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Role of Structural Adjustments in Gender-Based Occupations for Promoting Economic Growth in Tanzania

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Abstract

This study investigates how gender-based occupational structuring affects economic growth and income inequality in Tanzania, seeking to understand how women's participation in different areas of work shapes GDP per capita and the Gini coefficient. A quantitative explanatory research design with secondary data from TDHS and NBS (2010, 2016, and 2022) was employed in the study. A sample size of 31 regions, and a multiple regression model was used. The study found that a larger number of women in agriculture has a significant negative impact on economic growth ($\beta = -0.007$, $p < 0.01$), whereas higher participation of women in sales and services ($\beta = 0.032$, $p < 0.01$) and in professional, scientific, and technical activities ($\beta = 0.071$, $p < 0.01$) made a positive contribution to GDP per capita. In contrast, women employed in manual work have a negative effect on economic growth ($\beta = -0.019$, $p < 0.01$). With regard to income inequality, the research revealed that it is significantly reduced by the increased share of women in professional, technical, or managerial positions ($\beta = -0.021$, $p < 0.001$). The inclusion of women in agriculture and sales/services, as well as those with manual skills, social security, and insurance, did not cause a significant impact on income inequality. According to this study, greater access to higher education among women contributes to greater economic growth and financial equality. This, therefore, calls for policy interventions that could reduce the division of labour, increase social security coverage, and consequently contribute to women's economic empowerment through education and skills development for all-inclusive and sustainable growth and development in Tanzania.

Keywords: Economic growth, gender occupation, income inequality, GDP per capita, Gini coefficient

1 INTRODUCTION

Gender-based occupations for the promotion of economic growth are an important area of concern worldwide. Academics and policy analysts have stressed the potential of gender-based work to promote economic growth (Verick, 2018). Globally, there is a robust relationship between the pace of economic expansion and gender equality in the workplace. In fact, some research studies indicate that if women were to participate in economic activities across sectors on equaly with men, it would have a statistically significant positive effect on the size of economies. For example, the McKinsey Global Institute (MGI) estimates that an extra annual $12 trillion could be added to the global economy in 2025 by achieving parity between men and women in labour force participation. Similarly, the International Labor Organization (ILO) suggests that 'work' should be designed not in a way that perpetuates gender inequality,

but instead fosters inclusive growth and poverty reduction (International Labour Organization (ILO), 2016). Furthermore, according to the World Bank, countries with higher levels of female labour force participation tend to have higher rates of economic growth because employing more women leads to greater productivity, given that the resource base expands (Kabeer, 2016; World Bank, 2020).

Sub-Saharan Africa's women play a crucial role in the labour market, particularly in agriculture and informal sectors. However, gender-based occupational segregation limits their economic contribution. The African Development Bank (AfDB) highlights gender inequality as a significant constraint to regional development (African Development Bank (AfDB), 2019). Studies show that women often have lower-paying, less secure jobs, undermining their potential for economic growth (UN Women, 2021; Verick, 2018). To address this, policies supporting women's access to education, training, and technology are needed to transform this dynamic and elevate women's economic involvement through structural adjustment, as supported by (Brueckner, Dabla-Norris, Gradstein, & Lederman, 2017).

The situation in Tanzania concerning gender disparities in employment and occupational status reflects these global and regional patterns. The Tanzanian labour market is marked by a heavy concentration of women in low-skill, low-wage sectors, mainly within agriculture and informal sectors (The United Republic of Tanzania (URT), 2014). Though women make up 60% of the agricultural workforce, according to the Tanzania National Bureau of Statistics (National Bureau of Statistics (NBS), 2021), they are still underrepresented in higher-paying spheres of employment, such as manufacturing, technology, and managerial jobs. This occupational segregation limits the degree of women's contribution toward national economic growth and calls for structural adjustments to address such disparities.

