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Exploring resilience avenues for managing covariant and idiosyncratic poverty related shocks: evidence from three districts 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

This study identified covariant and idiosyncratic shocks that made households vulnerable and how these are managed. Using data collected from three districts in Tanzania using qualitative data collection methods (focus group discussions and individual life histories) coupled with key informant interviews, this paper identified major covariant shocks to include those which are weather and agricultural market related, witchcraft and theft of agricultural produce while in the farms. Further, idiosyncratic shocks identified include property grabbing after the death of husband and property loss after divorce/separation, alcoholism, old age vulnerability, serial polygamy, and selling labour on credit. The poor were also found to be vulnerable as measured by the number of meals per day whereby the destitute and very poor groups could afford one meal a day which is even not assured. Major resilience avenues for coping with these shocks include transformation of available physical and human capital and formation of networks. One major latent resilient avenue that needs to be activated is leasing out land. Property transfer and investment on human capital were major ex-ante resilient building processes. The study recommends for promotive and transformative social protection measures in form of measures to increase productivity and legal institutional reforms.

Keywords: vulnerability, shocks, resilience avenues, social protection

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1 Introduction

There are several cross-sectional quantitative surveys that provide useful information on the nature, extent, and severity of poverty in Tanzania. The major one is the latest Household Budget Survey (HBS) which was conducted in 2007/08 and which shows that 33.6% of the population lives below the basic needs poverty line, and 16.6% lives below the food poverty line and who can be considered as the extreme poor (United Republic of Tanzania, 2008a). Poverty remains highest in the rural areas whereby 37.6% of the population falls below the basic needs poverty line. High levels of poverty are persistent notwithstanding the fact that over the last ten years, Tanzania's economic growth has been fairly "impressive." The Gross Domestic Product (GDP) grew at an average of 7.1% per year from 2000 to 2007 but this has been mentioned to be not good enough to make appreciable reduction in poverty (Mkenda *et al.*, 2010).

This paradox was the focus of a recent Chronic Poverty Research Centre (CPRC) study, titled "Chronic Poverty and Development Policy in Tanzania: Q-Squared Research in Support of the 2010 Poverty Reduction Strategy." Drawing on extensive qualitative research conducted in six sites across Tanzania, and the 2007 Tanzanian Household Budget Survey (HBS) and National Panel Survey (NPS), the study sought to understand poverty dynamics in Tanzania. A key concern was what explains chronic poverty, and descent into poverty, given Tanzania's recent economic growth.

Measuring poverty using quantitative data and expressed using poverty line measures as presented in Household Budget Survey masks the processes that make households to remain poor (chronic poverty), to move in and out of poverty (transient poverty) or move out of poverty and remain out. In this paper we explore the vulnerability and impoverishment contexts under which people become poor and prevalent avenues for dealing with vulnerability.

1.1 Conceptual and analytical framework

Following the analysis by Farrington *et al.* (2004), risk is conventionally seen as the likelihood of occurrence of an adverse *exogenous* event. However, not all potentially adverse events are exogenous. For example, the occurrence of old age, and such events as weddings, can be adverse in nature but internal, or *endogenous*, and generally linked to family life-cycles. Both internal and external events can be marked by sudden onset events ('shocks') or be part of a longer-term cycle or trend ('stresses'). Risk can be classified along various dimensions, for instance, it can be acute (such as a disease epidemic) or chronic (such as the degeneration of resource productivity under increasing population pressure). It can be natural or man-made. Risk can be *idiosyncratic*, which is haphazard in its occurrence, tending to affect individual households or communities through personal injury or illness, for example. On the other hand, risk can take a *covariant* nature (such as drought), affecting a

wide segment of the community or country. This often means insurance provision is costly and complex and the capacity for informal compensatory transfers is destabilized.

Vulnerability, on the other hand, is the likelihood of being harmed by a given adverse event. Chambers (1989) defined vulnerability as “having an external side of risks, shocks, and stress to which individuals or households are subjected to, and the internal side which is defenceless, meaning a lack of means to cope without a damaging loss.” Defined through a poverty lens, vulnerability is the increased probability of the lower income strata of the community to falling below poverty line and for those already under the poverty line to remain in or fall further into poverty. Vulnerability varies among individuals and households, according to their capacity to prevent, mitigate or cope with such events. Although conceptually distinct, risk and vulnerability are closely linked, for instance, a household negatively affected by an adverse event is likely to be more vulnerable in the future (Farrington *et al.*, 2004).

Anticipated income or consumption changes are important to individuals and households before they occur—and even regardless of whether they occur at all—as well as after they have occurred. However, vulnerability and the probability of falling into poverty are difficult to measure. This measurement problem can be overcome by analyzing the income and consumption dynamics and variability as proxies for vulnerability. Such analysis can be replicated for specific non-monetary variables, for example, health status, weight, asset ownership etc (World Bank, 2011). In the absence of cross-sectional surveys and panel data, qualitative data can support the analysis of vulnerability, uncovering households’ participation in informal networks, variation patterns in household income and consumption (e.g. seasonal variations), people’s perceptions of their vulnerability and its determinants, and strategies households put in place to reduce their vulnerability (for example depletive strategies, diversification, consumption reduction etc).

In this study, we contextualize vulnerability through the major covariate and idiosyncratic shocks facing the households, and how these affect households’ consumption patterns (for example, the number of meals per day). We have also identified resilience avenues for addressing vulnerability and shocks by drawing attention to the assets, endowments and capabilities as well as transforming structures and processes that lead to improved levels of well-being. People’s resilience to poverty-related shocks depends to a large extent on their capabilities to mobilize, combine and transform livelihood assets, as presented in the Sustainable Livelihood (SL) approach developed by the UK Department for International Development (DfID, 2000):

“Insecurity is a core dimension of most poverty. We are not talking about isolated events or occurrences but about a dynamic situation in which the poor are always on the brink of extreme insecurity, sometimes falling just below, sometimes rising just above. The SL approach seeks to mitigate such insecurity through building up resilience”

(DfID 2000: 1).

