



**REPOA**  
**Research on Poverty Alleviation**  
**16<sup>th</sup> ANNUAL RESEARCH WORKSHOP**

**Evolution of Gender and Poverty Dynamics in Tanzania**

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*Work in progress*

*Session II*

Presented at REPOA's 16<sup>th</sup> Annual Research Workshop  
held at the White Sands Hotel, Dar es Salaam, Tanzania;  
March 30-31, 2011

*REPOA funded this research project as a part of our capacity building programme for researchers. This preliminary material / interim, or draft research report is being disseminated to encourage discussion and critical comment amongst the participants of REPOA's Annual Research Workshop. It is not for general distribution.*

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## ABSTRACT

10 years ago Deborah Bryceson (1999:20-1) argued that liberalisation and de-agrarianisation have led to a 'scramble for non-farm work' and process of individuation of economic activity, dissolving traditional gendered roles, economic rights and maintenance responsibilities within rural households. Since 1999, the Tanzanian government has moved forward on its liberalisation agenda together with a 10 year poverty reduction strategy (PSRP followed by MKUKUTA) and legislation designed to protect women's economic, particularly land rights. As a result of these policies, has poverty diminished or deepened? What new gendered livelihoods, rights and responsibilities have been created? Have they empowered women to move their families out of poverty?

- We find aspects of Bryceson's analysis remarkably apt in the first decade of the new millennium, and draw attention to the role of liberalisation and vacuum in state support of farmers in creating a pattern of unequal growth involving polarisation of land held and semi-proletarianisation of smallholders, rapid rise in costs of essentials and in local user costs that MKUKUTA was designed to reduce.
- This past decade witnessed gender relations evolving, with the continuation of a longer term de-masculinisation of rural livelihoods and corresponding feminisation of responsibility for family provisioning – both within marriages (with the rise in male underemployment, despair and alcoholism) and through the rise in divorce, widowhood and abandoned unmarried girls.
- Rising costs and limited income encouraged fierce battles over conjugal norms as women contested rights and responsibilities, particularly to employment and access to income in order to meet dependents' needs. Women were also empowered by the example of successful businesswomen and by membership in female credit organisations, such as burial societies. Men responded harshly, assaulting women's freedom by marrying second wives, spending more money and time outside the home, labelling women as prostitutes, which destroyed women's reputations and led to social exclusion, and by physical abuse.
- These battles, together with the rise in male migration, have led to a sharp rise in divorce or abandonment. And the persistence of HIV/aids related deaths and women's longevity continues to feed the rising number of widows. Together with the rise abandoned unmarried girlfriends who get pregnant, it appears there is an important rise in female headed households.
- Both divorced and widowed women are exposed to the customary stripping of assets by husbands or husband's kin, in both the matrilineal and patrilineal societies. With poverty and land shortage rising in this decade, such dispossession became more comprehensive (men and kin taking all assets) and we found no enforcement of women's statutory rights under land and marriage legislation. Traditional support has fallen and widowed or divorced dispossessed single mothers no longer have automatic rights to male-kin traditional support networks (brothers, uncle, and fathers). As a consequence, in the rising number of female headed households, women are deprived of the means to support children's nutritional and educational needs in a time of rising costs – a situation which may seriously hinder intergenerational escapes from poverty in the coming decade.
- The paper then turns to what's working for women. At the moment trading on the scale necessary to move from mere survivalist to accumulative requires major growth in the rural economy and important increases in women's credit availability. We focus instead on women's networks of support have been most reliable - highlighting the role of burial societies - and suggest further linking of these all female networks to SACCO capital to beef up capital available to women – a home-grown version of the BRAC model .
- We suggest that policy focus on re-working and enforcing land rights legislation; acknowledge women's role as key providers and as farmers; abolish educational user fees, consider employment guarantee schemes which both raises local labour standards and also as a vehicle where employment of men can become conditional on men's contribution of wage portion to children' and elder's needs – and which might help rural men emerge out of their underemployment- despair - alcohol poverty traps.

**Key words: poverty, agrarian change, gender, divorce, widowhood, female headed households, intergenerational transmission of poverty**

## 1. Introduction and Summary

In 1999, Deborah Bryceson argued that:

“The disappearance of agricultural subsidies amidst increasing commoditisation of rural life has engendered a cash crisis in domestic household units, forcing virtually all able bodied adults as well as many children to seek different forms of income. The individualisation of economic activity and the increasing tendency to engage in non-agricultural income earning *have had a dissolving force on long standing agrarian division of labour as well as economic rights and responsibilities within rural households.*” (My italics, 199:20-21)

In this paper we look at the effect of the recent decade of poverty reduction and women’s rights on the evolving roles (livelihoods), rights and responsibilities of rural men and women. We look carefully at processes of individuation and their impact on women’s ability to move their dependents out of poverty.

### *2000-2010 the decade of poverty reduction and women’s rights*

That unrestrained neo-liberalism was not the solution for the rural poor in Tanzania was first officially recognised in the late 1990s, in a series of documents stressed that national economic growth was not producing the expected a proportionate fall in poverty in Tanzania (NPES, 1998; Development Vision, 2025, 1999; URT, 1999). In 2000, as part of the enhanced Highly Indebted Poor Countries agreement, with the World Bank and IMF, the government of Tanzania agreed that HIPC funds generated would be spent on poverty reduction. In 2000 the first generation poverty reduction strategy paper was adopted and implemented (2000-2003/4). This approach was conceptualised in terms of the Millennium Development Goals and agreed it would focus on enhanced service sector provision to the poor i (e.g. education, health, water supply, rural accessibility/roads, judiciary) and included, for instance, building more schools and hospitals and abolishing school and other user fees ( TGNP, 2007, URT, 2002, Kessy and Tostensen, 2008). This was seen as a long awaited replenishment of resources lost in the late 1980s (TGNP, 2007). Gender specific policies include increasing women’s representation in parliament and local government councils, women and gender development policy and law reform. Law reform included The Land Act Number 4, The Village Act, No 5 of 1999; The Land Act, No. 2 of 2004.

In 2005, the second generation PRSP was broadened through Tanzania’s National Growth and Reduction of Poverty Strategy (NGRPS or MKUKUTA, 2005-2010). MKUKUTA was designed to re-focus on growth in order to generate sufficient resources for poverty reduction, enhanced social services and improved governance – understood as three interlinking districts which contribute to poverty reduction (URT, 2005). Yet in 2009 the government review of MKUKUTA criticised this approach for its continued failure to reduce poverty in line with the impressive rate of national growth between 6 and nearly 8% in previous years (URT, 2009; NBS, 2008). Indeed one observer likened the rate of growth in Tanzania to that of the East Asian emerging markets in the 1980s (David Nellor, IMF Senior Advisor in African Department, Guardian, 2009) but without the corresponding level of economic development in those countries. Since 2001, the percentage of the population living below the basic needs poverty line fell *only 2%*, from approximately 35% to 33% in 2007, and the level of poverty reduction was no greater than in the previous 10 years, before the approach was implemented (from 1999 fell 37% to 35%, da Corta and Price, 2009:1&6, DFID 2009a, see NBS 2007). Moreover, as a consequence of rapid population growth, the reduction in the proportion of people living below the poverty line translates *to a rise of 1 million people living in poverty in mainland Tanzania between 2001 and 2007* (Ibid).

The question thus seizing the minds of academics and policymakers alike is: why didn’t fairly healthy growth in Tanzania correspond to a fall in poverty, why indeed has the number of those in poverty increased by 1 million from 2001 to 2007? *In this paper, we argue that one important reason contributing to this persistence of poverty into the first decade of the new century is the effect of the pattern of unequal rural growth on perverse changes in gender roles, responsibilities and rights – gender dynamics - which served to deepen poor people’s inability to move out of poverty.*

### *Methods*

In this paper, we draw on fresh case studies – approximately 180 - gathered through life history and focus group research from 3 districts (6 villages) carried out in late 2009. The interviewers were a team of 10 senior

qualitative researchers. The households chosen were drawn from a subsample of NBS and URT panel surveys (see appendix 1).

