and questions to be included in development agendas. As a result, from the 1990s, there have been advancements among international organizations and government institutions in recognizing that, to maintain discriminatory gender norms is not only a question of human rights violations, but also something that has real implications to the national economy (Koda,1997; Mbilinyi, 1997; Mbilinyi & Shayo, 1996; Mbughuni, 1994; Ngaiza, 2017; Ngaiza, 2002; Shayo, 1995). To address the situation, some governments in Africa have adopted policy and legal frameworks, such as the Maputo Protocol, which calls for inclusion and empowerment of women in social transformation processes (Msuya, 2017; Somé *et al.,* 2016).

In Tanzania, these changes have gone hand in hand with amending or enacting certain laws, such as the Law of Marriage Act, the Land Act, and the Village Land Act that have a bearing on gender (Isinika & Kikwa, 2015; Kijo-Bisimba, n.d.; Mbilinyi & Shechambo, 2009; Tsikata, 2003).[3]

1 This follows the argument made by Kimberlé Crenshaw on the intersectionality of race, class, and gender in shaping black women's oppression and experiences in employment in the US (Crenshaw, 1990) . The argument being that women oppression is created by interaction of various systems of oppression. In this article, I argue that the experience of young women who engage in income-generating activities in patriarchal systems is relatively different from that of older women due to age differential.

2 Tanzania Gender Networking Programme (TGNP, 1993, 1994) is one of the gender organizations formed to address local issues in Tanzania, as well as the global structures of exploitation, particularly the burden of Structural Adjustments Programmes (SAPs) on to the country and specifically on women (Mbilinyi, 1993). Marjorie Mbilinyi and Demere Kitunga from TGNP call for transformation of gender norms, using the concept of transformative feminism that perceive gender, not only as unequal relations between men and women, but also as an ideology, structure, and power relation that intersects with class, race, and age, embedded in local and global institutions, creating and shaping systemic oppression, subordination, inequalities, marginalization of women (Kitunga & Mbilinyi, 2006, 2009). For in-depth analyses that links gender inequalities with challenges in engaging women in poverty alleviation and development processes in Tanzania, see: (Cloutier, 2006; Mbughuni, 1994 Ngaiza, 2017; Ngaiza, 2002).

3 The Village Land Act and the Land Act were enacted in 1999 and contains articles that provide for the rights of both women and men to access, use, and own land whereas the Law of Marriage Act of 1971 was revised in 2002 and it safeguards equal rights to matrimonial properties, such as land. Although various schol-

Such changes have been aiming at creating and enabling environment for women to have access to land and other resources, in families and villages, so as to achieve gender equality. The government has also gone a step further, by formulating specific policies in ministries to address gender issues, forming independent departments, and starting gender desks to make sure women issues are not side-lined (McCleary-Sills *et al.,* 2013; Ndenje, 2014). At the programmatic level, the government has endorsed the roles of international agencies, private-sector organizations, and civil society organisations in creating developmental programs to empower women in various sectors, with a noticeable appeal to economic empowerment (Bell, 2003; Kato & Kratzer, 2013). Despite relatively improved policy frameworks and ongoing development initiatives, gender norms continue to shape, mainly negatively, resource allocation, patterns of work, and types of economic activities which women are engaging in.

As a result, there is a significant number of economic empowerment initiatives in Tanzania, specifically targeting women, and young women in particular.[1] In this article, I will only focus on young women, who are perceived as more vulnerable to discriminatory gender norms that limit their participation in economic empowerment projects that promote work or income-generating activities. [2] I focus on two such projects, known as African Working Future (AWF) and Mechanics of Microfinance (MoM). For both projects, my methodology was ethnography in which the collection of data involved interviews, observation, focus group discussions, and questionnaires.

The ethnographic observation involved spending three months in the AWF project and one year in the MoM project. As such, in terms of sampling, I observed all participants in the projects. However, in this article I mainly use an in-depth narrative of one participant as a main thread in combination with collective narratives of other participants.

Since the Tanzania National Bureau of Statistics (NBS) has been conducting nationally representative surveys of the labour force for years, I use their data on young people to corroborate my analysis. By doing so, my interest is to show how discriminatory gender norms in the everyday lives of young women prevent them from fully utilizing opportunities and resources from these interventions.

I also argue that these limitations are due to the nature of the project designs, which tend to be centred mostly on economic outcomes, without a holistic commitment to addressing gender norms. Consequently, unequal, gendered patterns of low-paying income-generating activities and lack of employment reproduce themselves.

ars and activists have noted that these legislations are progressive in these regards, they have also criticized them for maintaining certain customary norms that infringes the rights of women in matters of inheritance and early marriages (Blomqvist & Backlund, 2014; Ezer, 2006; Kijo-Bisimba, 2002; Kivaria, 2020; Mallya, 2005; Msuya, 2019).

1 TGNP (1993) offered the first bold gender empowerment framework in Tanzania, calling on the government to ensure equality for women to access the resources they need to satisfy their basic needs, and to change power structures to include women in decision-making processes with regard to access to welfare, women's representation, and ownership and control of resources.

2 Mbilinyi (1997) argues that women are not a homogeneous group, as there are differences related to location, power, age, and class, putting them in different positions and relations among themselves and to men; in this regard young women are particularly identified to be more vulnerable.

To make this case, I divide the article into three main sections. In section one on 'Gendered Contexts of Labour', I contextualize two gendered spheres, namely paid gendered labour and unpaid gendered labour that are key in shaping and enforcing gender norms in relation to how women navigate the public and private domains. [1] Then in the second section on 'Economic Empowerment Frameworks', I look at how such frameworks operate on the ground in relation to norms by discussing the prospects and limitations of two projects that aimed to empower young women economically. In the third section on 'Social Realities of Gender Norms', I show how such norms play out in starting and running businesses while unpacking key gendered norms that seem problematic to the majority of young women in the two projects. Finally, I conclude by proposing contextual aspects to be considered in designing and running economic empowerment projects that are cognizant of gender norms in the Tanzanian context.

Gendered Contexts of Labour

Most economic empowerment projects are designed with an attempt at addressing certain aspects of gender inequalities in the labour sector of the economy. This requires an understanding of the contexts and structures of women labour in a given context. As Mbilinyi (1997) argues, to achieve such an understanding, one must use gender analysis to unveil power relations, structures, and inequalities in terms of organization of labour, resource allocation, and opportunities for work. Such analysis also pays attention to positions and conditions of both men and women, aiming to identify who "has access to and control over what resources at household, community, and workplace level, and why" (Mbilinyi, 1997, p. 11). It is through this analysis that one is able to see unequal power relations in economic and social activities first, among women themselves, second, in comparison to men, and, third, observe division of labour and systematic inequalities from communities to national structures of work all the way to the global level (TGNP, 1993).