The SL approach, in other words, suggests that building resilience is key in tackling or preventing livelihood insecurity. According to this approach, five livelihood assets are central: human capital (knowledge, education, physical condition for labour); social capital (membership in family, social networks, associations); natural capital (land, agricultural products, livestock); physical capital (building, equipment, transport); and financial capital (savings, cash, credit). Resilience building means mobilizing and transforming these assets and fostering policies, institutions and organizations to enable this. These livelihood assets, and the institutions that shape the transformation of these assets, constitute a livelihood system that provides people with “layers of resilience” to cope with and buffer various disturbances (Glavovic *et al.*, 2003; Obrist *et al.*, 2010).

Resilience is seen to have two dependent faces: one occurring ex-ante as a process and the other one ex-post as either a process or a curative measure. Effective ex-ante interventions reduce the chances of a hazard occurring and the need for subsequent ex-post interventions (Wuyts, 2006). The state has a role in both ex-ante and ex-post processes, but emphasis also needs to be placed on the agency of households and their potential, competence, capabilities, and strengths in solving poverty related problems.

2 Methodology

Box 1. Approach and method used for the study

Research sites

Research was conducted in six sites in three districts across mainland Tanzania. These sites were drawn from the 447 clusters included in Tanzania's 2007 Household Budget Survey (HBS) (NBS, 2009). The clusters were selected to reflect different regions, agro-ecological zones and agricultural livelihoods in Tanzania. The clusters chosen also had reasonably high levels of poverty.

Research methods

This study built on the tradition of Q-Squared (quantitative and qualitative) research carried out by the CPRC (see most notably work in Bangladesh by Davis and Baulch, 2009). The starting point for the research was the HBS 2007 and the recently commenced NPS. With these surveys as the foundation, the research team designed a package of tools for the collection of qualitative data in the six research sites. These tools comprised focus group discussions, life history interviews and key informant interviews.

- Focus group discussions

In each cluster, the team sought to conduct four focus group discussions. The first was with 'knowledgeable' people, to map a community timeline, identify key institutions in the community, identify and rank major sources of livelihoods and understand the value of key assets, wages and prices.

The second was with women, and the third with men (or vice versa), and were labelled 'well-being ranking focus group discussions'. Participants were chosen by community leaders, and a request was made by the research team that the participants represented a cross-section of the community. These had two parts. The first was to develop a well-being classification system for the research site. The starting point was a scheme that the research team had developed. The scheme included six well-being classifications, ranging from destitute (1) to rich (6). It sought to take into account assets, income, levels of consumption and vulnerability to risk; work across clusters in Tanzania while retaining local relevance; capture distinctions among the many poor people clustering around the poverty line; and capture the specific characteristics experienced by the destitute.

The second part of the well-being ranking focus group was to rank the well-being of each of the 24 HBS households in 1999 and 2009, and identify reasons for improved, declined or stable well-being. By doing this, we hoped to generate a birds-eye view of socioeconomic mobility in each of the research sites. In the six clusters, eight well-being rankings were conducted: four by women and four by men. In total, 144 households were ranked, though 192 rankings took place (in two clusters, both women and men ranked the households).

The fourth focus group discussion sought to confirm key findings, explore any outstanding issues and provide feedback to the community on our preliminary analysis.

- Life history interviews

106 life history interviews were conducted to acquire an in-depth understanding of respondent's lives, and reasons for upward, downward or stable well-being. Based on the findings from the well-being rankings, the research team selected approximately ten of the 24 HBS households from each cluster for life history interviews. Households were selected to reflect upward mobility, downward mobility and stability and to ensure a good distribution of age among the life history sample. Within each household, the male and female household head were targeted for interview. At the end of each interview, the life history trajectories of respondents were mapped graphically against the six well-being classifications (y-axis) to reflect changes in well-being over time (x-axis).

- Key informant interviews

Key informant interviews were conducted to examine particular research themes in more depth. Respondents were selected opportunistically, based on issues highlighted in focus group discussions and life history interviews. Those targeted for key informant interviews included government officials, community leaders, crop traders, creditors, agricultural extension agents, teachers and health workers.

Source: Higgins (2011)

Based on these criteria, the following six clusters in mainland Tanzania were selected: Nchinga (Mtwara region); Nkangala (Mtwara region); Ndite (Mwanza region); Wazabanga (Mwanza region); Kayumbe (Rukwa region); and Kalesa (Rukwa region). Table 1 outlines the rationale for this cluster selection.

Table 1: Rationale for cluster selection

Cluster/research site (village) ¹	District	Region	Rationale
Nchinga	Newala	Mtwara	Cashew nuts main cash crop; mix of fishing and farming; high levels of poverty; less researched area.
Nkangala	Newala	Mtwara	
Ndite	Magu	Mwanza	Affected by phase of liberalization; cotton growing area, with livestock and fishing; high levels of poverty; less researched area.
Wazabanga	Magu	Mwanza	
Kayumbe	Nkasi	Rukwa	Remote and marginalized area; maize as main cash crop; poor markets; market dynamics different from other regions as affected by grain reserve policies which prevent export to Democratic Republic of Congo; high levels of poverty; less researched area.
Kalesa	Nkasi	Rukwa	

¹ All village names are anonymised.

3 Results

3.1 Vulnerable Groups

Vulnerable groups were identified in the studied communities. These groups are more likely to be hit by the covariant and idiosyncratic shocks discussed in the next section. Those most likely to be vulnerable and fall into poverty were the people who rely solely on agriculture, elderly, youth people and children. People who rely solely on agriculture as their livelihood source are vulnerable to unpredictable weather conditions, which can mean they harvest nothing. This means failure to meet consumption needs and have surplus as a fallback position in case there is a shock in the household.

Older people (60 years and above) in particular those who are too weak physically to work and have some illnesses which are associated with old age (e.g. impaired vision) are also vulnerable. They are also vulnerable because of dysfunctional institutions that do not enable them to access retirement benefits (and social services such as health) and support from the family that has long been the reliable institution that offered support during old age. The younger people who would support them have gone to towns or are busy with their own lives hence leave the elderly unattended or struggle on their own. This was typical in 22 life history interviews of the old people (60 years and above) who claimed to have experiencing falling down the ladder due to less support and physical incapacity to attend their work and even getting access to the markets. The condition is worse for widow or widowers who recalled the support of the partner during adversities. For instance, Nelson² from Kalesa village who was 71 years old lamented;

“I missed the company and support from my wife who died on 9th of November 2008. I am now living alone and no one to cook or wash for me. She left me with psychological depression and I know if she would have been alive we would have been growing cassava, maize and not experience hunger and would have been assured of meals daily. Since I lost her my wellbeing has become unpredictable and I see myself under category two which is very poor and soon will become destitute”.

