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Case of Selected Villages in Morogoro Rural
and Kilosa Districts**

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ABOUT LADDER

LADDER is a research project funded by the Policy Research Programme of the UK Department for International Development (DFID) that seeks to identify alternative routes by which the rural poor can climb out of poverty. LADDER is working with nearly 40 villages and 1,200 households in Uganda, Tanzania, Malawi and Kenya to discover the blocking and enabling agencies in the institutional environment facing rural people that hinder or help their quest for better standards of living for themselves and their families.

This working paper represents work-in-progress and the reader is advised that it has not been subjected to academic quality control, nor edited for errors of fact or interpretation. The paper forms part of a mosaic of research findings that will contribute towards an overall picture of rural livelihoods and micro-macro links to poverty policies in the case-study countries. The findings and views expressed here are solely the responsibility of the authors and are not attributable to DFID.

All available Working Papers and Village Reports can be downloaded from the project website: <http://www.uea.ac.uk/dev/odg/ladder/>, which also details other information about the project. For any further enquiries, please email j.mims@uea.ac.uk.

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by

Joyce Lyimo-Macha and Ntengua Mdoe*

Summary

As in many other developing countries, in Tanzania poverty is concentrated in rural areas and is more widespread among women than men. This justifies the need to pay attention to gender dimensions in rural livelihoods as an entry point to address gender differentiated opportunities in development towards alleviating poverty. This paper uses data collected from 146 households in Morogoro Rural and Kilosa districts to examine the effect on women's livelihoods of gender bias in terms of access to and control over resources, household decision making, and access to and control over income. The findings on gender related issues in relation to the livelihoods patterns indicate that the poor rural women largely depend on farming but are increasingly diversifying agricultural income with non-farm income generating activities. Most women have access to land for agricultural production although limited control over it as well as limited access and control over income from agricultural activities. Other constraints that inhibit women from expanding livelihood activities are limited access to credit, agricultural extension services as well as being denied say in household decision-making since men have the final say during the decision making process. In general, the findings show that poor women have limited access and rights over resources that they can utilize to improve their livelihoods.

One of the strategies to address these constraints is to mobilize resources from the Government, NGOs, development partners, private sector and the local community. Policy actions to be taken should include:

- *Create a conducive rural environment to encourage diversification of farm income with non-farm income generating activities*
- *Support formation of informal savings and credit associations (SACAS) to improve women's access to credit*
- *Provide training opportunities for males and females as a way of discouraging socio-cultural factors that discriminate against women*
- *Support and build capacity for managing group organisations to strengthen women's rights and access to resources*
- *Institute significant policy changes and actions to establish, protect, and increase women's rights (either individual or community based) to land and other resources*
- *Institute interventions that are more relevant to the needs of the community, specifically gender needs*
- *Encourage low cost technologies appropriate to rural communities.*
- *Focus and reinforce poverty reduction efforts on underlying and basic causes of poverty among women.*

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1. Introduction

Gender refers to the different social roles that women and men play and the power relations between them. Gender relations influence how communities, households and institutions are organized, how decisions are made and how resources are used. To understand how gender shapes activities that can enable rural households to climb out of poverty, it is necessary to examine women's and men's roles and responsibilities, access to and control over assets and authority to make decisions about resource and income use.

Several studies have justified the need to pay attention to gender dimensions in rural livelihoods as an entry point to address gender differentiated opportunities in development towards alleviating poverty. Poverty is universally considered to be unacceptable; it represents a major failure of development. Despite improvement in economic growth world wide, the number of people living in absolute poverty has increased in developing and developed regions alike (Kabeer, 1994). In Tanzania, about 50 per cent of the population live below the "basic needs" poverty line (Tanzania, 2000; World Bank, 2000). Like in most other developing countries, in Tanzania poverty is concentrated in rural areas. Based on the Human Resource Development Survey (HRDS) data, World Bank (2000) shows that the incidence of poverty is twice as high in rural areas as in urban areas. Furthermore, the depth and severity of poverty are around three times as great in rural areas compared to urban areas. It is clearly known that poverty is a complex and multidimensional phenomenon. The causes of poverty are also complex and vary from one culture to another. It is also a fact that poverty has a decisive gender bias against women. In general, the incidence of poverty is much higher in female-headed than male-headed households (Todaro, 1992; FSG/SUA, 1992). It has an overall destabilizing effect, it brings changes in the reproductive and productive roles of women and men. Economic crisis, structural adjustment, commoditization and the development of cash economies are facets of the global crisis impoverishing homes (Mosse, 1993). Adjustment usually called for cuts in consumption and government spending, particularly on imports and social services, but little or no efforts made to safeguard the interests of the very poor. More precisely, it is poor women, since they are responsible for the well being of their families.