### *Unequal Growth and Poverty dynamics*

In section 2 we examine the contribution of successive stages of liberalisation and erosion of state support on the pattern of unequal rural growth in the study regions and its impact on their poor. In the first part of this decade, we found that agents with income from off-farm sources moved into agriculture, purchasing land of smallholders who sold land in distress (to meet consumption or educational costs). The effect of population growth on dwindling inheritances and soil fertility further reduced land availability. Smallholders found themselves dependent on flooded casual labour and petty trade. The rapidly rising cost of productive assets (land, oxen) priced many people out of escape from poverty through agricultural means. The consequence was an intensified scramble for non-farm jobs where such incomes were not fed by consistent and buoyant disposable agricultural incomes of middle-ranking farmers. Moreover, the decade was marked by rampant inflation in the cost of living and this has been combined with the rise in the effective costs of services such as education (fees due to local resource problems – teachers, furniture - partly because of corruption see Kayunze, et al., 2010).

The recent government of Tanzania's efforts to establish new agrarian institutions (the warehouse receipt scheme and farmer SACCO) designed to aid farmers in storage, marketing, credit and input provision – a deeper challenge to market polices than MKUKUTA. However, these new institutions are in their early days and as yet are narrow in coverage (certain crops, regions) and regrettably do not address directly pernicious problems in land markets (land grabbing, titles, and enforcement), rental markets, and labour markets. Thus despite significant improvements in price, security of markets (see Mashindano et al., 2010) and for SACCO credit (see section 4 below) these new institutions need reform (see Mashindano et al.) and supplemental legislation in order to enable poorer farmers to improve.

### *Gender dynamics*

In section 3 we look at the impact of the resulting poverty and scramble for jobs among poor men and women on the contestation of traditional gendered roles, responsibilities and rights and creation of new ones.

*Gendered Dynamics* is defined as changes overtime in the norms governing the accepted roles, responsibilities and rights of men and women. This includes for instance:

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

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

In all regions studied we observe a steady de-masculinisation of rural livelihoods (cash cropper, hunter, pastoralist, fisherman) together with a rise in families dependent on the earnings of women from casual labour and petty trade on weak bases (stagnant wages and flooded petty trade markets). Women are becoming increasingly responsible for family maintenance costs as they become economically effective heads of households (male members not working due to un/underemployment, alcohol, illness, emigration) or fully female headed through the rise in separation or widowhood (trends exacerbated by migration and HIV aids). This rise in women's responsibility is occurring in the context of a rapid and substantial rise in costs of essentials through inflation and in MKUKUTA user fees (water, education, healthcare).

Women's ability to escape poverty is particularly severely hampered by malekin stripping assets from women upon divorce, separation or death of husband (including farms, savings, livestock, house and plots of land, husbands' family networks). Yet such assets necessary to maintain families and acquiring productive assets on the market is now too expensive for most poor people. The enforcement of women's economic and legal rights to land have not improved: widow's share, divorce share and daughters' inheritance share are not adjudicated based on statutory law; instead they are adjudicated using customary laws in (local) primary courts which are highly discriminatory – based on traditional and anachronistic gendered norms. Regional level courts demand bribes women can't foot. Single mothers also suffer from an important deterioration in rights/power in clan relationships (especially to social protection upon abandonment). In short, the right to assets and to social protection has become de-feminised just as responsibility for family maintenance has become feminized and subject to rapid inflation. We conclude that through MKUKUTA and deepening liberalisation, the state has unwittingly increased women's responsibilities (costs of basic needs, user fees for services, land costs), but has not implemented nor monitored women's legal rights to assets necessary to meet these rising costs and move out of poverty. In particular, by allowing education costs to rise, nutritional standards to fall, and *such policies promote IGT of poverty*.

Whilst women's hands have been tied by the feminisation of responsibility without corresponding rights, in section 4 we identify one area where improvements in women's ability to manage the rising burden are beginning to show. Poverty and dislocation has ironically empowered/impelled women to demand rights in order to feed their families – choosing to leave abusive situations, choosing to do 'men's work' trading despite the fear of being labelled a prostitute and by producing cash crops. Moreover, women have been strengthened by several factors: one is the influence of the 'business culture' of female traders migrating in from Congo who have been very successful; the second by the rise of increasingly well organised and run networks of women involving credit and savings schemes (burial societies, savings groups), third by local governance making at least some headway in women's rights (female VEOs, female SACCO's, etc.). Women are found to call on these examples as moral precepts to shun tradition when contesting rights in conjugal contracts. We outline one case where women outnumber men as members of SACCO, which enables them to get the capital necessary to farm, leased in paddy land.

We propose that MKUKUTA countenance less orthodox approaches to poverty reduction, one which embeds Tanzanian liberalism in a much stronger social fabric (Razavi, 2009) which involves a gendered intervention in land, labour, crop marketing and credit markets. These include:

- employment guarantee schemes aimed at helping to relieve women's work and responsibility burden by exploring ways to increase men's responsibility for child maintenance and link such schemes to men's new skills development (on and off farm). This may help move men out of underemployment and despair, employment guarantee schemes also prevent sales of land in dry seasons,
- Enforce existing land legislation on female rights to parental and marital land, especially following divorce or widowhood (Tsikata, 2003),
- Link the rise in female credit networks (such as burial societies) to subsidised credit in SACCO (making the latter more pro-poor), and
- Promote free universal education, water and health, preferably universal over conditional targeting (UNRISD 2005).

## 2. POVERTY: New drivers of intensified poverty and struggles over resources

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

We find that the drivers of poverty identified by Bryceson remarkably apt in the first decade of the new millennium despite the new poverty reduction efforts, but highlight the three key factors which drove poverty in this decade:

1. the impact of land shortages and price of land arising from processes of polarisation and proletarianisation, shortages made worse by population pressure,
2. the rapid inflation in the costs of food and other essentials, and
3. the rise in effective user costs especially in education that MKUKUTA was designed to reduce.

## 2.1 Unequal Agricultural Growth: Land shortages, proletarianisation and rising costs

There was buoyant production and secure markets for Tanzanian traditional cash crops up until the dissolution of cooperatives in the 1980s. This was followed by a long term decline in traditional exports (see below). In our region, we witnessed the fall in production per capita of cashew in Newala district (a 70% fall in Tanzania on a per capita basis since the mid-1960s, Baregu and Hooegeven, 2009 draft) and cotton in Mwanza district.

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

### Capitalised Sukuma Landlords and Fipa Tenants

In the 1970s very little rice was grown in the valleys of Kalesa, Nkasi district. Villagers from Kalesa focussed on fishing on the coast of Lake Tanganyika and cassava/maize growing on the farms inland – mostly the Fipa. In 1980s Sukuma migrated into the area with their cattle holdings. Mr. Ezekiel Bigabo, from Kahama District in Shinyanga Region (Northern Tanzania) settled in Kalesa with his uncle in 1981 and they used oxen to cultivate the land. Before this, there were no oxen for land cultivation at Mwandima. Oxen enabled the Sukuma to till larger tracts of land.

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

Moreover, many locals have sold their land to him during dry distress periods and agree to become tenants. According to Ezekiel: “A farm has value only during a rainy season. During a dry season they sell their farms and when the rainy season comes they hire even the farms which they sold by themselves. If you buy a farm from one of them, his/her fellows come to request you to buy their farms too.” Some locals charge TSh 100,000 per acre per season for rent, but Ezekiel said that he never charged cash but asked for payment in bags of rice (between 1 and 5, averaging 3 he says) depending on fertility of the land. (Ezekiel Bigabo, Sukuma Livestock Keeper and farmer).

In short, in-migrating Sukuma, like Ezekiel, became landlords and the locals’ became tenants on their own land. Mr. Mpama, a retired teacher complains that today’s youth have no paddy land: “Mr. Bigabo has grabbed an excessively big amount of land and tricked many smallholder farmers to sell to him land at prices which were too low in comparison with the land size and value. We need legal assistance to get land redistributed so that most of us can get access to it for rice production to improve poverty.....It is high time

land for rice production were re-distributed so that most people have equitable access to its (otherwise.....) the future is likely to see bloodshed due to wrangles over it.....The high rice production potential of Mwandima is known.... the district authorities are supposed to see to it that it is fully tapped. However, the authorities have not yet done so. By any measure, rice is the most important economic activity in Mwandima.” (Josephat Mpama retired teacher, Kalesa village, Nkasi dit, Rukwa).