Such analysis is therefore not only capable of showing inequality between sexes, but also differences among women in access to, and control over land, labour, cash income, and other basic resources (Mbilinyi, 1997; TGNP, 1993). It is critically important to young women, because their position in the household is not only subordinate to that of men, but also to that of all female adults, including mothers, sisters, aunts, and grandmothers.

This is in line with Crenshaw's (1990) concept of intersectionality since the young woman becomes doubly subordinated or even further oppressed through her sex and age. As TGNP (2004) reiterates, in patriarchal settings, there are very strong social control measures against young women, which limit their movement and impose a high burden of work.

1 I adopt Sanyu Mojola and Joyce Wamoyi's model on contextual framing in reducing the drivers of HIV risk among young African women. They argue that interventions must be strategically organized to address contextual drivers, which in the case of their study are epidemiological contexts, gendered normative and economic contexts, and environmental contexts.(Mojola & Wamoyi, 2019).

Gender analysis also shows how labour is produced, reproduced, named, organized, and rewarded. In terms of naming, organizing and rewarding there are at least two main categories, paid and unpaid labour. However, in-between there a number of classifications of labour, some of which crisscross between paid and unpaid. For instance, Mbilinyi (1997, p. 11) lists the following: "Self-employment, as farmers, beer brewers and traders; unpaid employment as family workers in household economic activities (upon which the entire economy depends); casual employment as farm workers and in nonfarm work, and a few permanently employed workers in the formal and informal sectors."

With regard to paid and unpaid labour, two issues are important to note. First, unpaid labour usually takes place in the domestic sphere and tends to focus on the provision of basic needs of the household, such as food, water, housekeeping, childcare, nursing, and care for the elderly. The organization of such labour is ideally expected to be a shared responsibility of all members of the household, which includes women, men, and children. However, in practice, it is women and children, especially girls, who mostly undertake care work and domestic chores.[1] This is due to patriarchal gender norms in which labour in the domestic space tends to be structured by gendered household power relations, which subjects women and girls unequally to domestic work. Second, as the literature on gender and labour in Tanzania indicates, when it comes to paid labour, women in the workplace tend to have low-paying jobs, perform less technical and managerial work, and have disadvantaged positions in the hierarchy of decision-making (Budlender, 2010; Budlender & Meena, 2012; Lokina, Nyoni, & Kahyarara, 2016; TGNP, 2009).

It is therefore not surprising to see more women underemployment relative to men in most of those sectors. For example, the Tanzania National Bureau of Statistics' (NBS, 2015a, p. 74) Integrated Labour Survey conducted in 2014 reveal that the rate of women underemployment among "professionals" and "legislators, administrators and managers" was twice that of men.[2] Among plant and machine operators and assemblers, the "female underemployment rate" was "three times that of males" (NBS, 2015a, p. 74).

And, in terms of pay, the overall "proportion of males (3.3%) earning a mean monthly income of TZS 1.2 million or more" was "two times the proportion of females (1.5 percent) earning the same income" (NBS, 2015a, p. xxii). Although there is improvement in the area of women employment, unequal division of labour still persists.

It is important to contextualize this national state of gender inequality as it also shapes the lives and choices of young women I encountered at the local level during my ethnographic fieldwork. Since persistence of unequal gendered

1 The Law of the Child (Child Employment) Regulations (G.N. No. 196 of 2012) defines domestic chores as "tasks undertaken at the household level as part of a socialization process" (URT, 2012, p. 202) and its Article 4(4) stipulates that "Domestic chores within the family or assisting parents with domestic enterprises shall not be considered as a child employment or prohibited forms of child labour unless the conditions of such work risks the child" (URT, 2012, p. 204), https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=96139&p_lang=en.

2 Also note that the "proportion of the employed females (85.5 percent)" was "less than that of males (91.1 percent)" (NBS, 2015a, p. xx).

division of labour is global, it is also important to note that there are similar regional patterns in East Africa.

For instance, data from the Kenya National Bureau of Statistics (KNBS) also indicates that there is more women underemployment relative to men in most of the sectors. It is noted "disparity in employment between women and men still exists despite some improvement being seen in recent years" (KNBS, 2017, p. 45). The data also indicates "women work less in formal wage employment than men" (ibid). Similarly, the Uganda Bureau of Statistics (UBOS) indicates that there are more men in wage employment than women. UBOS notes "the proportion of females who were contributing family workers (14 %) were slightly more than double that of males (6 %) whereas more males were in paid employment (41 %) compared to females (26 %)" (UBOS, 2018, p. 32). In the following subsections, however, I focus on data from the Tanzania National Bureau of Statistics to show how this persistence of gender inequality differs across the paid-unpaid labour nexus.

Paid Gendered Labour

In Tanzania, the existing gender employment pattern does not generally favour women. Therefore, any economic empowerment project needs to consciously engage with the gendered local context of labour to see how to challenge this pattern. According to NBS (2018a), the Employment and Earnings Survey for 2016 revealed that, at 982,491, women only constitute approximately 38 percent of the total number of employees that stood at 2,599,311. This is more glaring when one performs a gender sectoral analysis. It reveals that in the sectors that provide regular and stable incomes there are relatively far less women and, even in those cases, most of them are not paid equally to men or are in less paid jobs.

For instance, NBS (2018b) shows that women employees constitute only 18 percent of the labour force in the parastatal sector that tends to pay regular monthly salaries.[1] A similar pattern is observed in the other private sector where they only constitute 28 percent.[2]

The statistical difference across the sexes is slightly narrowed in the public, agriculture, household economic activities, and informal sectors' labour force where women employees constitute 42%, 52%, 54%, and 51%, respectively (NBS, 2018b). However, a close gender analysis of these sectors also reveals a glaring difference between men and women in terms of access to more secured paid employment. For example, the 2014 Integrated Labour Survey "shows that three-quarter of paid and self-employed employees in non-agriculture have informal employment (75.9%) with a significantly higher proportion of females (81.7%) than males (71.7%)" (NBS, 2015a, p. 46).

1 NBS (2018b) categorises parastatals and public sectors differently, in Tanzania the former generally means public corporations that are owned, partly or fully, by the government whereas the public sector can include government Ministries, Departments, and Agencies (MDAs) though it can be argued that some agencies are also parastatals.

2 Apparently NBS (2018b) uses the term "other private sector" to differentiate it from the agriculture, household economic activities, and informal sectors which also private aspects.

In all these sectors, women employment also tend to be concentrated in less secured paying subsectors that are mostly associated with service and care.

However, even in the traditionally gendered sectors we are witnessing the number of men increasing and, in some cases, even outpacing that of women. Out of the 19 sectors of employment listed in the Employment and Earnings Survey for 2013 (NBS, 2014), women outnumbered men only in two of them, namely accommodation and food service activities and human health and social work activities. This pattern has continued in successive surveys with the exception of survey for 2014, which indicates that women also outnumbered men in the information and communication sector (NBS, 2015b). In the case of accommodation and food service activities, between 2013 and 2014 there was an increase of women employees from 71,541 to 75,952 and increase of men employees from 57,649 to 64,617, respectively (NBS, 2014, 2015b). The difference between their numbers decreased from 13,892 to 11,335. Similarly, between 2015 and 2016 the gap was closed from 20,198 to 15,004 when women employed in this sector increased from 94,442 to 97,094 compared to that of men that increased from 74,244 to 82,090 (NBS, 2016a, 2018a).