Much of what is known about gender aspects of rural poverty is derived from micro-studies; there is a general absence of data disaggregated by sex, a prerequisite for recognition of the role of women in agriculture and the economy as a whole (World Survey, 1994). In general, the evidence suggests that economic activity of women in rural areas is increasing, but not their access to resources and participation in decision-making.

Women are the main producers and providers of food. Supporting research confirms that women carry out 70-80 percent of all subsistence farming in Africa and that farming is a woman's principle duty (UNICEF, 1990). African women and men usually carry out distinct agricultural tasks. On average, African women are responsible for 60% of all harvesting, 70% of all weeding and 90% of processing; men's labour exceeds women's only in turning the soil and clearing the fields (Rhodda, 1991). Furthermore, women's roles are not limited to production, they also work in animal husbandry, although they usually tend smaller animals for subsistence, and undertake most of the household chores.

The most cited causes of poverty among women have included lack of access and control over economic and productive resources (de Janvry and Sadoulet, 1989; Omari, 1991), low

productivity of available resources (Ravallion, 1994) and low access to social services due to low Government expenditure on social services (Lustig, 1990).

The purpose of this paper is to provide a general picture on the status of women in selected villages in Morogoro region with regard to their livelihood. It presents major findings on gender issues and concerns in relation to the livelihoods patterns in the area. The paper is part of a larger project: Livelihoods and Diversification Directions Explored by Research (LADDER). As pointed out earlier, LADDER seeks to identify alternative routes by which the rural poor can climb out of poverty by analyzing livelihoods and diversification strategies of households at different study sites to identify policy implications, particularly obstacles and options in achieving poverty.

LADDER field research in Tanzania was conducted in 8 villages in Kilosa and Morogoro rural districts during May to August 2001. The gender study was carried out in all the 8 villages covered by the LADDER field research. For the purpose of this paper, Morogoro Rural district is divided into two sub-districts namely, Mgeta and Selous and hence three study locations: Kilosa, Mgeta and Selous. A structured questionnaire was administered to 146 women farmers from the households covered by the LADDER field research in the 8 sample villages. It is important to note that summaries of the main LADDER research findings by village, such as farm sizes, wealth categories and asset status are not presented here in this paper. The paper explicitly focuses on access to and control over assets or resources, agriculture production, household labour allocation, income generating activities, diversification/constraints and associations/groups.

The paper is structured as follows. Section 2 outlines the policy context, in relation to national poverty reduction, rural development, agricultural development and gender related issues. Section 3 describes the study area and methods employed to collect gender related data. Section 4 summarises the findings from the field research concerning access to and control over resources, gender roles and division of labour, household decision making, access to and control over income, and role of women's associations or groups. The paper finishes with conclusions and a summary of the policy implications.

2. The policy context

The fact that poverty exists in every community irrespective of the level of its development has made poverty reduction a fundamental issue of development policies worldwide. In Tanzania, poverty reduction is the focus of policy makers and development partners, although effective strategies to enable rural people to climb out of poverty remain somewhat elusive. The Vision 2025 lays out the long-term development goals and perspectives against which the strategy for poverty reduction was formulated. The Poverty Reduction Strategy paper (PRSP) which was formulated in 2000 aims to combine macro-economic stability, sector strategies and decentralization and poverty reduction itself which is broken down into three goals: reducing income poverty, improving human capabilities and containing vulnerability (United Republic of Tanzania, 2000). In order to facilitate this growth, the PRSP identifies the need to improve smallholder access to credit, markets and improved farming techniques whilst ensuring macroeconomic stability.

In response to the roles identified in the PRSP, the Government has drawn up a Rural Development Strategy (RDS) and an Agricultural Sector Development Strategy (ASDS). The RDS identifies four objectives of widely-shared growth, good governance, increased

opportunities and access to services, and reducing vulnerability (United Republic of Tanzania, 2001a). On the other hand, the ASDS identifies five strategic areas for intervention: strengthening the institutional framework for managing agricultural development, creation of a favourable climate for commercial activities by the private sector, clarifying public and private sector roles in improving support services, paying attention to improvement in input and output markets, and mainstreaming planning for agricultural development in other sectors so that due attention is paid to issues such as rural infrastructure development, the impact of HIV/AIDS, gender issues, youth migration and environmental management (United Republic of Tanzania, 2001b).