Nelson, Kalesa, Rukwa

Another typical example of old age vulnerability is obvious from the life history of 72 years old Alyce from Kalesa village. The focus group discussion with the knowledgeable people placed her under category two, something she confirmed during the life history interview;

² All interviewee names are anonymised.

“I lost my husband in 2002 and I am now living with my children and grandchildren. There are times when my children support me but they are also busy with their own lives. As many other young people in the village they have no interest in the land and I have been fighting with them to buy one, no one listens. I own 2 acres which was left by my husband. It is difficult to cultivate this land given my age and the fact that I fall ill often. I can’t work on this land as I used to when I was young and this makes my family very poor and always desperate for a single meal a day.”

Alyce, Kalesa, Rukwa

Young people who after finishing primary or secondary education (18-20 years) are idle were also mentioned to be vulnerable. They were described as “a flag which blows according to the wind! they can attend three traditional dances at the same time at three different households; once they find where mourning for a deceased person is going on they stay there even for a number of nights so long as there is food; and they move to any place any time. Youths were also cited as being vulnerable because of their mentality - they need not farm since they have no family;

“Why should I farm for only one stomach?” I will eat at my parents; at my relatives or at my friends,”

Key informant, Nchinga, Mtwara

Children rely on parents to feed them, so child nutrition is dependent on getting a good level of care from parents, or other relatives. While most families prioritize the needs of children and older people when there is not enough to eat, sometimes children can lose out from a poor level of care. From an early age, the most vulnerable children are scavenging and going to neighbours to beg (Box 2).

Box 2: Children begging and scavenging

Sabrina thinks life isn't easy with her family. The family is starving and the children failing to attend school. It has become very normal to have porridge at 12 pm and something very light for dinner. During the interview the children were crying that they were hungry and Sabrina was trying to appease them that they would have lunch soon. When the lunch was brought it was a maize porridge without sugar. Each child got a very tiny portion, just enough to put something in the stomach. As Sabrina went inside during the interview, I asked one child if he was going to school, and his response was very clear: “I left school as I always went with an empty stomach in the morning and when I came home for lunch, there would be nothing, and sometimes we would have no dinner and would just sleep. After a year of being hungry, I decided to roam and scavenge, and some days I get TSh 100 which is enough to buy a biscuit or a bite to ease the pain of hunger.” When Sabrina’s husband came back during the interview, she quickly asked if he has managed to bring any money; he said no, then she just put down her head.

Sabrina, Nkangala, Mtwara

Children are vulnerable in many situations, as witnessed by the 41% of Mainland children found to be deprived on at least three counts in the 2004/5 Tanzania Demographic and

Health Survey. While child survival indicators have significantly improved, and progress is “on track,” child malnutrition is still widespread, and children are vulnerable to shocks.

Other vulnerable groups include;

- Children whose parents have died and their fathers’ wealth has been snatched by their relatives (e.g. uncles and the mistresses of their father).
- Those who don’t work, but expect to steal for their subsistence. They can be jailed any time and anguish in jail.
- Widows whose husbands’ property has been taken by their relatives, including their own children.

3.2 Measuring vulnerability

3.2.1 Covariant shocks

Major covariant (or community-wide) shocks were identified through the focus group discussions and individual life histories. Idiosyncratic shocks were identified through the life histories only. Table 2 summarizes the major covariant shocks in the study areas. The covariant shocks such as those related to markets, weather and pests have been reported elsewhere and they are not the focus of this paper (see Mashindano *et al.*, 2010). In this paper, two important emerging covariant shocks—witchcraft and theft of the crops – are given prominence.

Table 2: Covariant shocks

Type of shock	Rukwa Region		Mwanza Region		Mtwara Region	
	Kayumbe Village	Kalesa Village	Wazabanga Village	Ndite Village	Nching a Village	Nkangala Village
1. Market related shocks, for instance market for cashew nut, cotton, and maize	Major	Minor	Major	Minor	Major	Major
2. Market related shocks (livestock)	NA	NA	Major	Major	NA	NA
3. Weather related shocks such as drought and too much rains (<i>el Niño</i>)	Minor	NA	Major	Major	Minor	Minor
4. Witchcraft	Major	Major	Minor	Minor	Major	Major
5. Shocks related to crop pests	Major	Major	Minor	Minor	Major	Major
6. Governance related shocks, for example theft of the agricultural produce while in the farm	Minor	Minor	Minor	Minor	Major	Major

(1) Witchcraft

Witchcraft (*uchawi* in Kiswahili) featured in the majority of life histories. It was also one of the major risk/vulnerability factors cited in the community focus group discussions (FGD) in Kayumbe and Kalesa clusters. Findings show an association between envy, witchcraft and household wellbeing. Respondents alluded to what could be described as a “witchcraft-poverty nexus”:

Witchcraft may prevent risk taking, entrepreneurship development, and displays of wealth (people have to leave a community if they become too wealthy and people in town never come back to the village to visit after getting rich). The story is what the research team encountered in the field and some of the people interviewed actually had no aspirations for improving life due to fear of being bewitched. Some people who are thought to have been experts in bewitching others are said to have better wellbeing ranking than those who work hard. They are said to have been applying their expertise to ensure they benefit from other’s hard work and crops. These are also said to have detrimental consequence on the community as they discourage the spirit of hard work and as a result some of those who fall down the ladder being labelled as lazy or beggars. Stories of bewitchment were quite common in Kalesa village.