To make sense of all these differences across age and sex in Tanzania, it is important to note that in the case of the years 2013 and 2014, NBS' Employment and Earnings Surveys categorized youth employees as those aged 15-24 and adult employees as those aged 25 and above. In contrast, for years 2015 and 2016 the categories shifted to 15-35 years for youth employees and those aged 36 and above for adult employees.

Although this change reduced the number of adult employees by rendering them youth employees, it did not change the gender pattern significantly. However, the shift underscores the reduction of number of women employees as they age relative to men in accommodation and food service activities. For instance, in 2015 the numbers of such women were 44,590 whereas that of men was 48,260 (NBS, 2016a). By 2016, adult women in that sector had gone down to 42,456 while adult men went slightly up to 49,010 (NBS, 2018a).

Moreover, accommodation and food service activities has been the least paid sector out of all 19 sectors surveyed over the years. For instance, NBS (2014, p. 44) noted that it "had the lowest monthly average cash earnings" which had "decreased from TZS 150,994 in 2012 to TZS 145,118 in 2013." There had been an increase between 2013 and 2014 from TZS 145,118 to TZS 151,209, however, it remained the least out of all the 19 sectors in terms of monthly cash earnings (NBS, 2015b). Even though there are more women in this sector, on average their monthly pay has been relatively lower than that of men. In 2012 and 2013 it was Tsh 146,154 and Tsh 137,801 compared to Tsh 162,191 and Tsh 162,833, a difference of Tsh 16,037 and Tsh 25,032, respectively, in favour of men (NBS, 2014). This difference decreased to Tsh 20,218 in 2014 with men earning a monthly average of Tsh 165,678 and women Tsh 145,460 (NBS, 2015b). By 2015 and 2016 it had increased to Tsh 31,155 and Tsh 38,396, respectively, with men earning Tsh 184, 245 and Tsh 226,762 while women earned Tsh 153,090

and Tsh 188,366 (NBS, 2016a, 2018a). A similar pattern in favour of men was observed for the human health and social work activities between 2013 and 2016. However, it is important to note that these variations are prevalent in the private sector given that in the public sector both employed men and women are paid equally even though, as it has been noted above, it employs more men.

Since both men and women are usually socialized into gender norms from a young age, it is not surprising to find that employment pathways and renumeration packages generally differ, not only in terms of sex, but also age. In terms of sex, young women employment tends to concentrate in sectors that are traditionally the domains of adult women. For instance, results from NBS (2014, p. 23) shows that, among "total youth employees across all economic activities" in 2013, "the proportion of females was considerably higher than that of males in accommodation and food service activities (7.7% females and 3.0% males), education (10.6% females and 8.8% males) and human health and social work activities (2.3% females and 1.4% males)." A similar pattern continued in 2014 in which the "proportion of female youth employees in accommodation and food service was considerably high 7.3% compared to youth male at 3.8 percent" and "human health and social work activities industry was the second with a higher proportion of youth female employees at 3.1 percent as compared to 1.6 percent for youth male employees" (NBS, 2015b, p. 23). Similarly, in 2015 there was a larger proportion of "youth female employees in accommodation and food service activities and human health and social work activities with 6.9 percent and 4.4% respectively as compared to the [proportion] of youth males with 3.6 percent and 2.5% respectively" (NBS, 2015b, p. 22).

Similarly, a study that conducted School-to-Work Transition survey (SWTS) and Labour Demand Enterprise Survey (LDES) found that "informal employment rate was much higher among young women than among men (89.1 and 70.5%, respectively)"(Shamchiyeva, Kizu, & Kahyarara, 2014, p. 4). In the case of wage and salaried employment, it found out that young men "comprised 71.3 per cent of wage and salaried workers and young women just over one-quarter (28.7%) (Shamchiyeva et al., 2014, p. 25). It also found out that young women were mainly working in the service sector. The study noted that, comparatively, this sector "employs as many as 39.6% of young women compared to only 10.6% of men" (Shamchiyeva et al., 2014, p. 24). A study that conducted a wage indicator survey also found that there were more women (16%) than men (7%) in the accommodation and food service activities (Tijdens & Kahyarara, 2012, p. 8).

Child labour also shows how gendered patterns of labour, both in terms of type of employment and pay, develops from childhood to adulthood.[1]

1 Article 4 (1) of the Law of the Child Act, 2009 (Act No. 21 of 2009) (Cap. 13) states that a "person below the age of eighteen years shall be known as a child" (URT, 2009, p. 13) and its Article 77(1) stipulates that "a child shall have a right to light work" (URT, 2009, p. 42). However, its Article 77(2) states that for "the purposes of subsection (1), the minimum age for employment or engagement of a child shall be fourteen years" and its Article 77(3) stipulates that: "Subject to subsection (1), 'light work' shall constitute work which is not likely to be harmful to the health or development of the child and does not prevent or affect the child's attendance at school, participation in vocational orientation or training programmes or the capacity of the child to benefit from school work" (URT, 2009, p. 42), https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=86527&p_lang=en. Moreover, in its section on the "Prohibition of Child Labour", the Employment and Labour Relations Act, 2004 (No. 6 of 2004) (Cap. 366) contains Article 5(3),w which stipulates states that a "child under eighteen years of age shall not be employed in a mine, factory or as crew on a ship or in any other

In terms of sectors, the Tanzania National Child Labour Survey conducted in 2014 reveals a gendered socialization pattern of labour for children aged 5-17 (NBS, 2016b). For instance, in the mining and quarrying sector there were 17,334 girls (56%) and 13,493 boys (44%) (NBS, 2016b, xvi). This not surprising given that women's direct engagement in the construction sector has mainly centered on sand and stone quarrying (Jambiya, Kulindwa, & Sosovele, 1997; Lugalla, 1997). In manufacturing there were 10,669 girls (78%) compared to 4,090 boys (22%). This should not be surprising given that women are at the center of textile manufacturing by sewing (Tripp, 1989; Wamoyi *et al.,* 2020).

In those sectors traditionally associated with women, the differences were even more glaring: "accommodation and food service activities" had 34,161 girls (73%) and 12,393 boys (27%); "other service activities" had 4,335 (70%) and 1,895 (30%); "human Health and social work activities" with 2,300 (100%) and no boys; and "activities of households as employers; undifferentiated good" with 110,911 girls (84%) and 20,830 boys (16%) (NBS 2016b, p. xvi-xvii).

For sectors that are stereotypically associated with men, the differences were also glaring: "construction" had 162 girls (3%) and 5,706 boys (97%), "administrative and support service" had 258 girls (13%) and 1,742 boys (87%) and "transportation and storage" had no girls and 7,243 boys (100%)(NBS, 2016b, p. xvi-xvii).