### **Capitalised Traders become Farmers**

Chang’alu Mtanda is a big farmer and businessman from Nkangala in Newala district. He purchased 42 acres from the profits from growing HYV rapidly maturing cashew and mango trees. He began in 2000, when through his earnings from being a cashew agent for Indian traders he acquired enough capital to begin trading on his own and sold directly to a small female processing group of 15 women run by NEFA (Nkangala farmer association) for TSh 700. However, he found that the profits were not covering costs of transport or labour, so he decided to try to grow cashews directly and supply to this processing group. In 2003, he purchased 10 acres of good quality land and was determined to use the most modern agriculture. He purchased modern trees which mature in just 3 years and planted them in straight lines and also used modern inputs – (he claimed it was a much better formulation of sulphur powder than that supplied by the government under the warehouse scheme.) These techniques are far ahead of most farmers who have inherited cashew plantations where trees are planted in a higgledy-pigedly fashion. They may have a few new trees, but not entire plantations of mature varieties. In 2006, he had his first harvest on which was about 10 tons of cashews – this is a huge harvest by local standards. (It compares with 2 tons per 10 acres by a local large farmer – this farmer produced only 7-8 tons on a farm which is 4 times larger (40 acres)). Because Chang’alu, still had his guaranteed market from NeFA (the women’s group) and he could bypass traders and sell directly to this small processing group for TSh 850. (Other farmers in this region at this time were getting TSh 500 or less for their cashews, see knowledgeable people focus group discussion). In 2007, he purchased another 10 acres of land and again planted fast maturing cashews and fast maturing mango trees. His cashews from the first farm he harvested 6-7 tons in 2007 and again in 2008 – production fell a little he thinks because of the weather but it is still a good yield by local standards. In 2008, he purchased 12 acres of maize and cassava land. In 2009/10 he purchased 10 acres of land. He feels he will have an excellent harvest this year. The 42 acres and mature trees he acquired were from land sales by smallholders who are now labourers on their own farms. (Chang’alu Mtanda is a big farmer and businessman from Nkangala in Mtwara dt).

The existence of such a highly technical farmer in the region does not excite the local street chairman of Nkangala A. He is unhappy about the rise in land purchases among the poor; he doesn’t feel that the added employment makes up for land sold.

The street chairman explained that people who purchase the land of the poor is making poverty worse in Nkangala A, Newala district. He said: ‘Poor people have to sell land because they are poor or because they need to pay school costs. They are forced to sell their land to rich people who approach them and who want more land and more land. As a result the poor person will have nothing but to sell their labour to that rich landowner. Such land-grabbing is making poverty worse in this region. (Nkangala a Street chairman, Final Focus Group Discussion Nkangala, Nkangala DT, Mtwara)

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

In both regions, it is very hard to re-enter farming lucrative cash crops once land is sold. The high price of particularly fertile land or irrigated land is beyond most poor people. In Nkangala for instance, respondents complained that 10 -15 years ago a landless labourer could save from wages or by making and selling bites for instance and buy maize/cassava land for TSh 25,000 or even cultivate a bit of free, forest land for cashews. However, between 1999 and 2009 the prices of land shot up, trebling or even quadrupling.

	<b>Cost of fertile land 1999</b>	<b>Cost of fertile land 2009</b>	<b>Cost of Rental in 2009</b>
<b>Cashew (with trees on it)</b>	TSh 100,000.	TSh 300,000	TSh 170,000 (more than ½ the price of buying land)
<b>Maize</b>	TSh 20,000 - 30,000	TSh 80, 000 - 120,000	TSh 15-20,000 per acre (1/5 its price of buying)

(Source: Final Focus Group Discussion Nkangala, Nkangala DT, Mtwara)

### **Other sources of land shortages – population pressure**

These access problems in land result not merely from the high demand for land from larger farmers hoarding or buying up land they are by rising population pressure on reducing the size of farm land inheritances. For

instance, in young people in Kalesa people speak of their parents inheriting 5-10 acres of land, but this generation, young men and women in their twenties, are inheriting fractions of acres, two of our respondents in Kalesa have inherited .25 and .50 acres of land to share with their husbands. In Mwanza, many respondents spoke of grandfathers owning hundred acres, in Nkangala grandparents owned large tracts of land (downward intergenerational mobility was a key theme in all districts.) Tanzania's fertility rate is still higher than 5 children per year, the demographic growth rate is estimated at 2.6 per cent per year – it is concern that fertility has not declined during the past 10 years and fears that fertility transition could take longer than currently projected. (A. Ellis, et al., 2007:33)

Population pressure also reduces the fertility of land (by over farming without fallow periods) so there is less fertile land available on the market. One focus group informant (KPF) in Nkangala said that maize land is 3 times less fertile than it was in the past, and so he needs to farm treble the acreage to match the same production levels. The pressure of population growth and demand for labour is higher in growing areas, especially peri-urban coastal Tanzania, where the 'free area' between villages is diminishing.

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

Land access is also constrained by problems in the land rental market: people fear that if the land is rented, the new farmer might claim it as his or her own on the basis of customary land law. This even leads to arguments within families when fathers won't lease to daughters, or men who migrate do not let their sisters farm their share. Insecure land rights are an important problem encountered in all 3 regions which prevent the land rental market from working efficiently for poor people.

Novath Nanzalalila told us that in Kalesa village, in Nkasi district, that many people who have land are reluctant to rent it out in fear that those who rent it will claim it as their own. He explained that 2006 he lent a one acre farm for cassava production to someone so that he could grow cassava on it for 2 seasons. The one who borrowed the land actually sold the land after harvesting cassava. Novath took the case to the police. The one who sold the farm was given a summons by the police to report to the police station. They ordered him to give back the farm. Mr. Nanzalalila recovered his land. He said: "From that experience, I no longer lend land to anybody. If I am unable to cultivate it in a certain year, I just leave it fallow". (Novath Nanzalalila, key informant, elderly farmer and mill owner, Kalesa Village in Nkasi district)

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

### *Recent movements to re-establish new institutions to curb local power*

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

In the mid-2000s policymakers began to respond to the lack of broad based pro-poor growth by focussing on agriculture, which accounts for roughly 70% of rural incomes but where growth has been comparatively slower and more volatile (ranging from 3.2 to 5.9 from 2001-7, NBS, 2008, national accounts). Since 2006/7 new agrarian institutions have been established in order to address the problems associated with middlemen capturing monopoly rents from poor farmers in remote rural areas. These institutions included the warehouse receipt scheme linked to cooperative societies (AMCOs) and to farmer credit (SACCO) which provided assistance in the storage and marketing of crops together with distribution of government subsidised basic inputs and credit to farmers. These institutions made some important steps toward success - for instance, cashew marketing in Newala district became more secure and price rose slightly (see Mashindano, et al for a full discussion in the study region). SACCO credit, although mostly benefitting the middle rich, indirectly supported poor women by supplying credit to poor women through burial societies (see below). Yet these

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

### *Consequences of unequal growth*

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

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

## **2.2 Rapidly rising prices of essentials**

### *Rise in costs of basic needs 2005-2009*

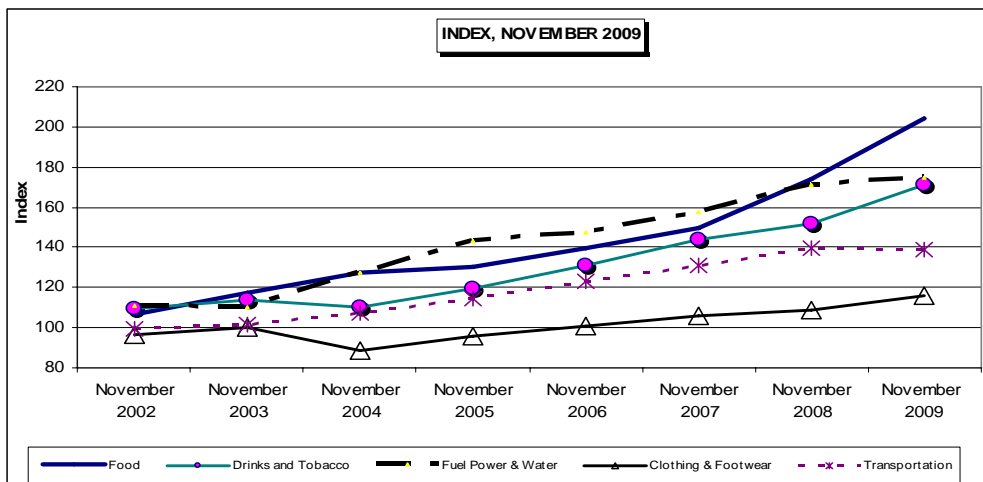
In all the study regions people complained of rising costs, but in Nkangala, we noted that the rapid rise in the costs of basic needs was felt most acutely. Whilst from 2000 to 2005 residents faced a slow rise in the cost of living, between the years 2005 to 2009, respondents reported a very rapid rise in costs of living, which outweighed any gains made by the rise in price of cashew through the warehouse scheme.