“Things of this place are very difficult to comprehend. Sometimes when you grow rice and you see that at least you will harvest 20 bags of rice, you end up harvesting 5 bags only. This is caused by the very common tendency in the area where people apply witchcraft to make crops thrive well in their own farms at the expense of your own crops in the farm. I believe that at least 70% of the farms are not spared with this practice. This has made some people to despair and stop working hard in the farms for fear of producing too little because of witchcraft”

Albert, Kalesa, Rukwa

“...people in this village are 90% sure that Mzee Maswile was killed in 1966 and Mzee Mchimbamawe lost his life in 1968 because they constructed modern residential houses. Prior to their deaths many people were cautioning and warning them publicly not to involve themselves with such projects,”

Focus group discussant, Kalesa, Rukwa

Witchcraft may impoverish households who are “doing well”. The majority of the households reported that school children, particularly those at secondary school level, have been the target. This is because education is considered a way out of poverty. As a result of bewitchment of the child, the household becomes impoverished, because they must sell assets in order to access care from witchdoctors. In most cases, these children either die or become a psychiatric case. A typical example and victim is 25 years old, Angelina from Kalesa village who is a petty trader and married to a fisherman. She completed primary education and passed for secondary education. Unfortunately, her parents denied her of

joining the higher education due to fear of being bewitched and killed. The concerns of her parents were not only for Angelina but the entire family which could perish if they support her education. Box 3 presents evidence as narrated by Anna (age 47) from Kayumbe village.

Box 3: Witchcraft—the Major cause of Downward Mobility

Major shocks in Anna's household are related to the ailment of their children. In 2002, one of their sons finished secondary education (Form IV) and he joined teachers college in Mtwara Region in 2003. He only stayed in the college for about one month then he started getting sick. He was suffering from headaches and eye pains but later on it turned into psychiatric case. His father had to travel to Mtwara to take him home. From the time he arrived in the village, the economic situation of the household has not been the same since they started selling one asset after the other in order to take care of him. Initially he was taken to hospital and they suspected malaria. It was later confirmed that this is not a malaria case but psychiatric case. That is when the household started visiting witchdoctors.

Their son was sent to a witchdoctor's home in Sumbawanga and the treatment cost about TShs 2 million. The household sold two bags of maize at TShs 15,000 each, five cows (she could not remember the price), three goats, and a 15 acres farm. Despite the treatment, their son did not get better. By then, his father had to quit his business so that he can stay with his son in Sumbawanga.

In 2006, his younger brother had to stop going to school so that he can travel to Sumbawanga to assist his father to take care of him at the witchdoctor's home. He was also moved to another witchdoctor. This one demanded to be given three cows, three goats, one cock and TShs 100,000 cash. This was around September 2006. He got a little bit better but around Christmas time of the same year, he was sick again. His father took him to another witchdoctor but the younger brother had to go back to school and he had to repeat a year since he had lost a lot of time out of school. This witchdoctor demanded to be given one cock, one sheep or equivalent of TShs 45,000 and TShs 15,000 cash.

Despite all these efforts, their son did not get better. So they decided to take him home in 2009 and at the time of this study, he was going to the psychiatric clinic at the District Hospital in Nkasi, Rukwa. He is always sedated by drugs and looks like a zombie. Sometimes he become aggressive and bits his father. The household has also resumed its daily activities and Anna's husband is planning to restart his business.

Anna, Kayumbe, Rukwa

Witchcraft is used as revenge in cases where there is conflict between households. The revenge can have far reaching consequences (for example deaths of people and livestock).

(2) Theft of the agricultural produce

The major covariant shock in Nchinga and Nkangala clusters was found to be theft of cashew nut while still in the farm. Thieves invade the farms at night or very early in the morning and collect all the cashew nuts. No solution has been found for this problem.

"Theft is a big problem. For example, from one farm they can steal up to 30 kgs of cashew nuts, which is much. If we arraign them in the court of law, they are imprisoned for only 2 to 3 months. If the punishment was bigger than that, I believe most of the thieves would be scared and stop stealing,"

Key informant, Nchinga, Mtwara.

This kind of theft spirals households into poverty because people are spending time guarding farms, instead of participating in productive activities. People stay in the farms the whole night, and tend to sleep during the day, which means that they cannot participate in productive activities. Further, households are deprived of the long awaited cashew nut harvest. People have spent a lot of resources – both time and financial resources - to pay labourers and buy agricultural inputs, only to harvest nothing.

3.2.2 *Idiosyncratic shocks*

Several idiosyncratic shocks were identified from the life histories, ranging from morbidity and mortality shocks to behaviour-related shocks. This section puts emphasis on behavioural related shocks since this is the area which most likely faces challenges in dealing with in terms of formulation of policies, legislation and programs in form of social protection measures (Table 3).

Table 3: Covariant shocks

Type of shock	Rukwa Region		Mwanza Region		Mtwara Region	
	Kayumbe Village	Kalesa Village	Wazabanga Village	Ndite Village	Nchinga Village	Nkangala Village
1. Property grabbing	Major	Major	Major	Major	Major	Major
2. Alcoholism	Major	Major	Major	Major	Major	Major
3. Old age vulnerability	Major	Major	Major	Major	Major	Major
4. Divorce and serial polygamy	Minor	Major	Major	Minor	Major	Minor
5. Selling labour on credit	NA	NA	NA	NA	Major	Minor

(1) Property grabbing

Widowhood was not necessarily associated with a downward spiral in well-being, except in cases where the property had been grabbed by the in-laws. Property grabbing after the death of the husband was reported in few instances in Wazabanga cluster.

“After the death of my husband, there was a family meeting that made me lose every bit that I owned with him. The brother in law took the house we were living in and moved in with his mother. They also grabbed the farm, land and assets I had accumulated with my husband through his income and by selling the fish. After the death of my husband the in laws also despise me,”

Joyce, Wazabanga, Mwanza

Property appropriation by the husband after separation or divorce was common and reported in every cluster. This was very much attributed to the ignorance of women about divorce laws. Divorce and separation were a result of several things, including one’s husband marrying another woman and infertility. For example, Fatuma from Nchinga cluster was

divorced because after giving birth to her first born, she did not conceive for nine years (1981 to 1990).

“My husband said, I am capable of reproduction but you are not conceiving....Then he brought another woman in the same house and sent me back to my parents with a document authenticating that he had divorced me. I was ignorant of alimony and wealth sharing at divorce; I just took the paper he gave me and travelled from Dar es Salaam to Nchinga to my parents. That was the end of my married life.”