As far as renumeration is concerned, "working children earned on average of TZS 5,752 per month, with boys earning slightly more (TZS 6,032 per month) than their female counterparts (TZS 5,441 per month)" (NBS, 2016b, p. 56). The survey also revealed that "children aged 14–17 had the highest monthly income of TZS 11,222, followed by far by those aged 12–13 (TZS 2,606 per month)" (NBS, 2016b, p. 56).

"This", the survey concluded, "is a clear indication that opportunity costs for school attendance increase exponentially with age, and with it, the pressure for adolescents to abandon school and integrate into the labour market" (NBS, 2016b, p. 56). This is in line with the transition observed by NBS (2015a) in which girls employed in household activities shifted from 2.6 percent at age 10-14 to 9.5 percent at age 15-17 and those employed in accommodation and food services from 1 to 2.6 percent across similar age sets.

The leading reasons for abandoning school, in the case of girls surveyed by NBS (2016b), were refusal to continue with education (33.9%) and financial constraints (27.5%). Moreover, the five leading reasons they gave for working were good upbringing and imparting of skills (47.8%), to assist/help in household enterprise (33.2%), to supplement household income where one was living (10.5%), peer pressure (4%), and to supplement household income away from where one was living (2.9%). In contrast, the proportion of boys (1.8%) supplementing household income away from where one was living was relatively less than that of girls.

worksite including non-formal settings and agriculture, where work conditions may be considered hazardous by the Minister"(URT, 2004, p. 9), https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=68319&p_lang=en

Proportionally, more girls (4.6%) were also employed in household activities than boys (0.8 %). However, the proportion of boys (14.7%) working to supplement household income where one was relatively higher than that of girls. These findings, NBS (2015a, p. 118) asserts, "confirm the perception in society that boys are prepared to be breadwinners and girls have to adhere to good upbringing and learn skills important for managing household affairs." This is a result of gendered social norms.

Age is another factor that differentiates women, although it also shapes the reproduction of gendered norms in terms of what girls look up to and become when they grow up. However, young women have limited opportunities for work even in the sectors that are traditionally associated with women. The case of accommodation and food service activities is illustrative. Even though the sector is leading in employing women, in 2013 and 2014, its percentage of young women relative to adult women were 7% and 6%, respectively (NBS, 2014, 2015b). The percentage shifted substantially to 53% and 56% in 2015 and 2016, respectively (NBS, 2016a, 2018a). As noted earlier, this was partly due to the official recategorization of the age range for youth (15-24 to 15-35) and adults (25+ to 36+). However, the percentage change from 7-6% to 53-56% unmasks that the majority of women aged 25-35 were a product of new entrance into this sector over those four years. In other words, in general most of those aged 15-24 have had to wait a little longer until they are aged 25 or above before they can enter this sector as relatively more mature.

Unpaid Gendered Labour

Gender norms shape the way certain forms of labour go unpaid. This is particularly the case in the organization of work associated with the domestic space. As such, the household is generally the epicentre of working without pay. According to NBS (2015a), the System National Accounts (SNA), which determine whether one is employed or not, has extended its categories to include those who provide unpaid domestic services for own final use within household, unpaid care giving services to household members, unpaid community services and help to other households. NBS (2015a, p. 5) also defines unpaid family helpers in the non-agriculture sectors as "persons working completely without payment in cash or kind in family enterprises other than in the family farm."1 However, unpaid family helpers also exist in the agriculture sector.2 Moreover, NBS (2015a, p. 7) refers to economically inactive persons not in the labour force as including, among others, "persons doing solely unpaid domestic work in their own houses".

Due to patriarchy, the household in general, and the domestic space, is subjected to discriminatory gender norms that produce and reproduce stereotypes regarding women's work.

1 "About 9 out of 10 females are engaged in unpaid work compared to only 5 out of 10 males" – (NBS, 2015, p. 133); The proportions of child labourers working as unpaid family workers are relatively larger in Rural areas (95.0 per cent) and Other urban (83.1 per cent), compared to Dar es Salaam with 10.4 per cent" (NBS, 2016, p. 68).

2 "Among unpaid family helpers in agriculture there are more than twice females (4.8 million) than males (2.1 million)" (NBS, 2015, p. 42);

Through a gendered unequal distribution of responsibilities, women tend to be more confined to the domestic space where their labour is often not monetized. For instance, after observing that the "participation rate in unpaid domestic services for household use" was 68% with a noticeable gender difference with 87% of females compared to 47% of males. NBS (2015a, p. 79) concluded that, females in the society carry out the burden of unpaid work. This starts at an earlier age. NBS (2016b, p. 51) observed that among those aged 5-17, sex differentials were noticed in the category of unpaid family helper in non-agriculture, where there were proportionately more girls (5.7%) compared to boys (3.1%). A similar pattern was observed in the sector with the largest number of children aged 15-17. The largest proportion of employed youths works as unpaid family helpers in agriculture (45.6%) with the proportion of females being substantially higher (56.1%) than that of males (34.6%) (NBS, 2015a, p. xxi).

In a seminal study of more of than 3,000 households, TGNP (2009) also found that women spend more time in care work than men. Similarly, NBS (2015a, p.126) has shown that persons spend 8.8% of total daily time on providing unpaid domestic services for own final use within the household; however, females are spending more of their time (13.6%) in domestic services compared to males (3.6%). Young women are socialized from an early age to spend more time on domestic care relative to young women. NBS (2016b, p. 40) reveals that on average, children spend about 7 hours per week on household chores with girls' having a higher weekly average than boys (8 hours per week vs. 6 hours per week). Children aged 14–17 spend on average 9 hours per week with a considerable difference by sex [to the] detriment of girls (12 hours per week for girls vs. 7 hours per week for boys)." It also found that a much as 10.75% of girls aged 14–17 engaged in household chores do them for 24 hours or more per week as compared to 3.9% of boys (NBS, 2016b, p. 40).

Unpaid Care Work (UCW) is women's contribution to the national economy because its subsidised the state's welfare system through providing free care to children, the elderly, and the sick. Such care would be charged if provided outside the domestic space.

In the case of Uganda, for instance, the national bureau of statistics has "made deliberate effort to recognize UCW and its contribution to the economy by analysing, producing and disseminating statistics on UCW by both women and men, making any gender inequalities in UCW visible" (UBOS, 2018, p. 81).