As the local councillor of Mufunya put it, "Before 2005, money was not so available and our incomes (especially after 1999) were low, but the cost of living was not that high. But since 2005, money is still not available, our incomes are low and the prices for goods have risen steeply, if you earn TSh 10,000 this is finished quickly and you can't even earn it back! This is why poverty is so visible, especially in last 5 years. We can't afford fish or meat because the prices are too high – even businessmen find it hard and government employees too. Soap has doubled in price. The fish business is dead now because no one can afford to buy fish! (Final Focus Group Discussion, Nkangala, November, 2009).

Thus during the period of MKUKUTA (2005-2010) people feel poorer because although the price of cashew rose from a low of 400, up to 500 then 700 under the warehouse scheme, this rise is not in line with rise in price of inputs or much more rapid rise in cost of living (basics such as fish, kerosene, soap, sugar, salt, and clothing). The poor speak of being priced entirely out of the market for certain basic needs (such as beef, chicken, milk and fish – i.e. the protein content of meals).

The rise in the costs of living is reflected at the all Tanzanian level in the chart below. The chart shows that the consumer price indices for select indices have been rising since 2002, and rapidly since 2005 in all areas, most notably food.

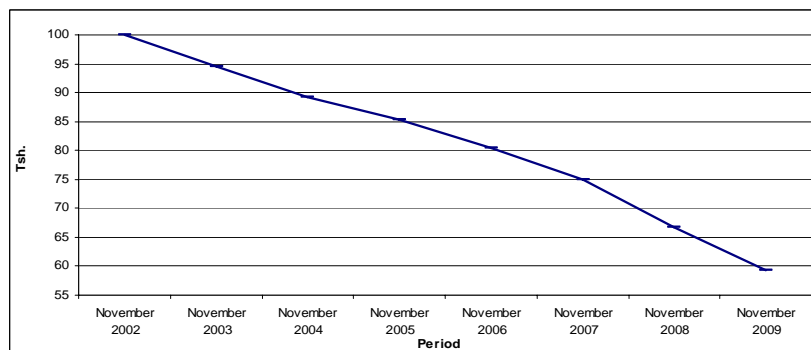
**Chart 1: The yearly trend in Consumer Price Indices from November 2002 to November 2009 by selected groups of indices**



Source: National Bureau of Statistics, Statistics Release, 18<sup>th</sup> December 2009, Reference: NBS/S.40/21/435

Chart 2 below depicts the purchasing power of the shilling in terms of consumption at different times. Since November 2002, the value/purchasing power of 100 shillings has fallen to just 59 shillings and 28 cents in November 2009.

**Chart 2: Purchasing power of 100 shillings in November 2002 compared to November 2009**



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

Thus a key reason for the rise in the costs of goods it's the depreciation of the shilling which increases the costs of imports such as fertilisers, medicines, raw materials for manufacturing industries, clothing and puts an even heavier burden on the transport sector which has already been hit by escalating oil prices on the international market. Consumers suffer the most because the added cost for imported goods and raw materials are passed on to them (TGNP, 2007:26). The on-going crisis of the electricity supply adds to these problems.

Poverty resulting from inflation in costs of basic needs is felt more acutely in peri-urban regions like Nkangala where people are more reliant on the market for employment and where price levels are higher than in more rural regions (one respondent said a cow in a nearby village costs roughly TSh 100,000 but in Nkangala, they

cost TSh 500,000.) Moreover, people in peri-urban regions often have to pay rent, which also reduces the amount available for purchasing power for foodstuffs.

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

This rise in prices is particularly crippling for casual labourers: In Nkangala one women during a focus group discussion lamented ‘if we work as a casual labour or make donuts for 20 days, we are paid TSh 20,000, but if we go to the market with that TSh 20,000 we cannot get enough food to cover 20 days’!

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

	1999	2009	Multiplier
Maize	6-700	7000	X10
Cassava	2000	18-20,000	X10
Sugar	400	1400	X3.5
Beef	1000-1500	5000	X2.5
Whole cow		500,000	
Cooking oil	6000	23,000	X4
Chicken	1000-1500	9000 (chickens were suffering from a disease – sleeping sickness)	X7.2

\*\*note the graphs above show a doubling of prices since 2002 on an all Tanzania level, so Asna Burhan’s estimates may have been a bit exaggerated. She was angry when reporting these trends. *It does indicate how she perceives this rise in prices.*

Non-food essentials such as soap and kerosene are said to have also doubled or even trebled over the last 10 years (Final Focus Group Discussion, Nkangala, Newala dt).

#### *Consequences of high food prices for hunger and malnutrition*

These price rises in essentials in the context of poor peoples’ falling access to farm land and stagnating wages, means that despite poverty reduction efforts through MKUKUTA, **hunger or malnutrition** might be on the rise for these labourers.<sup>1</sup> The USSAID famine early warning systems network outlook for Tanzania October 2009 to March 2010, (FEWSNET, 2009) suggest that prevailing above average prices for food has increased the numbers of food insecure across Tanzania:

“Prevailing food insecurity in the country is related to food access, as all markets are registering above five-year average prices for all monitored commodities (maize, rice, beans, millet, sorghum, and potatoes), indicating that poor households are constrained in accessing food from markets (see the Price Annex, FEWSNET, 2009: 2).

This rise in prices has forced a reduction in food quality (protein and vitamins) for the poor, according to FEWSNET (2009:2):

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

The short and long term health consequences of poor protein and vitamin intake on maternal and child physical and cognitive development are well documented, together with the significant risk of developing

<sup>1</sup> Note that Kessy and Tostensen (2008:15) have identified significant fall in stunting and wasting among the under-fives over recent years, but this may be result of better health intervention (e.g. to reduce childhood diarrhoea, other wasting diseases and prompt nutritional advice at the first signs of childhood malnutrition (see Village Voices, the film) rather than to greater quantities or quality of food consumed.

certain chronic illnesses in adulthood ( the irreversibility of poverty, see Bird, 2007:7, 15). Nutritional well-being in Tanzania is further constrained from the lack of safe water and sanitation facilities (see below).

### 2.3 MKUKUTA and the steep rise in costs of services: Education, Water and Health Care

Another very lumpy and growing cost for poor people is the cost of essential services. What is ironic is that PRSP and later MKUKUTA was designed in order to broaden access to services through buildings and abolishing user fees for primary school. The construction of buildings proved successful with the mushrooming of additional school classrooms and buildings, especially secondary school buildings, and health facilities for instance, together with community support through materials and labour even in very remote villages (see also da Corte and Price, 2009 and Price, 2009 for Village Voices film research).

If we look at education, the visual image of these structures sprouting up even in remote villages served to greatly heighten poor people's ambitions to educate children as a route out of poverty. Among the poor, scarce cash is invested in education first, over investments in agricultural intensification. However, whilst constructing buildings gets ruling parties back in power; filling them is less effective as a vote getting tool. As a consequence, filling these buildings with teachers, furniture, books, stationary and uniformed children is the responsibility of local communities and parents. Local communities not only put taxes on crops sold (e.g. in Newala district) through coops/warehouse scheme, but also ask all parents to foot the bill for supplementary contributions deemed necessary to run schools. Kayunze et al., (2010 draft) fear that additional rent-seeking (corruption) adds to these costs and they carefully document the cases of corruption in these study regions. Moreover, the TGNP, 2007 raise the concern that in a review of the 2006/7 budget that there have been declines in the allocations to all social sectors compared to 2004/5 when the shilling had greater purchasing value (see chart 2 above) .

So a combination of insufficient state funding and local corruption when exacting contributions from parents means that parents are often paying most of their cash income on education instead of other investments such as agriculture, and for poorer parents, doing without education. Similarly in health care dispensaries lack medicines and ask for contributions which add up – so the poor do without. Health care for the pregnant and fewer than 5s is often met by mothers. In sum, the costs for these services are making people poorer: the poor either pay or do without the service, resulting in undereducated youths, and the hygienic and health consequences associated with minimal water usage.