Female focus group discussant, Nchinga, Mtwara.

Failure to get share of the property after divorce was also echoed through key informant interviews. This is notwithstanding the fact that women contribute substantially in the generation of household wealth - women work harder in the farms than men. For example, in Nchinga village we were told that men work about 3 hours while women work about 5 hours on farm per day. Men go to farm about 5 days per month but women go there about 20 days per month:

“If a man divorces his wife, most of the wealth is taken by the man. If the woman believes she has been given too little or nothing, she normally says “*basi*”, which means “that is it,”

Key Informant, Nchinga, Mtwara.

“If I contributed to the generation of the wealth so much and he gives me nothing, *basi*, which means that is it!; I leave the case to God to punish him,”

Female focus group discussant, Nchinga, Mtwara

(2) Alcoholism

Alcoholism is a problem that was mentioned in every cluster. While alcoholism is associated with some gains (at least to some women who make local brew—see box 4 below) it has been associated more with harm (Box 5) than good. It has been associated with recent falls into poverty, but also intergenerational vicious cycle of poverty. In the study areas, alcoholism has been associated with:

- Erosion of household resources and thus failure to send children to school (low investment in human capital which can lead to the intergenerational transmission of poverty) and failure to give the family decent life (stagnation or moving into poverty).
- Putting the food situation of the household at risk: Community members in the studied clusters were concerned with the wide spread of people who use the staple food/grains after harvest to make local brew. Some community members were said to have sold the grains to get cash not for children’s education or attending a sick person but to buy the local brew. These were the families said to have ended up in

food insecurity, conflicts and ultimately divorce that affect not only the couple but the children and other members.

- Family disintegration: drinking husbands are violent and they hit their wives; sometimes they can migrate for a long time without caring for the aftermath of their family in terms of sustenance.
- HIV infection; drinking habit may lead to multiple partners and HIV infection; this has far reaching negative consequences on the infected and the affected.
- Low security and stability: Drunkard people are quarrelsome and problematic. In Wazabanga cluster, the village authority established a police post to ensure stability and order in the community. This was a result of endless conflicts in the small town every afternoon and evening when everyone got drunk. The auxiliary police drunk cases on their own style; punishing the drunk and sometimes just taking them to a room for 12 hours and let them free after they are sober again.
- Low agricultural production: The people were said to have reached a stage where one says he or she is going to the farm but if found a local brew on the way he or she join and completely forgot what made him/her come out of the house. As a result the delay in tillage, planting and weeding became very common. This eventually led to low harvest.

Box 4: Local beer brewing as a profitable venture

Mariam does a business of making local brew. She does that once in every month. Making the local brew is a process; she has to soak the maize in water for sometimes as a fermentation process, then she has to dry and send the maize to milling machine; she finally makes the brew using the flour. She mentioned this to be a good business;

- She buys one tin of maize at a price of TShs 3,500
- The milling price per tin is TShs 700
- Using 3 tins of maize, she can make 7-8 tins of local brew
- 1 tin of local brew is sold at TShs 3,000
- Thus, with 3 tins of maize, she can earn a profit of TShs 8,400-11,400

She gets the water for brewing from a shallow well that is not located too far from her house and she doesn't consider this as time consuming. Note that in calculating the profit, the opportunity cost of her time has not been factored in.

Mariam, Kayumbe, Rukwa

Box 5: Bankruptcy and misery caused by alcoholism

Mwanakaroli and the family enjoyed peace and harmony just after their marriage. The family had a kiosk which later became a shop. They were doing business at the same time farming cotton maize, rice and beans. They were eating 3 meals a day. She always got what she wanted from her husband; clothes lotion and even changed the diets. However after some few years the husband became alcoholic and had other mistresses and used the money with them. The drinking habit and misuse of resources continued until they closed the shop after completely becoming bankrupt. They sold every remaining thing in the shop to rescue few items. She then ordered a separation and he eventually died after losing track in life by just walking around and at times not having a place to sleep. All the mistresses were suddenly not interested in him anymore. To Mwanakaroli separation meant losing the clan's farm that together with her husband had been relying on and she could not hire the extra 4 acres they have been growing cassava maize millet and beans.

Mwanakaroli, Ndite, Mwanza

(3) Old age vulnerability

Old age has been associated with reduced physical strength to work and frequent ailments. These with no remittances from the children and other members of community were impoverishing factors. It is also associated with retirement from the job for the formerly employed and thus downward fall which is attributed to lack of well coordinated old age welfare provisions, for example, in health services. Nevertheless, in Mtwara region, old people with large cashew nut trees were not necessarily poorer since they could hire labour to manage the cashew farms and pay after harvest.

(4) Serial polygamy

Possibly linked to divorce and separation is serial polygamy. This was very evident in Kalesa, Nchinga, Nkangala, and Wazabanga clusters. Serial polygamy has resulted to family disintegration and loss of family properties. This is explained by the motive of second wives which is mainly to get a security from the man (attraction in form of off-farm income generating activity like kiosk, fishing or fish mongering, and large produce of cashew nuts). Examples from the life histories show cases where men have chased their first wives for the new ones and resort back to the first wives after becoming bankrupt (see Box 5 above).

(5) Selling labour on credit

Selling labour on credit was very common in Nchinga village. This arrangement was based on trust and no formal contracts were introduced. The labourers would agree to work and get paid after harvest. This way they are paid a lump-sum after the harvest and selling the cashew nut. The story by Hawa from Nchinga village portrays how this arrangement pushes labourers into poverty. She had a bad lack in the 2009/10 season as she has not been paid more than half of what she is owed (Box 6).