The PRSP, RDS and ASDS recognise the need to address gender issues since interventions for poverty reduction, rural development and agricultural development in particular are likely to affect women and men differently. The ASDS emphasizes the importance to formulate a special programme to enhance women's access to technology, training and credit. Apart from addressing gender issues in the above documents, the Government has a Gender Policy. The Gender Policy of 2000 aims to mainstream gender issues in all aspects of policy, planning, resource allocation and implementation. Special attention is directed towards ensuring that women have access to land, other productive resources, training and labour saving technologies. In spite of the recognition at policy level of the need to address gender issues, there are still some cultural aspects across most parts of Tanzania that contribute towards deepening women's poverty beyond that of men. In particular, women's ability to exercise rights of ownership and access to assets or resources, especially land, is dependent on their relationships with men.

The bill of women's right to land (own and inherit as men do) that was recently passed by the parliament of Tanzania is a step towards providing an opportunity for women to enjoy land rights similar to men (Rwebangira, 1999). However, the 1999 Land Act and Village Land Act which were introduced in an attempt to make clear the system of land ownership and access do not fully address gender related concerns with respect to ownership and access to land (United Republic of Tanzania, 1999).

3. Research Approach and methods

The same 8 villages from two districts were sampled by the gender study as the LADDER fieldwork. Detailed description of the research approach and methods together with general characteristics of the villages and districts are found in Working Paper 11 (Ellis and Mdoe, 2002). Instead of interviewing the standard 350 households during the quantitative survey, the gender questionnaire was administered to 146 out of the 350 sample households. The respondents of the gender questionnaire were strictly women and the enumerators who administered the questionnaire were also women. Rural women have more freedom to give information about their way of living to fellow female rather than male enumerators.

The gender questionnaire was designed to reach a better understanding of women's tasks, resource access and control, and their role in household decision-making with the specific objective of identifying women's contribution towards the livelihood of their households.

4. The findings

4.1 Women's access to and control over assets or resources

Since most of the women in the study area are farmers, access to land is an important determinant of women's ability to improve their well-being. Current understandings of poverty place considerable emphasis on the ownership or access to assets that can be put to productive use as the building blocks by which the poor can construct their own routes out of poverty (Moser, 1998; World Bank, 2000b). In the study area, almost all women interviewed had access to land acquired by different means: owned, inherited, purchased and rented. Table 1 summarises the means by which women access agricultural land in the three study locations. Slightly more than one-half (52%) inherited land from family members. Very few respondents (3%) purchased agricultural land. Of the three locations studied, Mgeta area had the highest percent (26%) of women who inherited land. This is not surprising since there is only one ethnic group in Mgeta area, the Luguru, who follow a matrilineal system of inheritance. The other areas have mixed ethnic groups, most of them with patrilineal system of inheritance whereby women have no right of inheriting land. For almost all the women who inherited land, neither the clan nor the kinship had any influence on them as to how the land was allocated in their households. Inheritance of land in the area was in the form of transferring ownership from parents to children and it is to the discretion of family members as to who should do it. About 6 percent of the respondents claimed to have inherited land passed to them from specifically their mothers and 4 percent said land was transferred from other family relatives (parents/grandparents) to daughters.

Table 1: Land Access Structure by Location

	Kilosa		Mgeta		Selous		Total	
	Count	%	Count	%	Count	%	Count	%
Own land	11	7.5	3	2.1	25	17.1	39	26.7
Purchase land	3	2.1	2	1.4	0	0	5	3.4
Inherit land	17	11.6	38	26	20	13.7	75	51.4
Rent land	6	4.1	7	4.8	14	9.6	27	18.5
Total	37	25.3	50	34.2	59	40.4	146	100

Source: Survey (May-August 2001)

Variations in the proportions of women with own land (mainly acquired by clearing virgin land) across the three locations reflect the relative severity of land scarcity in different locations with land being more scarce in Mgeta area. In the relatively land abundant study area of Selous (Ellis and Mdoe, 2002) a relatively larger proportion (17%) of women reported owning land acquired by clearing virgin land. In Selous area, no woman purchased land.

When asked who controls land, the majority of the women (92%) who had access to land either through inheritance, purchase or renting, said they had full control of the land. The rest said the land was controlled by their husbands. It is important to note that women's access to and control over land is greatly determined by their relationships to men as daughters, wives and sisters but specifically as wives since each woman is socially expected to get married. Evidence from a study carried out in Bukoba areas of Tanzania shows that out of 100 women, 34 had ownership to land. The remaining 66 had usufructuary rights either as wives, widows, sisters or daughters (Kironge *et al.*, 1994).

Marriage is an institution that has great control or influence on family matters. Being in one type of marriage or the other may provide opportunities or constraints in trying to make a living. Respondents in the study area were asked, if they live in a polygamous household, do they manage land with their co-wives? If so, on what basis or under what conditions. Eighty five percent (85 per cent) of the women who lived in polygamous households said that they managed separate plots, 8 per cent shared just plots and 7 per cent shared plots and the outputs as well. According to Palmer (1991), women separate accounting units are more likely to be a feature of West African households where women are most likely to be provided with independent farming land. In East and Southern Africa, women farmers are more often a combination of “squatter on husbands” (cash crop) land and their husbands “farming agents” where ultimate control over productive decision-making lies in the hands of husbands (Kabeer, 1994).