This preoccupation with unpaid labour adds a heavy toll on women's wellbeing and economic independence in at least three senses. First, it deprives them of time to engage in paid work. According to NBS (2015a), women (20.3%) were about four times likely than men (5.1%) to be inactive in paid labour because taking care of those who need assistance and doing household chores. Second, it reinforces the patriarchal idea that the primary place for women's work is in the household. So, generally, when women get employed, they still remain in charge of care work, either by supervising house helpers to work on their behalf, or by making time to perform both (Zambelli, Roelen, Hossain, Chopra, & Musoke,

2017). Third, domestic work continues to shape ideas of what women can and cannot do or be. For instance, a recent study on how women perceive such work in Tanzania makes this observation:

The perception of unpaid care work as being a predominantly female activity reflected a broader, gendered view of work. The large majority of women perceived men to be naturally better at household repair and construction, agricultural activities, or care for animals – i.e., activities that require more energy and strength. By contrast, roughly half of all women that were interviewed mentioned that caring for a sick child was the foremost task that they were better at, and roughly one-third of all women reported household work inside the house to be the main task that they were better at than men (Zambelli, Roelen, Hossain, Chopra, & Twebaze, 2017, p.15)

As such, the burden of unpaid labour on women cannot simply be reduced by increasing employment opportunities and economic empowerment projects alone. One therefore needs to reframe empowerment in such a way that it does not end up disempowering women. To this end, TGNP (2009) argues that to empower women economically, any intervention must do at least three things. First, it must advocate for new social values of shared responsibilities between men and women. Second, it must improve social services, such as child and medical care, water and sanitation, transportation and communication as well as renewable and sustainable energy. Third, it must challenge discriminatory gender norms that sustain unequal division of labour.

Economic Empowerment Frameworks

NBS (2018, p. 15) asserts "women's economic empowerment refers to the ability of women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risks and improve their economic status as well as their wellbeing". However, it is derived from the broader discourse of women empowerment, which is one of the most contested concepts in development. The central focus of women empowerment is how to engage women in transformative development processes socially, politically, and economically. For instance, NBS (2018b, p. 15) views it as "a process in which women expand and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied from." In doing so it also entails "for women to redefine gender roles that allow them to acquire the ability to choose between known alternatives from which they have otherwise been restricted" (NBS, 2018b, p. 15). Supported by international agencies and national governments, empowerment became a framework to address women social, political and economic disempowerment in developing countries. It generally includes a combination of strategies, such service deliveries, capacity building, and inclusion strategies.

However, Cronin-Furman, Gowrinathan, & Zakaria (2017, p.1-2), trace the process by which the term 'empowerment' which was initially introduced into development discourse by feminists in the Global South and was a profoundly political project, has become the lynchpin of an anti-politics.

Those pioneers, Zakaria (2017) further argues, understood 'empowerment' as the task of transforming gender subordination and the breakdown of other oppressive structures and collective political mobilization. However, since then 'empowerment' has become a buzzword among Western development professionals, but the crucial part about political mobilization has been excised and in its place is a narrow, constricted definition expressed through technical programming seeking to improve education or health with little heed to wider struggles for gender equality (Zakaria, 2017). This observation is relevant in understanding why discriminatory gender norms can be overlooked or neglected even in project frameworks that aim to empower women.

To address this depoliticization in empowerment programming, I employ the framework developed out of the politicised contexts of the feminist struggles for the emancipation of women in the 1980s and 1990s (Mbilinyi, 1997; Mbughuni, 1994; TGNP, 1993). As Figure 1 below identifies three determining levels for inequalities of women in employment. The first constitutes the immediate general state of women that include overburden of work, poor working conditions, unemployment, poor health, low education and income, limited ownership of land, and lack of financial resources. The second level is an intermediary one, which deals with unequal functioning of formal and informal institutions, such as the education system, the legal framework, marriage contracts, and household structures, creating unequal division of labour, access to resources, and power relations.

The third level is the basic structure of society, which includes systems of resource allocation, distribution, and ownership, structures for social and power relations, as well as culture, ideology, and knowledge systems that are rooted in global and local systems of power and economic organization (Mbilinyi, 1997)[1].

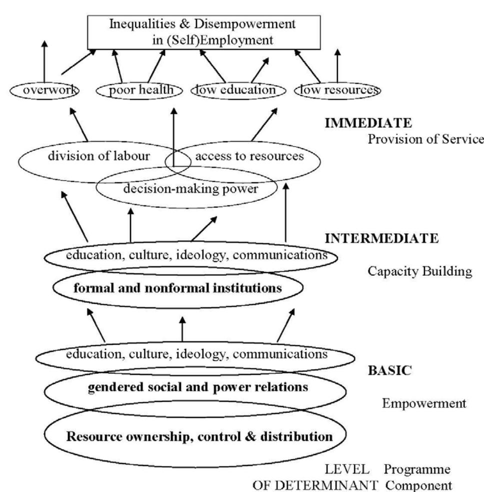

Figure 1: A Conceptual Framework for Empowering Women in Employment

1 NBS (2015, p. 42) notes that "the smaller number of females in paid employment could be associated with cultural norms and values that limit their access to education".

To address unequal gendered participation in employment holistically, one therefore, has to engage with the three levels in an integrated manner. However, each level requires its own specific programmatic component. In the case of the immediate level, equitable and prompt provision of services is needed to create an enabling environment where women can have equal access to essential needs, such as education, work, and healthcare. With regard to the intermediate level, capacity building is used to overcome cultural and institutional constrains by developing women's capacities in terms of knowledge, confidence, and skills, so as to be able to claim their positions in formal and informal institutions. Lastly, the empowerment approach is used in the basic level to challenge and abolish oppressive structures, power relations, discriminatory norms, and legal frameworks that deny equal rights to women. This is to allow women to take strategic opportunities on decision-making and power as well as to gain control over resources locally, regionally nationally, and globally.

Using this framework, in the subsections below I turn to the two empowerment projects and show how discriminatory gender norms affected outcomes of their implementations as they did not fully utilize a gender empowerment framework. At this juncture it is suffices to note that both projects had a significant representation of young women as beneficiaries. Out of the 1,099 and 52 beneficiaries of AWF and MoM projects, respectively, 43.8% and 57.7%were young women. However, none of these projects included a strategy to tackle gender norms in their implementation plans. Their focus was primarily on capacity building, by providing grants and training on entrepreneurship to start businesses. None of them engaged with political and societal structures that define permissions and prohibitions in relation to what young women are allowed to do or not to do in regard to income-generation activities in their respective communities. As a result, the projects generally engaged with young women as independent individuals, although they were embedded in skewed social and power relations that shaped time allocation, business ideas, and resource management.

African Working Future Project (AWF)

Plan International Tanzania started AWF project in Mwanza region for youth aged 15 to 25 in 2017. It aimed to support economic empowerment activities by enhancing their entrepreneurship skills and employability competency through the formation of Village Savings and Loans Associations (VSLAs). This was to be a platform for encouraging a culture of saving, accessing financial services, forming enterprises, and connection to markets and the private sector.

AWF was committed to ensure that 55% of beneficiaries were young women. To that end, a scoping study was conducted at the beginning of the intervention to identify existing gender norms that could impact young women participation in the project and how they can be mitigated. However, at the implementation level, AWF's indicators were all focused on fostering entrepreneurship without engaging with structural change. This was so although the project was committed to challenge from a "systemic stance by addressing various dimensions and levels simultaneously, such as individual skills; personal views and behaviour patterns;

adverse societal norms and practices that hinder youth empowerment, especially for young women" (Plan, 2017).