Box 6: Selling labour on credit

“Another misfortune that I have encountered is that I have not been paid for the labour that I had sold. In majority of the cases we sell labour in credit in the cashew nut farms. We do enter a contract of been paid after harvesting the cashew nuts. Then we are paid a lump-sum after the harvest and after selling the cashew nut. However, I had a bad luck in the 2009/10 season as I have not been paid more than half of what I am owed. This is because the landowners are complaining that they didn't get good harvest and as such they cannot pay the debts. Some of them are trying to pay little by little which is okay but when paid by lump-sum one can do something substantial. The money paid by piecemeal ends up being consumed. For example in the 2008/09 season I was only paid TShs 25,000 in lump-sum and the balance of TShs 20,000 was paid by piecemeal; TShs 500, TShs 1,000, TShs 2,000 etc; this money just evaporated; I just used it for small consumptive necessities”

Hawa, Nchinga, Mtwara

Although the shocks that have been presented and discussed in this section are those which are behavioural in nature, there are several non-behavioural idiosyncratic shocks that resulted to downward fall of households. These include failure of non-farm business, illness/accident of a household member and associated medical and caring costs, death of a family member, closure of non-farm business by government, rising costs of living relative to income, loss of salaried job, failure of agriculture/fish farming and livestock disease.

3.2.3 Consumption measure of vulnerability

As mentioned earlier, estimated levels of current acute food insecurity can be used as one measure of vulnerability. One measure of food insecurity is the number of meals per day which could be used as a proxy for adequacy of caloric food intake of household members. This is most useful in capturing transitory food insecurity but less sensitive to chronic food insecurity or deficiencies in diet quality.

In this study, households have been classified into six generic poverty levels which focus group members provided matching characteristics per specific cluster context;

- i. **Destitute**: Depend on others for basic needs; cannot work; socially excluded
- ii. **Very Poor**: No clear livelihood source; dependent on selling labour/scavenging; very vulnerable
- iii. **Poor**: Have access to limited productive assets (e.g. land and livestock) but cannot save; has to sell assets to cope in a crisis; vulnerable to downward mobility but not destitution
- iv. **Vulnerable but not poor**: More productive assets which take household through the year; during good times the household can save; vulnerable to downward mobility with a significant shock
- v. **Resilient**: Sufficient capacity (e.g. assets, social networks) to prevent significant downward mobility
- vi. **Rich**: Significant trading/cash; non-farm assets/investments; ability to lend money

Qualitative consumption data per category are only available at one point in time— number of meals per day at the time of the survey (Table 4). Except for Kayumbe cluster where majority of the households eat one meal per day, the rest of communities have households which survive on two meals per day. Detailed information on the type of meal was not collected but from the other discussions held, it was learnt that sometimes the meal is composed of only cassava stiff porridge and tea (Mtwara clusters), maize porridge (Rukwa cluster), and sorghum/maize porridge (Mwanza clusters) which would mean no nutritious relish is available. In FGDs the poor but not vulnerable group and the rich were mentioned to consume diversified types of food including “food from the industry” e.g. bread, soft and hard drinks, “delicacy considered type of meals” like milk and “delicious foods.” Being able to consume such foods places the household on the higher category.

Nchinga community has highest number of households that could consume more than 3 meals a day. This may be portraying the market economy in the area whereby households get income from the major cash crop—cashew nuts and availability of cassava which is processed and stored in a dry form (makopa). The Wazabanga and Ndite communities had a market economy lead by cotton but the cotton industry has collapsed.

Table 4: Number of meals per day

Sn.	Cluster/village name	Number of meals per day				
		1	2	3	3=<	Missing data
1	Nchinga	4%	38%	29%	8%	21%
2	Nkangala	29%	29%	21%	0%	21%
3	Kayumbe	33%	17%	17%	29%	4%
4	Kalesa	17%	58%	13%	4%	8%
5	Ndite	8%	33%	4%	0%	54%
6	Wazabanga	21%	33%	13%	4%	29%

What is important to note is how the meals are obtained in particular for the destitute and very poor categories of households. Box 7 shows the characteristics of these groups based on female focus group discussants in the Nkangala cluster (note that these classifications represent a general picture of all other clusters but other Clusters like Nchinga added people with disability, blind, old people and people with mental problem). In some FGDs, the number of meals for these groups was not even indicated meaning that their meals are not assured but they can as well eat three meals per day depending on the cultural social security system that is in place.

“Destitute group can eat even more than 3 meals per day because people in this group carry their mouths wherever they go, meaning they can eat at relatives and friends houses,”

Female focus group discussant, Nchinga, Mtwara.

This is contrary to the resilient and rich categories which eat from their own efforts and they do not like to eat at peoples place even if they are invited to eat. This may signify the dignity from which the food is obtained. Thus, the destitute and the very poor can eat but not with dignity. There is also one distinction between the destitute and the very poor which was made by the FGD members. The destitute would eat one meal per day (most of the time assured) but this meal would be obtained through begging from relatives and friends but people in very poor category would eat one meal per day but this meal is not assured. Sometimes the very poor end up eating maize steam or local brew; the poor mostly eat one meal but this meal is assured.

Box 7: Characteristics of destitute and the very poor groups

Destitute

- Recipient of aid and other material from others
- Cannot drive themselves to work
- Cannot afford health services, education and accommodation (sleep in ruins)
- Do not think about development
- They drink excessively
- Are very old and could have mental problems
- Often they have or are vulnerable to the following diseases: tuberculosis, asthma, HIV and AIDS

Very Poor

- Looks dirty
- Do not have entrepreneurial thoughts
- They do casual labour work such as
 - sifting grain at milling machines
 - picking and selling fallen pieces of tree as firewood
 - making and selling ropes (mostly used in construction of houses)
 - digging pit latrines
 - grinding maize or cassava
 - washing clothes
- Have one meal a day, other meals not assured

Female focus group discussion, Nkangala, Mtwara

The study did not collect data on the number of meals 10 years ago (given the difficulties in recalling) but the poverty category of the households can shade some lights on this. Table 5 shows the movement of the 24 households sampled from each cluster. By and large, majority of the households have stagnated (except for Wazabanga community). Nchinga and Wazabanga have a significant number of households that has moved up the ladder possibility due to income accrued from the sale of cash crop and livestock respectively. Moving down the ladder and stagnation would mean that no improvement in the number of meals is observed. The number of the meals could be the same or even lower given the current cost of living (see Shepherd, *et al.*, 2011). Quality of movement also matters; whether it happens at higher categories, that is, from vulnerable but not poor to resilient or from resilient to rich or movement was observed in low poverty categories. It is noted from the placements of the households on the ladder that for households that moved up, the movement was mainly from “very poor” to “poor” and “poor” to “vulnerable but not poor” categories which means that although these households moved up, they were still vulnerable.

