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Evolution of gender and poverty dynamics in Tanzania

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What is Chronic Poverty?

The distinguishing feature of chronic poverty is extended duration in absolute poverty.

Therefore, chronically poor people always, or usually, live below a poverty line, which is normally defined in terms of a money indicator (e.g. consumption, income, etc.), but could also be defined in terms of wider or subjective aspects of deprivation.

This is different from the transitorily poor, who move in and out of poverty, or only occasionally fall below the poverty line.



Abstract

In Tanzania, liberalisation and de-agrarianisation have led to unequal growth; stagnating and in some cases increasing poverty; fragmented landholdings; and a rise in the cost of essentials. Local user costs also continue to cripple local populations, despite the government's commitment to eradicating these.

Meanwhile, traditional gendered roles in rural households have changed, with longer-term de-masculinisation and corresponding feminisation of responsibility for family provisioning – both within marriage (contingent on a rise in male underemployment, despair and alcoholism) and through a rise in divorce, widowhood and single motherhood.

Women have been empowered particularly by their membership in female credit networks. In response, some men assault this freedom by marrying second wives, spending more money and time outside the home, labelling women prostitutes and perpetrating physical abuse. These issues have contributed to the rise in the number of female-headed households.

Widowed and divorced women are exposed to customary stripping of assets by husbands or husband's kin. Women's statutory rights under land and marriage legislation are not enforced. Traditional support has also fallen, leaving women deprived of the means to support children's nutritional and educational needs in a time of rising costs, which may perpetuate intergenerational poverty in the coming decade.

We suggest further linking small female credit networks to cooperatives so they can access more capital; reworking and enforcing legislation; acknowledging women's role as key providers; and establishing gender-sensitive employment guarantee schemes, in part to help poor rural men emerge from poverty traps so they can contribute to the family provisioning.

Keywords: poverty, agrarian change, gender, divorce, widowhood, female headed households, intergenerational transmission of poverty

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1 Introduction

In 1999, Deborah Bryceson argued that,

'The disappearance of agricultural subsidies amidst increasing commoditisation of rural life has engendered a cash crisis in domestic household units, forcing virtually all able bodied adults as well as many children to seek different forms of income. The individualisation of economic activity and the increasing tendency to engage in non-agricultural income earning *have had a dissolving force on long standing agrarian division of labour as well as economic rights and responsibilities within rural households*' (Bryceson, 1999: 20-21)

This paper looks at the effects of the past decade's experiences of poverty reduction and women's rights on the evolving roles (livelihoods), rights and responsibilities of rural men and women. We look carefully at processes of individuation and their impact on women's ability to move their dependants out of poverty.

That unrestrained neo-liberalism was not the solution for the rural poor in Tanzania was first recognised officially in the late 1990s, in a series of documents that stressed that national economic growth was not producing the expected proportionate fall in poverty in Tanzania (URT, 1998; 1999a; 1999b). In 2000, as part of the enhanced Heavily Indebted Poor Countries (HIPC) Initiative agreement with the World Bank and the International Monetary Fund (IMF), the government of Tanzania agreed that HIPC funds generated would be spent on poverty reduction. In 2000, the first generation poverty reduction strategy paper (PRSP) was adopted and implemented (2000-2003/4). This approach was conceptualised in terms of the Millennium Development Goals (MDGs), and it was agreed it would focus on enhanced service sector provision to the poor (e.g. education, health, water supply, rural accessibility/roads, the judiciary). This included, for instance, building more schools and hospitals and abolishing school and other user fees (Kessy and Tostensen, 2008; TGNP, 2007; URT, 2002,). This was seen as a long-awaited replenishment of resources lost in the late 1980s (TGNP, 2007). Gender-specific policies include increasing women's representation in Parliament and on local government councils, and the reform of women's and gender development policies and laws. Legal reforms have included Land Act 4: The Village Act 5, 1999 and Land Act 2, 2004.

In 2005, the second generation PRSP was broadened through Tanzania's National Growth and Poverty Reduction Strategy (NGPRS, or MKUKUTA 2005-2010). MKUKUTA I was designed to refocus on growth in order to generate sufficient resources for poverty reduction, enhanced social services and improved governance – understood as three interlinking areas contributing to poverty reduction (URT, 2005). Yet in 2009 the government review of MKUKUTA criticised the approach for its continued failure to reduce poverty in line with the impressive rate of national growth of between 6 and nearly 8 percent in previous years (NBS, 2008a; URT, 2009). Indeed, one observer likened the rate of growth in Tanzania to that in



the East Asian emerging markets in the 1980s (David Nellor, Senior Advisor in the IMF's Africa Department) but without the corresponding level of economic development in those countries. Since 2001, the percentage of the population living below the basic needs poverty line fell only 2 percent, from approximately 35 percent to 33 percent in 2007; the level of poverty reduction was no greater than in the previous 10 years, before the approach was implemented (from 1999 it fell from 37 percent to 35 percent: da Corta and Price, 2009; DFID, 2009a; NBS, 2007). Moreover, as a consequence of rapid population growth, the reduction in the proportion of the people living below the poverty line translates to a rise of 1 million people living in poverty in mainland Tanzania between 2001 and 2007 (NBS, 2007).

The question in the minds of academics and policymakers alike therefore is: why didn't fairly healthy growth in Tanzania correspond to a fall in poverty, and why did the number of those in poverty increase by 1 million in 2001-2007? This paper argues that one important reason for this persistence of poverty into the first decade of the new century was the effect of the pattern of unequal rural growth on perverse changes in gender roles, responsibilities and rights – gender dynamics – which served to deepen poor people's inability to move out of poverty.

Section 2 examines the contribution of successive stages of liberalisation and erosion of state support to the pattern of unequal rural growth in the study regions and impacts of this on their poor. Section 3 looks at the impact of the resulting poverty and the scramble for jobs among poor men and women on traditional gendered roles, responsibilities and rights. Gendered dynamics are defined as changes over time in the norms governing the accepted roles, responsibilities and rights of men and women. This includes, for instance,

- Who does what work (family/household division of labour)? How much?
- How is responsibility for family maintenance (including education and health costs) shared between men and women?
- Who has what rights – freedom to be employed, mobility and control over earned and joint income – to family assets?
- Who has power over people: 1) power in the household or clan and 2) actually enforced legal rights within the larger community?

These dynamics work on norms governing relations between men and women who are married (conjugal contracts), between parents and children (e.g. education in return for support: a gendered version might be 'I will accept your bridewealth when you get married but if you are abandoned I will accept you and your children back into my home') or between, say, parent, abandoned daughter and brother ('your brother will get preferential access in education and you might work to help fund him, but in return he will look after you if your husband dies or abandons you').



Although the feminisation of responsibility without corresponding rights has tied women's hands, Section 4 identifies one area where improvements in women's ability to manage the rising burden are beginning to show.



2 Poverty: new drivers of intensified poverty and struggles over resources

When Bryceson (1999: 20-21) observed the beginnings of substantial changes in gendered roles, rights and responsibilities in rural Tanzania in the 1990s, she attributed this change, and processes of individuation, to Tanzanians 'scramble' for non-farm jobs'. The scramble was the result of a rise in poverty resulting from the dismantling of the institutions that supported small farmers, vulnerability to crop price fluctuations and an increase in smallholders' cash needs. Incomes from traditional cash crops were failing in terms of both productivity (lack of inputs, credit) and price, so many small farmers were thrust back into labour and petty trade markets to meet cash needs.

The drivers of poverty Bryceson identified are remarkably apt for the first decade of the new millennium, despite new poverty reduction efforts, but we also highlight three key factors that drove poverty in this decade:

1. The impact of land shortages and high land prices arising as a result of processes of polarisation and proletarianisation, shortages made worse by population pressure;
2. Rapid inflation in the cost of food and other essentials; and
3. A rise in effective user costs, especially in education, which MKUKUTA was designed to reduce.

2.1 Unequal agricultural growth: land shortages, proletarianisation and rising costs

Tanzanian traditional cash crops experienced buoyant production and secure markets until the dissolution of the cooperatives in the 1980s, which led to a long-term decline in traditional exports (see below). As for our research sites, Newala district witnessed a fall in production per capita of cashews (a 70 percent fall in Tanzania on a per capita basis from the mid-1960s: Baregu and Hoogeveen, 2009); the same was the case for Mwanza district in cotton.

Over the past 10 years, there has been some minor agricultural growth in new crops, including paddy and vegetables in Mwanza and Nkasi and attempts to reinvigorate cashew markets and processing in Newala district. However, this minor growth has been captured by those with significant local power, capital and official connections. In Nkasi and Newala districts especially, those engaged in off-farm activities invested in new technology ahead of ordinary farmers and used profits to purchase the land of the poor, with the latter selling their land to meet urgent consumption and educational needs. In Nkasi, former owners became tenants on their own land. In Newala, they became agricultural labourers on their own land.

**Box 1. Capitalised Sukuma landlords and Fipa tenants**

In the 1970s, very little rice was grown in the valleys of Kalesa, Nkasi district. Villagers from Kalesa focused on fishing in Lake Tanganyika and cassava/maize growing on farms inland (mostly Fipa). In the 1980s, Sukuma migrated into the area with their cattle holdings. Mr. Ezekiel Bigabo, from northern Tanzania, settled in Kalesa with his uncle in 1981, and they used oxen to cultivate the land. Before this, there were no oxen for land cultivation in Mwandima ward.

In the 1990s, an agricultural officer showed the Sukuma, the Ha and the Fipa (locals) how to increase rice yield per acre, demonstrating how to flood rice beds, construct bunds to retain water and increase rice productivity by planting rice seedlings in rows. The local authorities granted free surveyed plots to those who were willing to increase rice production. The natives of the areas (the Fipa) responded much less than the newcomers (the Sukuma and the Ha), the latter having oxen to plough and more capital earned through cattle. Mr. Ezekiel Bigabo claims that he legally received 50 acres of land for rice from the authorities. This compares with the mere 6 acres acquired by Pankras Mndoa in Kalesa. Ezekiel also occupied about 60 acres of land for grazing his cattle and converted it to paddy land, claiming it as his own under customary land rights. He now has 110 acres for rice production: he cultivates 20, rents out 70 and puts 20 to fallow (Christopha Kipoya, Agricultural and Livestock Officer, Mwandima ward).

Moreover, many locals have sold their land to him during dry distress periods and agreed to become tenants. According to Ezekiel, 'A farm has value only during a rainy season. During a dry season, they sell their farms, and when the rainy season comes they are hired even by the farms which they sold themselves. If you buy a farm from one of them, his/her fellows come to request you to buy their farms too.' Some locals charge TSh 100,000 per acre per season for rent; Ezekiel never charges cash but instead asks for payment in bags of rice (between 1 and 5, averaging 3, he said), depending on fertility of the land.

In short, in-migrating Sukuma like Ezekiel have become landlords and locals have become tenants on their own land. Mr. Mpama, a retired teacher, complains that today's youth have no paddy land: 'Mr. Bigabo has grabbed an excessively big amount of land and tricked many smallholder's into selling land to him at prices that are too low in comparison with the land size and value.'

Ezekiel, Kalesa, Rukwa

Box 2. Capitalised traders become farmers

Chang'alu Mtanda is a big farmer and businessman from Nkangala who purchased 42 acres from his profits from growing HYV rapidly maturing cashew and mango trees. He began in 2000, when he had acquired enough from working as a cashew agent for Indian traders to begin trading on his own, selling directly to a small female processing group of 15 women run by the Nkangala Farmers' Association (NEFA) for TSh 700. However, he found that the profits were not covering the costs of transport or labour, so he decided to try to grow cashews directly and supply to the processing group. In 2003, he purchased 10 acres of good quality land and was determined to use the most modern agriculture. He purchased modern trees which mature in just three years and used modern inputs (he claimed this was a much better formulation of sulphur powder than that supplied by the government under the warehouse scheme). These techniques are far beyond most farmers who have inherited cashew plantations, where trees are planted in a higgledy-piggledy fashion: they may have a few new trees but not entire plantations of mature varieties. In 2006, he had his first harvest of about 10 tonnes of cashews – compared with 2 tonnes per 10 acres for a local. Because Chang'alu still had his guaranteed NEFA market he could bypass traders and sell directly to this small processing group for TSh 850 (other farmers in the region at this time were getting TSh 500 or less for their cashews, according to one focus group discussion (FGD)). In 2007, he purchased another 10 acres of land and again planted fast-maturing cashews and mango trees. He harvested 6-7 tonnes of cashews from the first farm in 2007 and again in 2008 – production fell a little because of the weather but this is still a good yield by local standards. In 2008, he purchased 12 acres of maize and cassava land and in 2009/10 he purchased 10 acres of land. He feels he will have an excellent harvest this year. The 42 acres and mature trees he has acquired came from land sales by smallholders who are now labourers on their own farms.

Chang'alu, Nkangala, Mtwara



The existence of such a highly technical farmer in the region does not excite the local street chairman, who is unhappy about the rise in land purchases from the poor and does not feel that the added employment makes up for land sold.

Box 3. Focus Group Discussant, Nkangala, Mtwara

The street chairman explained that people who purchase the land of the poor are making poverty worse in Nkangala, Newala district: 'Poor people have to sell land because they are poor or because they need to pay school costs. They are forced to sell their land to rich people who approach them and want more land and more land. As a result, the poor person will have nothing but labour to sell to rich landowners. Such land-grabbing is making poverty worse in this region.'

2.2 Barriers to re-entry: buying land, renting land or hiring oxen

It is very hard to start farming lucrative cash crops again once land is sold. The high price of particularly fertile land or irrigated land is beyond most poor people. In Nkangala in Newala district, for instance, respondents complained that 10-15 years ago a landless labourer could save from their wages or small businesses and buy maize/cassava land for TSh 25,000 per acre or even cultivate a bit of free forest land for cashews. However, between 1999 and 2009 the price of land shot up, trebling or even quadrupling.

Table 1. Respondents' estimates of cost of fertile land in 1999 and 2009 and of rental in 2009

	Cost of fertile land 1999	Cost of fertile land 2009	Cost of rental in 2009
Cashew (with trees on it)	TSh 100,000	TSh 300,000	TSh 170,000 (more than half the price of buying land)
Maize	TSh 20,000-30,000	TSh 80,000-120,000	TSh 15-20,000 (a fifth of the price of buying land)

Source: FGD, Nkangala district, Mtwara.

2.2.1 Other sources of land shortages – population pressure

Access problems result not merely from high demand from larger farmers hoarding or buying up land, but also from rising population pressure which reduces the size of farmland inheritances. For instance, young people in Kalesa speak of their parents inheriting 5-10 acres of land, but this generation, of young men and women in their 20s, are inheriting fractions of acres. Two respondents in Kalesa in Nkasi district had inherited 0.25 and 0.50 acres of land, respectively, to share with their husbands. In Mwanza region, many respondents spoke of grandfathers owning hundreds of acres, and in Nkangala grandparents had owned large tracts of land (downward intergenerational mobility was a key theme in all districts). Tanzania's fertility rate is still above five children per woman and the demographic growth rate is estimated at 2.6 percent per year. It is of concern that fertility has not declined in the past 10 years and that transition could take longer than projected (Ellis *et al.*, 2007).



Population pressure also reduces the fertility of land (by over-farming without fallow periods), so there is less fertile land available on the market. One FGD respondent in Nkangala revealed that maize land is three times less fertile than it was in the past, so he needs to farm treble the acreage for the same production levels. The pressure of population growth and demand for labour is higher in growing areas, especially peri-urban coastal Tanzania, where the 'free area' between villages is diminishing.