1.1 Statement of the Problem

Despite many policy reforms and institutional frameworks envisioned to promote gender equality in labour markets, men and women in Tanzania still face significant disparities in occupational status and sectorial participation. Women remain concentrated in low-paying and low-productivity sectors such as informal trade, subsistence agriculture, and domestic work, restricting their economic potential and contributions to national development (International Labour Organization (ILO), 2017; The United Republic of Tanzania (URT), 2021) . These structural imbalances continue to create a scenario of income inequality and hinder the country's journey toward inclusive and sustainable economic growth (African Development Bank (AfDB), 2019; International Monetary Fund (IMF), 2020). Given the persistence of these gender disparities, the adequacy, implementation, and alignment of labor and economic policies with structural transformation and gender equity become pressing issues of concern. For example, Tanzania has implemented gender mainstreaming strategies in its National Employment Policy (2017) and National Gender Policy (2006, revised 2021). However, whether these frameworks effectively address occupational segregation and ensure equitable labour outcomes remains uncertain. The Five-Year Development Plan III (FYDP III; 2021/22–2025/26) articulated gender inclusivity as a cross-cutting issue, yet evidence of the practical impact on women's economic empowerment is scant.

Global studies state that gender occupational disparities are immense in Tanzania and are perpetuated through various socio-cultural norms, limited access to education and skills development, poor implementation of labour laws, and a lack of institutional support for women in male-dominated sectors (Tanzania Gender Networking Programme (TGNP), 2019; World Bank, 2020). Unfortunately, there is little empirical evidence on how structural adjustment programs and their accompanying policy instruments have influenced gender occupations over time. Otherwise, Tanzania's public policy efforts in inclusive and gender-responsive economic growth might fall short of their targets (UN Women, 2021). This research, therefore, intends to fill this gap by critically analyzing how structural adjustments have influenced gender-based occupational dynamics and what these dynamics mean for economic growth in Tanzania.

1.2 Knowledge Gap

While existing literature, such as Kabeer (2016) and World Bank (2018), highlights the importance of gender equality in promoting economic growth globally, limited research has been conducted on how structural adjustments specifically impact gender-based occupational distribution in Tanzania. Previous studies have focused primarily on broad gender equality indices (Mchome et al., 2019; The United Republic of Tanzania (URT), 2020) without delving into the nuances of how shifting women into higher-paying, higher-productivity sectors can directly influence economic growth. Furthermore, there is a lack of empirical research examining the effectiveness of existing structural adjustment policies aimed at reducing occupational segregation by gender (Duernecker & Herrendorf, 2021; Ustabaş & Gülsoy, 2017). This study seeks to fill this gap by investigating how structural adjustments in gender-based occupations can promote economic growth in Tanzania.

1.3 Justification for the Study

Given the clear link between gender equality and economic growth, this study is vital for Tanzania's policy development in the context of gender-based occupational reforms. By analyzing the specific structural adjustments needed to shift women into more productive sectors, this research provides actionable insights for policymakers. Tanzania's current efforts to promote gender equality through policies such as the National Strategy for Gender Development (NSGD) have made progress, but substantial gaps remain in occupational distribution (National Bureau of Statistics (NBS), 2021). Therefore, understanding how structural changes in education, skill development, and labor market policies can promote gender equality in occupations is crucial for fostering sustained economic growth ((Juliannisa & Aretino, 2022; Todaro & Smith, 2020)).

2 THEORETICAL AND CONCEPTUAL FRAMEWORK

Efforts have been made to transform domestic economic structures in underdeveloped economies from traditional subsistence agriculture to a modern, urbanized middle-class economy characterized by high-tech agriculture, manufacturing, and service sectors. This transformation is guided by neoclassical price and resource allocation theory, along with modern econometrics, to describe how this adjustment should be carried out (Todaro & Smith, 2020). For example, the structural adjustment approach includes the two-sector surplus labour model. This study used the "patterns of development" empirical analysis to determine structural adjustment in gender occupation, human capital, occupational insurance, and the middle-class context, with the aim of enhancing economic growth. The conceptual model is shown in Figure 1.

The study used a multiple linear regression model to identify and analyze patterns of development in order to determine the structural transformation of gender occupational status needed to foster economic growth and income equality.