Table 5: Movement in and out of poverty

Sn	Cluster Name	% of households that moved up	% of households that moved down	% of households that stagnated	Missing data
1	Nkangala	17%	13%	50%	21%
2	Nchinga	33%	13%	33%	21%
3	Ndite	8%	8%	29%	54%
4	Wazabanga	33%	29%	8%	29%
5	Kayumbe	33%	17%	46%	4%
6	Kalesa	17%	21%	54%	8%

3.3 Resilience avenues

In this section we explore how the poor individuals from the researched sites struggle to address the discussed shocks and address their vulnerability. The section depicts the best ways through which different actors explored the opportunities availed to them to enhance their wellbeing. The fact is these individuals are not static, but rather active social actors who have different means at their disposal to manoeuvre around and exploit livelihood capitals for managing poverty. With vulnerable conditions as described above, the poor are trying to explore the human, social, natural, physical and financial capitals. Despite their huge outcry on the system failure such as poor governance (see Kayunze *et al.*, 2010 for analysis of governance issues from the study), this seems not to have made them surrendered in their daily struggle. This was eminent in some cases where the poor highlighted how much they have strived to survive the livelihood shocks and tremors. It is worth noting that some of the coping strategies are depletive in the sense that they result to negative consequences to the household or the community at large.

(1) Transforming physical and human capital into use

While agriculture provides a fallback position in case of a shock (selling agricultural produce), for widows and divorced women who are left without land, they depend very much on selling non-agricultural products and labour. These include selling labour (casual labouring), bite making, selling charcoal, and firewood collection. It is a pain that due to little diversification base in the rural areas, everybody is doing the same kind of activities. This makes the households cop with the shock but not necessary becoming resilient in the sense that if another shock hit the household, it will not be able to cop unscathed.

Selling of agricultural produce as a coping strategy can also be depletive. This happens when one sells at a low price than the market price in order to take care of an emergent situation. For example in Mwanza region, it was noted that when a family is desperate for cash, they can sell a sack of rice for TShs 20,000, while the actual price ranges between TShs 30,000 soon after harvest to TShs 80,000 during dry seasons. Some people make benefit out of these situations and it is very difficult for someone to give one cash. This was

also noted in Mtwara communities where selling by Kangomba was necessary because of getting immediate cash. Kangomba is a small weighing container that measures less than one kilogram (Kg) of whatever is measured. Thus, whoever buys using Kangomba gets extra profit because the weight of 3 Kangomba's is equivalent to 4Kgs. Under this system farmers are somehow cheated. However, farmers still sell on Kangomba basis because of the following reasons;

- If one has harvested just a little (it is common to harvest few kgs of cashew nuts because of crop pests, old trees, and small sizes of the farms), it doesn't make sense to queue at the warehouse to sell that little and also given that farmers do not receive all the money at the same time; they have to also wait for the second payment and the bonus which are uncertain.
- Selling by Kangomba helps people when they need emergency cash.
- The warehouse is sometime opened late, for instance, during the 2009/10 season the warehouse was opened in early November. So, farmers had to start selling by Kangomba as early as late August since they needed cash to manage some of the shocks at the household.

(2) Making local brew

Making local brew is very much considered a coping strategy by women but this is erosive in the sense that while it makes one household resilient or even move up the ladder (see Box 2 above for the profit accrued from brewing business), it pulls other households down in particular those with people who do excessive drinking. This is manifested in the number of households that mentioned that excessive drinking by husbands has resulted to their impoverishment.

(3) Begging for food

Begging for food could be considered as a temporary resilience avenue for destitute and this is facilitated through available socio-cultural security systems. However, what is important is to address the causes of such destitution because destitute group can never graduate from poverty by merely begging.

(4) Formation of networks

The possibility of the poor improving their wellbeing is not limited to farming and entrepreneurship only. Carrying with them human agency and in particular as actors, some of the poor from the research sites utilise different networks and relations as an available opportunities availed to them. These relations in terms of opportunities range from employer *vis-à-vis* employee, credit schemes *vis-à-vis* those with interest in taking loans. At times

these relations are intertwined in a sense that the performance of an actor in one place affects the other.

Burial societies in Kalesa have been reported to cushion most of the shocks of their members. Restituta from Kalesa gave a full account of the functioning of this burial society which is designed to enable members to cope with those costs associated with managing different shocks at the household level. Most women are found to fund their deposits through savings from agricultural labour.

The small size of the burial society donation and loans means that these societies succeed in preventing downward mobility, but cannot yet enable many women to invest in those types of livelihoods which might enable them to escape poverty. In order to treble the size of loans given, these burial societies should be linked to Savings and Credit Cooperative Societies (SACCOS).

(5) The use of land

Insecure land tenure systems make households vulnerable and unable to move out of poverty even in situations where land is available. One reason is that as with many of Tanzania's poorer farmers, only a portion of land is ever cultivated and the other part cannot be leased out legally because of lack of legal security. Farmers do fear to lease their productive land fearing that if anyone cultivates it they will claim it as their own despite having a good land rental market as observed in Kalesa cluster.

(6) Ex-ante resilience building

Investment in education of children and property transfer were major ex-ante resilient building processes. Free education can enable a level 4 farmer's son to secure a salaried government job which provides resilience and upward mobility to 5+ over his lifetime particularly so when also the wife has been educated and secured a formal employment and a farming (protection against devaluation of salaries). This is portrayed by the story by Selemani whose father valued education highly; school was free back then, and the family was resilient enough to not need their son's labour to work the farm. Being able to secure job also give an extra security since this can be used as a collateral in obtaining loan.

Inheritance system that allows for getting a piece of land after marriage was another ex-ante resilience building process. The piece of land acts as a fallback position in case the woman is divorced or if the husband dies and the property is grabbed by in-laws.

Employment creation was another ex-ante measure. In the rural areas opportunities were cited in agriculture through mechanization but also agro-processing and mechanic shops. The introduction of mechanic shops in the rural areas is important for creating more jobs but also for maintaining the envisaged machinery (mechanized agriculture, irrigation systems,

and agro-processing) under Kilimo Kwanza initiative. This has to go in line with the extension/establishment of energy sources in the rural areas as the agro-processing industries and mechanics shops will need power.