Ownership of livestock in the study areas varies from one location to another. Areas with ethnic groups with the tradition of keeping livestock have more livestock than areas with ethnic groups who are traditionally crop growers. In general, relatively few households in the study areas owned cattle or goats. The proportion of households without cattle, for example, varied from 91.4 per cent in the Selous area to 100 per cent in Mgeta area (Ellis and Mdoe, 2002). However, ownership of chicken was more widespread than ownership of the other livestock types. There is gender bias in the ownership of livestock and control over the disposal of livestock and livestock products in the study areas. For the women who lived in households that keep livestock, they had the responsibility to tend those animals but do not own or have control over the disposal of most of the livestock and livestock products except chickens and eggs. For chickens, 46 per cent of the women in livestock keeping households owned chickens and had control over the disposal or sale of the chickens and eggs.

4.2 Women’s access to credit and agricultural extension services

James *et al.* (2002) provide a detailed description on the issue of agricultural service delivery in the study areas. These services include credit and agricultural extension. In general, farmers in the study area have little access to credit and agricultural extension service. This section is specifically concerned with women’s access to those services. It is generally acknowledged that women in Africa and Tanzania for that matter, generally face major difficulties getting credit and other forms of financial assistance. Although poor men as well as women confront obstacles, women have less access to credit than men. Financial institutions seldom take women’s constraints and needs into account, so women cannot qualify for loans because they lack the capital and collateral or because their businesses are very small (USAID, 1993). Prevailing economic policies and development programs overlook gender distinction and ignore women’s roles and needs hence aggravate these economic barriers. The findings from this study show that none of the women interviewed had ever received credit although credit is considered among the women in the study area to be one of the important services lacking or inadequately provided.

Effective agricultural extension services appear to be lacking in the study areas. James *et al.* (2002) reports a figure of 1% of the respondents in the study area who claimed to have benefited from extension service in the last five years. The picture that emerged from discussions with women groups and individual women interviews indicate that the situation is even worse for women. None of the women reported to have received agricultural extension service in the recent past. The fact that 1% of the respondents benefited from extension services but none of the women benefited raises the question of gender bias in

agricultural extension service delivery: targeting males rather than both male and female farmers.

Little or lack of access to agricultural credit and extension services are seen as serious constraints facing the rural poor in their efforts to reduce poverty through increased agricultural production.

4.3 Gender roles and division of labour

Women have the added burden of unequal gender division of labour (Mosse, 1994). They are responsible for most of the unpaid tasks in production as well as reproduction. It was gathered from the study areas that there are certain activities in the household or the community that women must do. When these women were asked for reasons as to why those activities must be done by women they listed the following reasons: cultural norms and ethnicity play a key role in stipulating specific roles for women. Fourteen percent (14 per cent) of the women said that the issue of role specificity was not applicable in their households/families. Most of the women indicated that there was flexibility in sharing roles and workloads. They were then asked what happens to labour input in farms that are inherited? Whether or not the clan or kinship governs how labour is allocated in the household. They indicated that the clan and kinship of the people who had inherited land had no influence or did not govern labour allocation in the households.

These findings show that women in the study area have the flexibility of sharing roles based on their culture where power relations in matrilineal societies (Lugurus in Mgeta area) favour women, whereas in the other areas, i.e. Selous and Kilosa areas, there is limited flexibility. These are predominantly patrilineal societies and in some cases a mixture of the two due to immigrants to these areas.

The typical division of labour in most households in the study area falls under the categories of productive and reproductive roles with one sex involved in both categories. Table 2 shows that almost one-half (49.6%) of the respondents participation fell under the category of productive roles jointly (male and female) and reproductive roles undertaken by women only. It was also found from the survey that ninety five percent (95%) of women are responsible for ensuring food security in the household. This activity is accounted for under the reproductive roles that are primarily done by women in the rural areas

Table 2: Division of Labour by Gender

Roles	Freq	Percent
Production & domestic activities done by women	40	36.7
Production done jointly; domestic activities done by women	54	49.6
Production and domestic activities done jointly	14	12.8
Production done by men; domestic activities done by women	1	.9
Total	109	100.0

Source: Survey (May-August 2001)

Studies have shown that in most rural areas, families gain a living by producing both cash and food crops. Although there is a tendency of male members of the family to engage themselves in cash crops and female members in food crops, the latter are mainly for household or family consumption unless when excess outputs are realized and exchanged for

cash. They share the roles in production of both crops. It is important to note that, in areas where there is no clear demarcation between cash and food crops roles, both males and females take part in decision-making regardless of it being a cash or food crop. For example, in the study villages two of the main food crops, maize and rice are considered as cash crops and in the upland areas (Mgeta) cash crops include also vegetables. Table 3 summarizes division of labour by sex in the production activities. Males worked more on paddy and oil seeds whereas females worked more on root crops, oil seeds, maize and horticultural crops. It was also noted that there was no response for men alone being responsible for legumes (cowpeas, beans, pigeon peas, peas). This implies that these crops are primarily grown and tended by women, with men.