#### Water

People in Nkangala are angry at the shortage of water because back in the 1960s they had water pumped from river Ruvuma into communal points and piped directly into people's buildings. The equipment is now 24 years old, and requires both repair and regular supply of electricity necessary in order to pump the water. As a consequence, poor people have to either pay for water or walk long distances to collect it. We witnessed a similar problem regarding piped water in Kalesa. In all 3 districts (6 sites) researchers identified low hygiene levels and unwashed clothes.

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

- Asna Burhan from Nkangala explains that she can spend up to 6 hours collecting water (either 2am-8am) or (6am to 2pm) and it is uphill coming back. The older children can help, but they can come back exhausted and unwilling to go to school, or Asna can go, but she may forfeit a wage doing casual labour. For her family of 4 kids, she needs to do this journey every 2 days. If she doesn't walk, she could pay for 'trucked in' water, which costs 500 shillings per 20 litre bucket. She could also do without or scrimp, but then her children won't go to school because of the shame of having dirty faces or dirty clothes

- Hawa from Nchinga village said that water is scarce in her village. At the time of this interview, the researcher found her quarrelling with her husband because he used water to wash his trousers. She mentioned that she went with her husband to fetch water. She said that they left very early in the morning at around 5.00am and they returned home at around 11.00pm. So this water was very precious and she was angry seeing her husband using it to wash clothes. She continued narrating that she has put some in a sealed container because they smell and she doesn't have water to wash them. The essence is to protect them from being eaten by mice and cockroaches (mice and cockroaches will be attracted by the smell). Because of water scarcity they take shower very seldom. The only time they have liberty to use a lot of water for showering is when they go fetching water and they take time to also take shower.

### Education

Another problem is the cost of school fees (supposed to be free for primary and TSh 20,000 for secondary) and supplementary contributions. . Teachers tell children to go away if they don't pay. Inability to pay for uniforms is perhaps the saddest reason for keeping children home, yet very common. We ordinarily see all children in school, including secondary school, only in the 'non-poor' families (4 and above). In each region, parents found the supplementary costs for education crippling and the poorest could not afford to keep their children in school:

- When we asked a focus group why there seemed to be more children out of school in Nkangala compared to other places in Tanzania, the response was an emphatic "We do everything possible to send our children to school! But the poor and destitute cannot meet the payments for fees, uniform and supplementary costs and so are turned away." At the local government school if a child does not either contribute TSh30,000 for a desk and chair or supply one made at home, they can be told to go home. (Final Focus group discussion, Nkangala, Newala district)
- Asna Burhan only just manages to send her 4 children to school. She is a single mother who is determined to send her kids to school despite the hardship yet she finds the costs nearly crippling. She complained bitterly that for the 3 in primary school she has to pay between TSh 10,000 and 20,000 per year plus uniform costs of 10,000 (she said it is 70,000 for the 3). Her eldest daughter did not pass her exams at standard 7, so Asna decided to send her to a private, non-boarding school, a common choice when children don't pass. (Indeed she dissolved her marriage on this basis, her husband would not give Asna the freedom she needed to subsidise her daughter's school fees). The contributions for this daughter alone are TSh 70,000 contributions, TSh 20,000 fees (e.g. exam fees, watchman), plus uniform which is about TSh 15,000 (she needs proper shoes and uniform). So she needs about TSh 175,000 just to send her 4 children to school. On top of this, Nkangala residents contributed 10 shillings from each kilo of cashews in order to build a government secondary school. (Asna Burhan, Key informant, Nkangala, Newala district.)
- In Kalesa, Samweli Togoro, a middle ranking farmer (between 3 and 4) complains that contributions for primary school are very high for his 9 children. He pays TSh2500 a month for each child in order to pay salaries for some teachers not registered under the government system. Such teacher contributions are village policy. He also pays TSh 200 each week per child for stationary. (Nkasi district)
- Those poorer than Asna, Samweli cannot send their kids to school because of the costs. For instance, Consolata Kabula is a widow and casual labourer aged 62 and lives with 4 grand children in Wazabanga village. She is worried that she will not be able to sustain school costs because they are high and her strength to produce is deteriorating. (Magu district)
- Devotha Shigela and Edith Cheyo from Ndite village, Magu district both left school at STD III because their parents could not buy them uniforms. Edith said that the teacher constantly chased her out of the class and she got tired of this.

### Health Care

A similar story is happening in health care, although in some areas health facilities work well (e.g. Kalesa village) in many more sites people have to pay for either for consultations, medicines, and supplementary procedures.

- The elderly and children are not supposed to pay for health services, however, in practice women have to pay for their under 5s because most times drugs aren't available (Kayunze et al., 2010:23-4, reporting on Kayumbe village in Nkasi) and the elderly are found paying for consultations (TSh 15,000 in Nchinga) and medicines. Village dispensaries have very erratic availability of drugs in general and so poor people are found to pay for them (ibid).
- Despite the existence of a hospital in Nkangala, it is too expensive for poor people. People often have to pay TSh 25,000 for each x-ray or visits "but few poor people can just come up with 25,000 when they are struck suddenly with a disease so these people die" (FFG, Nkangala, November, 2010). Also when they are admitted to hospital, they often find that there is no medicine and that 2-3 patients are forced to share one bed. Those hit hardest are single mothers who have to foot drug bills associated with child bearing and early child care.

### Summary

Poverty has not fallen in line with national growth in Tanzania and more people are in poverty. Following a long term decline in traditional cash crops such as cashew in Newala district (a 70% fall on a per capita basis since the mid-1960s, Barge and Hoogeveen, 2009 draft), cotton in Mwanza and Fishing stocks in Nkasi, there has been some minor agricultural growth in the new crops, such as paddy in Mwanza and Nkasi (supported in Nkasi with SACCO warehouse) and attempts to reinvigorate the cashew market in Newala district.

However, modest growth in agriculture during the first part of the decade tended to be captured by the technological and capital 'haves' by passing the majority of smallholders and, together with the effects of population growth, promoted a rapid rise in group of near-landless people dependent on flooded casual labour and petty trading markets with stagnant incomes. Many cannot earn enough to purchase land since its prices have risen rapidly over the past 10 years. Moreover, with a large group of near landless people dependent on the market for provisioning, the rapid rise in costs associated of non-food essentials and services (education, water, health, taxes) have led to a generalised feeling in all 6 districts of being poorer than their parents. Poverty reduction polices have attempted to increase service provision essentially by indirectly taxing users through local community costs to fill the new school buildings and health dispensaries, but without teachers, furniture, medicines and with tendencies toward local corruption in administering services – poor people are forced to pay up. Yet their incomes (prices for crops and wages) are simply not rising in line with the rise in the costs of such services.

As we will show below this poverty and scramble for off-farm jobs and land scarcity has stimulated, as Bryceson predicted, quite an extraordinary change in gender roles, responsibilities which have profound implications for poverty and intergenerational transmission of poverty into the next generation.

## 3. GENDER: Contesting traditional gendered roles, responsibilities and rights in the context of 'the hardship of life'

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

### 3.1 De-masculinisation of traditionally male rural livelihoods: warrior, hunter, pastoralist, fisherman, cash crop farmer and petty-trader

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

#### 3.1.1 Shifting gender divisions of labour through time

It is extremely difficult to generalise about any 'traditional' gender division of labour, given the great variety existing in sub-Saharan Africa, but it can be said that compared to other continents, women in many parts of sub-Saharan Africa spent considerably more time on the family farms than men in addition to their other duties. Bryceson and McCall (1994) trace the thinking on the source of women's role in farming, from writers such as Richards (1939) who suggest that the division goes back to hunting gathering societies, when men were largely involved in hunting/warrior activities and women daily plant gathering. As men's hunting and warrior activities were largely eliminated under colonial modernisation, women's role in cultivation rose as agriculture was intensified as fallow periods shortened Boserup (1965). Boserup suggested that the reason women were forced to assume farm work is that because under polygamy men controlled the labour of multiple women as essentially forced labour through marriage payments (Bryceson and McCall, 1994: 1).

Bryceson and McCall (1994) suggest that during the colonial period, this division between men and women's work was reproduced, but for different reasons. Men's work was siphoned off to work as forced labour in mines and plantations, women stayed in villages "and men's physical absence served to make the sexual division of labour more rigid in terms of women's involvement in rural subsistence production and men's dissociation from it" creating taboos about men's involvement in the cultivation of certain crops, as well as other domestic and processing activities (pp. 3-4). During the colonial period, rule was indirect, through tribal leaders, and forced labourers were bachelors and were supposed to return home (circular migration, bachelor wages) to renew social bonds and avoid instability. However, by the end of the 1930s, it was understood that circular migration had led to abandonment as men found new wives in the vicinity of his place of work and didn't return home. The statutory urban minimum wage in 1957 reinforced urban migration and processes of urbanisation.