A large amount of land is held uncultivated as a store of wealth, which contributes to land shortages. Wealthier parents hold onto land, or acquire further land, so they can give it to their children. Out-of-town siblings – often migrating males – often hold on to uncultivated land because holding it rather than lending to local siblings – often female sisters – will enable the land to become more fertile. Local siblings – often female kin – are afraid to sell or rent land and damage its fertility, which could lead to family conflicts or worse losing the potential support of a brother (see Section 3.3.3). Local kin renting it out to outsiders who would not care for the land is commonly understood as destroying its fertility (apparently outsiders do not replenish with fertilisers).

Land access is also constrained by problems in the land rental market: people fear that, if the land is rented, the new farmer might claim it as his or her own on the basis of customary land law. This even leads to arguments within families when fathers will not lease to daughters or when men who migrate do not let their sisters farm their share. Insecure land rights are an important problem encountered in all three regions, preventing the land rental market from working efficiently for poor people.

Box 4. Novath, 81

Novath Nanzalalila told us that many people who have land are reluctant to rent it out for fear that those who rent it will claim it as their own. He explained that in 2006 he lent a 1-acre farm to someone so he could grow cassava on it for two seasons. The borrower actually sold the land after harvesting the cassava. Novath took the case to the police and the perpetrator had to give back the farm. 'From that experience, I no longer lend land to anybody. If I am unable to cultivate it in a certain year, I just leave it fallow.'

Novath, Kalesa, Rukwa

Many of our life history respondents expressed the same fear of renting, which seriously reduced the amount of land available for rental.

2.3 Recent movements to re-establish new institutions to curb local power

In the early 2000s, Tanzanian poverty reduction policy (PSRPs and MKUKUTA) focused on growth by deepening the liberalisation of markets together with a focus on supporting social services. This approach involved no interventions to curb local power in crop marketing, lending to farmers and labour and land markets.



In the mid-2000s, policymakers began to respond to the lack of broad-based pro-poor growth by focusing on agriculture, which accounts for roughly 70 percent of rural incomes but where growth has been comparatively slower and more volatile (ranging from 3.2 to 5.9 percent from 2001-2007: NBS, 2008a). Since 2006/07, new agrarian institutions have been established to address the problems associated with middlemen capturing monopoly rents from poor farmers in remote rural areas. These include the warehouse receipt scheme linked to agricultural marketing cooperative societies (AMCOs) and to farmer credit through savings and credit cooperative organisations (SACCOs), which provides assistance in the storage and marketing of crops together with the distribution of government-subsidised basic inputs and credit to farmers. These institutions have made some important steps towards success. For instance, cashew marketing in Newala district has become more secure and prices have risen slightly (see Mashindano *et al.*, 2000 for a full discussion). SACCO credit, although mostly benefiting the middle rich, have supported poor women indirectly by supplying them credit through burial societies (see below).

Yet these new institutions have covered only certain crops in certain regions or only a segment of the rural population, and are in their infancy in terms of development. On their own, without supplementary legislation, these interventions cannot address problems in land markets (land-grabbing, titles and enforcement), rental markets and labour markets. As a consequence, despite improvements, these new agrarian institutions have not been able to reverse the trends set in place by liberalisation. Instead, modest growth in new crops during the first part of the decade tended to be captured by the technological and capital 'haves', bypassing the majority of smallholders and promoting a rapid rise in the number of near-landless people dependent on flooded casual labour and petty trading markets, subject to rapidly rising costs of essentials and services.

There are two key consequences of unequal growth and land shortages for the poor. The first problem is poor people's dependency on labour and petty trade markets for employment, which are flooded by others trying to do the same, leading to depressed wages, poor labour contracts (see Hawa in Section 2.5.2) and tiny petty trading margins (see Erick in Section 3.4.4). Moreover, there are not enough successful middle-ranking farmers to sustain demand for local labour and goods.

The second consequence is poor people's dependency on inflationary markets for food and other essentials which, in the context of rapidly rising costs, is precarious: such commoditisation both pushes food prices up and compels other, slightly less poor, smallholders into the labour market to meet costs such as education, bringing wages down. Below, we discuss the worrying rise in the prices of essentials and services since 2000.



2.4 Rapidly rising costs of essentials

2.4.1 Rise in the costs of basic needs 2005-2009

In all the study sites, people complained of rising costs, but these seemed to be felt most acutely in Nkangala in Newala district. From 2000 to 2005, residents faced a slow rise in the cost of living, but this sped up between 2005 and 2009, outweighing any gains made by the rise in the price of cashews through the warehouse scheme.

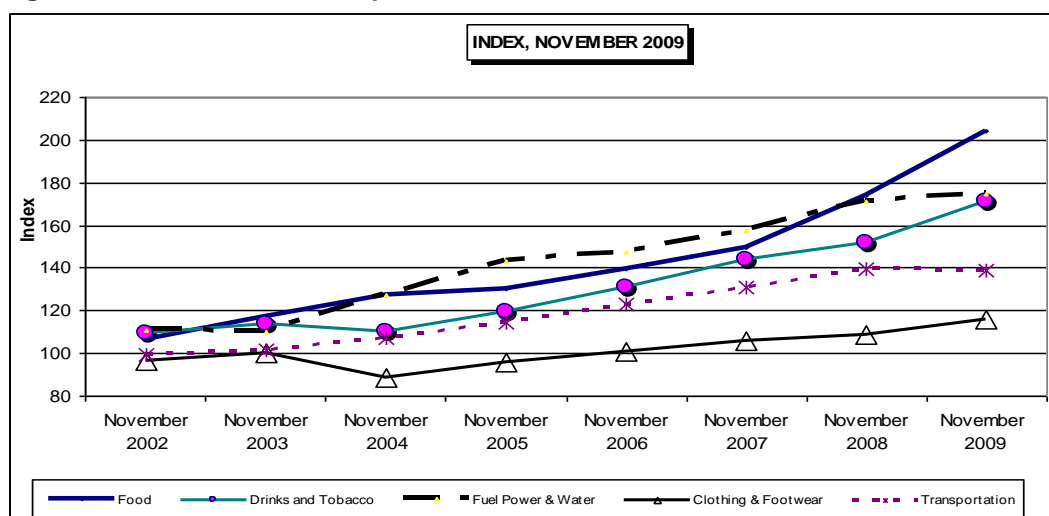
Box 5. Councillor, Nkangala, Mtwara

As the local councillor of Nkangala put it, 'before 2005, money was not so available and our incomes (especially after 1999) were low, but the cost of living was not that high. But since 2005 money is still not available, our incomes are low and the prices for goods have risen steeply; if you earn TSh 10,000 this is finished quickly and you can't even earn it back! This is why poverty is so visible, especially in past five years. We can't afford fish or meat because the prices are too high – even businessmen find it hard and government employees too. Soap has doubled in price. The fish business is dead now because no one can afford to buy fish!'

Thus during the MKUKUTA I period, people felt poorer because, although the price of cashews rose from a low of 400 to 500 then 700 under the warehouse scheme, this rise was not in line with the rise in the costs of inputs and the much more rapid rise in the cost of living (basics such as fish, kerosene, soap, sugar, salt and clothing). The poor spoke of being priced out of the market entirely for certain basic needs (such as beef, chicken, milk and fish – i.e. the protein content of meals).

Figure 1 shows the rise in the costs of living reflected at the all-Tanzania level. Selected indices have been rising since 2002 and rapidly since 2005 in all areas, most notably food.

Figure 1. Selected consumer price indices, November 2002 to November 2009

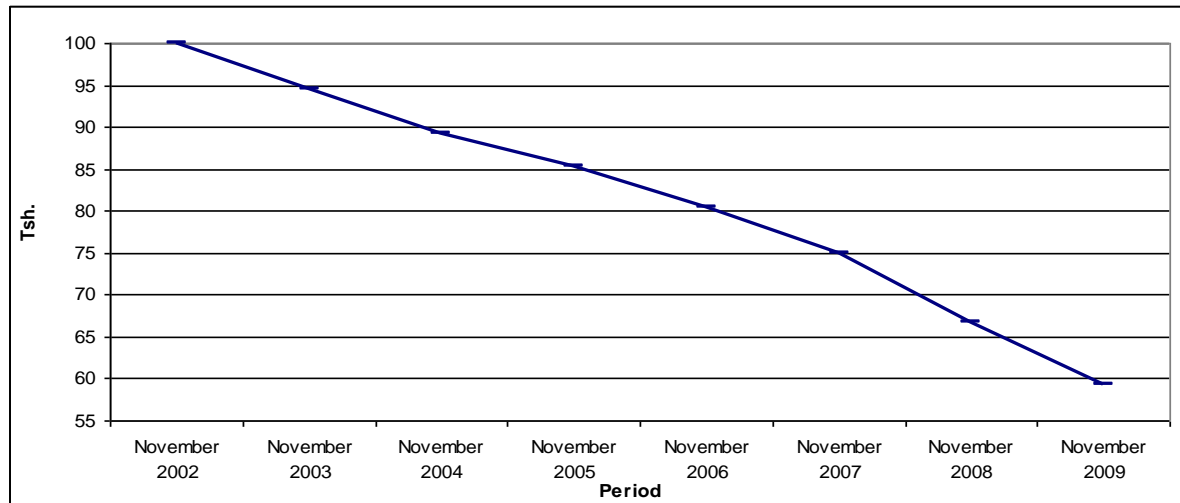


Source: NBS (2009).



Figure 2 shows the purchasing power of the Tanzanian shilling in terms of consumption at different times. Since November 2002, the value/purchasing power of TSh 100 fell to just TSh 59 and 28 cents in November 2009.

Figure 2. Purchasing power of TSh 100 in November 2002 compared with November 2009



*Note: * The National Consumer Price Index (NCPI) covers prices collected in 20 towns in the Tanzanian Mainland. Prices are gathered for 207 items and are the prevailing market prices. The NCPI is a statistical measure of goods and services bought by persons in urban areas, including all expenditure groups. It measures changes in price – not expenditure – which are the most important cause of changes in the cost of living.*

Source: NBS (2009).

Thus, a key reason for the rise in the costs of goods is the fact that, since Tanzania is a net importer of intermediate and final goods, the depreciation of the shilling serves to exacerbate the diverse balance of payments position. This owes to the inelastic nature of the imports (i.e. fertilisers, medicines, raw materials for manufacturing industries, clothing and oil) which has increased the cost of such imports relative to previous years. Consumers suffer the most because the added cost for imported goods and raw materials is passed on to them (TGNP, 2007). The ongoing electricity supply crisis is adding to these problems.

Poverty resulting from inflation in the costs of basic needs is felt more acutely in peri-urban regions like Nkangala, where people are more reliant on the market for employment and where price levels are higher than in more rural regions (one respondent said a cow in a nearby village costs roughly TSh 100,000 but in Nkangala it costs TSh 500,000.) Moreover, people in peri-urban regions often have to pay rent, which also reduces the amount available for purchasing foodstuffs.

2.4.2 Casual labour wages are not keeping up with inflation in food costs

This rise in costs is particularly crippling for casual labourers. In Nkangala one woman lamented during an FGD that, 'if we work as a casual labour or make doughnuts for 20 days, we are paid TSh 20,000, but if we go to the market with that TSh 20,000 we cannot get enough food to cover 20 days!'

**Box 6. Asna, 32**

Asna relies on heavily casual labouring to supplement her farm income. She complains that her money no longer has value in the market because costs for basic needs are so high; some goods have now become unaffordable. This includes beef, sugar, cooking oil, chicken, eggs and milk. She said when she was first married 14 years ago she could afford all of these items to accompany maize/cassava *ugali* and now only vegetables are affordable, occasionally with some nuts from her farm. Asna wants a government body to regulate prices traders set in the market.

Asna, Nkangala, Mtwara

Table 2. Respondent's estimates of prices of foodstuffs, 1999 and 2009, and multiplier

	1999	2009	Multiplier
Maize	TSh 6-700	TSh 7,000	X10
Cassava	TSh 2000	TSh 18-20,000	X10
Sugar	TSh 400	TSh 1,400	X3.5
Beef	TSh 1,000-1,500	TSh 5,000	X2.5
Whole cow		TSh 500,000	
Cooking oil	TSh 6000	TSh 23,000	X4
Chicken	TSh 1,000-1,500	TSh 9,000 (chickens were suffering from sleeping sickness)	X7.2

Note: The figures above show a doubling of prices since 2002 on an all-Tanzania level so Asna Burhan's estimates may have been a bit exaggerated. She was angry when reporting these trends. It does indicate how she perceives this rise in prices, however.

Source: Asna Burhan's estimates of prices.

Non-food essentials such as soap and kerosene are said to have also doubled or even trebled in price over the past 10 years (FGD in Nkangala, Newala).

2.4.3 High food prices and hunger and malnutrition

These price rises in the context of poor people's falling access to farm land and stagnating wages mean that, despite poverty reduction efforts through MKUKUTA I, hunger or malnutrition may be on the rise for these labourers.¹ The US Agency for International Development (USAID) Famine Early Warning Systems Network outlook for Tanzania for October 2009 to March 2010 suggests that prevailing above-average prices for food have increased the numbers of food-insecure people across Tanzania (FEWSNET, 2009):

'Prevailing food insecurity in the country is related to food access, as all markets are registering above five-year average prices for all monitored commodities (maize, rice, beans, millet, sorghum, and potatoes), indicating that poor households are constrained in accessing food from markets.'

¹ Kessy and Tostensen (2008) identify a significant fall in stunting and wasting among the under-fives over recent years, but this may be a result of better health interventions (e.g. to reduce childhood diarrhoea and other wasting diseases) and prompt nutritional advice at the first signs of childhood malnutrition (see Village Voices, the film) rather than to greater quantities or quality of food consumed.



This price rise has forced a reduction in food quality (protein and vitamins) for the poor (ibid):

‘Poor market-dependent households in both urban and rural areas generally spend a large proportion of their cash income on food so higher prices have forced them to reduce the quality of food consumed. As prices increase, the poor spend on less expensive, calorie-rich staples (maize) and less on food rich in protein and vitamins (such as fish, dairy, fruits, and vegetables). Continued high food prices have limited poor households’ (mainly casual labour-dependent households and poor farmers) access to food from market.’

The short- and long-term health consequences of poor protein and vitamin intake for maternal and child physical and cognitive development are well-documented, together with the significant risk of developing certain chronic illnesses in adulthood (the irreversibility of poverty, see Bird, 2007). Nutritional well-being in Tanzania is further constrained by the lack of safe water and sanitation facilities (see below).

2.5 MKUKUTA and the steep rise in the costs of services: education, water and health care

Another very lumpy and growing cost for poor people is that of essential services. What is ironic is that the PRSP and later MKUKUTA were designed in order to broaden access to services through buildings and abolishing user fees for primary school. Additional school classrooms and buildings, especially in primary and secondary school, and health facilities mushroomed, together with community support through materials and labour even in very remote villages (see da Corta and Price, 2009; Price, 2009 for Village Voices film research).

In education, the visual image of these structures sprouting up even in remote villages served to greatly heighten poor people's ambitions to educate children as a route out of poverty. Among the poor, scarce cash is invested in education first, over investments in agricultural intensification. However, while constructing buildings gets ruling parties back in power, filling them with teachers, furniture, books, stationery and uniformed children is less effective as a vote-obtaining tool, and this task therefore falls to local communities and parents. Local authorities not only put taxes on crops sold (e.g. in Newala district) through cooperatives and the warehouse scheme but also ask all parents to foot the bill for supplementary contributions deemed necessary to run schools. Kayunze *et al.* (2010) note that additional rent-seeking (corruption) adds to these costs. Moreover, a review of the 2006/07 budget reveals declines in allocations to all social sectors compared with 2004/5 when the shilling had greater purchasing value (TGNP, 2007) (see Figure 2 above).