In areas like Mgeta where men engage in cash crops and women engage in food crops, men get the opportunity of controlling the cash income. Consequently women have little access to the income. The existence of gender division of labour along the lines of cash or food crops in areas with traditional crops is supported by Ruratora *et al.* (1995) who in their study conducted in Mbinga district of Tanzania, found that women performed most of the tasks related to food crops while men were heavily involved in coffee production activities.

Table 3: Percentage of Labour Contributed for Production of Various Crops by Sex.

Crop	Gender		
	Female	Male	Both
Maize	54	25	21
Paddy	17	33	50
Legumes	20	0	80
Horticultural crops	53	20	27
Root crops	72	17	11
Oil seed crops	61	31	8
Sorghum	22	11	67

Source: Survey (May-August 2001)

There is also gender division of labour in performing different farm operations. When asked whether there are particular farm operations associated with either men or women in their households, 97% of the respondents indicated land clearing as the first/key activity that was associated with gender. Other activities include, ploughing, nursery preparation, transplanting, planting, harvesting, bird scarring and irrigation. These activities are performed basing on gender division of labour in the specific area. It is interesting to note that irrigation was reported to be done by either men or women but not both sexes (Table 4).

Table 4: Percentage of Labour Contributed on Farm Operations by Gender

Activity	Gender		
	Female	Male	Both
Ploughing	39	15	46
Land clearing	6	30	64
Nursery preparation	33	33	34
Transplanting	17	16	67
Planting	16	28	56
Harvesting	38	14	48
Bird scaring	33	33	34
Irrigation	67	33	0

Source: Survey (May-August 2001)

4.4 Household decision-making

The decision-making process at the household level has been a central issue in much discussion of gender relations (Moser, 1993). The process is influenced predominantly by the division of labour based on sex, age, size, composition of households and ethnic variations. Decision-making processes in most households in the study area depended on the issue at hand. There are issues that are decided upon by male members of the family, for example issues on expenditure such as money to buy land. Female members of the family decide upon issues such as what to plant in home gardens. Further, it was noted that women in Mgeta area have more power on decision-making issues than women in other study areas. Respondents in this study were asked as to who in the household makes decisions about what is planted, sold and how income in that particular plot is spent. An overall picture shows that 48 per cent of respondents indicated that the decision on income from all crops is made by women, 14 per cent said men and 38 per cent said the decision was made jointly. It was noted that decision-making on the income accrued from the farm varied by crop, by gender and also by whether the crop was considered to be the first crop (given higher priority) in the household (Table 5).

Table 5: Decision-making on Income by Crop and Gender.

Crop	Gender		
	Female	Male	Both
Maize	19	54	27
Paddy	12	42	46
Legumes	16	37	47
Horticultural crops	4	75	21
Root crops	19	71	10
Oil seed crops	30	45	20
Sorghum	7	60	33

Source: Survey (May-August 2001)

In general, the findings in Table 5 reveal that males made decisions in almost all crops in most households, followed by decisions made jointly and then decisions made by women. This implies that although women compared to men spend a lot of their time in agricultural activities, they do not make final decisions on the income from the products. It is interesting to note that although there was no response on men working on legumes, they however control and make decision on income from legumes. Results from Table 5 differ from the overall picture given earlier that women made decisions on all crops, this could be either an error in data collection OR that respondents were not free to talk/discuss about it, they normally consider income issues as a confidential or sensitive area.

Gender responsibilities on the aspects of marketing of crops varied according to the type of crop and in most cases the responsible person does not necessarily control the income from that particular crop. Table 6 shows responses on who markets what crops by gender. Compared to females, males had more responsibilities in marketing horticultural crops, root crops, paddy and maize. This gives men greater access to and an opportunity to use the cash after marketing the crops. Female's responsibilities were more on legumes and oil seed crops. Unlike other crops, marketing of root crops is either a responsibility of men or women but not both.