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

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

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

After liberalisation men's livelihoods in cash cropping in traditional exports, fishing, hunting, pastoralism - began to perish and Bryceson (1999) both suggests that the decline in traditional export crops is the result of macro instability. According to Bryceson, (1999) "parastatal input and delivery systems founded on cheap oil faltered at the time of the oil crisis and the competitiveness of Africa's commodities faltered; at the same time international prices for Africa's agricultural commodities fell." (p.9). Kessy et al., (2006) argue that liberalisation policies designed to correct the problems with parastatals led to the progressive dismantling state institutional support providing secure markets, credit or input provision, and extension. Both led to an abandonment of smallholder cash crop producers who could no longer compete with large farmers and global

producers. Others lay the source of this decline on the rising corruption of the large parastatals and cooperative unions, and that liberalisation did not go far enough, leaving many regulations and large cooperative unions in place which continue to distort price incentives and production response.

Whilst there is disagreement as to the source of the problems, there is agreement that overall production has in some traditional crops (such as the cashew and cotton grown in the study regions) began to decline as people diversified into other crops, cash crops such as paddy, vegetables, pulses, oilseeds, and consumption crops like maize, cassava. Over the period 1991/92 to 2007, the percentage of rural incomes coming from sales of cash crops has fallen steeply relative to other sources from 25.6 to 15.3 percent of household income (NBS, 2007; see table 2 below) with a minor rise in income from sales of food crops (48.5 to 50.4%). This fall in traditional cash cropping relative to food cropping has moved some observers to suggest that this is a response by farmers to the vulnerability of liberalisation, to replace cash crops which face erratic markets with more secure food production for subsistence and 'scramble' for alternative non-agrarian sources of income (see for instance, Bryceson, 2002; Ellis, 2006).

Some of this price variability was result the effect of liberalisation on erratic prices for small, risk prone farmers of cotton which occurred despite a rise in number of trader's entering the market.

A member of a focus group discussion in Ndite, Magu district argued that currently markets for cotton have been declining. He explained that in 1974, cotton production was the most profitable venture compared to other crops. In 1980, farmers sold their crop in credit to the government and to private traders. This happened when Nyanza Cooperative started going bankrupt and unable to meet its operating costs. The cooperative could not survive and collapsed in 1985. In 1995, private traders dominated the market and they mentioned a certain business tycoon who monopolized the cotton market. From this point, cotton prices never improved and were neither regarded as a lucrative business venture. Private businessmen continued to increase in number, nevertheless, prices were low, they said. 'These business people are very tricky. Usually they came when farms have been prepared and offer inputs with an agreement that a recipient farmer will only sell crops to him. Other business people came when cotton plants started flowering and negotiate with farmers for low prices before the actual harvest', one participant explained. (Knowledgeable people focus group discussion, Ndite, Magu DT)

A similar trend occurred in the cashew market in Newala district. During liberalisation, prices rose briefly in late 1990s, with farmers benefitting for about 2 years, followed by a deep plummet after 2000, until the warehouse scheme was established. Many cashew farmers sold their land during the period after 2000 (and in other regions they burned down their trees to make charcoal). (Knowledgeable people focus group discussion and final focus group discussion, Nkangala, Newala DT)

In the study regions, there was a reduction in farming traditional agricultural exports (e.g. cashew and cotton in the study areas) and some movement into other crops including paddy in coastal Nkasi district, and Magu district, continuing with maize in inland Nkasi district (linked to grain reserve), maize and cassava in Newala together with groundnuts and pulses. The decline in income from cash cropping and livestock was also replaced with a rise in income from local off farm employment and migration. Locally many of these jobs were survivalist, agricultural labour, charcoal production, timber and firewood collection and petty trade. These trends are reflected in aggregate data at the all Tanzania level in Household Budget Survey data 1991/92, 2001/02 and 2007:

**Table 1: Distribution of main source of household income in rural areas in Tanzania: 1991/92, 2001/02 and 2007**

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

Firewood	N/A	N/A	0.6
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Source: HBS, 2007:8, chapter 5

### *Effect of declining of cash cropping on male migration and abandonment*

One result this fall in support for local cash cropping was a rise in men's migration in search of work which marked a reversion to gender division of labour during colonial times. Men's migration can often become permanent as they find a new wife and fail to return to their native place.

Bintimusa Khalfani's father grew cashew through the 70s and early 80s quite productively and marketing at the local cooperative which was well functioning back then. Her father could produce between 7-10 bags of cashews per acre with no inputs, whereas Bintimusa can only produce 1-2 bags today. Her father's family lived better back then than Bintimusa today, according to her mother Zulfa. They farmed only two acres of cashews but cash from the cashews were combined with cassava and maize for consumption. They also had 30 chickens. Moreover, costs were low and education of their 3 kids which they valued highly was free. They never had to sell their labour; they would have porridge, maize ugali, and cassava ugali, almost always accompanied by vegetables and occasionally sardines and fish and occasionally chicken. Each child made it to standard 7 in school, they valued education and it was free back then. However, in the 1986, around the same time the local cooperative was on its last legs and dissolving, her father's production levels began to decline and at the same time suffered a tragedy – a local boy accidentally burned down his store. This decline in production and tragedy prompted him to search for more productive cashew land in Massasi. He did not return and he eventually abandoned his wife, having found a new one in his new place. Zulfa was forced to move in to her sister's derelict house and lived with the assistance of her daughter Bintimusa. Other men in the village left to try their luck with Mikonde kin in Mozambique (Bintimusa Khalfani and Zulfa Tweve, her mother, life histories, Nkangala, Newala DT)

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

The fall in male work in cash cropping following liberalisation has been accompanied by a fall in male livelihoods in those remote areas of Tanzania bordering commons (oceans, lakes, grazing lands, hunting grounds) including fisherman, hunters and pastoralists (see da Corta and Price, 2009). The declining commons was always a feature of colonial modernization, but liberalization and deepened commercialization in the 90s and new millennium continued this decline today (commercial fishing, private clubs restrict hunting e.g. Sandawe, overgrazing of pastoral communities such as Maasai and Sukuma pushed into farming and conflict with farmers over land resources). Da Corta and Price (2009) document this change in five remote villages across Tanzania and find fishermen, and some pastoral communities (the Maasai) and hunters (Sandawe) are moving into farming with the decline of those occupations however they are not natural farmers and are in strong need for extension support (da Corta and Price, 2009).

In our study sites, most near water sources, we noted the decline in traditionally male work of fishing and fish monger. In some regions the fall in income from fishing is the result of commercial fishing reducing stocks, in other regions climate change warms inland waters, in others regulations which are trying to restore stocks by penalizing the fishing of 'small, young fish'.

Octavian Sapi from Kalesa told us that fishermen who were using Kokoro and fishing nets which had prohibited sizes of whole diameters (1 to 1.5 inches and 2 inches) became impoverished since February 2009 when the Government stormed Mwandima and conducted an exercise to burn them. (Octavian Sapi, farmer, Kalesa, Nkasi district, Rukwa)

Moreover, the structure of payment among casual fisherman is low:

Octavian also said that casual labourers on fishing boats work for employers who divide the catch unfairly, the costs are covered by the owner of the business where every fisherman gets one (share) then every fishing equipment (owned by owner) gets one share for instance, the boat has one share, all the lamps have one share, etc.

Local fish traders too seem to be suffering and the effect on prices of fish (essentially a staple) becoming unaffordable as we saw in Nkangala. The decline of the fish trade was also occurring in Wazabanga:

Peter Nyanza is 75yrs old and lives in Wazabanga village in Magu. Peter's main livelihood is fishing trading: he buys fish from traders and sells in the village. He said that before he had enough capital to go offshore and buy fish, but now the prices of fish have increased sharply and he cannot afford to buy a large amount. He said that the amount of the fish that were sold at TSh. 2000/- in 2000s is now sold at TSh. 5,000/-. He said that the fish market is dominated by the big traders to the extent that the smaller traders are marginalised and pushed out of the system. According to Peter, "the coming of the fish traders with more capital increased the prices and opened up the local market in the lake to other competitors such as traders from Magu and sometimes Mwanza when they have less fish". He also explained that, "we see less and less local fish traders in the village because sometimes they make a trip to the lake and come back empty handed because all the day's catch are purchased by the big traders". Peter explained that although he felt that he is getting old going to the lake to buy fish and bring to the village, he was also discouraged going there without getting any fish to buy. He queried, "How can you compete with someone whose pocket is deep" implying competing with big traders who have enough money to purchase. Peter believes that if the local traders are not protected, there is a threat of people losing the business they invested for and the villagers completely not getting fish in the local market and gulio (Peter Nyanza, Wazabanga, Magu district, Mwanza).