As such, a combination of insufficient state funding and local corruption when exacting contributions from parents means that parents are often spending most of their cash income on education instead of on other investments such as agriculture, and poorer parents are doing without education. Similarly, health care dispensaries lack medicines and ask for



contributions, which add up – so the poor do without. Health care for the pregnant and those under five is often met by mothers. In sum, the costs of these services are making people poorer: the poor either pay or do without the service, resulting in undereducated youths and the hygienic and health consequences associated with minimal health care and water usage.

2.5.1 *Water*

People in Nkangala are angry at the shortage of water. In the 1960s, water was pumped from the River Ruvuma into communal points and piped directly into buildings. This equipment is now 24 years old and requires both repair and a regular supply of electricity. As a consequence, poor people now have to either pay for water or walk long distances to collect it. We witnessed a similar problem regarding piped water in Kalesa. In all three districts, researchers identified low hygiene levels and unwashed clothes.

Water availability contributes to poor people's downward mobility: they spend increasing amounts of time fetching it (which can limit income-earning time) or have to pay for it. Insufficient water fosters disease and malnutrition, and paying for water puts further pressure on consumption of better-quality protein- and vitamin-rich foods. Children tend to skip school because of unwashed uniforms.

Box 7. Asna, 32

Asna that it took up to six hours to collect water (either 2am-8am or 6am to 12pm) and it is uphill coming back. The older children could help, but they come back exhausted and unwilling to go to school; if Asna goes, she may forfeit a casual labour wage. With four children, she needs to do the journey every two days. She could pay for 'trucked in' water, which costs TSh 500 per 20 litre bucket. She could also do without or scrimp, but then her children wouldn't go to school because of the shame of having dirty faces or clothes.

Asna, Nkangala, Mtwara

Box 8. Hawa, 47

Hawa said that water is scarce in her village. The researcher found her quarrelling with her husband because he used water to wash his trousers. She said she had gone with her husband to fetch water, leaving home at around 5am and returning at around 11am. She added that she had put some in a sealed container because they smell and she doesn't have water to wash them. Because of the water scarcity they take a shower very seldom. The only time they can use a lot of water is when they fetch water. The main need is to protect them from being eaten by mice and cockroaches, which are attracted by the smell.

Hawa, Nchinga, Mtwara

2.5.2 *Education*

School fees are supposed to have been abolished for primary and set at TSh 20,000 for secondary, but these and supplementary contributions represent another problem. Teachers tell children to go away if they cannot pay. Inability to pay for uniforms is very common. For the most part, it is only non-poor families whose children are in school, especially secondary



school. In each region, parents found the supplementary costs of education crippling and the poorest cannot afford to keep their children in school:

Box 9. Focus Group Discussion, Nkangala, Mtwara

When we asked a focus group why there seemed to be more children out of school in Nkangala in Newala district than in other places in Tanzania, the response was emphatic: 'We do everything possible to send our children to school! But the poor and destitute cannot meet the payments for fees, uniforms and supplementary costs and so are turned away.' At the local government school, if children do not pay TSh30,000 for a desk and chair or supply one, they may be sent home.

Box 10. Asna, 32

Asna is a single mother. She is determined to send her four children to school but only just manages. She complained that for the three in primary school she has to pay TSh 10,000-20,000 per year plus uniform costs of TSh 10,000 (TSh 70,000 for the three). Her eldest daughter did not pass her Standard 7 exams, so Asna decided to send her to a private non-boarding school, a common choice in such cases. (Indeed, she dissolved her marriage on this basis, as her husband would not give Asna the freedom she needed to subsidise her daughter's school fees.) This costs TSh 70,000 in contributions, TSh 20,000 in fees (e.g. exam fees, watchman), and TSh 15,000 for proper shoes and uniform. Overall, then, she needs about TSh 175,000 to send her four children to school. On top of this, Nkangala residents are contributing TSh 10 from each kilo of cashews in order to build a government secondary school.

Asna, Nkangala, Mtwara

Box 11. Samweli, 35

Samweli Togoro, a middle-ranking farmer complained that contributions for primary school are very high for his nine children. He pays TSh 2500 a month for each child in order to pay salaries for teachers not registered under the government system. Such teacher contributions are village policy. He also pays TSh 200 each week per child for stationery.

Samweli, Kalesa, Rukwa

Those poorer than Asna and Samweli cannot send their children to school because of the costs. For instance, Consolata is a widow and casual labourer aged 62. She lives with four grandchildren in Wazabanga village of Magu district. She is worried she will not be able to sustain school costs because they are high and her strength to produce is deteriorating.

Box 12. Devotha and Edith, 35 & 40

Devotha and Edith from Ndite village both left school after Standard 3 because their parents could not buy them uniforms. Edith said that the teacher constantly chased her out of the class and she got tired of this.

Devotha and Edith, Ndite, Mwanza

2.5.3 Health care

Although in some areas health facilities work well (e.g. Kalesa village), in many more sites people have to pay for consultations, medicines and supplementary procedures.



- The elderly and children are not supposed to pay for health services, but in practice women pay for under fives because drugs are usually not available (Kayunze *et al.*, 2010, on Kayumbe in Nkasi). The elderly pay for consultations (TSh 15,000 in Nchinga in Newala district) and medicines. Village dispensaries have very erratic availability of drugs in general and so poor people are found to pay for them (ibid).
- There is a hospital in Nkangala in Newala but it is too expensive for poor people. People often have to pay TSh 25,000 for each x-ray or visit 'but few poor people can just come up with this when they are struck suddenly with a disease so these people die' (FGD in Nkangala). When they are admitted, they find there is no medicine and that two to three patients are forced to share one bed. Those hit hardest are single mothers, who have to foot bills associated with childbearing and early child care.



3 Gender: contesting traditional gendered roles, responsibilities and rights in the context of ‘the hardship of life’

This section looks at how traditional gender relations are being fiercely contested in the context of the scramble for jobs, increasing land scarcity and rising costs – what respondents often refer to as ‘the hardship of life’. Men and women are contesting who does what work, who has what share of responsibility for family maintenance and who has what rights over assets, power and social protection in kin networks. We argue that the shift in responsibility for family provisioning onto women in the context of rapidly rising costs relative to earnings and their falling rights over assets and to kin social protection intensify their own poverty and that of their dependants. This does not bode well for intergenerational escapes from poverty.

3.1 De-masculinisation of traditionally male rural livelihoods

In order to understand changes in the gendered roles and responsibilities of women, it is first necessary to look at how men’s roles and responsibilities have changed since independence.

3.1.1 *Shifting gender divisions of labour through time*

It is extremely difficult to generalise about any ‘traditional’ gender division of labour, given the great variety existing in sub-Saharan Africa, but it can be said that, compared with other continents, women in many parts of sub-Saharan Africa have spent considerably more time on the family farm than men in addition to their other duties. Bryceson and McCall (1994) trace the thinking on the source of women’s role in farming from writers such as Richards (1939), who suggest that the division goes back to hunter gatherer societies, when men were largely involved in hunting/warrior activities and women daily plant gathering. Men’s hunting and warrior activities were largely eliminated under colonial modernisation, but women’s role in cultivation rose as agriculture was intensified and fallow periods shortened (Boserup, 1965, in *ibid*). Boserup suggested that women were forced to assume farm work because, under polygamy, men controlled the labour of multiple women as essentially forced labour through marriage payments (in *ibid*).

Bryceson and McCall (1994) suggest that, during the colonial period, this division between men and women’s work was reproduced, but for different reasons. Men’s work was siphoned off as forced labour in mines and on plantations, whereas women stayed in villages. ‘Men’s physical absence served to make the sexual division of labour more rigid in terms of women’s involvement in rural subsistence production and men’s dissociation from it’, creating taboos about men’s involvement in the cultivation of certain crops, as well as other domestic and processing activities (*ibid*: pp3-4). During the colonial period, rule was indirect, through tribal leaders, and forced labourers were bachelors and were supposed to return home (circular migration, bachelor wages) to renew social bonds and avoid instability. However, by



the end of the 1930s, it was understood that circular migration had led to abandonment as men found new wives in the vicinity of their workplace. The statutory urban minimum wage in 1957 reinforced urban migration and processes of urbanisation.

In the 1960s, the new nationalist government became concerned with creating opportunities in villages to deter migration and rapid urbanisation, by building institutions to raise productivity and provide local services and thereby enhance peasant production and rural livelihoods. Men returned home and 're-tribalised'; in the decades after independence, their residence became relatively more local and participation in the production and control of the proceeds from the sale of cash crops rose (although women continued to work on the cash crop farms of male kin). Agricultural subsidies on inputs and a territorial producer price on food crops - despite 'sources of waste and corruption' - promoted crop production successes, such as maize in southwest and southern Tanzania (Bryceson, 2002). Cashew production per capita in the mid-1960s was treble the size it was in 2007 (Baregu and Hoogeveen, 2009).

What we see then is that today's post-liberalisation feminisation of villages, of rural work and of female responsibility for provisioning through farming and farm labour is not far from the norm in Tanzanian history. The period of resident male cash crop farmers, associated livelihoods and traditional responsibility for maintenance was actually the exception and operated only from independence to mid-1990.

3.1.2 *De-agrarianisation – decline in men's work in cash cropping and cash crop trade*

After liberalisation, men's livelihoods in cash cropping in traditional exports, fishing, hunting and pastoralism began to perish. Bryceson (1999) suggests that the decline in traditional export crops is the result of macro instability: 'parastatal input and delivery systems founded on cheap oil faltered at the time of the oil crisis and the competitiveness of Africa's commodities faltered; at the same time international prices for Africa's agricultural commodities fell' (p9). Kessy *et al.* (2006) argue that liberalisation policies designed to correct the problems with parastatals led to the progressive dismantling of state institutional support providing secure markets, credit or input provision and extension. Both led to an abandonment of smallholder cash crop producers who could no longer compete with large farmers and global producers. Baregu and Hoogeveen (2009) blame the decline on the rising corruption of the large parastatals and cooperative unions, and the fact that liberalisation did not go far enough, leaving many regulations and large cooperative unions in place which continue to distort price incentives and production response.

Whilst there is disagreement as to the source of the problem, there is agreement that overall production began to decline in some traditional crops (such as the cashews and cotton grown in the study regions) as people diversified into other crops – cash crops such as paddy, vegetables, pulses and oilseeds and consumption crops like maize and cassava.



Over the period 1991/92-2007, the proportion of rural incomes from the sales of cash crops fell steeply relative to other sources, from 25.6 to 15.3 percent of household income (NBS, 2007), with a minor rise in income from sales of food crops (48.5 to 50.4 percent). This fall in traditional cash cropping relative to food cropping has moved some observers to suggest that this is a response by farmers to the vulnerability of liberalisation – replacing cash crops which face erratic markets with more secure food production for subsistence and ‘scrambling’ for alternative non-agrarian sources of income (e.g. Bryceson, 2002; Ellis, 2006).

Some of this price variability resulted because liberalisation led to erratic prices for small, risk-prone cotton farmers, despite a rise in the number of traders entering the market.

Box 13. Focus group respondent

One focus group discussant in Ndite, Mwanza region, argued that markets for cotton were declining. He said that, in 1974, cotton production was the most profitable venture. In 1980, farmers sold their crops on credit to the government and to private traders (Nyanza Cooperative was flailing and collapsed in 1985). By 1995, private traders dominated the market (they mentioned a certain business tycoon). From this point, cotton prices never improved, and it was no longer regarded as a lucrative business venture. Private businessmen continued to increase in number, but prices were low. ‘These business people are very tricky. They come when farms have been prepared and offer inputs based on an agreement that a recipient farmer will sell crops only to them. Some come when cotton plants start flowering and negotiate with farmers for low prices before the actual harvest’, one participant explained.

Focus group discussion, Ndite, Mwanza

Box 14. Focus group respondent

A similar trend is visible in the cashew market in Nkangala in Newala district, outlined by FGD respondents. Prices rose briefly in the late 1990s, with farmers benefiting for about two years. This was followed by a deep plummet after 2000, until the warehouse scheme was established. Many farmers sold their land after 2000. In other regions, they burned down their trees to make charcoal.

Focus group discussion, Nkangala, Mtwara

The reduction in the farming of traditional agricultural exports in the study areas has led to movement into other crops, including paddy in coastal Nkasi district and in Magu district, maize in inland Nkasi district (linked to grain reserves) and maize and cassava together with groundnuts and pulses in Newala of Nkasi district. The decline in income from cash cropping and livestock has also been replaced by a rise in income from local off-farm employment and migration. Many of these jobs are in agricultural labour, charcoal production, timber and firewood collection and petty trade. These trends are reflected in aggregate data at the all-Tanzania level in Household Budget Survey (HBS) data for 1991/92, 2001/02 and 2007.

**Table 3: Distribution of main source of household income in rural areas in Tanzania, 1991/92, 2001/02 and 2007**

	1991/92	2001/02	2007
Sales of food crops	48.5%	48.9%	50.4%
Sales of cash crops	25.6%	20.5%	15.3%
Sales of livestock and products	5.3%	5.5%	4.2%
Business income	6.1%	8.1%	7.4%
Wages and salaries	5.8%	3.8%	8.9%
Remittances	1.0%	3.0%	2.5%
Fishing	1.9%	2.2%	2.6%
Selling of local brew	N/A	N/A	2.4%
Charcoal	N/A	N/A	1.6%
Timber sales	N/A	N/A	0.6%
Firewood	N/A	N/A	0.6%

Source: NBS (2008).

3.1.3 Effect of the decline in cash cropping on abandonment and male migration

One result of this fall in support for local cash cropping was a rise in men's migration in search of work, marking a reversion to the gender division of labour of colonial times. Men's migration can become permanent as they find new wives and fail to return home.

Box 15. Bintimusa, 39

Bintimusa Khalfani's father grew cashews through the 1970s and early 1980s quite productively, and marketing at the local cooperative of Nkangala in Newala district, which was well-functioning back then. Her father could produce 7-10 bags of cashews per acre with no inputs, whereas Bintimusa can produce only 1-2 bags today. Her father's family lived better then than Bintimusa today, according to her mother Zulfa. They farmed only 2 acres of cashews but cash from the cashews were combined with cassava and maize for consumption. They also had 30 chickens. They would have porridge, maize *ugali* and cassava *ugali*, almost always accompanied by vegetables and occasionally sardines/fish or chicken. Moreover, costs were low and education of their three children, whom they valued highly, was free. Each child made it to Standard 7 in school. They never had to sell their labour. However, in 1986, around the same time that the local cooperative was on its last legs and dissolving, her father's production levels began to decline. At the same time, he suffered a tragedy – a local boy accidentally burned down his store. This prompted him to search for more productive cashew land in Massasi. He did not return and he eventually abandoned his wife, having found a new one in the new place. Zulfa was forced to move into her sister's derelict house and lived with the assistance of her daughter Bintimusa. Other men in the village left to try their luck with Makonde kin in Mozambique.

Bintimusa, Nkangala, Mtwara



3.1.4 *Shrinking commons and decline in traditional male occupations: fishermen, pastoralists and hunters*

The fall in male work in cash cropping following liberalisation has been accompanied by a fall in male livelihoods in remote areas of Tanzania bordering commons (oceans, lakes, grazing lands, hunting grounds), including fishing, hunting and pastoralism (see da Corta and Price, 2009). The decline of the commons was always a feature of colonial modernisation, but liberalisation and deepened commercialisation in the 1990s and in the new millennium continued to drive the situation (commercial fishing, private clubs restricting hunting (particularly of Sandawe), overgrazing by pastoral communities such as Maasai and Sukuma which are pushed into farming and conflicts with farmers over land resources). Da Corta and Price (2009) document this change in five remote villages across Tanzania, finding that fishermen and some pastoral communities (Maasai) and hunters (Sandawe) are having to move into farming but, not being natural farmers, are in strong need of extension support.