Table 6: Marketing Responsibilities by Crop and Gender (%)

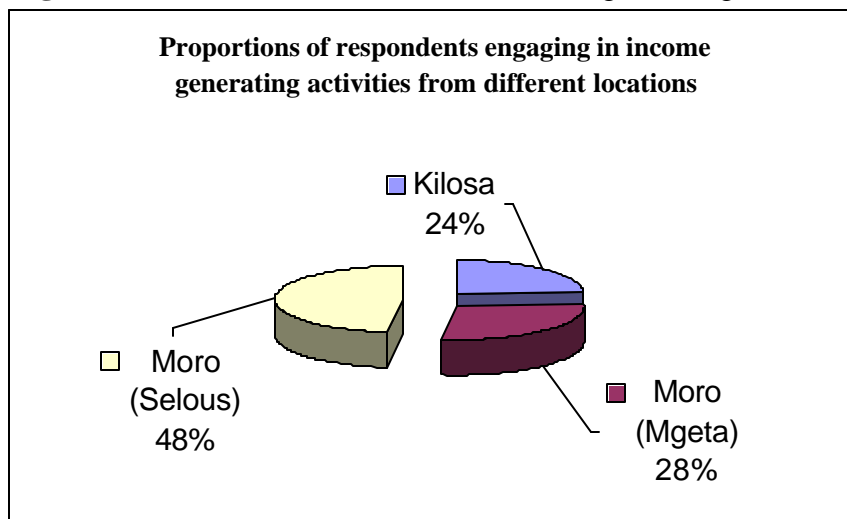
Crop	Gender		
	Female	Male	Both
Maize	26	66	8
Paddy	13	74	13
Legumes	45	38	17
Horticultural crops	14	76	10
Root crops	25	75	0
Oil seed crops	43	52	5
Sorghum	20	55	25

Source: Survey (May-August 2001)

4.5 Women and non-farm income generating activities

Nearly half of the respondents in the study areas were engaged in some type of non-farm income generating activity. The rest were not engaged in any type of non-farm income generating activities. Those who were not engaged indicated that most of the non-farm income generating activities were performed by male members of their households. There are location variations in the proportions of women engaged in non-farm income generating activities as depicted in Figure 1. Selous area had more women engaged in non-farm income generating activities than the other two locations.

Fig. 1: Percent of women involved in income generating activities

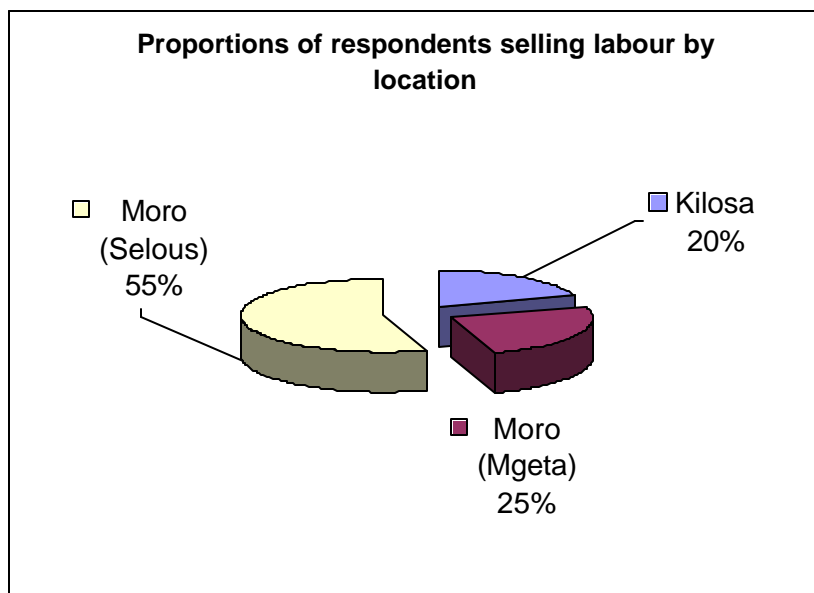


Source: Survey (May-August 2001)

Non-farm income generating activities undertaken by women in the study areas range from seasonal and intermittent wage employment on the farms of others, making and selling thatch/mats, local brewing, selling buns, food crops marketing, shop business to running small restaurants. Seasonal and intermittent work on the farms of others was one of the most important non-farm income sources in the study areas and it was more common in Selous than the other two locations. The proportion of women who sold their labour by location is as shown in Figure 2. More than one-half (55%) of the women in Selous area sold their labour in the nearby fields whereas one-quarter of women in Mgeta area sold their labour in the neighborhood as well as in farms outside their villages. Most of the women who sold their labour worked in the maize and paddy farms in the nearby fields. Farm activities that these

women in Selous, Mgeta and Kilosa areas are mostly engaged in when selling their labour include weeding, planting, and harvesting maize and paddy. Almost one-third (33%) of the respondents were employed to weed paddy and/or maize fields.