Fisherman in our study region trying to diversify into farming but, in recent years, had precious little support in the way of extension and so men are losing traditional employment in these industries without a suitable replacement. In Magu district, the declining fish stock in Lake Victoria was cited as a reason for many people to turn to paddy production and other sugarcane. In Nkasi district, Fipa fisherman in Kalesa along Lake Tanganyika tried to farm paddy but needed support in this transition as they are still struggling to learn new techniques in paddy cultivation, especially training oxen to drive ploughs. In Newala district, the fish trade from the nearby river Ruvuma and imported from the coast died in recent years, as no one can afford high cost of fish, the one protein source in poor people's diet. Many of these men are underemployed.

### Summary

In sum, a fall in support for small farmers led to a reduction of traditional crops, and the switch to the growth of some new crops (paddy) or high yielding varieties and intensive inputs for old crops (cashew and mango) seemed to be the terrain of those larger capitalized farmers with capital from non-farm sources (trade, livestock communities, migrants). The barriers to agricultural investment for small farmers are being fortified by rising prices. Small farmers in land scarce areas found meeting rapidly rising costs of essentials and of services difficult and sold land in order to cope forced onto the labour market, others retained small amounts for consumption but were forced on to the market for labour, petty trade or survivalist jobs to make ends meet.

Moreover, fisherman faced falling stocks and found it hard to adapt to farming new crops, the fish stocks are drying up, partly the result of commercial fleets, partly the result of overfishing. The trade died for local fish traders in several districts and bid up the price of essential staples. The result of the decline in traditional male occupations was a rise in male migration and for resident men, a rise in underemployment and despair. Both have serious implications for women's work burden, roles and responsibility to manage household poverty.

## 3.2 Feminisation of responsibility for family maintenance

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

- i. male stress/despair regarding prospects for moving out of poverty feeding despair, alcohol abuse and abandonment,
- ii. male migration which turns permanent and becomes abandonment,
- iii. HIV/AIDS related illness (rendering women carers) and deaths,
- iv. Rise in abandonment and divorce arising from limited resources (and decline of polygamy).

We found that ‘effectively or economically female households’ as men migrate for extended periods, become chronically ill, chronically underemployed, and face ever rising capital and knowledge barriers to moving out of poverty leads to men to seek refuge for despair in alcohol. We also see a rise in female headed households (FHHS) rise as migration become permanent, male HIV/AIDS deaths and with a rise in family conflicts over resources resulting in separation /divorce /abandonment. There is also a growing group of never been married single mothers, and of elderly women who feel responsible for caring for both their children and grandchildren.

TGNP estimates that “At present about a quarter of all households are headed by women. (TGNP, 2007:53). They refer to fully female headed households. However, we think this is an underestimate as female headedness is rather difficult to capture given the fluid nature of female headedness – women drift in and out of marriage through successive divorces and widowhood. However it seems their responsibility for provisioning seems constant: for the most part, women were responsible for supplying food, clothing, primary school educational costs, health costs for themselves in pregnancy and for young children, and water costs in most families. Effective responsibility for family provisioning is even harder to capture through survey data without long interviews with both women and their husbands: in most of our interviews men speak of responsibility as if they are responsible and do the work (farm labouring) but when we speak to women it is clear that they are fully responsible.

We argue in section 4 that as a consequence of the rise in FHH and EFHs women are becoming ‘managers of their families’ poverty’ but without the rights to assets or power to enable an escape and (intergenerational escape through investments in education of children).

### 3.2.1 Rise of Effectively Female Headed Households

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

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

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

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

Kalesa inhabitants seemed to be particularly prone to illness – notably typhoid, malaria which may have been HIV/AIDS related, or may be further related to the port location and wet swamp lands (mosquitoes). We asked the female focus group to describe the destitute, the Maskini hohehahe, those who depend on others for basic needs, or cannot work and may be socially excluded. They described this group as a chronically ill group who cannot earn and are dependent on others for care, this includes those disabled, who have an HIV/AIDS related immune suppressed illness (malaria, typhoid, cholera, TB), or have epilepsy, leprosy, asthmas, or diabetes.

Two key issues were highlighted in an impassioned discussion which relate ill health to inability to work for a wage and extreme poverty (most women in the group worked as labourers or tenants on the paddy farms): the problem of maternal health, particularly the problems of caesareans or miscarriages and DNCs which if carried out poorly, it means that the woman cannot work (family farm or casual labouring) for the period of recovery (6 months plus) and depend on others for food. Another problem occurs when husbands or another member of the family is chronically ill – and they are forced to be the full time carer. The carer, usually female, cannot go out to work, and so cannot keep the family going, and she becomes destitute herself as she becomes dependent on relatives and neighbours for basic needs. (Female Focus Group Discussion, Kalesa, Nkasi district, Rukwa).

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

#### **Barriers to escape from poverty: cost of productive assets and knowledge**

A key feature of the rise in effectively female headed households is men 'giving up' and drinking as a consequence of immobility and underemployment. At a recent CPRC workshop in Dar es Salaam, quantitative panel researchers at NBS identified a worrying trend of the majority of households remaining clustered at or below the poverty line overtime (2007-9) in other words, the majority of Tanzanians were stagnating in poverty, despite rapid growth.<sup>2</sup> Our micro qualitative research into life histories of a subsample of NBS households surprisingly reveals similar results, very few households moved out of poverty (levels 1, 2, and 3) over the past 10 years (1999-2009) see Higgins (2010,forthcoming). . One major reason is the cost of agricultural capital – land, land rental, oxen purchase or hiring in a plough driver and his oxen – has become very dear in the past 10 years – rising costs have erected an increasingly robust barrier between the poor and non-poor categories (3 and 4). Poor people find it very difficult to expand acreage (rising cost of land) or to intensify production using new technology.

Regarding level 3 and immobility, in Nchinga the male participants remarked "This is our group; all members in this FGD belong to this group!" This group was labelled "the poverty trap group—once you are there, you stay there for a very long time!" People in this group have the capacity to sustain their livelihoods but there are things that hinder their upward mobility process (lack of capital to start a business, lack of agricultural inputs, low price of cashewnut etc.). They are not food poor (have 2 modest meals), have some land for consumption 2-3 and can sell some cashewnuts – but they cannot get out of poverty. (Male focus group discussion, Nchinga, Newala district, Mwanza).

Pankras Mndoa was given 6 acres of wet land when the agricultural officer was distributing land. Only 2 natives (non-Sukuma natives) claimed it and Pankras was one of them. However, he didn't have the capital to farm the land from year to year. One year he found he had to work all season as a casual labourer merely to raise the funds to hire in an ox driver to plough his wet land rather than hoe - oxen and plough which costs at least TSh 300,000 – way beyond the means of most level 3 farmers. As a result, such farmers 'despair' and turn to alcohol as the FGD reports, TSh 1000 for a drink is within their means. (Kalesa, Nkasi DT, Rukwa)

Rising capital and knowledge barriers to own-account farming, seems to be leading to men's despair, alcohol abuse, and fears of being bewitched.

#### **Exploitation and Low wages**

Because of such barriers, men have become reliant on casual labouring to supplement incomes, but men from very poor groups (level 2) face exploitation in labour contracts:

The male focus group discussants in Wazabanga also argued that very poor people (level 2) 'lack authority and influence thus become the people that obey others command." When it comes to labour payment they have little bargaining power over wages, the discussants raised a concern that these are the very low paid people as they don't have an alternative. "If the payment from the work worth 3000 TSh like commonly known, these are paid even 500TSh for similar or even much demanding work and at the end they still have to smile to ensure a good relationship with the one who gave them such a work". They are exploited by the people from other layers; they use their desperation as an advantage. ((Male Focus Group Discussion, Wazabanga, Magu district, Mwanza).