3 MATERIAL AND METHOD

3.1 Research Design

This study employs a quantitative explanatory research design to analyze the impact of gender-based occupations on economic growth and welfare in Tanzania. As Babbie (2016) recommended, explanatory research is designed to explore the relationships between variables, particularly how one variable affects another. It is a suitable approach for uncovering causal links and patterns of interaction between and among the variables under study, making it ideal for examining the influence of gender occupational

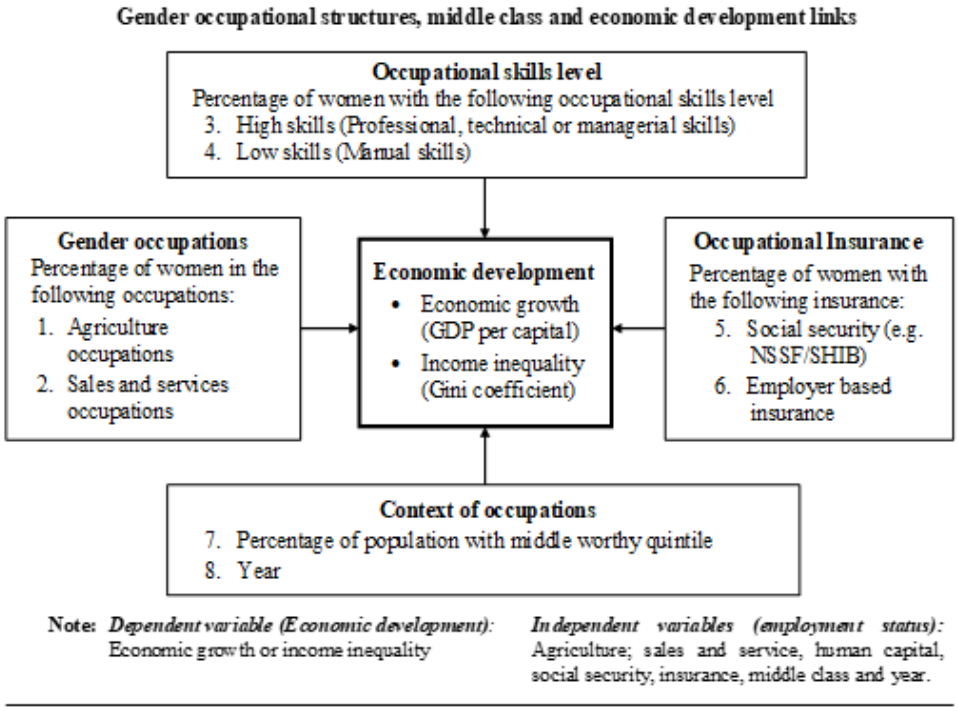

Figure 1: Conceptual Framework

structures on economic growth. Furthermore, Creswell (2014) and Saunders and Townsend (2016) stress that this design is effective for hypothesis testing and understanding the statistical relationships among variables. In this regard, the study observed how changes in the gender composition of occupations (independent variable) affect economic growth and household welfare indicators (dependent variables) through multiple linear regression analysis, as explained in subsections 3.2 and 3.3 below.

3.2 Sample Size and Data Sources

The cross-sectional data sampled encompass all regions of Tanzania (31) for the latest available five-year period (2010–2015, 2015/2016–2022/2023) to provide a panel data structure with the number of regions × time in terms of years, i.e., N × T observations. The final sample size was 31 regions.

The study used secondary data. The use of secondary data allowed researchers to reanalyze existing information, saving time and resources. It also provided access to large datasets that may not be available through primary data collection, thereby enhancing the research scope and robustness (Johnston, 2014; Vartanian, 2011). Using longitudinal data, the study examined how changes in gender occupational structure impact economic performance over time, focusing on the middle wealth quintile, which is central to inclusive development.

Secondary data were obtained from three main national surveys: the 2011 Tanzania Demographic and Health Survey (TDHS), the 2015–2016 TDHS, and the 2022 TDHS-MIS. These surveys provide the most detailed and nationally representative information on occupational statuses, skills distribution, and economic variables across Tanzania's 31 regions. Additional data on GDP per capita were obtained from the Tanzanian National Bureau of Statistics (NBS) to ensure accurate and consistent economic measurement. The study focuses on several key independent variables reflecting gender occupational status, including:

Where: A = Percentage of women in agriculture occupations
SS = Percentage of women in sales and service sectors

P = Percentage of women with high occupational skills
(encompassing professional, technical, or managerial roles) MA = Percentage of women with manual skills (MA),
IS = Percentage of women covered by social security (IS), such as National Social Security Fund (NSSF) or Social Health Insurance Benefit (SHIB),
IE = Percentage of women with employer-based insurance (IE),
MW = Percentage of the population in the middle wealth quintile (MW).