In our study sites, mostly those near water sources, we noted a decline in the traditionally male occupations of fishing and fishmonger work. In some regions, the fall in income from fishing is a result of commercial fishing reducing stocks; in other regions, climate change is warming inland waters; in others regulations put in place to restore stocks penalise the fishing of 'small, young fish'. Octavian Sapi from Kalesa in Nkasi district told us that fishermen who had used fishing nets that had been prohibited (those with holes up to 2 inches in diameter) had become impoverished since February 2009, when the government burned all such nets in the area.

Moreover, the structure of payments among casual fisherman is low. Octavian Sapi also said that employers on fishing boats divided the catch unfairly (all people get a share then the fishing equipment – owned by the employer – also gets a share. For instance, the boat and each of the lamps gets a share.)

Local fish traders seem to be suffering too, with prices of fish (essentially a staple) becoming unaffordable. We saw this in Nkangala of Nkasi district and Wazabanga of Magu district.

Box 16. Peter, 75

Peter Nyanza is 75 years old and lives in Wazabanga village in Magu district. His main livelihood is fish trading: he buys fish to sell in the village. He said that before he had enough capital to go offshore and buy fish, but now prices have increased sharply and he cannot afford to buy a large amount. Fish that were sold at TSh 2,000 in the 2000s are now sold at TSh 5,000. The fish market is dominated by big traders to the extent that smaller traders are marginalised and pushed out of the system. 'The arrival of fish traders with more capital increased prices and opened up the local market in the lake to other competitors such as traders from Magu and sometimes Mwanza when they have less fish there.' Peter also explained that, 'we see fewer and fewer local fish traders in the village because sometimes they make a trip to the lake and come back empty-handed because all the day's catch is purchased by big traders'. Peter felt he was getting too old to go to the lake to buy fish to bring to the village, especially as there was often no fish to buy. He said, 'how can you compete with someone whose pocket is deep?' If local traders are not protected, people may lose their business and villagers will be unable to buy fish in the local market.



Peter, Wazabanga, Mwanza

Fisherman in our study region had tried to diversify into farming but in recent years had seen little support by way of extension. As such, men were losing traditional employment without a suitable replacement. In Magu district, the declining fish stock in Lake Victoria was cited as a reason for many people turning to paddy and sugarcane production. In Nkasi district, Fipa fisherman in Kalesa along Lake Tanganyika tried to farm paddy but needed support in this transition, as they struggled to learn new techniques, especially training oxen to drive ploughs. In Newala district, the fish trade from nearby River Ruvuma and imported from the coast had died in recent years, as no one could afford the high cost of fish, the one protein source in poor people's diet. Many of these men are now unemployed.

3.2 Feminisation of responsibility for family maintenance

Over the past 10 years, there has been a rise in the number of female-headed households and 'effectively female-headed households' – households headed by women who still live with men but where the men contribute little to family provisioning. As a result, more women are taking on responsibility for household provisioning: in the words of Platteau *et al.* (2005), women have become 'the managers of household poverty' and of any likely escapes that policy would like to promote. The key reasons for this rise include:

1. Male stress/despair regarding prospects for moving out of poverty feeding despair, alcohol abuse and abandonment;
2. Male migration which turns permanent and becomes abandonment;
3. HIV/AIDS-related illness (with women as carers) and deaths;
4. Rise in abandonment and divorce arising from limited resources (and decline of polygamy).

We found that effectively or economically female-headed households arise as men migrate, suffer chronic illness or underemployment and encounter ever-rising capital and knowledge barriers to moving out of poverty, leading them to seek refuge in alcohol. We also see an increase in this phenomenon owing to a rise in family conflicts over resources, ending with separation, divorce and/or abandonment. There is also a growing group of never-married single mothers and of elderly women caring for both their children and their grandchildren.

Section 4 argues that, as a consequence of the rise in female-headed households, women are becoming managers of household poverty but without rights to assets or power to enable an escape it (and an intergenerational escape through investments in children's education).

3.2.1 Rise of effectively female-headed households

About a quarter of all households are fully female-headed (TGNP, 2007). However, female headedness is rather difficult to capture given its fluid: women drift in and out of marriage



through successive divorces and widowhood. Nevertheless, it seems their responsibility for provisioning is constant: for the most part, women are responsible for supplying food and clothing, primary school educational costs, health costs for themselves in pregnancy and for young children and water costs. Effective responsibility for family provisioning is even harder to capture through survey data without long interviews with both women and their husbands: in most of our interviews, men spoke of responsibility as if they were responsible and did the work (farm labouring); when we spoke to women it was clear that they were fully responsible.

We observed three key drivers behind the rise of effectively female-headed households:

- Male chronic illness, usually resulting from HIV/AIDS-related diseases;
- Despair resulting from chronic underemployment and from rising barriers to self-employment (cost of productive assets and extension support). Such despair can promote refuge in alcohol and mistresses, which drains men's income;
- Semi-permanent migration when remittances are not sent home (preceding abandonment).

3.2.2 *Male chronic illness and wage loss for the female carer*

Chronic illness often resulting from HIV/AIDS deprives a woman both of an additional breadwinner and of her ability to work herself, as she needs to take days off from wage labour to care for the chronically ill. Maternal health failures, on which little progress has been made (DFID, 2009), also cuts severely into women's ability to manage family income.

Box 17. Focus group discussion, Kalesa, Rukwa

Inhabitants of Kalesa in Nkasi district seem to be particularly prone to illness – notably typhoid and malaria – which may be related to HIV/AIDS or to its port location and wet swamplands. We asked the female focus group to describe the destitute, which they did by speaking of this group as chronically ill, unable to earn and dependent on others for care. This includes those with an HIV/AIDS-related illness (malaria, typhoid, cholera or tuberculosis) or epilepsy, leprosy, asthma or diabetes.

Two key issues were highlighted in relation to the linkages between ill-health, inability to work for a wage and extreme poverty (most women in the group worked as labourers or tenants on paddy farms): maternal health difficulties (miscarriages and problematic caesareans and dilation and curettage); and husbands or other members of the family being chronically ill, meaning they become the full-time carer, unable to go to work and thus keep the family going, ending up destitute herself as she becomes dependent on relatives and neighbours for basic needs.

When chronic illness ends in widowhood, as observed particularly among wives of migrant men or men who trade, this can lead to a women's loss of the family farm and dispossession of assets, including her children (see below).



3.3 Barriers to escaping poverty: cost of productive assets and knowledge

A key feature of the rise in effectively female-headed households is men ‘giving up’ and drinking as a consequence of immobility and underemployment. At a recent CPRC workshop in Dar es Salaam, quantitative panel researchers at the National Bureau of Statistics (NBS) identified a worrying trend of households remaining clustered at or below the poverty line over time (2007-2009) – in other words, the majority of Tanzanians were stagnating in poverty, despite rapid growth.² Our micro qualitative research into a subsample of NBS households reveals similar results, with very few households moving out of poverty over 1999-2009 (see Higgins, 2010). One major reason is that the cost of agricultural capital – land purchase or rental, oxen purchase or hiring in a plough driver and his oxen – has become very high in the past 10 years – erecting an increasingly robust barrier between the poor and the non-poor. Poor people find it very difficult to expand acreage owing to the rising cost of land or to intensify production using new technologies.

Box 18. Focus group discussion, Nchinga, Mtwara

Regarding the immobility of those stagnant at the poverty line, male focus group participants in Nchinga in Newala district said, ‘all members in this focus group discussion belong to this group! Once you are there, you stay there for a very long time!’ People in this group have the capacity to sustain their livelihoods but there are things that hinder their upward mobility (lack of capital to start a business, lack of agricultural inputs, low prices of cashews, etc.). They are not food-poor (two modest meals a day), have 2-3 acres land for consumption and can sell some cashews – but cannot get out of poverty.

Box 19. Pankras, 55

Pankras was given 6 acres of wetland when the agricultural officer distributed land. However, he didn’t have the capital to farm the land from year to year. One year, he found he had to work all season as a casual labourer merely to raise the funds to hire in an ox driver to plough his land rather than hoe it – which costs at least TSh 300,000 – way beyond the means of most farmers of his level. Farmers such as he ‘despair’ and turn to alcohol – as TSh 1,000 for a drink is within their means.

Pankras, Kalesa, Rukwa

Other reasons for this stagnation are laid out below.

3.3.1 *Exploitation and low wages*

Men have become reliant on casual labouring to supplement incomes, but men from very poor groups face exploitation in labour contracts.

² This trend was identified by NBS researchers and Emily Poskett (DFID) at the CPRC q-squared research conference in support of the 2010 poverty reduction strategy in Tanzania in July 2009.

**Box 20. Male focus group discussion, Wazabanga, Mwanza**

The focus group argued that very poor people lack authority and influence thus become those who the people that obey others command. They have little bargaining power over wages as they don't have alternatives. 'Even if work is well-known to be worth TSh 3,000, they are paid only TSh 500 for similar or even more demanding work. In the end they have to smile to ensure a good relationship with the one who gives them such a work.' They are exploited by people who use their desperation as an advantage.

Box 21. Female focus group discussion, Kalesa, Rukwa

Agricultural labourers in Kalesa are given a portion of land to cultivate. Slower workers earn TSh 1,000 per day and faster workers TSh 2,000. One respondent of a female FGD said, 'the working day is 12 hours long. Their pay is not enough for a day's food. They feel squeezed and pray to get a meal.' The budget for a worker just for food is a minimum TSh 100 for kerosene, TSh 50 for salt, TSh 600 for 1kg of maize flour and TSh 200 per portion of sardines. Alternatively, a precooked cassava *ugali* ball is TSh 2,000, equivalent to their wage.

3.3.2 Men giving up and despairing

Some men fall into despair and alcoholism and take up mistresses as an adverse response to the de-masculinisation of their livelihoods and frustration at being unable to see a way out of poverty. In all three districts we encountered descriptions and phrases for this – underemployed men who quite literally give up.

Box 22. Male focus group discussion, Wazabanga, Mwanza

In Wazabanga, a male focus group discussant said that the poor found it easy to give up since they had a sense of not making it in life. They used the word 'disheartened'. Another important attribute highlighted was that the poor are likely to be suicidal, since they are used to not making it in life and easily become disheartened. Another participant said that, 'they become thin as they always have deep thoughts about life which build stress and depression. When you take them to hospital for a thorough examination they develop hypertension.'

Box 23. Josephat, 62

Josephat Mpama, a retired school teacher, said emphatically that despair was one among the main factors in the persistence of poverty. Young people don't have capital and don't seem clear on how to acquire it, and most trading enterprises are owned by people from other places.

Josephat, Kalesa, Rukwa

**Box 24. Albert, 49**

Albert is a very poor mason who owns a little land. He was emaciated and unhappy and was wearing dirty clothes and no shoes; his lower lip was very red, which is a sign of excessive smoking and/or local brew consumption. His harvests are low compared with other people, which he says is a clear sign of his bewitchment, which makes him despair. Sometimes he is sure he will harvest about 20 bags of rice but ends up with only about 5 bags because other people apply witchcraft to make their crops thrive well at the expense of his. He said this is when people despair and stop producing much lest they and their farms are bewitched. He also attributed his problems to low cassava prices.

Albert has no aspirations to improve his life. He was asked whether his pessimism owed to laziness, but he said emphatically, 'I am not lazy, I am not a beggar. I plant cassava and weed the farm in a timely manner. I also construct people's houses, as I am a mason, and earn some cash to fill the needs of my family.' He said he was too poor to work his rice farm now, but that he would be happy if the government or any non-governmental organisation (NGO) would train him in tillage using oxen ploughs and facilitate his access to these.

Albert, Kalesa, Rukwa

3.3.3 Alcoholism

Men suffering from the fall in agricultural support (marketing, credit, inputs, crucial agricultural, fishing, trade production and market knowledge), may also attempt to regain their masculinity in drinking clubs. Our respondents noted an evolution that one out of three households contained an alcohol abuser and that drinking which used to be reserved for Sundays and post-harvest had become Monday to Sunday all-season drinking. Homebrew has become neatly distilled homemade spirits and alcohol clubs have risen in number.

Box 25. Focus group discussion, Wazabanga, Mwanza

A male respondent in Wazabanga noted that they enjoyed drinking and that it had become a daily habit. If they stopped they became sick and frustrated. They have built a network and have good friends in clubs and feel more comfortable there than in their houses. According to a female FGD in the same place, husbands in Wazabanga drink excessively. They sell home assets and what they have produced and drink all the money.

Box 26. Focus group discussion, Kalesa, Rukwa

In Kalesa, 'the poor' were described as 'the alcohol club'. One female discussant reasoned that the very poor cannot afford to drink, but the poor can and spend whatever they earn in drinking clubs. The group complained that this group tends to brag that they have more money than they really have, and that the women in these families have no voice. 'Women whose husbands are alcoholics often mobilise their children to farm. The husband after harvesting will sell it without telling the woman. (By contrast), we women look after our families – we buy charcoal and re-sell in small amounts, we sell rice in small amounts.'



3.3.4 *Mistresses*

Despair also encourages men to express their virility by spending meagre resources on gifts for mistresses (often single mothers). Sleeping with a girlfriend, whether already married or unmarried, entails the expectation of small gifts of food or clothing. This arises in most villages. More formalised prostitution occurs in towns. In Kalesa (a port town), both occur.

Box 27. Octavian, 49

Octavian said unmarried men spent much of their income on alcohol and going out with women for sex. He estimated that about 30 percent of unmarried men were doing so and that most female single parents were relying mainly on selling sex. However, he said that income from sex was low and hence such women remained poor.

Octavian, Kalesa, Rukwa

3.3.5 *Single motherhood*

Often, effectively female-headed households become fully female headed when,

- Migration becomes permanent and leads to abandonment;
- Chronic illness leads to male death; or
- Male despair/stress and resource scarcity encourage family conflicts and divorce – as traditional conjugal norms are contested.

As noted above, one respondent said that most female single parents were relying mainly on selling sex, but that income from sex is low and hence such women remain poor. This group is clearly very vulnerable to remaining entrenched in poverty.

3.3.6 *Migration*

As men's traditional involvement in and control of cash cropping declines, and with the rise in male migration, men are leaving women to farm and bring up dependants on their own in a context of rapidly rising costs. Platteau *et al.*'s argument for sub-Saharan Africa as a whole applies here:

'The management of agricultural households in sub-Saharan Africa has progressively become women's responsibility as men migrate to other regions for better economic opportunities, and as the HIV/AIDS pandemic takes its toll. Land becomes even more important for women to be able to provide a living to her family, especially when the husband and the other male members of the family die; and other opportunities for income are scarce.' (Platteau *et al.*, 2005: 1)



3.3.7 Widowhood

Another key factor promoting the rise of female-headed households is widowhood. Men often die prematurely, mostly from HIV/AIDS-related illnesses, particularly if through trading, fishing or migration they have come into contact with various diseases. Men also die early deaths from excessive or toxic alcohol consumption and they have less longevity relative to women's. As in the case of Bintimusa Khalfani (below), widowhood often leads to asset stripping by the deceased man's family. As a consequence, women have to raise their family without the means to do so. Meanwhile, it is not uncommon for women to have to contend with abandonment and widowhood throughout their life, as in the case of Zulfa, who was abandoned twice, with her daughter widowed and dispossessed.

Box 28. Zulfa, 82

Zulfa was brought up in a wealthy family in colonial times. Her father was a tailor and small shop owner, who migrated temporarily to Dar es Salaam to make suits, but always returning. Her first husband, in the late 1950s, was a policeman, but when he got a job in a nearby city he left Zulfa and their daughter. Zulfa, still well-protected by her family, was married again, to a medium/small-scale cashew farmer. They had three children and life was good, but then her second husband migrated after his cashews faced production and price difficulties in the mid-1980s. She was abandoned when he found a new wife, but he left his land.