This means that, conceptually, AWF was committed to women empowerment, not only by addressing barriers of access to finance and business knowledge, but also by redressing discriminatory gender norms. However, its outcomes were measured in terms of indicators that focus on economic outcomes without an interrogation the politics of gender. The primary indicator was 1,000 youth through 50 VSLAs trained on basic financial literacy, entrepreneurship, and digital skills, while the expected result was to increased access to capital among 1,000 youth (55% female and 5% with disabilities) through their VSLA groups" (ibid).

Mechanics of Microfinance Project (MoM)

The Norwegian School of Economics (NHH) run MoM, a research project in East Africa from 2012 to 2015. It "was designed to study individual motivations for seeking loans, how groups function in microcredit settings, how entrepreneurship education informs business practices and, ultimately, shapes business outcomes" (Mgumia, 2017, p. 56). Through MoM, my PhD project offered a business grant of TSh 200,000 per person to 52 youth aged 17-22 in Dar es Salaam in 2011 to start small businesses. The interest was partly to observe whether youth with different types of entrepreneurship training make better choices in the utilization of the grant than those without such training. A social lab was thus set to engineer business start-ups for all youth, facilitate the attendance of monthly meetings, and introduce youth to the culture of filling in financial diaries on a daily basis to monitor and manage the flow of money. Data was collected by surveys, field visits, focus group discussions, and interviews with youth and their families.

The project also had specific conditions in regard to women empowerment. First, to make sure the representation of young women was 50% or more. Second, to be cognizant of the cultural context that limits the mobility of young women and autonomy. To address the latter, there was a conversation between young women, the researcher and their parents at the initial phase of the project on a suitable time for them to attend meetings and permission to start a business and manage a business. However, in running the social lab, the study was purposefully designed to not interfere with family dynamics in relation to the business start-ups (Mgumia, 2017b). In the course of one year the economic and social lives of 30 young women were observed in relation to, but also over and above the project. Even though 22 young women were assessed to have gained business knowledge from training, it was not a factor in their business outcomes. Rather, their household dynamics, marriage opportunities, job openings, and domestic responsibilities determined their business outcomes. Since the project was not designed to intervene at the family/social level, its economic empowerment was limited.

Social Realities of Gender Norms

In the MoM project, young people were asked to write diaries about their future

plans as well as challenges they foresee in reaching their dreams. They were expected to make entries every quarter. After a year, five quarterly entries were made. However, here I discussed only two that highlight the gendered challenges young women faced. In the first entry, they were asked to envision their future in five to ten years and answer questions, which included: What level of education do you aim to achieve? What kind of job will you be doing? Where will you be living? Do you expect to get married and have children? What challenges do you anticipate in reaching your goals? For the second entry, they were asked to document their business history from the beginning of the project, and showcase actors who helped their businesses, alongside successes and challenges they encountered in the process of establishing them. Husna's entries illustrate various issues commonly faced by young women participating in the MoM project. On November 2, 2012, she wrote:

> I, Husna, a young Muslim woman of 19 years, am writing about what I think my life will look like in the next five to ten years. First, I have come to a conclusion: I will not take any further training, as I am not good at it. Second, through the opportunity given to me by the MoM project, I have realized that I am a good businesswoman and enjoy doing business. Thus far, I have established three small businesses, a kiosk, braiding hair, and a fishing boat. After five years, I expect to have expanded my business by owning a large food store, and as part of my plan I am saving for this. I will buy another fishing vessel in the next five years, and within the next ten years I will buy a boat with an engine. I know it is odd for a woman in my area to own a boat. My aunt is telling me, "that is not a business for women." I know that. Anyway, it is not that I will go fishing. I will get fishing vessels, and fishermen can rent them. I will also keep the kiosk business open, to assist my family with their daily upkeeps. This is because, I am learning, when you start making money, a lot is expected from you from your family. I don't mind, as it is an obligation and the right thing to help family members who have cared for you. In terms of starting to live independently, since my family does not allow women to live on their own before marriage, I will stay at home for the next five years, expecting to live at my own place after that. Then, I would have married an educated Muslim man, hoping he will understand my ambition for business. In terms of children, I wish to have 1 or 2.
>
> The challenge that I see in reaching my dream is that my parents might try to force me to marry, but within the next six to seven years, if someone will be interested in marrying me, I will accept as long as we both agree. To make sure I don't get married within these five years, I have pleaded with my aunt and dad that I don't get married soon. My dad seems to understand me. But the problem is, he does not stay with me. I am living with my aunt, who is very keen for young women to be married before they get pregnant and bring shame to the family. But my dad has promised to talk to my aunt. Also, my plan is to help my aunt to take care of the family, so that she can see the value of young women having a business. It seems to me, as a young woman, to do business you must prove yourself, or that business must benefit members of your family. I am planning to do just that. The second challenge is where I want to live or do business. It must be a place where I can make more money in business and enjoy life. I wish to live

> in Zanzibar, but that seems to be impossible for now, as most of my relatives are here in Dar es Salaam, and I can't just pick up and leave on my own without a husband or relative. How I wish!

In her February 2013 entry, Husna reflected on her business journey:

> I have never thought of running any business before, but the living conditions at home forced me into it. My parents broke up when I was five years old, and I had to live with my aunt. As I grew up, my life was not smooth. I was only provided with a bus fair and no pocket money. I started braiding hair to get at least little money for my personal needs, such as snacks, sanitary pads, and underwear. Luckily enough, I came across the entrepreneurship training, which motivated me to do business right. My first idea was to expand my hair braiding business, but my aunt would not allow me to spend the whole day at the salon as I had to perform chores at home. To solve the problem, my uncle…. suggested I buy a local boat (*mtumbwi*) for TSh 300,000, and then rent it out to a fisherman who will be paying me TSh 10,000 or TSh 15,000 per day. I only had TSh 200,000 at the time and the seller of the *mtumbwi* agreed that I would pay TSh 100,000 a month later. The trick was he had to pretend it was his or supervise it because fishermen did not prefer to deal with women owners, as they were assumed to bring bad luck in fishing. Being a fisherman himself, I trusted him to run my business. Unfortunately, business was bad in January because it was not a fishing season. So, I had to take on jobs, such as washing clothes, braiding hair, and tailoring to pay the debt. I managed to collect TSh 90,000 and my dad gave me the remaining TSh 10,000 to complete the payment.
>
> To diversify my income, I started an octopus (*pweza*) business, as I was told it has quick returns. My brother…. said to me that I could buy seafood for TSh 10,000 and sell for TSh 15,000 to TSh 17,000. Unfortunately, *pweza* can only be sold in the evening, from 5 pm to 9 pm, as an evening snack. My aunt said that I cannot do that, as staying out late was not a good thing for a young woman. But I also had to prepare dinner for the family every night. My neighbour, Mama …found me an assistant … to help run the business. Yet, I was not allowed to open the business far away from home. Fortunately, my grandfather was living nearby, so I put up my business at his house. I started with a capital of TSh 15,000 and paid the assistant TSh 1,000 per day. Since I was at home most of the time in April, I continued braiding hair and washing clothes, while renting out the *mtumbwi*, and running the *pweza* business.
>
> In May, the assistant made loss in my business. He was not faithful, and he had become big-headed, thinking as young woman I could not make rules for him or do anything. So, I fired him. The business was difficult, because I could not go to the market regularly due to domestic chores, and when I went the price of *pweza* was very high as businessmen at the market did not know me. Hence, I stopped selling *pweza* and continued with the *mtumbwi* and hair braiding business, and I started looking for a place to open up a kiosk. In August, I bought a kiosk for TSh 250,000 from my savings, and my father gave me TSh 50,000 to buy goods. By Eid al-Fitr, the shop was running and mostly selling drinks and snacks. It was