The dependent variables used to measure economic growth and welfare include GDP per capita, as an indicator of economic growth, and the Gini coefficient, as an indicator of income inequality.

3.3 Statistical Analysis

To assess the impact of gender occupation status on economic growth welfare, the multi-linear regression analysis was employed where significant beta of the independent variable indicates a significant gender occupation characteristic affecting the dependent economic growth welfare variable.

3.3.1 Regression Model of specification

Multiple linear regression is applied to estimate how gender-based occupational patterns affect economic outcomes. The simplest form of the model was:

$$ED = \beta_0 + \beta_a A + \beta_{ss} SS + \beta_p P + \beta_{ma} MA + \beta_{is} IS + \beta_{ie} IE + \beta_{mw} MW + \beta_y Y + \varepsilon \quad (1)$$

Where:

$ED =$ Economic growth welfare (GDP per capital or Gini coefficient)
$\beta_0 =$ Constant
$A =$ Percent of women in agriculture occupation
$\beta_a =$ Coefficient for A
$SS =$ Percentage of women in sales and services
$\beta_{ss} =$ Coefficient for SS
$P =$ Percentage of women with high occupational skills
$\beta_p =$ Coefficient for P
$MA =$ Percentage of women with high occupational skills
$\beta_{ma} =$ Coefficient for MA
$IS =$ Social security (NSSF/SHIB)
$\beta_{is} =$ Coefficient for IS
$IE =$ Percentage of employed women with insurance
$\beta_{ie} =$ Coefficient for IE
$MW =$ Percentage of middle worth quintile
$\beta_{mw} =$ Coefficient for MW
$Y =$ the year in which TDHS was conducted
$\beta_y =$ Coefficient for Y
$\varepsilon =$ Error term

3.3.2 Limitations

The first observed limitation is related to the availability of data: in some years, data disaggregation by gender at the regional level is limited, which may affect the consistency of the panel analysis. The second limitation concerns measurement issues, where informality and underreporting introduce bias in the data on women's employment. Thirdly, there is a causality issue. While the regression identifies associations, the observational nature of the data means that causation can rarely be definitively established.

4 RESULTS

4.1 The Descriptive Statistics

The analysis began by determining descriptive statistics, as shown in Table 1, to understand the nature of the variables used in the study and effectively discuss the findings related to the study objectives. The results show that the percentages of women in agriculture, sales and services, high occupational skill levels, manual skills, social security, and employer-based insurance are all below 40 percent for each variable, with social security having the lowest percentage (0.6%) and agriculture having the highest (30.98%). Since the women's population in Tanzania is higher than that of men, these results indicate that women are less represented in gender-specific occupations and thus face segregation, which is likely to hinder their productivity. Furthermore, the results show a high disparity in terms of the standard deviation and range of the given variables. This finding suggests that economic growth indicators (GDP per capita and the Gini coefficient) can be explained by the status of gender-based occupations, high human capital, occupational insurance, and the middle class, using a multi-linear regression model.

Table 1: Descriptive statistics of variables where n = 87 of data in 2010, 2016 and 2024

Variables (where $n = 87$ of data in 2010, 2016 and 2024)	Mean	Standard Deviation	Minimum	Maximum	Range
Dependent variables					
1. GDP per capita (in Million TZS)	1.97	0.93	0.71	5.39	4.68
2. Gini coefficient	0.41	0.13	0.20	0.70	0.68
Independent variables					
3. Percentage of women in Agriculture	30.98	29.54	0.70	92.90	92.20
4. Percentage of women in sales and services	7.52	7.06	0.50	44.50	44.00
5. Percentage of women with high occupation skills level (professional, technical or managerial skills)	4.10	3.11	0.20	16.30	16.10
6. Percentage of women with manual skills	10.39	10.49	0.00	46.60	46.60
7. Social security (NSSF/SHIB)	0.68	1.16	0.00	6.10	6.10
8. Percentage of women with employer-based insurance	2.90	2.08	0.00	8.70	8.70
9. Percentage of middle worth quintile	21.47	7.97	0.00	47.70	47.70