Her second husband's two sons, raised in Nkangala with their mother, migrated to Tunduru district about the same time in search of work. Zulfa depended on her daughter Bintimusa, who farmed the plot until she was 23, and on her sister, who lent her one of her derelict houses. She was fine because her daughter Bintimusa was a good farmer and the costs of living were still low, but when Bintimusa herself was widowed, life began to get more difficult. Bintimusa's husband's family took the house, land and livestock but left the children. Bintimusa needed more land – as poor as they were, she could not farm her brother's share of her father's land or rent it out, despite the fact that it was uncultivated because her brother had migrated. Nor could she rent it out. She was afraid that he might get angry if she destroyed its fertility.

Zulfa, Nkangala, Mtwara

3.4 Conflicts over limited resources leading to divorce

Another factor promoting the rise of female-headed households is family conflict leading to divorce, particularly in the past decade. Rising costs and limited income have led to fierce battles over traditional gendered roles, rights and responsibilities in the past decade and pushed women and children in poor families into casual and/or petty labour (Mbilinyi, 1994). Women have also increased their participation in market-oriented activities, which has in turn increased their control over economic resources, leading to a shift in the balance of power in many families and giving women more negotiating strength – but this has also increased gender conflict (ibid). Men often respond harshly, marrying second wives, spending more money and time outside the home, labelling women prostitutes which destroys their reputations and leads to social exclusion and exerting physical abuse. The ensuing conflicts can end in divorce or abandonment.



The de-masculinisation of rural livelihoods and the rise in women's roles as family providers have led to a loss of male dignity and family conflicts, as a respondent in a Kenyan survey laments (RODI-Kenya 2004/05, in Whitehead, 2009: 53):

'I really sympathize with my husband because of the frustration he has been going through. Before the coming of the *soko huru* (free market), he used to fend for the family. Nowadays I have to buy him clothes. This has on the one hand increased my dignity, but on the other hand it has created animosity in the house.'

Women report that domestic violence has risen as men have lost their role as sole breadwinner, with pressure on scarce resources (ibid).

Box 29. Flora, 79

Flora said that family conflict has become rule of the day compared with other times when couples respected each other.

Flora, Wazabanga, Mwanza

3.4.1 Land shortages and the decline in polygamy

Respondents in Nkangala, Newala district, argued that roughly 30 years ago families were better-off and land abundant. If a man took on an additional wife, farm sizes were large enough or more land could be taken in freely – labour not land was scarce (see Sender, 1990). However, land is now the scarce commodity, and resources are simply insufficient to maintain two families. Men and their new (second) wives or girlfriends may try to force the first wife out, partly because the farm and available resources can maintain only one family.

Box 30. Zainabu, 32

Zainabu's husband married a second 'more respectful' wife in order to dampen his first wife's attempt to be freer (by becoming a village executive officer). The second wife tried to oust her from the home by poisoning her food so Zainabu was forced out.

Zainabu, Nkangala, Mtwara

Box 31. Flora, 79

Flora explained that a woman who is married to a man who still has a wife (i.e. a second wife) is likely to face downward mobility because it is rare that the first wife agrees to share what she has attained with her husband with the 'newcomer'. Thus, the second wife 'will never have wealth until the first wife agrees to share some with her'. So, in a situation of scarce resources, a second wife will try to oust the first wife.

Flora, Wazabanga, Mwanza



3.4.2 *Men's spending on alcohol and mistresses*

Women instigate divorce when running away from alcoholic, abusive husbands, especially when they are not contributing to household provisioning.

Box 32. Flora, as above

Flora argued that alcoholism is an important factor in downward mobility in the area. Such people leave in the morning and come back in the afternoon completely drunk. 'When has this person worked? If this is the tendency daily then after some time the person will become destitute and live like a beggar. Since this person does not work, it means he or she is an 'exploiter' in the sense that he or she survives by expecting others to feed him or her.' Flora said that the majority of these people are men, spending most of their time in local clubs consuming *pombe* with little or no time for household chores. 'Some of them take loans for drinking and become bankrupt and bring about unnecessary tension and conflicts in the family, particularly when a woman queries his attitude. When the situation is out of control, a man will assume he has all the authority to sell the farm and house. At the same time, he assumes the authority to sell the food stock inside the house without telling his wife to pay for beer.'

Flora said that wives also drink, ending up selling food from the grain store, but that women tend to restrain themselves to particular hours of the day, after the children are home from school and dinner and the chores are done.

Conflicts also arise when men take on mistresses and give them gifts.

3.4.3 *Conflicts over money and domestic abuse*

Conflicts over money can lead to domestic abuse.

Box 33. Melina, 35

Melina was separated from her second husband in 2006 because her life was threatened. After her husband used her income to pay for his own children's school fees, she felt angry, 'because I could not make any decision on the money obtained nor could I use it for my children'. She ignored her husband's commands and decided to abandon farming; this made her husband furious and he started to threaten to abuse her physically. When she decided to leave him he did not permit her to take anything. Melina left with only TSh 50,000 she had in her possession and used the money to rent one room. Her life standard declined, and she was sleeping on the floor with barely enough food to eat. She received a little bit of support from her neighbours and friends. She said, 'even though I did not have enough to eat, I was happy that I was free and out of danger, I would rather be poor than living in fear and humiliation.'

Melina, Ndite, Mwanza

3.4.4 *Female traders labelled prostitutes and exposed to domestic abuse and social exclusion*

Men may strongly disapprove of their wives working because of the potential shame it can bring for them. Erick Kateti explained that, if a woman does not farm or care for cattle, people will think she is not fulfilling a woman's role. Women who rebel and work to set up



businesses may end up as victims of domestic abuse. Successful women may be labelled prostitutes and excluded from society.³

Box 34. Erick, 42

Erick Kateti of Wazabanga village, Magu district, explained that Sukuma life is centred on two main economic activities: cattle and farming. Men are expected to do business and other income-generating activities and women help them. When a woman initiates her own activity outside farming and cattle rearing, it brings not only tension but sometimes separation. 'According to Sukuma tradition, a woman who does business is a prostitute. As a well-behaved woman who has been socialised by her parents, you are expected to milk cattle and clean their calves. You are also expected to help your husband do the farming. We do not expect a father or mother to socialise their girl to be an entrepreneur; this is a foreign notion in our Sukuma world.'

Women who perform non-farm activities are labelled *tes*. These are women who should never have been married in the first place because 'they are stubborn and always compete with men'. If the man is behind what the woman is doing that is tolerated. Otherwise, 'even though you will never be told that you are a prostitute, deep down everyone will think so and a woman by herself also thinks that this is what the community thinks about her'. Erick said some women had coped with this community disapproval and others had felt forced to go back to traditional ways of living.

'Look at her, it is only 9am and she is already here selling the *maandazi*, do you think she has time with her family? Do you think she has time with her husband and children? Do you think she will cook for the family or take care of the compound? She should be ashamed. These are typical ladies who have adopted a new lifestyle that is becoming common and we should be stopping it. We need our women back, women who respect us, women who cook and clean for us. We need women who care for our children and work and cattle. We don't want these prostitutes who have adopted Magu or Mwanza lifestyles. I am sure this lady will be there all day and return home late, we know them and they align with men who, after drinking, will run around with them. They bring chaos to the community.'

When Erick was asked whether men were afraid of being taken to court, he said, 'just go to the small police post in the village and ask them if they receive domestic violence cases. We have a lot of family quarrels here and those women who do not obey their husbands, those who want freedom and establish their business, are usually the victims.'

Erick gave a case of a woman who was running a village milling machine. She was appointed by the village leaders to be in charge as they trusted her. For the lady this was a golden opportunity, as she would have an extra income, but for the community, particularly her husband, it was a threat and a shame. After four months, the rumours went around that the lady was having a relationship with a boy who had just come back to the village from Mwanza. Afterwards, even the village chair was linked with her, with people saying that they sometimes sat in the bar in the evening drinking. More rumours came that she was seen in Magu with the chair, then her husband thought 'enough is enough' and beat her up. According to Erick, the lady almost died and her husband divorced her. She was labelled a prostitute and no one in the village wanted to sit with or share anything with her. According to Erick, this is a typical way of punishing women who take up off-farm activities, as 'they really cross the border'.

Erick, Wazabanga, Mwanza

³ Here, prostitute means a woman who is unfaithful to her husband (perhaps accepting small gifts from her lover) or one actually selling sex for money explicitly.



3.4.5 *Rising cost of bride price intensifies men's dominance over wives*

The rising costs of bride price can intensify the shame men feel about 'disobedient' wives and increase the pressures on new wives to be obedient, adhere to tradition and accept beating/exclusion if they dissent.

Box 35. Erick, as above

In Wazabanga village, the bride price is getting increasingly expensive and can be associated with downward mobility of the groom's family (as dowry inflation leads to downward mobility for the bride's family). On average, a Sukuma boy who is getting married is expected to pay between 5 and 15 cows. Erick said, 'imagine you have 15 cows; when you get married you are asked for 8, that means you keep 7, which is far below the standard. Automatically you have become poor according to our standards.' If he can't pay up fully, the groom remains indebted to his in-laws. Failure to pay is considered shameful, and the groom has to follow the father-in-law until the debt is paid up. If the person fails to pay, there is a mechanism for forcing him to do so – naming children after an uncle rather than them taking the father's name. According to Erick, this is a very big embarrassment, not only to the groom but to the entire family. This is why the father and uncles are more than willing to help the boy manage all the politics of getting married.

3.4.6 *Punishment for dissent*

Box 36. Flora, 79

According to Flora 'a real Sukuma man will never tolerate three things in a woman. He will never tolerate a woman being a prostitute, laziness in work and or scandal mongering/gossiping. If he has married a woman with these three characteristics he can immediately marry a second, third and even fourth wife. This is also a punishment for a woman who has the characteristics that he doesn't like. A real man does not like to argue or punish a woman physically but brings someone as a replacement who is more obedient and respectful.

Flora, Wazabanga, Mwanza

Asna found that, when her husband took on a second wife, there were simply not enough resources for two families, but her desire to educate her children, with the local government's backing, gave her the moral justification she needed to leave.

Box 37. Asna, 32

Asna begged her husband to let her work more outside the home – she was keen to send her eldest daughter to secondary school and to work in the village office to assist Zainabu Makoka (the village executive officer) and as an agricultural labourer to pay for it. He refused in an attempt to establish her respect. However, the local street chair said she and other women must send their children to school. This gave Asna the moral justification to leave her husband – which she said her mother would not have done in the same situation.

Asna, Nkangala, Mtwara

3.5 **De-feminisation of assets, legal and clan entitlements**

As occupations are de-masculinised, and work and responsibility for family maintenance is feminised, women need even greater rights over assets and to social protection in order to



support their families. However, enforceable rights over land and traditional entitlements seem to be undergoing processes of 'de-feminisation'. Customary/tribal rights concerning who gets what following divorce/abandonment or widowhood differs in each region in terms of assets or income from the husband; custody and responsibility for raising children; and access to social protective networks in the husband's or wife's family.

Women never received much after widowhood and divorce but now what little they are afforded seems to be contested, given limited resources. Many female respondents said that, compared with in their mother's time, on divorce or death of their husband they are faced with a more thorough dispossession of assets, income and networks and failures in male kin traditional social networks. Who gets the children and who gets the assets seems to be discretionary and won by the more powerful – negotiated by self-serving opportunists interpreting laws and norms according to what serves them best: tribal, religious. Where this fails, physical abuse of women may occur.

3.5.1 Rights to assets: property stripping following widowhood and divorce

Disputes regarding widow's and divorce shares tend to be either settled out of court or adjudicated by elders from the ethnic group or religious clerics, which heavily favour men's ownership of productive assets, even though such advantage to men is anachronistic in terms of men's contribution to family maintenance. As a result, following divorce or widowhood, women are often stripped of ownership and access to productive and other assets, despite several pieces of legislation put forward in this decade designed to prevent this from happening.

The **National Land Policy** (Land Act 4 of 1999 and Land Act 2 of 2002),

- Gives women the right to acquire land through purchase or gift, but inheritance of clan or family land will be governed by custom and tradition;
- While recognising customary laws, states that customs and practices that contradict the principle of women's equality are nullified;
- Establishes land tribunals with a provision that the composition must include at least 43 women.

The Land Act was further amended in 2004 to allow women to mortgage their land. It also strengthens women's rights in relation to marital property by stipulating that spousal consent is necessary in mortgaging the matrimonial home.

The **Marriage Act** confirms women's right to acquire, hold, use and deal with land equally to men.

The **Village Act** (1999, in force since 2001),



- Invalidates customary laws that discriminate against women and recognises a wife's rights to land on the death of the spouse or on divorce;
- Enables a woman to legally acquire and own land through registration and to have a title deed. Women can use this for residence and for production;
- Allocates a certain number of places for women on village adjudication committees and village land councils which decide on occupancy rights and land disputes (out of seven, three must be women).
- Stipulates that both spouses be registered and mortgages be issued only with the consent of both spouses who are both entitled to a copy of the mortgage agreement.

Despite the above-mentioned body of legislation, in practice women are not afforded protection. The first key problem is that, in relation to divorce, the court is required to take into account the customs of the community to which the parties belong, even if that custom is discriminatory. It appears that the stipulation that customary law will be nullified in any case of discrimination is not evoked. As a consequence, in primary courts and village offices of adjudication, discriminatory customary and religious laws are given primacy over statutory law. The customary declaration order has been under review for 10 years but suggestions have not been considered (TGNP, 2007: 63).

‘Customary laws are particularly powerful in over-riding statutory law with respect to inheritance of the widows. In a recent landmark case the high court threw out a petition against the customary law that bars women from inheriting the estates of their deceased husbands on the basis that the custom violated the constitution saying that “it would be dangerous to make changes through juridical declarations on the societal laws which have been in practice for many years.”’

The second problem is that, although adjudicators occasionally agree that women can keep whatever they brought into the marriage (e.g. gifts from parents or family, land purchased before marriage or items she purchased using her own money during marriage), they do not recognise women's indirect contribution to marital assets through unvalued work which may have helped men buy a house, land or business assets in their own name. Married women are responsible for producing food crops and selling the surplus to meet clothing and basic needs, and for supplementing those basic needs with casual labour and petty employment. Their money does not go directly towards purchasing permanent land or houses. A house might therefore be in the name of the husband and presumed to be his property unless the wife is able to prove she has contributed to its acquisition (despite what is stipulated in the law) – which she cannot do in the case of farm and domestic services because adjudicators do not give these activities value (Ellis *et al.*, 2007). Moreover, in many societies, women inherit less than their brothers. For instance, Sharia clerics say that a son's inheritance share must be double that of a daughter because a grown son needs it in order to support his family and to pay bridewealth for male members of the family.



Other reasons statutory law is not enforced include:

- Men's hiding of assets or bribing judges;
- Women's ignorance of their rights (in all six villages, we were struck by how few people had even heard of female rights to land under the law); and
- Women's feeling of powerlessness – men will beat them or society will exclude them.

The key consequences of this lack of justice are that women are sometimes fully disinherited or divested of assets, regardless of the number of years they have contributed to the building up of the family wealth. Following widowhood, male kin seize widows' assets; following divorce, men walk away with the lion's share of the property, including land, livestock, home and household furniture, utensils and clothing. Women are deprived of the means of supporting themselves and their dependants, and may have no support from the husband's family unless, as widows, they are 'inherited' by the husband's male kin (as wives). In some areas, women have sole responsibility for the children (e.g. the matrilineal Mikonde). In other situations, they have to leave their children with the deceased husband's family, where they may be ill-treated (TGNP, 2007).