Fig. 2: Percentage of women selling labour by Location



Source: Survey (May-August 2001)

Women in the study area sold their labour to supplement income from agricultural activities. Labour selling among women and men was common during food shortages. During this period, members of a particular household are compelled to work on the farms of others to get cash for purchasing food. Sometimes the payment can be in kind in the form of food.

One of the problems facing women who depend on selling labour for their livelihood is that there is a tendency of spending more time working on others farms than their own. They consequently remain in a cycle of poverty and continue to sell labour every year in order to earn a living.

4.6 Women’s access to and control over income

When asked if they have access to the income from agricultural production, 88 per cent of the women indicated that they had access to the income but not full control of it. Ninety four percent (94 per cent) said the husband had full control of the income from the agricultural outputs. Depending on the type of husband, some drunkard men for example, may spend most of the income on alcohol. For this reason, little or no money will be available for home consumption and/or re-investment in agriculture.

The situation was different with income earned from non-farm activities. The findings from this study show that the majority (91 per cent) of women who sold their labour control the income from their waged work and only nine percent (9 per cent) of these had their wage income controlled by their husbands. This suggests that women engaged in non-farm income generating activities are better off than those without any non-income generating activities and may have a better livelihood in the future. However, the degree to which women control their income in the household may vary widely depending on the social relationships in the household. Studies elsewhere have shown that women control, or believe that they control,

income which they earn directly, much more than that earned by, for instance, their husbands (Hart, 1992).

Expenditure of income from non-farm activities as well as from farm produce varies depending on the needs and wants of individual families. Some families re-invest their income from a source (for example spending money from agriculture on farm inputs) while others spend money elsewhere. Women in the study area were asked whether they spend what they earn from agricultural activities differently from money earned from non-farm income generating activities or waged work. The majority of women (80 per cent) spent their income freely regardless of the source of income. The remaining 20 per cent of the women in the study area had specific costs covered by specific sources of income. They responded that they spent income from farm activities on: house construction, purchasing assets such as a bicycle or radio, payment of school fees, buying food and farm inputs. Income from other sources was spent on clothes, soap, kitchen utensils, cosmetics and food items such as sugar, salt and cooking oil.

4.7 Changing livelihood patterns

This section presents the findings concerning changes that have occurred in women’s involvement in different livelihood activities during the last five years. More than two thirds (72 per cent) of the respondents in this study claimed to have not changed their activities to earn a living (livelihood) in the last five years. The other 28 per cent of the respondents said they had changed their and these activities were new, not having been undertaken before, including: operating petty businesses; local brewing; shop businesses; and running small restaurants (Table 7).

Table 7: Percentage of Respondents who had Changes in Livelihood Activities in the Last Five Years

Change	Total	
	Count	%
Started shop business	3	10.7
Started small restaurant	2	7.1
Reduced farming due to old age	1	3.6
No longer depend on parents	2	7.1
Started petty business	6	21.4
No longer selling labour	2	7.1
Venturing in brewing and masonry	1	3.6
Acquired salary employment	1	3.6
Stopped local brewing due to old age	1	3.6
Started local brewing	3	10.7
Venturing in hunting, mats and brick making	1	3.6
Now cropping from mere pastoralism	1	3.6
Venturing in mats making	1	3.6
More income from business	2	7.1
Increasing dependence on remittances	1	3.6
Total	28	100.0

Source: Survey (May-August 2001)

It is interesting to note most of the new income generating activities were non-farm activities and that one respondent reduced agricultural related activities rather than expanding. Of those who started new activities, the majority (21.4 per cent) started petty businesses which require relatively little capital investment. Since lack of capital was cited as one of the major constraints that inhibit expansion of income generating activities among women, investment in other income generating activities can be promoted if access to credit is improved.

Having dropped some of the activities that were undertaken five years ago, some of the respondents claimed to have noticed changes in their standard of living when asked. For example, some women said that they no longer sell their labour, they have reduced farm activities due to old age and some are venturing in other fields.

The respondents were asked whether or not they faced particular problems that were not faced by men in their household. More than 70 per cent of them indicated that they have not faced any other constraints in the household production or in any aspect of expanding production activities that their husbands did not face. The remaining 30 per cent of respondents listed the following as constraints faced by themselves but not their husbands: in household production such as heavy workload, labour shortage, costs of materials, water and fuel wood (Table 8). The respondents also itemized constraints that they faced in the course of expanding production activities which included increased workload due to extra household chores (73.7 per cent) and lack of capital (26.3 per cent).

Other constraints included lack of access to credit, lack of skills, and low prices for agricultural produce at the local markets. This last constraint is more prevalent in Mgeta area where agricultural produce such as vegetables and fruit are collected by middlemen who sell them to Dar-es Salaam and Iringa.