4.2 The Impact of Gender Occupation on Economic Growth

The first objective of the study was to determine the impact of gender occupation status on economic growth, particularly as measured by GDP per capita. Table 2 summarizes the results of the multiple regression analysis. The findings show that the adjusted R-squared value of 73.5 percent implies that the variation in the percentage of gender occupation status explains about 73.5 percent of the variation in economic growth in terms of GDP per capita. Moreover, the model does not have collinearity problems, as the VIF for each independent variable is below 5, as recommended (Hair et al., 2010). Considering the significant factors, the determined regression for estimating economic growth in terms of GDP per capita is as follows:

GDP per Capital=- 0.007A+0.032SS+0.071P-0.019MA-0.158IS+0.132IE+ 0.023MW+0.084Y

Table 2 reveals that a higher representation of women in agriculture hurts economic growth (Beta = 0.007, p = 0.002), indicating that an increase in the number of women involved in agriculture is associated with a decline in GDP per capita. Conversely, the involvement of women in the sales and services sectors positively influences economic growth (Beta = 0.032, p = 0.007), suggesting that more women entering these fields contribute to progress. The percentage of women with professional and technical or management skills also positively influences economic growth (Beta = 0.071, p = 0.003), indicating that an increase in women with high-level skills positively impacts GDP per capita. The percentage of women with manual skills is found to have adverse effects on economic growth (Beta = -0.019, p = 0.002), suggesting that manual work for women negatively contributes to economic growth.

There is an inverse relationship between economic growth and the proportion of women who own social security benefits. These findings demonstrate that women's participation in skilled jobs needs to be promoted to support economic growth in the country. Conversely, engagement in sectors like agriculture and manual work could hinder economic development.

Table 2: Regression for impact of employment status on economic growth

Independent variables	Dependent variable: GDP per capita (in Million TZS)						
	Beta	Std. Error	Std Beta	t	Sig.	Collinearity Tolerance	VIF
(Constant)	-0.286	0.319		-0.90	0.372		
Types of occupational variables							
1. Percentage of women in agriculture*	-0.007	0.002	-0.228	-3.19	0.002	0.604	1.655
2. Percentage of women in sales and services*	0.032	0.012	0.246	2.77	0.007	0.390	2.567
Types of skills variables							
3. Percentage of women with professional, technical or managerial skills*	0.071	0.023	0.240	3.04	0.003	0.493	2.027
4. Percentage of women with manual skills*	-0.019	0.006	-0.214	-3.23	0.002	0.697	1.434
Types of insurance variables							
5. Percentage of women with social security*	-0.158	0.054	-0.199	-2.93	0.004	0.670	1.493
6. Percentage of women with employer-based insurance*	0.132	0.030	0.296	4.35	0.000	0.663	1.508
Context variables							
7. Percentage of population with middle worth quintile*	0.023	0.008	0.202	2.80	0.006	0.595	1.681
8. Year*	0.084	0.017	0.412	4.84	0.000	0.425	2.352

Note: Adjusted R-Square = 0.735; Error of the Estimate = 0.476; F = 30.85, Std. and regression df = 8, Sig = 0.000; The determinant is significant (*) at 0.05 where p-value ≤ 0.05

4.2.1 Impact of Gender Occupation on Income Equality

The second aim of this study was to determine the influence of gender occupation status on income inequality distribution in terms of the regional Gini coefficient, as indicated in Table 3. The result showing an adjusted R-squared value of 29.1 percent implies that the variation in the percentage of gender occupation status explains about 29.1 percent of income inequality, as measured by the Gini coefficient. Also, the model does not have collinearity problems, as the VIF for each independent variable is below 5, as recommended (Hair et al., 2010). Considering significant factors, the regression model for estimating income inequality is as follows:

Gini coefficient = 0.614 − 0.21P……3

The adjusted R-squared value being below 50 percent is likely due to most independent variables not being significant determinants of income inequality, except for the percentage of women with high-level occupational skills (professional, technical, or managerial), which is significantly and negatively associated with income inequality. Specific key results on how gender job status affects income inequality are as follows:

The share of women in professional, technical, or managerial roles has a significantly negative impact on income inequality (Beta = -0.021, p = 0.000). This suggests that women working in higher-skilled fields contribute to a fairer income distribution, decreasing the Gini coefficient. This may be because high-skilled jobs typically offer better pay and opportunities, helping to reduce income disparities.