The continuation of this practice of disinheritance of assets and sometimes children 'is in complete violation of the principles of CEDAW [the Convention on the Elimination of All Forms of Discrimination against Women] where signatories, including the government of Tanzania, agreed to eliminate all forms of discrimination against women' (TGNP, 2007: 55). Attitudes are changing, though: the High Court in *Bernardo Ephrahim v Holaria Pastory* confirmed as discriminatory and unconstitutional customary law barring female heirs from disposing of land by sale while men could. This is a step in the right direction.

3.5.2 *The matrilineal Mikonde in Newala district*

In Newala district, tribes such as the Mikonde have a social structure based on a matrilineal system. In this, the inheritance of resources or assets passes to the female, although the uncle (the mother's brother) oversees such resources. Historically, women in these societies have had rights to land and economic autonomy over its proceeds (Mwaipopo, 1994). However, over time, such matrilineal societies have been exposed to patriliney by Islam, Christianity, commoditisation/modernisation and 'villagisation'.

According to a key informant interviewee from Nchinga in Mtwara, in practice Mikonde women today have little independent control of assets and lose out during marriage and divorce.



Box 38. Key informant interview, Nchinga, Mtwara

'This society is matrilineal but in practice men control and own resources; even chickens, a woman cannot decide to slaughter one without the permission of the husband. If women who are involved in a business secure credit and show it to their husbands, their husbands make them give them the money. The husbands use the money to start their own businesses and marry other wives. That is why most women who are involved in business do not grow.

'When there is separation, there is equal separation of the household utensils and furniture, if any. But for large assets, the man gets a large share of the house and land, whereas the woman gets one-third of the value of the assets. The woman also gets one-third of the crop in stock. During divorce, a woman is allowed to take her belongings that she came with and has been given as a gift and will be responsible for bringing up the children because they belong to their mother's kin group. She will be maintained by her husband for three months only. Sometimes, payments are not effective immediately, which constrains a woman who may depend on her share to survive.

'A female widow will get one-third of the value of all assets, with the remainder divided between her children and his family members. However, Islamic law is now prevailing, whereby women inherit a third of the property when their husbands die but if they have a child they get an eighth.'

While the *third and third rule* seems largely to be understood, our life histories revealed that men or male kin can take 100 percent of the assets because women are not coming forward to village offices to seek customary (or statutory) rights after divorce or widowhood, despite the hard work they put into the farm and other assets.

Box 39. Abdul, age unknown.

Abdul Idrisa, acting Ward Executive Officer in Nchinga of Newala district, was questioned about access to legal services in the ward's villages. He replied that more men were accessing justice than women because some religious (Islamic) and traditional practices were making some women not come forward to seek their civil rights, especially in relation to division of wealth after divorce. 'If a man divorces his wife, much of the wealth is taken by the man. If the woman believes she has been given too little or nothing, she normally says gives in.'

He added that, although men take most of the wealth items, women work harder on the family farm than men, which means they contribute substantially to the wealth generation: men work about 3 hours per day on the farm and about 5 days per month; women work about 5 hours per day and about 20 hours per month. This means that, although women work harder than men, they are likely to be poorer than men, especially if they are divorced or if their husbands die.

Abdul, Nchinga, Mtwara

We were told that, in 2008 in Chikota ward of Newala district, a man divorced his wife by giving her a letter and ordering her to leave the house. He gave her no material things, just a few clothes. The injustice was clear. Neighbours advised the woman to take legal measures to claim a good share of the wealth she had generated with her husband. Instead of heeding the advice, she said that she would leave it to God to punish him.

When widowed Bintimusa Khalfani lost most of her assets, she did not seek legal help, despite being the farmer in the family and solely responsible for bringing up the children. Her mother, Zulfa Tweve, said that the norm was that a man and his kin had the right to take all family assets and the children if he chose to after divorce or widowhood (see below).

**Box 40. Bintimusa, 39**

Bintimusa Khalfani is Mikonde but also Islamic. In 1986, she left school, the same year her father abandoned her mother and her two other brothers and elder sister moved out, and so it became her job to farm the land that her father left the family. She was a keen farmer and chose to grow groundnuts instead of cashews (which were losing productivity) together with cassava and maize. In 1993, she married her husband in a Muslim wedding, with her husband's brother giving a brideprice of TSh 40,000 to her mother. Her husband sold fish on commission at his uncle's stall and he also inherited 1.5 acres of maize and cassava. Her husband's fish business did well and she farmed his plot, buying clothes, soap, sugar and even beef when there was a surplus.

In 1995 the productivity of the maize and cassava land started to fall. Bintimusa was proactive: she cleared some clear land in the forest and cultivated it to plant cashews. In 2001, she harvested her first crop, and over 2002-2004 she planted up to 0.5 acre, which should yield cashews in 2010.

With her husband's death in 2005 came Bintimusa's disinheritance. Her husband's father took back the 1.5 acres of land given at marriage. She was left with 1.5 acres of food farm from her own family and the cashew land she had cultivated herself. Although the family never went through a day without food, they did drop to porridge and one meal per day because she did not produce enough maize on the farm. She would cut and sell firewood when times were bad but she did not sell labour (this may have been because of pride, as her mother came from a wealthy family).

In 2006, her husband's brother took her house, leaving her and her children homeless. She was forced to go with her children to live with her widowed mother in her old and rundown house. Her mother is too old to cultivate. Theoretically, Bintimusa could start farming her mother's/brother's portion of land too, but she doesn't have the money to clear it. She can't sell her mother's land because she fears that her brothers may say one day that they want it. If she rents it out, her brothers may accuse her of ruining the fertility of the land.

Meanwhile, there is no compensation from her husband's family for the fact that she has to raise the couple's daughters – as this is traditionally women's responsibility. It was only several years later when her youngest started turning up at lunchtime at her paternal grandparents' house (this is what hungry children do) that they relented a bit and decided to feed her.

Such asset, income and network stripping intensifies the poverty of women and their families but also hinders women's efforts to bring up the children, which reinforces intergenerational poverty. Bintimusa now relies on the discretion of her brother in Tunduru and seems to be suffering social exclusion because of the difficulty she has sending her children to school.

Bintimusa, Nkangla, Mtwara

3.5.3 The Sukuma of Magu district and the Fipa and Sukuma of Nkasi district

The Sukuma in Magu district and the Fipa in Nkasi district are governed by a patrilineal system. In such societies, which make up 80 percent of Tanzania, all resources *including children* are controlled and owned by men, who make all the decisions in the household. A woman can provide her opinion but not make decisions. A widow in a patrilineal society has three choices: to be inherited as a wife by her husband's kin, where she retains some use of the marital land; to go back to her own people (losing rights over assets and her children); or, if she has adult children, to go to their residence. As Ellis *et al.* (2007) point out, each choice renders her dependent on networks. Customary laws were designed to ensure that women do not transfer land outside the clan through marriage and wife inheritance was originally designed as a form of social protection for older widowed women to secure their access to assets through their husband's brothers.

Box 41. Flora, 79



Flora Malando of Wazabanga, Magu district, told us that, according to Sukuma tradition, when a husband dies a woman is 'inherited' by the brother-in-law. This brother also inherits everything that the deceased and the family (including the wife) produced during his lifetime. Usually, the children have the right to inherit their father's wealth but only if they are grown and mature. The wife can benefit from the wealth she made with her husband only if she remains single and stays within the compound where she was formerly living her husband, as long as she stays unmarried. If she decides to live elsewhere or get married to another person, she loses everything, including the children she had with her deceased husband.

'According to the Sukuma tradition, children belong to the father and his family, while as a woman you are just an intruder. This means that when the person who brought you to the family and paid the bride price either denounces you or dies, you lose everything you enjoyed before.' Even when you decide to stay, access to the wealth is determined by the children, who are given all the entitlement by the in-laws.

When asked if they practise religious or statutory laws (on death or separation), Flora said, 'these other laws are not above customary laws, which carry a lot of meaning among the Sukuma people'. According to her, these customary laws make those who lose their partners poor. 'If the government in our place wants to achieve something it first has to consult the elders in the area. If the elders agree to the proposal then the actions that follow are easy; if they are not willing then all the plans become meaningless. Even if the government is committed and would like to change these laws, it has to get the community's blessing. Otherwise, it brings more confusion.'

When Flora was asked how these rules applied to a husband who lost a wife, she simply laughed and commented, 'Ah! What are you talking about? A man who has lost a wife will immediately marry and bring her to the same house that he was living in with his departed wife. These laws do not apply to men and a man is free to get another woman any time after the death of the wife.' The man has access to assets and children and is actually encouraged to marry by the community.

Flora, Wazabanga, Mwanza

3.5.4 Asset stripping and dowry repayment: 'everything is lost'

On divorce, a women's family has to pay back the dowry, even if the husband is declared to have abused his wife (note that this is not the case for Fipa women). Deductions are made for the number of children produced. A daughter stands for three cows and a son two.

Box 42. Melina, 35

Melina was married at 15 to a suitor chosen by her parents. She lived with him for nearly nine years, cultivating his land and serving his family. She had four children (two boys and two girls). According to her, married life was not very good. She worked hard with her husband to feed her in-laws. Moreover, she did all household chores without help from her in-laws. After a drought, she took the opportunity to seek divorce because of her heavy workload. The divorce was settled and as a consequence her parents had to give back 10 cows. Melina lost everything she had worked for over 10 years and her living standards declined. Her father helped her out by giving her 1 acre to cultivate and materials to use for brewing.

Melina, Ndite, Mwanza

**Box 43. Alice, 51**

Alice, who is from the lake zone, had few assets during her marriage. She and her husband struggled together to raise their living standards. They cultivated cassava for consumption and sold the surplus at the market. After two years, they were able to start a business selling fish, and later to buy more assets and to eat three meals a day (rice, cassava and potatoes). In the 10th year of marriage she caught her husband cheating on her and demanded a divorce. This was settled using traditional customs, whereby her parents had to pay back one cow and she received utensils. She lost her house, savings, land and the businesses she was running with her husband and had to depend on her poor parents for survival. 'The divorce made me poor because I lost everything I worked for over 10 years. Since then I have not been able to reach the level that I was at before. I have accepted my fate as this is how our customs are.'

Alice, Ndite, Mwanza

3.5.5 Avoiding asset stripping in widowhood by 'living in marriage without a husband'**Box 44. Flora, 79**

Flora, who lost her husband in 1993, had seen many families, particularly those with land and cattle or even houses, competing and fighting over resources after the death of a spouse. 'After my husband died I immediately thought of running to my sister from the ruthless Sukuma tradition of being kicked out of my house. However, after long thought, I decided to face whatever was coming my way. I told my family and sister in particular that I was going to live a married life without a husband. I felt insecure surrendering myself to my sister, who also has a family to feed. I told my in-laws that I was not going anywhere and I didn't want or expect anyone among them to come and push me and my children around. Having seen my rigid position, one of my in-laws came and told me that they would not consider coming to my place and bothering me and the children'.

Flora, Wazabanga, Mwanza

3.5.6 The anachronistic contract: male bridewealth obligations vs. women's rising maintenance responsibilities

One reason men get a double share in both Mikonde and Sharia law is based on men's perceived greater financial responsibilities. In Islam, a husband must use his inheritance to support his family and pay bridewealth; a wife has neither obligation. As an example, the brother of a deceased man may feel that, as he had to help pay for bridewealth for his brother (and perhaps other members of the family), he has a right to claim his brother's widow's house and land, as his male kin would have had much more responsibility than the woman. However, this has become irrelevant in modern times, as women are responsible not only for feeding and clothing children from their farm work (in the context of rising prices) but also for funding primary school education costs (in the context of rising contributions) as well as secondary costs (it is up to family whether to help her or not).



3.5.7 Adjudication failures at higher-level courts

Box 45. Asna, 32

Asna Burhan, of Nkangala in Newala district, knew of one woman who was the wife of a very rich man who owned 'many cars, trucks, lorries (even pistols!) and nice houses and livestock'. Her husband took the decision to divorce her: he 'overpowered her', forced her out of the house and took their children. The women took it to the primary district-level court which decided in her favour, awarding her a house, a car, 10 cows, 5 goats and the chickens. Even though this was far less than half his wealth, the man decided to appeal anyway, and it was taken to the referral court, which also decided in favour of the woman. The man appealed again, taking it to a regional-level court, where court officials told the women, 'if you give us TSh 300,000 we can push this decision faster'. It was at this point that the courts failed her; she found that, because her husband held the wealth, she could not pay the bribe (men will succeed in a legal system based on bribes, as men often have better ability to pay bribes and women do not). As a consequence, the man kept all his wealth and their children.

Asna, Nkangala, Mtwara

Asna's story is hearsay, of course, but it does reveal a poor woman's perception of how lower-level courts work for women, i.e. that even if you succeed at lower levels, higher-level courts are corrupt and that even a rich women cannot win in a world where men hold the power/wealth. These ideas further inhibit poor women from taking their disputes to court, even relatively powerful, outspoken and capable women like Asna.

3.5.8 Rights to children

The law does not protect women's rights to assets, but there are early signs that it is beginning to protect the rights of children to stay with their mother. Ordinarily, rights to children after separation or widowhood follow tribal law: in matrilineal societies, they stay with the wife, in patrilineal societies a woman has to leave the children with her husband's clan and returns home to her native place or she stays with the in-laws with the children. However, these rules are contested today.

In Mikonde matrilineal tradition in Newala district (Nkangala and Nchinga), on widowhood or divorce children are supposed to stay with their mothers. However, we found cases of slightly better-off men attempting to retain or recover children.

**Box 46. Zainabu, 32**

Zainabu is the current village executive officer in Nkangala. She was forced out of her home when her husband took on another girlfriend. She tried to stay but he and his girlfriend put kerosene in her food and he 'overpowered' her – she was forced to leave her children with him and the girlfriend, even though she wanted to take the children with her. Although she was Mikonde, she and her husband were Islamic, and her husband's interpretation of Islamic law (100 percent goes to him) and his physical power adjudicated.

After Zainabu Makoka moved out (and lost her children), she became VEO and adjudicated a case together with a village elder between a man and his unmarried girlfriend. The man wanted to take his child away from his girlfriend (whom he never married) on the suspicion that the child was not eating properly. The woman was much poorer than the husband. He lost the case and we witnessed him leaving the village offices furious tearing up a birth certificate which gave him rights as a father.

Zainabu, Nkangala, Mtwara

In patrilineal Nkasi (Rukwa) on the other hand, we found men leaving their children when they divorced. In Wazabanga, one woman sought help from the village office to retain her children.

Box 47. Dafrosa, 52

Dafrosa ran away from her first husband because he was addicted to alcohol and other women and hence wasted resources. Moreover, he was not available at home and was not contributing to the well-being of the family. She left the three children because the man forced her to do so. But he could not take care of them properly, so she went to the Social Welfare Department to claim them. She was given the children and she stayed with them with her new husband. This could not be done in her mother's era because she is from a patrilineal society where the children belong to their father.

Dafrosa, Wazabanga, Mwanza

In both these cases, the state seems to be intervening successfully in child rights, but not women's rights to assets or paternal maintenance which are necessary to provide for these children.

3.6 Rights to social protection: decline in access to male kin support

It is assumed that women will seek support from their own parents or siblings on divorce. However, women are often not welcome at home once their husbands have died or abandoned them – despite the customary right to social protection in the natal family, particularly in situations of scarce resources and when women are named as prostitutes. We found that, whereas many fathers help their daughters after abandonment/divorce, brothers (those of this generation) are failing in their responsibilities to provide social protection.

A son might inherit more assets than his sister and receive preferential access to education, to capital to set up a business and to family (clan) power. The rationale is that men require these resources in order to support their extended families and to pay for the bridewealth for male members of the family. The implicit 'sibling contract' expects that he will take care of his



siblings, particularly female ones: if his sisters (or nieces) are divorced or become widowed, they are entitled to return home and receive support from her male kin – father, brothers and uncles. In recent times, women have received less support from brothers/uncles than in their mother's generation – 'tradition' is being contested. Meanwhile, women – particularly unmarried women – are naming their children after their brothers to win their support.