4 Discussion and conclusion

The paper has provided evidence on the vulnerability context facing the studied communities in terms of covariant and idiosyncratic shocks, but also in terms of the manifestation of vulnerability as measured by number of meals per day. The findings as presented show a clear link between the poverty status of the households and the number of meals that a household affords (at least qualitatively). Addressing the vulnerability context as measured by the number of meals would entail designing measures that address both idiosyncratic shocks and covariant shocks. For example, shocks result to decreased number of meals through several mechanisms; low prices and trade entitlement failure result to lack of income to buy food; drought results to low production, hence the produced food is not enough to last the whole year etc. Thus, increasing the number of meals per day is subject to measures that address the whole agricultural production and market chain but also individual based shocks that have far reaching consequences to specific households and which may not be generalized in terms of policy and interventions.

The destitute and very poor groups are composed of old people and people with disability. Disability prevalence in Tanzania has been estimated at 7.8% in 2008 (United Republic of Tanzania, 2008b). The prevalence is higher in rural areas (8.3%) than in urban areas (6.3%) and tends to increase with age. The common forms of disability include; seeing (3.7%), hearing (1.9%), mobility (3.1%), cognition (1.5%) and communication (0.8%). Two types of vulnerabilities can be noted from the destitute and the very poor groups; consumption and production vulnerability. While the old and disabled might lack capacity to produce because of life course problems, there is another group that is included here; the alcoholics and people who have despaired and do not have entrepreneurial and development related thoughts. Thus, specific measures to address the vulnerability of each sub-group within these two broad groups have to be devised.

Property grabbing has been reported elsewhere in Tanzania (Kessy *et al.*, 2010). Some widows have lost property to their in-laws and were asked to leave their nuptial home. Those who could not leave succumbed to and agreed to follow the levirate system by accepting to be inherited by one of the in-laws. For most widows, being inherited is not a matter of choice but convenience, that is, they agree to be inherited in order to safeguard the property and take care of the children. Despite the good intentions of the levirate institution as a social security system, its impact must be examined closely in the context HIV and AIDS and amid the rapidly changing societal values and norms fuelled by globalisation.

On the basis of participatory poverty assessments done in Tanzania, it has been argued that the real concern of the poor is not their lack of income, consumption or assets, but rather insecurity, that is, the experience of a sudden sharp reduction in any one of these. This is on understanding that in ordinary everyday life, it is generally the poor themselves who provide their basic socio-economic security. The FGD members confirmed the insecurity facing the

destitute and very poor groups in terms of eating secured number of meals per day. On contrary, for resilience households, the issue is not about how many meals they can afford per day but that “they can eat well today, tomorrow, and the day after” while the poor are always insecure and worried on where to get the next meal.

Witchcraft transcends local and national culture and is part of daily life in all social settings and in all locations in Tanzania. Although the specific manifestations of witchcraft and the attributes of witches vary from one place to another and from community to community, *uchawi* displays certain characteristics and witches have certain attributes that allow for intelligibility between different witchcraft traditions. Discourses on witchcraft in Tanzania consistently address themes of envy, greed, consumption, cannibalism, and death (Green and Mesaki, 2005).

While in other studies in Tanzania witchcraft has been shown to be a path to accumulation, for instance, traditional healing as a significant source of rural economic growth, (Green and Mesaki, 2005) in this study it has been mentioned to cause more harms than benefits. Despite been rampant and with perceived consequences, witchcraft has not been staged and debated as a policy issue because of difficulty in proving hard evidence on witchcraft acts.

Vulnerability limits economic growth in the sense that the affected households cannot accumulate enough assets to consume and reinvest. As noted above, most of the ex-post resilience avenues discussed help the household to “hanging there” that is households undertake these activities to maintain livelihood levels at a “survival” level. With these kinds of coping strategies, households may fall into chronic poverty in case of single or multiple shocks. Through well designed social protection measures, risks and vulnerability can be mitigated. Social protection can contribute directly to economic growth and poverty reduction through re-distributive transfers that raise the incomes and smooth the consumption of the poor. This also allows them to engage in moderate risk-taking, and to protect rather than erode their assets when confronted by livelihood shocks (Omiti and Nyanamba, 2008). Transformative social protection measures are also relevant in addressing regulatory and legal aspects that pushes people down the ladder.

Thus, the policy implications of the findings presented in this paper resonate around measures to help households to “step out” whereby people manage risk by engaging in existing activities in order to accumulate assets as a basis for investment in more remunerative livelihood activities thus addressing vulnerability. These include the following;

- A holistic approach in terms of social protection measures that addresses specific shocks and groups e.g. widows, divorced women, the elderly etc (see Shepherd *et al.*, 2011 for social assistance option in Tanzania).

- While the possibility of making a nationwide policy/law on alcoholism might be a challenge, local level remedies can be found. This is with regard to forming village specific by-laws on drinking habits; examples can be drawn from villages in the northern Tanzania where local brew bars are opened only few hours in the morning and closed until 2.00pm when everybody has done enough work.
- Functional legal system is seen as a solution to the theft problem. With functional legal system, thieves can be apprehended and punished.
- Economic empowerment of women to participate in off-farm income generating activities is another important intervention to cushion the shock in case of abandonment as observed in several cases of divorce and serial polygamy. Economic empowerment can be through accessing/owning land and enhancing access to capital for investing in agriculture and off-farm income generating activities.
- Awareness creation on the legal rights of widows and divorced women is important. Further, knowledge on legal contracting is important as a measure to avoid selling labour on credit and failure to be paid.
- Formalization of the traditional land tenure system so that people can lease their land without the fear of losing it is another important area that needs attention.
- The practice of witchcraft should be discouraged through speeches in village and other meetings since this is a barbaric behavior.
- The introduction mechanic shops and sources of energy in the rural areas is important for creating more jobs for vulnerable youth but also for maintaining the envisaged machinery (mechanized agriculture, irrigation systems, and agro-processing) under Kilimo Kwanza initiative.

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