Women's participation in agriculture and sales services does not significantly impact income inequality (Beta = -0.001, p = 0.076; Beta = 0.000, p = 0.962). Similarly, women with manual skills, social security, and employer-provided insurance also do not play a major role in income inequality (Beta = -0.001, p = 0.280; Beta = -0.009, p = 0.461; Beta = -0.007, p = 0.330). The proportion of the population in the middle wealth group and the year also do not explain differences in income inequality (Beta = -0.002, p = 0.356; Beta = 0.000, p = 0.934). Overall, these factors do not significantly influence the distribution of income in the population.

Table 3: Regression for impact of employment status on income equality

Independent variables	Dependent variable: Income equality (Gini coefficient)						
	Beta	Std. Error	Std Beta	t	Sig.	Collinearity Tolerance	VIF
(Constant)	0.614	0.074		8.28	0.000		
Types of occupational variables							
1. Percentage of women in agriculture	-0.001	0.001	-0.221	-1.80	0.076	0.604	1.655
2. Percentage of women in sales and services	0.000	0.003	-0.007	-0.048	0.962	0.390	2.567
Types of skills variables							
3. Percentage of women with professional,technical or managerial skills*	-0.021	0.005	-0.523	-3.86	0.000	0.493	2.027
4. Percentage of women with manual skills	-0.001	0.001	-0.124	-1.09	0.280	0.697	1.434
Types of insurance variables							
5. Percentage of women with social security	-0.009	0.013	-0.086	-0.740	0.461	0.670	1.493
6. Percentage of women with employer-based insurance	-0.007	0.007	-0.115	-0.980	0.330	0.663	1.508
Context variables							
7. Percentage of population with middle worth quintile	-0.002	0.002	-0.115	-0.929	0.356	0.595	1.681
8. Year	0.000	0.004	-0.012	-0.083	0.934	0.425	2.352

Note: Adjusted R-Square = 0.291; Error of the Estimate = 0.111; F = 4.00, Std. and regression df = 8, Sig = 0.001; The determinant is significant (*) at 0.05 where p-value ≤ 0.05

5 DISCUSSION

The results of this study highlight the significant role of gender occupational status in shaping economic growth and income inequality in Tanzania. Through multivariate analysis, significant relationships are found between various gender-related employment measures and key economic indicators such as GDP per capita and the Gini coefficient, which measures income equality. These revelations pave the way for significant structural adjustments aimed at fostering economic growth and alleviating income disparities, particularly by honing in on gender employment dynamics and increasing the role of women within the labour market. Therefore, this section is divided into three themes, namely: gender occupations and economic growth; gender, occupation, and income equity; and structural adjustments for economic growth and income equality, as explained below one after another:

5.1 Gender Occupation and Economic Growth

The regression analysis presented in Table 2 reveals that gender occupation status, quantified by the proportion of women working across diverse occupational sectors, accounts for an impressive 73.5% of the observed variation in economic growth (represented by GDP per capita), corresponding to the adjusted R-squared value. Among the significant determinants influencing economic growth, the percentage of women active in agriculture, sales, and services, along with variations in skill levels, is a prominent factor. A particularly revealing finding is the negative correlation linking the percentage of women in agriculture to GDP per capita. Hence, there are two adjustments to be made: first, to decrease the percentage of women in inefficient agriculture sectors and shift them to modern sectors characterized by efficient manufacturing, sales, and services occupations, as recommended by Lewis (1954); or to improve efficiency through automated technology, professional technical skills, management skills, entrepreneurship skills, or innovation in the agriculture sector to increase its output. This suggests that Tanzania's agricultural sector remains largely manual and inefficient, thus stifling economic progress.