Box 48. Erick, 42

Erick explained that a woman who has a child out of wedlock tends to name the child after a brother whom she trusts and who keeps an eye on her if things go astray. She will do this in order to establish a very close bond with that brother so that he can look after her and more importantly the child. Although this is not directly related to the brideprice, it shows the importance of brothers for those women who have no chance of getting married officially. Importantly, when these children are married, the uncle they are named for will be in charge. He will decide on girls' brideprice but also be responsible when boys are married.

Erick, Wazabanga, Mwanza

However, with life becoming increasingly hard, brotherly support is becoming more difficult to come by.

Box 49. Julietha, 56

In Kalesa in Nkasi district, Julietha suffered a marriage to a man who gave her no support and had mistresses. With five children, she divorced at 40. Her brother, who was fairly well-off, initially did not agree to giving her a home despite the fact that she had none and had just given birth and she and the baby were very ill. He then gave her a room on the basis that she got her own income and left as soon as possible. Despite her family's poverty, in the words of her son, 'no one ever helped her'.

Julietha, Kalesa, Rukwa

Brothers may give assistance only if their mother is still alive and puts pressure on them. When Jamal's grandmother died, his mother's brothers ended their support and grabbed the land he farmed.

Box 50. Jamal, 37

When Jamal, from Wazabanga in Magu district, was in primary school, his parents divorced. His father abandoned them. When his mother remarried, he went to stay with his grandmother. He used his grandmother's farm to maintain himself and his wife. He also received support from his uncle, whom he stayed with for some time before he moved to his grandmother's house. After his grandmother's death, his uncles chased him out of her farm. He tried to put up a battle for the land but he lost. He was sad and his life deteriorated because he had depended a great deal on the farm to sustain his family.

Jamal, Wazabanga, Mwanza



4 Policy: what is available for female-headed families to manage poverty and how should policy expand on this?

4.1 Assets available to female-headed families

In Tanzania, women are increasingly responsible for managing poverty, yet they have been thrust into increasingly tighter spaces in which to do this, including:

- Deteriorating access to land;
- A decline in men's rural livelihoods and income;
- A rise in the costs of survival and of services;
- A rise in separation/abandonment and widowhood leading to single motherhood combined with asset stripping by men or male kin; and
- A decline in traditional male kin support networks.

Moreover, within marriages, women suffer continued assaults from their husbands on their freedom to work, including taking on of additional wives to quell 'disobedience'; slander of working women as prostitutes and threats of social exclusion; physical abuse; and finally threats of divorce and penury for their parents' through repaying the bridewealth.

Within this space, how have some women managed to survive and support their dependants – what has been working for women in Tanzania? Divorced or widowed women might lose access to marital land, cattle, houses, male support and even children (in patrilineal Sukuma); however, some women have been able to maintain control over their own labour power, their body, their female networks (family and organised) and, in some cases, capital earned or borrowed officially. Women have used such assets in various ways.

4.1.1 *Feminisation of labour and petty trade*

Women have taken on work to earn cash which was previously men's work. As a result, the variety and amount of work women do has expanded over the past 15 years:

- **Trade:** There are large-scale differences among women who trade. A lucky few have access to larger amounts of capital and trade further afield, especially in textiles and dried fish. However, the vast majority of female traders are involved in petty trade, selling small quantities of crops, especially those considered to be female crops (vegetables such as tomatoes and onions), fish and grains. Some of these products involve processing (homebrew, tea, doughnuts, dried fish, processed cassava, mats, etc.). Most of these activities are small-scale and service-oriented;
- **Agricultural labour:** Women are working more days (especially in paddy, cotton and cashews) and also have a larger share than before in tasks traditionally considered male (the more arduous male agricultural labour work);



- Women work in **off-farm labour**, such as cashew processing (exclusively female) and construction;
- Women work in **scavenging** (for firewood, poles, grass for thatching, etc.);
- Women work in **prostitution**, both locally for gifts and in more formalised contracts in urban areas.

4.1.2 *Feminisation of petty trade*

Feminists are rightly excited by the fast growth of larger-scale, heavily capitalised female trading: it is monetarily rewarding and socially empowering and it has a powerful ideological effect on a much larger group of poorer women. The latter are learning financial discipline and feel empowered to demand from their husbands the ability to seek employment and to control the proceeds. The larger female traders in all three districts tend to be textile merchants, followed by fish merchants in Kalesa in Nkasi district (near Lake Tanganyika) and Wazabanga in Magu district (near Lake Victoria). These female traders seem to be travelling outside the village more than men despite the social stigma attached to this. However, big rice traders in Magu and Nkasi districts still tend to be men. Larger paddy traders in Magu are reportedly getting wealthier and selling rice up to the borders with Kenya and in other towns such as Mwanza and Bukoba.

Two groups prosper: those doing large-scale trade (mostly unmarried or divorced women) and those doing small-scale business but in a functional household/partnership where the small business is part of a diversified strategy (farming, labouring, another business, etc.).

Box 51. Erick, 42

Erick thinks that families where mothers or wives have taken on non-farm work have improved, as a woman brings in an extra income (despite his views given above on the morality of such a move). Children from these families get everything they want for their education, like school fees and books, and are well-dressed. Their families eat at least three meals a day. They have tea in the morning, unlike others, who have porridge at 11am and dinner at around 6pm. The woman herself is nicely dressed, with at least five pairs of *khanga* and gowns and nice rubber shoes that she wears on Sundays or when she is travelling to Magu. Thus, despite the negative labelling of these women, some have been courageous enough to continue and others are also learning from them. Erick believes that acceptance of these women's activities is growing in the community.

Erick, Wazabanga, Mwanza

Erick was keen to highlight that women are more successful in business than men in Wazabanga village because they are involved in *small* businesses operating on small margins men would refuse to consider.

**Box 52. Erick, as above**

'The fact that women are more involved in small business, it means also the profit they are looking at is very minor. Women are willing to sell and get a profit of even TSh 50 while men would hardly see this as a business that pays. Many restaurants and shops and even stalls at the local market are dominated by women. They have won people's trust and we usually don't negotiate much with them because they are our mothers and sisters and they will never exploit the community.'

4.1.3 Flooded markets and low pay

However, the number of women who trade on large scale pales in comparison with the number of small-scale traders who face flooded markets – only so many women can sell bites to eat or tomatoes to farmers whose income is limited. Margins and profits are small partly because women have little choice in flooded markets.

Box 53. Aziza, 50

Aziza had a doughnut business which was heavily dependent on the fortunes of farmers, which rose in 1995-1999 and fell thereafter. After cashew farmers' incomes fell in 2005, wives of cashew farmers and older women who could not farm also became doughnut sellers and the market was flooded. She decided it would be more lucrative to try to make her cassava land more productive and to sell the surplus to traders from Kenya.

Aziza, Nkangala, Mtwara

A number of women said they would like to focus on farming rather than trade to get their families out of poverty.

Box 54. Sirila, 27

Sirila, a single mother of four believes that if there is anything the government can do to support the exit from poverty it has to be loans to buy farms. As with others in the community, Sirila think that rice production is the quickest way someone can get money and exit poverty.

'If I have 1 acre of rice and if I utilise it effectively, then I am assured of harvesting at least 15 sacks of paddy, which is equivalent to 8-9 sacks of rice. I can sell each sack of rice at TSh 50,000 and get at least TSh 400,000. After deducting what I have invested, I still have a profit.

Sirila continued that there was no such a business in Wazabanga that pays like this. She explained that many of the people lack basic skills and knowledge on how to produce rice. The markets are everywhere, starting from the village, to Magu, all the way to Kenya.

Sirila, Wazabanga, Mwanza

Policymakers should be careful about promoting petty trade in the context of flooded markets and rather support female farming and agricultural extension in production and marketing.

4.1.4 Feminisation of agricultural and off-farm employment: low pay and poor conditions

Women seem to be in greater demand than men as agricultural workers and in other types of labour, given their availability and their willingness to do hard work for low wages.



Box 55. Erick, as above

Erick explained that even when it come to the construction industry, people trust and recruit more women than men, except in jobs that demand extra energy. Women don't ask for that much, are more honest and trustworthy and will do the job according to instructions. During the fieldwork, we saw women side-by-side with men constructing the road. Most of these women were said to have families and would find it difficult to move out of the village. They get paid around TSh 3,000 per day to cover their and their family's basic needs.

However, this willingness to work on a low wage must be seen in perspective: it is a reflection of the fact that most women are thrust into flooded labour markets, are not well-remunerated and thus work to survive rather than being able to climb out of poverty.

A number of respondents remarked on the rise in women's agricultural labouring work, particularly in paddy, cotton and cashews. Such employment is often at subsistence level or below, and is subject to exploitation (the destitute are paid less) and even non-payment.

Box 56. Hawa, 47

Hawa Nanguku, of Nchinga in Newala district, harvests cashews for payment, which usually comes after the farmer sells his/her cashews. But in 2009/10, she has not been paid more than half of what she is owed. This is because the landowners are complaining they didn't get a good harvest and as such cannot pay their debts.

Hawa, Nchinga, Mtwara

Box 57. Sirila, 21

Sirila has four children to feed and lives at her mother's house. She complains that she must be permanently available for work and it's clear from her wage levels that she is paid less than the going rate. She is receiving TSh 1,500 a day for cotton and rice weeding: her destitution is reflected in her low bargaining power with employers.

Sirila, Wazabanga, Mwanza

Box 58. Focus group discussion, Nkangala, Mtwara

One female respondent lamented that, 'if we work as casual labourers or make doughnuts for 20 days, we are paid TSh 20,000; if we go to the market with that TSh 20,000 we cannot get enough food to cover 20 days.'

Policymakers should consider legislation to support women's wages and conditions of employment. Employment guarantee schemes are one way of encouraging fair labour standards and fair wages for women. They can also re-skill men for new jobs and work towards ending the despair cycle and the single income maintenance of children.

4.1.5 Overwork

Women's additional off-farm work in this decade has further intensified their working day: they are still responsible for domestic work (cooking, water and fuel collection, care of young children, the old and the sick), tilling food crops and cash crops and off-farm employment. As



we have seen, men work far less than women on farms. Ellis *et al.* (2007) cite national sample census data that reveal just how prominent women's role in agriculture is compared with men's. We think this is likely to underestimate the growth in women's work this decade.

Table 4: Division of labour in agriculture

Task	Female	Male
General crop production	56%	44%
Food crop production	75%	25%
Land tilling	56%	44%
Sowing	74%	26%
Weeding	70%	30%
Harvesting	71%	29%
Marketing	73%	27%

Source: National Sample Census of Agriculture (1996), in Ellis *et al.* (2007).

The burden of women's domestic work has also increased, given water scarcities and the need to care for the chronically ill which is rising with the HIV/AIDS pandemic.⁴ Policymakers should be aware of women's work burden when designing policies – putting additional responsibility on women (e.g. financing children's education) would add to their overwork.

4.2 Feminisation of networks of support

Women also manage to support their families by investing in and relying on their female networks, both unorganised groups (sisters, mothers, friends) and highly organised, disciplined rotating savings and credit associations (ROSCAs), especially burial societies. Women's reliance on female networks has many foundations (TGNP, 2007):

'A female child is socialised into the belief that she is innately inferior to her brother, that her position and opportunities can never be the same as her brother, that she is transient in the home of her biological family and when married also transient in the family of her husband [...] and of her subsequent husbands. She has no rights to assets either in her natal or marital home and although society says these customary laws exist because boys provide support to parents when too old to work, it is women, not men supporting their parents.'

It is in this context that women forge and rely on female networks throughout their lives.

⁴ And women foregoing income is seen as key to destitution in Kalesa in Nkasi district (female FGD).



4.2.1 *Female networks*

Women report that the only support they can depend on comes from male (father) and female kin (mothers, sisters, daughters and friends). While fathers often help out, they die younger than mothers and may well have divorced them. Brothers do help out sometimes, mostly under pressure from mothers, but this is not secure. In most life histories, we found women provided land, a home, food and crucially day-to-day labour to support other women. Quite often, we found older women in their 50s and 60s shouldering the responsibility for feeding their daughter's children. That female networks work so well for women might be one reason for the success of ROSCAs and burial societies in the past 10 years.

4.2.2 *Organised networks – the rise of female burial societies*

Women organise themselves into all-female economic groupings (for credit, production and marketing), which affords them a greater chance of controlling income earned and forging a new, socially empowered identity. For instance, in Mtwara region, groups of women process and sell packaged cashew nuts to the airports. However, in the three districts we visited it is credit, however small, that is most available to poor women at this point and also the most capable of having a transformative effect on gender relations – particularly if processes of individuation of control of income can accompany the individuation of livelihoods (see below).

The rise of women's groups in Magu has enabled women to contest unfair gendered relations safe in the knowledge that they have the support of both unorganised and highly organised female networks (production and credit groupings).

Box 59. Flora, 79

As an example, Flora Malando of Wazabanga, born in 1930 and a Sukuma farmer, claimed to have seen and experienced enough in her lifetime. She thinks that the relationship between women and men today is much better than when she was young because women are now freer and can form a new identity, such as belonging to a group whose members help each other socially, morally and economically – such as those making traditional pots and selling them in the open market in Magu.

Flora, Wazabanga, Mwanza

The success of burial societies over the past 10 years has been a reflection of the strength of female networks in the context of the HIV/ AIDS crisis.

**Box 60. Key informant interview, Kalesa, Rukwa**

Poor female residents of Kalesa Rukwa region suffer a particularly tough life: men contribute little, suffer despair, drink heavily and have mistresses; single women depend on prostitution, agricultural labouring and scavenging. Yet, despite this, burial societies have flourished and supported women. Restituta Kasoto, secretary of one such society, explains it is designed to enable members to cope with costs associated with hospital treatment, funerals and other ceremonies. It has grown to accommodate any small borrowing needs members may need. Most women fund their monthly deposits of TSh 1,000 through agricultural labour. The society empowers women through the capital they amass and through the social support they receive.

Burial societies have clear advantages for very poor women over more official credit, including:

- **A low interest rate** – 2 percent on small loans (TSh 10-50,000). These loans must be paid back in three months, when another loan can be taken (works out at 8 percent annually).
- **Flexibility – loans can be for any purpose:** You don't need a business plan (many men and women don't know how to draw one up and paying for one cuts into any profit made). Moreover, they do not discriminate against women who have difficult home circumstances (e.g. an alcoholic husband). The only condition is prompt repayment with interest.
- **A sense of empowerment:** Each member has capital in the society which grows yearly from the interest on loans. For instance, in this group, each member has TSh 76,000 amassed over the past two and a half years.
- **Social support:** Advice is available on the crises women confront, such as maternal health issues and funerals and ceremonies, in the form of donations of food, clothing and other gifts (from each member).

The disadvantages include:

- **Occasional expulsion** for activities the group of women find unseemly (abortion or abusive language).
- **The very low loan amount:** The small size of the burial society donation and loans means that the society succeeds in preventing downward mobility, but such societies cannot yet enable many women to invest in types of livelihoods that might enable them to escape poverty. In order to treble the size of loans given, it makes sense that such burial societies be linked to a larger financial institution (rather than relying on members' contributions), such as a savings and credit cooperative organisation (SACCO). In other burial societies, the treasurer is a member of a SACCO, saves funds there and is entitled to loans equivalent to three times the amount saved. According to the chair of the Mwandima ward SACCO in Kalesa village, although the local SACCO has few poor people, there are many treasurers from ROSCAs (including burial societies), who represent up to 25 members from their ROSCAs.