Table 8: Constraints Faced by Some Women in Household Production by Location

Constraint	Kilosa		Mgeta		Selous		Total	
	Count	%	Count	%	Count	%	Count	%
Labour shortage relative to activities	1	6.3			1	6.3	2	12.5
High costs of raw materials					1	6.3	1	6.3
Work load due to extra household chores	1	6.3	2	12.5	8	50.0	11	68.8
Water is very far hence more time					1	6.3	1	6.3
Firewood collection increase workload			1	6.3			1	6.3
Total	2	12.5	3	18.8	11	68.8	16	100.0

Source: Survey (May-August 2001)

4.8 Women groups or associations

Groups or associations through which women can obtain services such as credit and other forms of support from the Government and NGOs are increasingly becoming important in rural Tanzania. James *et al.* (2002) provides a detailed institutional analysis in the study area. This section is concerned with women's associations. The women groups found in the study areas are voluntarily formed local institutions which serve as social networks among women and as a result of the actions of the members of the associations they can mediate access to resources and services and enable poor women to climb out of poverty.

More than three-quarters (79 per cent) of women in the study area belonged to one or more of the women's groups/associations. The groups have various objectives or key activities that bring the women together as shown in Table 9. Members of the women's groups were asked whether they needed permission from their husbands to join or attend/participate in the associations and the majority (90 per cent) had required their husband's permission.

Table 9: Main activities in women groups in the study area

Activity	Frequency	Percent
Labour sharing in farming	17	22.4
Assist in funeral and local ceremonies	28	36.8
Sharing tools and helping with tasks	30	39.5
Joint venture in local brewing	1	1.3
Total	76	100.0

Source: Survey (May-August 2001)

It is important to note that the above associations or groups were voluntarily formed informal institutions which serve as social networks among women in the study areas and as such operate in conjunction with those of a more formal nature which aim to promote activities required to improve rural livelihoods. Unlike the formal institutions, the voluntarily formed associations have the potential of facilitating poor women to undertake activities that can reduce their poverty.

5. Conclusions and policy implications

The focus of this paper has been on the way gender bias in access to and control over resources, access to credit and agricultural extension, division of labour, decision-making and access to and control over income inhibit women's efforts to expand agriculture and other income generating activities for poverty reduction.

Several issues that require policy intervention emerge from the findings of this study. First, although women in rural Tanzania are largely dependent on agriculture, they are increasingly diversifying their livelihoods with non-farm income sources. Moreover, men have more access and control over women's agricultural income while women have more access and control over income from their own non-farm activities. These findings suggest that poverty reduction and rural development strategies should not overemphasize agriculture as a means of getting rural women and their households out of poverty. Strategies that will encourage women to diversify farming with non-farm income generating activities are more than likely going to be successful in getting the poor women out of poverty. Although the Rural Development Strategy recognizes the current challenges facing both the farm and non-farm rural sectors, it might be too early to judge the success of its implementation.

Second, women's participation in both agriculture and non-farm income generating activities is constrained by general lack of access to credit and other resources all together contributing to an intergenerational cycle of poverty and deprivation. This makes most women that are heavily dependent on subsistence farming vulnerable to the poverty "trap", except in cases where non-farm income generating activities are flourishing. Since attempts to form savings and credit co-operative societies (SACCOS) in every ward have not proved successful due to among other reasons prohibitive interest rates, women should be encouraged to form informal savings and credit associations (SACAS). These can operate through contributions

according to the ability of each member after the sale of agricultural produce, offering small loans on the basis of personal, family or business acquaintance at low interest rate or can even operate as a revolving fund for association members. This can free up the limitation caused by a lack of collateral and the stiff repayment schedule imposed by formal lending institutions.

Third, women's role in decision-making is low, with particular roles reinforced through tradition and other socio-cultural practices. The Poverty Reduction Strategy Paper (PRSP) recognizes that cultural customs and traditions are an obstacle to poverty reduction in Tanzania. In general, the socio-cultural factors are most likely to affect traditional women without a formal education. Therefore Local Governments should target women in designing training programmes in their districts. This should go together with changing attitudes among parents so that they provide equal education opportunities for both male and female children.

Other important policy interventions required to improve rural women's livelihoods include:

- Support and build capacity for managing group organisations to strengthen women's rights and access to resources
- Institute significant policy changes and actions to establish, protect, and increase women's rights (either individual or community based) to land and other resources
- Institute interventions that are more relevant to the needs of the community, specifically gender needs
- Encourage low cost technologies appropriate to rural communities.
- Focus and reinforce poverty reduction efforts on underlying and basic causes of poverty among women.
- Build capacity on relevant issues, extension services and gender sensitization should be introduced and reinforced in rural areas.

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