This notion resonates with Lewis's dual economy theory. Lewis (1954) found that increasing women's participation in agriculture negatively impacts economic growth, which aligns with the dual economy model. Conversely, an increase in the proportion of women employed in sales and services, particularly those with professional, technical, or managerial expertise, positively influences GDP per capita. This observation implies that transitioning women from low-productivity roles in agriculture into more dynamic sectors such as services and enhancing their skill sets substantially elevates economic growth. This aligns with the insights of Ranis and Fei (1961), who advocate for the importance of industrialization and skill development as cornerstones of economic transformation.

Furthermore, research conducted by (Duernecker & Herrendorf, 2021; Ustabaş & Gülsoy, 2017) supports this perspective, underscoring that modern sectors and skill enhancement are pivotal in driving economic performance. The analysis also shows that women who benefit from employer-based insurance contribute positively to economic growth, while women who rely on social security have a detrimental impact. This adverse effect stems from the protracted processes of accessing social security benefits, which could obstruct their participation in the labour market or productive economic activities.

On the other hand, (Nafziger, 2006) emphasizes that while agriculture currently inhibits economic growth for women in Tanzania, it can become a growth driver through modernization. **todaro2020** highlight the importance of social security for long-term economic stability, but their study shows a delay in women accessing these funds, hindering their immediate economic contribution. Inefficient social security systems could impede economic participation, especially in developing countries like Tanzania.

5.2 Gender Occupation and Income Equity

Examining the complex interplay among gender, occupation, and income equity reveals a rich tapestry. The Gini coefficient, a measure of income inequality, yields multifaceted insights. With an adjusted R-squared value of merely 29.1%, it becomes apparent that factors linked to gender-specific occupations offer only a partial explanation for disparities in income inequality, particularly when contrasted with the overarching influence of economic growth. The percentage of women in professional, technical, or managerial roles is the most notable variable in this analysis. Remarkably, there is a negative correlation between this aspect of gender representation and income inequality: the gap in income starts to close as more women pursue high-skilled careers. This research highlights how crucial it is to give women more access to advanced training and positions of authority, establishing it as a critical tactic in the development of a more equitable distribution of income.

On the other hand, regarding income inequality, the impact of women in manual labour, sales, services, and agriculture seems insignificant. These trends could reflect more serious structural problems in these industries, marked by low pay and asymmetrical work arrangements where income distribution is still unequal for all workers, regardless of gender. Additionally, the study highlights a fascinating distinction about middle-class status. Although it is essential for accelerating economic growth, it has a remarkably minimal impact on income inequality. This paradox implies that while promoting a solid middle class can boost GDP growth, it minimally reduces the underlying income inequality. These results are consistent with earlier research and support the contradictory conclusions reached by scientists such as (Brueckner, Dabla-Norris, & Gradstein, 2017; Razafimandimby, 2017) about the place of the middle class in more significant development stories.

5.3 Structural Adjustments for Economic Growth and Income Equality

This study revealed that to foster genuine economic growth and bridge income disparities, we must implement structural adjustments that reshuffle gender occupation patterns. Foremost, we must tackle the significant number of women entrenched in inefficient, manual agricultural roles. The path forward lies in transitioning these women into modern sectors—think manufacturing and services—or

enhancing agricultural productivity through the incorporation of automated technologies and specialized technical training. Such a shift is crucial; it aligns with the economic frameworks proposed by Lewis and the duo of Fei and Ranis, reinforced by a wealth of empirical evidence.

Moreover, it is imperative that policy initiatives prioritize increasing women's representation in high-skilled professions—those in the realms of the professional, technical, and managerial spheres. This endeavor not only propels economic advancement but also serves as a pivotal mechanism for diminishing income inequality. A more inclusive economic environment is made possible by supporting women's access to high-quality education and all-encompassing training, as well as by guaranteeing equal opportunities in the workforce. Our results also highlight the critical need for reforms with regard to employer-sponsored insurance and social security. Both the scope of employer-based insurance coverage and the ease of access to social security funds for women are priorities. By greatly increasing women's economic participation, such programs could support long-term economic growth.