4.2.3 Feminisation of SACCO capital

The third way women have coped in recent years is by borrowing from SACCOs. It is often argued that credit is scarce in Tanzania, particularly for women in rural areas, where banks and microfinance institutions have made little progress by way of finding cost-effective ways of lending (Ellis, 2006: 78). This is compounded for the poor by administrative barriers (e.g. having to write up a business plan) and security barriers (need for collateral in the form of titled assets or a full-time salaried job). Moreover, private banks do not like giving unsecured loans, so are less likely to lend to microfinance NGOs or SACCOs whose clients are poor.

However, in the past few years, SACCOs have followed the Building Resources Across Communities (BRAC) model of lending to groups that are involved in group lending. This has worked for burial societies and other ROSCAs which have already been in operation for



about 10 years, i.e. which are organically grown with no outside support except friends in groups in more metropolitan areas. Such networks are also an important way to share business methods, and policymakers might do well to make use of them in extending further support.

SACCOs are the only potential source of credit for most rural Tanzanians. A 2006 FinScope survey found that women constitute 41 percent of SACCO lending. Being part of a credit network means women do not need to find collateral for loans – they may own very little land and depend on wage labour but their involvement in a network is a source of security which seems to be recognised officially.

Key informants in Magu and Nkasi districts argued that women were outnumbering men in terms of numbers of borrowers, and that a key reason for this was that women were much more disciplined and much more likely to repay, whereas men were more likely to default.

Box 61. Wilium, 48

Wilium Semiono, Chair of Mwandima ward SACCO in Kalesa village of the Rukwa region, explained that the SACCO was designed to serve different categories of members: male and female farmers, businesspeople and fishers. Of the 300 farmers in the SACCO, 200 are women. Of these women, 28 are treasurers representing female ROSCAs (some of which are burial societies) with roughly 25 members each. As such, indirectly, 700 more women benefit from SACCO lending. The women groups are government-registered and, although the SACCO doesn't deal with the individual members at all, it does encourage women from these groups to ask for loans. The treasurer is the official member, paying the TSh 2,000 entrance fee for 10 shares on behalf of the group.

'Around 10-20 percent of women in the region are involved in ROSCAs such as burial societies. There is no official capacity training: women copy other groups in places like Sumbawanga.'

Wilium, Kalesa, Rukwa

Not all burial societies and ROSCAs are registered with a SACCO (for example Restituta Kasoto's), and it is clear there is great scope for increasing the number of groups linked up to SACCOs in this way. This would both increase the capital available to women by three times and improve the existing framework of financial discipline.

4.2.4 *Women as good credit risks*

According to Wilium Semiono (Box 61), women are better at repaying loans in a timely fashion because they are more cautious and know they will want another loan in the future. This caution might stem from their family responsibility and the fact that they do not want to damage support relationships.



Box 62. Erick, 42

Erick Kateti said it was easier for women to get credit than men because they are considered trustworthy and will invest the money and repay the loan on time. He also thinks credit schemes believe 'women are more careful than men' and abide by the agreed contract terms. If they ask for a loan to sell tomatoes, they do not change the nature of the business without prior agreement, in this way winning the interest and goodwill of credit schemes. This also means they are given easier terms than men, who have to prepare detailed business plans, offer assets as collateral and bring guarantors who will be responsible in the case of default.

Erick, Wazabanga, Mwanza

The view that all women are always more careful and trustworthy than men is of course highly gendered, but it works in women's favour when so much else does not. Because official financial capital is fairly new, there are no traditional gendered implications regarding control or who gets what after divorce/widowhood as with other assets (land, cattle, houses and children). Men and male kin cannot command control of this capital on divorce or widowhood if it is in the women's name, although a few try during marriage.

Box 63. Erick, as above

According to Erick, some men ask their wives to take loans on their behalf without telling the management of the credit scheme. In this case, the beneficiary is a man and the woman has just facilitated the process. But at least the woman can really keep an eye on what the man does with the money, as it is in her interest, especially if he misuses the money.

4.2.5 SACCOS and Congolese traders and their influence on the gendered individuation of livelihoods

In rural Tanzania since 1994, following liberalisation and de-agrarianisation, the 'scramble for cash has caused an upheaval in age-old gender and generational divisions of labour. Types of work ascribed strictly to men, or alternatively women, have broken down. Since women were hitherto the most circumscribed, the nature of their cash earning activities that they currently pursue are striking' (Bryceson and McCall, 1994: 17).

The way in which women have begun to take over paddy farming on leased-in land, driven by credit networks and the influence of Congolese (women) traders, is an important case in point. In Kalesa in Nkasi district, women lease in land for paddy and invest in assets such as houses, separately from their husbands, in an effort to control their own income.



Box 64. Wilium, as above

Wilium (Chair of Mwandima ward SACCO) explained, 'there are 28 SACCO groups for women taking out loans for farming. This is sending a signal to men that paddy farming is women's work. The other 172 individual female SACCO members are taking farming loans too. Men and women are cultivating their paddy fields individually. The SACCO needs to supervise men carefully in order to ensure their harvest goes into SACCO warehouses (in the warehouse receipt scheme). Meanwhile, taking SACCO loans has empowered women. Women cultivate their own paddy separately, save money, build houses. Men watch them do this on their own and do the same thing, so some families have two houses. There are quarrels because there are no leaders now like in the old days. This change is in part a result of the presence of Congolese businesswomen who have taught local women how to take business risks.'

The gendered individuation of livelihoods and income began with de-agrarianisation 15 years ago (decline in institutions supporting farmers), and has been compounded in the 2000s by land shortages, a further rise in the costs of essentials and of services. However, the rise of female credit networks and the example of female traders have encouraged women to trade and farm on their own account – in some cases leading the way. In Kalesa village of Nkasi district, poor men saw only barriers to paddy farming: the high cost of renting oxen and a lack of sufficient knowledge about such farming. However, women through networks have been able to turn the negative situation around for themselves.



5 Conclusion

Deborah Bryceson 10 years ago stated that liberalisation and de-agrarianisation had led to a ‘scramble for non-farm work’ and a process of individuation of economic activity, dissolving traditional gendered roles, economic rights and maintenance responsibilities within rural households in Tanzania (1999: 20-21). Since 1999, despite the 10-year poverty reduction strategy (the PSRP followed by MKUKUTA) and legislation designed to protect women’s economic rights, liberalisation policies have deepened poverty for many and also fostered a sea change in the gendering of livelihoods, rights and responsibilities.

5.1 Poverty dynamics

On the basis of nearly 180 interviews conducted in three districts (six villages) in Tanzania in late 2009, we find that policies have not reduced poverty significantly and in some areas have intensified it.⁵ The processes of impoverishment identified by Bryceson and others – the decline in institutional support for agriculture and exposure to world markets as a result of liberalising policies – continued in the new millennium. As a result, cashew and cotton farmers were hit particularly hard by poor sales and there was a trend towards switching to paddy and HYV cashew pulses and oilseeds (more lucrative crops). Into the vacuum left by the state came large farmers with capital from non-farm sources, such as the Sukuma and traders, and the gap between them and smallholders in relation to technologies and marketing knowledge widened. Smallholders began to sell their land and became increasingly dependent on off-farm income. The land shortage was made worse by population growth and dwindling land inheritances, as well as rising costs of land and other productive assets (e.g. renting oxen for tillage) and inputs. Small farmers’ reliance on off-farm work was made difficult because markets flooded and disposable incomes fell. The creation of new agrarian institutions (such as the warehouse receipt scheme and SACCOs) in the attempt to address inefficiencies (oligopolies) in crop trading and usurious money lending to smallholders is a step in the right direction but as yet has not been able to address chronic problems in extension, land, land rental and labour markets for poor people. Such institutions need to be accompanied additional legislation.

Poverty has also deepened since 2005 as a result of rapid rises in the costs of food and other essentials and in local contributions (user costs) in education, water and health – which MKUKUTA was designed to reduce.

⁵ Note that this is one of the first papers to come out of a large qualitative database (see also Higgins; Kayunze *et al.*; Kessy and Tarmo; and Shepherd *et al.*).



5.2 Gender dynamics

These poverty dynamics underpinned changes in gender dynamics, which we fear may deepen the prospects of intergenerational poverty. De-agrarianisation has resulted in a long-term trend of de-masculinisation of rural livelihoods, notably cash crops but also male trades reliant on farmers' incomes (e.g. carpentry, tailoring) and traditional work such as hunting, fishing and pastoralism (as a result of the privatisation of the commons). As a consequence, many women have been thrust into the position of primary breadwinner, either indirectly within marriage through male underemployment, despair and alcoholism or directly through a significant rise in female-headed households through divorce, widowhood or single parenthood. (Among poor women over 30 in our study, roughly two-thirds had been either an unmarried mother, widowed or divorced at least once in their lifetime.)

Another key reason for the rise in the number of female-headed households is the rise in the intensity of battles being waged between husbands and wives over what is acceptable in conjugal contracts. Women seek freedom to work to pay for necessities, to move outside the village and to control their income. Men are found to be attempting to reinstitute traditional respect by marrying second wives, perpetrating domestic abuse and labelling women as prostitutes, which can result in social exclusion. Other factors are widowhood (as a result of HIV/AIDs-related diseases and men dying younger) and the rise in female abandonment when male migration becomes permanent. One set of researchers claims that women are 'the managers of household poverty' in sub-Saharan Africa (Platteau *et al.*, 2005).

5.3 Female headedness and intergenerational poverty

Our key argument is that this major rise in women's responsibility for maintaining the family is located within a context where women are finding it increasingly hard to provide for their dependants and therefore may promote intergenerational poverty:

- Following divorce and widowhood, women are dispossessed of productive capital (by husbands or their male kin) and other property (farms, homes, livestock, etc.). This situation has been more ruthless in the 2000s decade because of the high value of land and because of poverty in general. A significant number of women are serially dispossessed (divorced then widowed).
- Enforcement of women's statutory rights to marital property is wholly inadequate given provisos on the dominance of customary law.
- Women's own traditional male sources of support are less dependable: fathers and brothers do not always welcome widows and divorcees back and women are forced to rely heavily on their female networks. Traditional responsibilities to provide social protection are being actively contested.
- With little land, many women juggle incomes from small farms, an increasing reliance on agricultural labour, petty trade and prostitution – all in flooded markets.



- For the newly single mother land is expensive and costs of essentials and services (especially education and water) are becoming unaffordable.

As a consequence, the very agents responsible for managing household poverty – women – are suffering the most in terms of their ability to do so.

With these forces rallying against women's ability to provide for their families, what is working? A lucky few have become involved in trade, although we find that for most poor women their income is based on a rise in casual farm labour and petty production and trade. Women have also increasingly been organising themselves into organically grown, highly disciplined and largely female networks based on social support, credit, petty production and sale. In two regions, SACCOs have more female than male members – through their linkages with ROSCAs – thus money capital is becoming an un-gendered terrain.

5.4 Policy recommendations

5.4.1 *Employment guarantee schemes*

The decline of village work opportunities for men since liberalisation has created a vacuum which women have been forced to fill. While wealthy and powerful men have always had a place (if they want it) in local villages, we are concerned with the lack of space for the majority of *poor* men who choose or are forced to stay local. Men abandon the mothers of their children because they are stressed – when they have no work and may have fallen into alcohol or depression.

Policy to promote women's rights, knowledge, power and assets must be linked to a solution for poor men. There are those who have been loath to afford men any more rights, power and assets in a situation which has remained so unequal for so long, but we urge them and policymakers to explore ways to enable poor men to recover a space for responsibility in family provisioning in order to help them to engineer a future for their children. Such ideas may be preferable to those which make support, such as cash transfers, conditional on children's uptake of services, which exacerbates women's time poverty and can hamper their ability to earn an income (Molyneux, 2006).

Local employment must be stimulated through land redistribution; credit to enable access to productive assets like land, oxen or power tiller rentals; farming and marketing extension, especially to improve productivity, given land shortages; and reforms to the land law to enable more land rental. Employment can also be stimulated through employment guarantee schemes which can simultaneously teach men new skills – such as in construction, mechanical work or even farming (e.g. plots which can be used to supplement school lunches). Such employment will enable dry season work, preventing sales of land in that period; encourage men to stay local; push employers to adhere to basic levels of facilities (drinking water, shade, medical services, crèches for under sixes); and help with the



accumulation of the necessary savings to invest in new technology which might serve to release men from underemployment or scavenging activities that are harmful to the environment, such as charcoal production.

The Village Voices research showed that the opportunity to be involved in school construction was uplifting for men (da Corta and Price, 2009). For example, Ottaba invested in cashews at a time when prices were plummeting (the early 2000s). He survived on charcoal production, despite being aware of the environmental damage it was causing. He then obtained work constructing a local school, which enabled him to pay for his children's schooling and other family needs. He also learned new construction techniques and terminology, something he is proud of.

A key feature of such schemes is that they tend to bolster local wage levels and labour standards (see, for instance, Campbell, 2010). They can also be used as a forum to discuss gender relations. Holmes and Jones (2010) argue that moves toward gender equality should be seen as critical to the success of gender-sensitive social protection policies, giving the example of Ghana's Livelihood Empowerment Against Poverty (LEAP) programme, which enables women to buy uniforms and books and pay fees and for improved health care but has not affected family relations (p2). In other words, for an employment guarantee scheme to be effective in achieving the MDGs, it must work not only to achieve a technical goal (such as enabling families to earn a wage during the slack season) but also to transform gender relations by empowering women (financially, educationally, through rights training, etc.). This will improve their power vis-à-vis male kin, by making women's wages equal to men's, by making them aware of their legal labour rights and by improving their time availability through finding collective (male-female) solutions in relation to care/domestic work responsibilities.

Holmes and Jones also suggest that projects initiate community dialogues on paydays to make men and women aware of women's rights not to suffer domestic abuse, not to be married early, etc., as well as to underline the costs of child labour for long-term mobility, among other issues. We suggest that such dialogues also make men aware of their collective maintenance responsibilities, perhaps suggesting deductions from their wages to pay for the education of their children. We hope too that public works and other schemes can re-skill men to meet any transition to new crops and new employment demand.

5.4.2 Enforcement and expansion of women's legal rights to land

Approximately 98 percent of economically active rural women are engaged in agriculture in Tanzania. Despite this contribution, women are estimated to own only about a fifth, or 19 percent, of titled land in the country, and their plots are less than half the size of those of their male counterparts (Ellis *et al.*, 2007). Insecure land rights discourage women from making the necessary investments in their land to increase its productivity and economic value. Ellis *et al.* (pp59-60) recommend reforms, which include:



1. Reviewing laws on inheritance to create one uniform law on this issue:
 - In relation to property rights on divorce, the Marriage Act could stipulate that a court should follow the customs of the community to which the parties belong as long as these are not inconsistent with the Constitution. In order to be able to recognise unvalued work, the court could be required to assess the extent of contributions made by each party to the marriage and to the care of the family.
 - Property laws related to the death of the spouse should be brought in line with the Constitution.
2. Amending the Marriage Act to stipulate that property acquired during marriage belongs to both spouses.
3. Simplify and disseminate knowledge on existing land laws and enforce them:
 - Simplify the land law to aid dissemination.
 - Educate magistrates, customary leaders and communities on case law which establishes women's entitlement to property and support.

Meanwhile, as many villages, especially in coastal Tanzania, have become feminised, and yet also remain the site of education and care, it would seem appropriate to ensure women's access to uncultivated family land left fallow by brothers when they migrate, as a store of wealth for their own children. One way around this is to encourage user rights to unused family and clan land and to focus extension, input and marketing support on female farmers. Extension can build on existing female credit and marketing networks to aid dissemination and organisation.

Policy might also include linking more female ROSCAS to SACCO lending. Moreover, government should build competence in SACCOs by extending presidential funds to subsidise interest and capacity development in technical and managerial skills.

The government should also consider ways to abolish supplementary user fees through improved services.



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