> a big day, and I sold a lot of things. But my aunt was very angry that day, as I spent a lot of time at the shop instead of helping with household chores, and she threatened to close my business if I don't change my ways. Hence, I had to strike a balance. I woke up at 4am and worked at the house until 8am Then I went to my kiosk, which was about 900 meters from home. This helped me to go back to the house and help out with whatever was needed, be it cooking, baby-sitting, or looking after the house. I got used to this routine, working at both the shop and home.
>
> By September, I had diversified the kiosk's selection to include sweets, chocolates, exercise books, rulers, and other school stationaries. Unfortunately, I got sick, so my mother [came and] supervised the shop for me. A week later, my aunt got sick too and I had to help her with treatment and care. Both of us falling sick around the same time drained me financially, as I had to rest and care for my aunt as well. Also, my mother's husband died, leaving her in debt, and I had to help her clear the debt. It was a terrible month, and following month was not good either. In October, the kiosk was doing fine, but the boat business was struggling, as it was not a fishing season, and fishermen thought a boat owned by woman is more likely to have a poor harvest. At the end of the month, my kiosk was robbed, and I lost goods worth TSh 40,000. I was sad, but I knew I had to stand up. I am still pushing.

Such determination made Husna win a prize of TSh 1,000,000, after a MoM evaluation concluded that her business had more investments, saving, stocks, and sales than the businesses of all the other beneficiaries. Reacting to her victory, she said, "It is nice that I have won the competition, but even if I did not win I was a winner already as my business is progressing well, and that is my ambition: to have something meaningful for myself" (Mgumia, 2017, p. 96). Soon after receiving the award, she invested the money in her businesses, and all was going well.

By the end of 2013, Husna was being pressured by her family to get married. She resisted for a couple of months, but, in 2014, her mother and aunt convinced her that marrying a businessman will give her a room to continue with her business. However, soon after the wedding, Husna got pregnant and was not allowed to continue running her business. Instead, her husband looked after the business. Not being happy with the situation, Husna closed her business at the end of 2014 to recuperate. When I met her in 2017, she was no longer doing business. She said: "I could not imagine I would sacrifice my aspiration of doing business for marriage and children. Not to say I am not happy, but now I know that, in doing business as a young woman, there is so much you do not know what will come your way."

Husna's experience is far from unique. It was very similar to the experiences of most of the young women in the two projects. Such experiences were useful in identifying discriminatory gender norms that were likely to hinder young women to benefit from economic empowerment projects. These were identified in the field when observing why young women were late or could not attend some

of the project meetings and their interactions and outcomes of their projects. In group conversations I also asked them about which gender norms seemed to be obstacles in their participation in the projects. Out of these conversations and observations, eleven gender norms were identified that are in line with the literature cited in the earlier parts of this article: (i) women must be obedient and respectful, (ii) women have limited mobility outside the home, (iii) young women are not trusted to do things alone, (iv) domestic work in the household must be performed by women, (v) a woman's income belongs to her family, (vi) young women are transitory members in families, (vii) women are too soft to undertake hard or risky jobs, (viii) good women are those who are married, (ix) ambivalences about women working outside or far from home, (x) concerns about shame to family and negative reputation on young women's behaviours, and (xi) young women cannot be trusted to live alone. These prohibitions, permissions, and perceptions regarding the conduct of young women seem to overarch and cut across three cherished set of values in society associated with gender norms: marriage and parenthood, notions of masculinity and femininity, and labour and care. In the three subsections below, I unpack these sets of values, respectively, in relation to the eleven gender norms above.

Norms around Marriage and Parenthood

Out of the eleven gender norms identified, five were related to marriage, which indicates that marriage is a highly valued practice in Tanzanian society. One of the respondents from the AFW project stated: "Our parents are happy when children are educated or get a job, but complete happiness is when a young woman gets married. Parents feel proud and respected". This view of the value of marriage was shared among young women in both projects. However, most of them argued that such values translate into highly protective gender norms, which include policing young women's movements and their domestication, aiming to prepare them for marriage responsibilities. As such, the primary place for young women, if they are not in school, is the home. They further pointed out that young women are perceived as temporary or transient/transitory members of the family. Other scholars have also observed this norm elsewhere. For instance, Mulokozi (2002) argues in the case of the Haya that this is why baby naming ceremony for boys is conducted inside the house while that of a girl is conducted at the doorway, looking outside which means that she is not a person to stay, that is, one day she will go. Young women in the AWF and MoM projects perceived themselves as such because due to this gender norm, for them, a girl child is raised to become a member of another family through marriage. The main role of a girl's family, in their view then, is to nurture and socialize her to become a good young woman, who will be suitable for marriage and later become a good mother in the family into which she will marry, that is, her husband's family.

This cultural setting poses two problems. First, suspicion of the behaviours of young women so they do not get pregnant before they are married, as that makes them unsuitable for marriage. Second, doubts about their capacity of taking care of themselves, as there is a significant number of young girls getting pregnant (Pfeiffer, Sambaiga, Ahorlu, & Obrist, 2012). As a result, there is a widespread

belief that young women are naïve, and that men can exploit them sexually through provision of small gifts. Due to this, parents end up being anxious about young women casually sleeping with men and ending up with unplanned pregnancies, sexually transmitted diseases, or a bad reputation. Some parents' worries became a reality when some young women in the two projects got pregnant earlier than they had anticipated.