6 CONCLUSION AND IMPLICATION

In conclusion, this study underscores the critical influence of gender occupational status on Tanzania's economic trajectory and its quest for income equality. By instituting structural adjustments that elevate women's engagement in high-productivity sectors, enhance skill acquisition, and improve access to social security and insurance, we can catalyze economic growth while simultaneously narrowing income gaps. These insights lay a robust foundation for policy reforms aimed at promoting gender equality in the labor market and advancing sustainable development across Tanzania. Furthermore, the study highlighted that only a percentage of women with high occupation skills significantly impact economic growth while significantly reducing income inequality. Moreover, the study provides a model that can be used to analyze the impacts of structural adjustment policies on economic growth.

The study concludes and recommends the urgent implementation of the following structural changes and policies regarding gender occupation to realize effective economic growth within Tanzania's context:

1. fostering a middle-class economy;
2. decreasing the percentage of women in inefficient occupations, such as those in traditional agriculture, in favor of modern, efficient occupations in agriculture, manufacturing, sales, and services;
3. urgently increasing the percentage of women with high occupation skill levels, such as professional, technical, and managerial skills, and the use of automated technology rather than manual skills; and
4. Quickly increasing the percentage of women with employer-based insurance.

The study recommends further research to:

1. explore more structural adjustments in gender occupations to enhance economic growth and income equity as critical dimensions of economic growth;
2. carry out longitudinal studies: there is a need for a long-term panel study that tracks the career progression as well as income mobility and welfare outcomes of both men and women in different sectors across specified periods of time—such a design offers greater scope for meaningful causal inferences;
3. impact evaluation of the policies: impact assessments should be made on the policies regarding gender quotas, vocational training programs, and financial inclusion schemes aimed at tackling occupational inequality;
4. investigate sector-specific interventions: future studies should investigate the effectiveness of sector tailored interventions in particular sectors such as agriculture, manufacturing, and ICT to understand "what works" in which context.

The findings of this study underscore the important implications for various policy decision-makers and stakeholders to focus on numerous specific actions to reduce gender inequalities in the labour market. First, emphasize areas for women's employment; the areas of focus should limit themselves to only high-skill and high-paying jobs, since such reforms are necessary. Second, there should be a focus on policy changes to promote women in professional, technical, and managerial sectors, boosting economic growth and reducing income inequality. Education and training should support women in learning these skills. Labour and economic planning actors should work to address existing challenges and avoid pushing women into low-paid and unskilled jobs, mainly in agriculture and manual labour.

Furthermore, the study results highlight the need to improve women's access to social security and employer protection systems, as existing coverage must provide financial and economic security. In addition, policymakers must carefully focus on investments that promote structural change and move women into the middle-income group. Tax incentives for equality-oriented companies throughout the organizational framework—more specifically in recruitment and promotion policies—can attempt to bring about positive changes.

Besides, because these women with skills above the average occupational level do much to reduce income inequality, it becomes necessary to put policies in place to help them climb the ladder with initiatives such as mentorship, leadership advancement, and improving access to funding for women-owned businesses. The findings suggest that well-informed economic policies, considering gendered perspectives, are required and should focus, for instance, on the unfair distribution of occupations, offering inclusive social protections for both genders, and even using women's empowerment to ensure sustainable economic growth and development.

Possible Challenges

The successful implementation of gender-inclusive occupational policy reforms in Tanzania is hindered by several structural and systemic barriers. These include outdated attitudes and conceptions that discourage women from certain categories, such as STEM fields and leadership positions. Insufficient institutional capacity in government agencies and local authorities also affects their effectiveness in implementing gender-responsive policies. Gender strategies have not been adequately integrated into national and sectorial development plans, leading to diluted effects and duplication of duties due to weak inter-ministerial coordination. Poor access to education and training is another issue, as the expansion of education provision is not helping rural women access the skill levels needed for higher-return jobs in the formal economy. Additionally, most women in Tanzania's jobs are in the informal economy, which is unregulated and not covered by formal policy interventions.

7 CONFLICT OF INTEREST STATEMENT

No conflict of interest was reported.

8 FUNDING INFORMATION

No fund was received

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