During my fieldwork, young women in rural areas indicated that they would consider marriage from the age of 20, while young women in urban Dar es Salaam and Mwanza said they would like to marry at the age of 23 and above. Most of them thought they would get married when they have stable incomes and found men with stable lives. But within a year of the MoM project, 13 out of 30 young women had either started a family or become parents (Mgumia, 2017, p 10). In the AWF project, seven young women, most of them below the age of 19, either got married or had children. The reasons for the marriages included family pressure, a difficult life at home, and accidental pregnancies.[1] Among those who had children, most of them did not plan for it. This is in line with findings from various studies on teen pregnancies in relation to gender and economic empowerment in the developing world (Buehren, Goldstein, Gulesci, Sulaiman, & Yam, 2017; Harper, Jones, Ghimire, Marcus, & Bantebya, 2018; Lahiri, 2020; Nkhoma *et al.,* 2020; Wambura *et al.,* 2019; Yakubu & Salisu, 2018). These studies underscore that most pregnancies among teens are not planned hence they exert a significant pressure on them emotionally and financially hence the rationale for economic empowerment initiatives for them.

Norms around Masculinity and Femininity

Both masculinity and femininity, which translate into behavioural attributes that are used as a frame in which to define who is a good woman as opposed to a bad woman, are valued as they are gendered. A good girl is a perceived as a young woman who is obedient and respectful and has good work ethics in the domestic space. In contrast, a young woman with opposite character traits, such as being aggressive and opinionated, is considered a bad girl.

By preparing young women to have a set of good behaviours to be wives, this patriarchal norm put little emphasis on the value for self-reliance or agency. As a result, a young woman generally grows up with a dependence mentality that she will be taken care of by her husband when they get married.

There is also a strong belief that women at a young age, unlike men, cannot live on their own. A young woman in Mwanza observed during the AWF project: "We all know young women who claim to live on their own, and then have men come to their houses at night. That is why most parents would rather stay with their children until they get married." The consequence of this gender norm and the associated beliefs about young women is that they are denied space to organize themselves independently of parental strictures and confinements.

1 Even though they were given capital for empowerment, difficult social-economic situations occurred that they could not resolve; this was particularly the case when family needed their financial support, see: Mgumia (2017b).

Young women are also not expected to speak too much .The problem with this norm is that, if one is not expected to speak, one cannot express ideas on what they want to do. In both projects, young women's business ideas were suggested by their parents or adults they knew in their families.

Also, young women spoke less when mixed them with young men. This is consistent with various studies that have been calling for research methodologies that ensure that women's voices are heard either by separating them from men during focus group discussions and interviews or findings creative ways of making the speak when they are together with men. For instance, Swilla (2000, p. 159) notes how women use language differently in "single-sex and inter-sex setting, face-to-face encounters", pointing out that feminists have interpreted such differences as an outcomes of either dominance in power relations or the apparent difference in the subcultures of women and men. Similarly, Ampofo's (2001) study shows how the gender norm of men speaking while women listen is perpetuated through sanction and compliance. To address such silencing, for example, one study ensured that gender was not only "mainstreamed by separating men and women," but that its methodology "also avoided inhibiting women's opinions"(Maia *et al.,* 2018, p. 2).

Norms around Labour and Care

Norms round division of labour and care had three impact. First, young women participating in the interventions were strongly influenced by their workload at home or other household responsibilities. For example, it was common for young women in the MoM project to not attend monthly meetings or delay opening a business or not to open it at all because a family member got ill and they had to take care of them or cover for a mother who had an engagement. In the AWF project, it was observed: "We are struggling with attendance of young women. First, they need to finish their work at home before they get here. So normally they come after the sessions have begun. And sometimes, some young women have to leave training early, so they can go cook in their homes" (Plan, 2019).

Second, the division of labour and care impact young women's ideas of work. In the AWF project, 53 young women and men were asked which job they would choose if they had a choice between becoming a domestic worker, a bar attendant, or a fisherman/fisherwoman. All of the young men chose either fishing or being a bar attendant. In contrast, all of the young women opted for domestic work. These choices that young women made are gender-rooted behaviours. This is because being a bar attendant or owning a bar for a woman in their respective areas was associated with negative values, and young women were not likely to be permitted to undertake the job, while fishing was a thing that men do. Since these young women had limited education and had been socialized to work in homes, being a domestic worker sounded familiar to them.

When young women had to choose businesses to undertake, those in rural areas tended to limit themselves to vegetable farming and tailoring. Those in town also chose businesses that are associated with the domestic space, such as cooking or cleaning, as well as small businesses associated with electronics and feminine

products. In contrast, young men mentioned various business ideas including those involving technical skills and employment even if they did not have skills. They also thought of large-scale business ventures even if they did not have capital.[1]

Division of labour and care as well as the value placed on marriage also limited the choice of businesses that women could do. Young women tend to choose business locations near their homes. This is because their labour was required in running the household. At the same time, they were not trusted in doing business on their own or protecting themselves from men out there. Since most families live in patriarchal settings, it seemed natural for young women to work close to home, so that they can continue to do domestic chores. This was the only way they could get permission to engage in business activities. In contrast, young men were expected to conduct businesses away from home and some were allowed to live on their own or with friends. During MoM project, four young men moved out of their houses when their businesses were doing well.[2]

Conclusion

Economic empowerment projects need to expand their interventions beyond mere economics and emphasis on training and capital provision to address entrenched gender norms and stereotypes that limits young women's opportunities to maximally benefit from the interventions. To do so requires a thorough contextual understanding of gender norms in a given community. Such an in-depth understanding would guide relevant interventional measures meant to assist young women overcome gender norms-related obstacles at various levels for better outcomes of interventions.

Reframing empowerment frameworks through a critical gender analysis would create transformative youth programs that are as beneficial to young women as they are to young men.

However, it is critical to remember that changing gender norms is not an easy task. They are embedded in social-cultural institutions and their impacts materializes in everyday life, sustained through uneven power relations and depoliticization of, or political pushback against, struggles for gender equality. When they act as barriers to young women's access to developmental goods, such as human, social, cultural, and financial capital, discriminatory gender norms are upheld by actors who have a vested interest in their continuation, as they benefit from them.

1 Some of these findings are consistent with those of Shamchiyeva, Kizu, & Kahyarara's (2014, p. 17) on young men and women in Tanzania who observed "a mismatch between the occupational aspirations of current students and actual job opportunities."

2 Due to homophobia and heteronormativity, some parents in Tanzania are apparently afraid of same sex relationship that can develop out of these living arrangements hence may not be comfortable with them, however, I did not observed this during my fieldwork partly due to the fact that all the young people projected themselves as heterosexuals rather than homosexuals in line with gendered norms on masculinity, femininity, and heterosexuality. The literature on Lesbian, Gay, Bisexual, and Transgender (LGBT), which is criminalized in Tanzania, is only emerging in the country, see: (EASHRI, 2015; Moen, Aggleton, Leshabari, & Middelthon, 2014; Ng'wanakilala, 2017; Pangilinan, 2013; Scharf, 2014)

For a truly transformational economic empowerment of young women, we must thus engage in identifying and querying actors and institutions that uphold discriminatory gender norms, aiming to create space for young women to build their agency. Such empowerment should be a community-gender centred intervention aimed to foster safe spaces within the family and cultural institutions to create new gender norms that value young women's labour and nurture their autonomy.

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