Agricultural labourers in Kalesa are given a portion of land to cultivate, slower workers earn, TSh 1000 per day and faster workers, TSh 2000. The respondent of this female focus group said "The work is 12 hours long, 6am-6pm. Their pay is not enough for a day's food. They feel squeezed and pray to get a meal'. They explain the budget for the worker for just food is a minimum 100 for kerosene, 50 for salt, 1-kilo maize flour (600) and

<sup>2</sup> This trend was identified by NBS researchers and Emily Poskett (DFID) at the CPRC Q-Squared research conference in support of the 2010 poverty reduction strategy in Tanzania in July 2009.

sardines 200 per portion. Alternatively, just spend TSh 2000 to buy pre-cooked cassava ugali ball, which is equivalent to their wage. (Female Focus Group Discussion, Kalesa, Nkasi district, Rukwa)

### *Men giving up and despair*

This barrier to escaping poverty and low wages leads some men to fall into despair and alcoholism and mistresses as an adverse response to the demasculinisation of their livelihoods and frustration at being unable to see a way out of poverty. In all 3 districts we encountered descriptions and phrases for this – underemployed men who quite literally give up.

In Wazabanga, a male focus group, when describing the category of ‘the poor’ in their regions, they said that the poor find it really easy to give up since they have that sense of not making it in life. They have common saying; “twabibachene duhuabise” or tumeshakuwa wa hivyo hivyo tu or tumevunjika moyo”. This literally means “we are disheartened” Another important attribute highlighted was that the poor are likely to be suicidal. Since they are used of not making in life, and they easily become disheartened. Another participant stressed that “they become slim as they always have deep thoughts about life which build stress and depression. When you take them to hospital for thorough examination they develop hypertension” (Male Focus Group Discussion, Wazabanga, Magu district, Mwanza)

In Kalesa Josephat Mpama, a retired school teacher, said emphatically that despair was one among the main factors for persistence of poverty at Mwandima, people often referred to the saying *nemwi ne wafikwene* (despair or depression). Young people say they don’t have capital and don’t seem clear on how to acquire it, as a result, most of the trading enterprises are owned by people from other places, a reality seemed to pain Mr. Mpama who seemed to be an ideal voice for the agony of the natives of Mwandima (Josephat Mpama, Key informant, Kalesa, Nkasi district, Rukwa).

Albert Ngenze is a very poor mason who owns a little land. Mr. Ngenze looked emaciated; wearing dirty clothes and no shoes...He also looked unhappy and hungry. His lower lip was extraordinarily red, which was a sign of excessive smoking and/or local brew consumption. When Albert was asked about his opinions about despair *nemwi ne wafikwene*, he replied “mambo ya humu ni magumu sana”; which literally means “Things of this place are very difficult.” For Albert, his low harvests compared to other people are a clear sign of his bewitchment, which makes him despair. He elaborated that sometimes when he sows rice and is sure of harvesting about 20 bags of rice he/she harvests only about 5 bags due to other people applying local witchcraft to make crops thrive well in their own farms at the expense of his crops on his farm. He believed that this happens among 70% of the people’s farms. He added that some people then despair and stop producing much lest their farms and they are bewitched. He had no aspirations for improving his life. He based the pessimism on his belief in witches who apply their “expertise” to ensure he does not harvest much even if he works hard on farm. He also attributed it to low prices of cassava, which he was producing. He was asked whether the pessimism was due to his laziness, but he said emphatically that he was not lazy “I am not lazy, I am not a beggar. I plant cassava and weed the farm timely. Also I construct people’s houses, as I am a mason, and earn some cash to buy some needs for me and for my family. He was too poor to farm his rice farm now. He said that he would be happy if the government or any NGO trained him in tillage using oxen ploughs and facilitated his access to the same. He wished the Fipa (native fishermen) of the place had been good at using oxen for cultivation like the Sukuma, who were new comers in the area. (Albert Ngenze, life history, Kalesa, Nkasi district, Rukwa).

His wife Selina Ngungulo, when asked about why their living standard was not improving, she said “Maisha yetu ni ya hivyo hivyo”, which literally means: “Our life is just like that”. This is exactly the same as what men focus group discussants said that most people in the village who are poor have despaired and simply say: “Nemwi ni wafikwene” in the Fipa Language, which means: “I am of this level of well-being”

### *Alcoholism*

Given the fall in agricultural support (marketing, credit, inputs, crucially agricultural, fishing, trade production and markets knowledge) men seem to lack of prospects for climbing out of poverty and three consequences are resort to bewitchment explanations for despair (especially arising from poor harvests from inadequate farming knowledge), spending household income on alcohol, and household income on mistresses. In other words, men emasculated by loss of livelihood attempt to regain their masculinity in drinking man’s clubs and through mistresses.

Our respondents note an evolution in the quantity and variety in drinking: one out of 3 households contains an alcohol abuser and drinking reserved for Sunday's has become Monday to Sunday drinking, post-harvest drinking has become drinking in all seasons, and homebrew has become also neatly distilled homemade spirits and alcohol clubs have risen in number.

One out of three houses in this street has a member who has a serious alcohol problem! ((Asna Burhan, Key informant, Nkangala, Newala district.)

Another attribute for the very poor raised by the participants is “kupiga sana mapuya”, meaning drinking a lot. They discussed that drinking is what they enjoy and since it has become a daily habit, if stopped they become sick and frustrated. They have built their network and good friends in the clubs and this is the most important place where they feel more comfortable than in their houses. (Male Focus Group Discussion, Wazabanga, Magu district, Mwanza).

In group 3, in Wazabanga Husbands drink excessively. They can sell home assets and drink all the money. They can sell cotton and drink all the money. (Female Focus Group Discussion, Wazabanga, Magu district, Mwanza). In Kalesa, they described the level 3 ‘the poor’ as ‘the alcohol club’. The group reasoned that whilst the very poor (maksini sana) cannot afford a drink, the poor, level 3, whatever they earn they spend in drinking clubs. The women in our group complained that this group tends to brag that they have more money than they really have, and that the women in these families have no voice, ‘if their husband is an alcoholic, the women often mobilises her children to farm.’ ‘The husband after harvesting will sell it without telling the woman. (By contrast), we women look after our families – we will buy charcoal and re-sell in small amounts, we sell rice in small amounts.’

### **Mistresses**

This despair also encourages men to express their virility/masculinity by spending meagre resources on gifts for mistresses (often single mothers). Sleeping with a girlfriend, whether already married or unmarried encourages the expectation of small gifts for food or clothing – whilst this is often condemned as ‘prostitution’, it is not prostitution in the traditional western sense of selling sex for pre-agreed amount of money. In most villages, the former was occurring (unfaithfulness and small gifts) – women often went to towns for more formalised prostitution (e.g. Jeska). In Kalesa however, a port, both were happening.

Octavian Sapi said in Kalesa unmarried men spend much of their incomes on alcoholic drinks and going out with various women for sex. He estimated that about 30% of the unmarried men were doing so. He also said that *most female single parents were mainly relying on selling sex*. However, he said that income from sex was little and hence that they remained poor. In both cases, he said, plans to do IGAs are not there or are poor. As a result a few IGAs are done, and in most cases poverty is higher in single-parent households. ((Octavian Sapi, farmer, Kalesa, Nkasi district, Rukwa.)

### **Summary**

In summary certain barriers men face in making a living in the context of deteriorating agriculture (and business incomes dependent on success in cash crops, such as fish trade) have promoted what our respondents label despair. Under such despair, masculinity is increasingly expressed through alcohol abuse, mistresses, conflict and abandoned families rather than traditionally through viable livelihoods and farm assets and wives. There is a strong feeling, esp. in Rukwa, that the feeling that the depression and immobility they experience is ‘bewitchment’ which reinforces a tendency to avoid trying to escape poverty because if you try and succeed, someone will become jealous and bewitch you again.

This pattern of de-masculination of livelihoods and emasculation in the context of loss of agrarian institutional support for poor farmers has fuelled alcohol addiction, prostitution and fears of bewitchment - putting the burden of family maintenance onto women, as men spend what little income they have on alcohol and gifts for mistresses – and often selling crops to fund these addictions.

### **3.2.2 Rise of Female Headed Households – Single Mothers**

Often effective female headed households become fully female headed:

- when migration becomes permanent and leads to abandonment,

- when chronic illness leads to male death or
- when male despair/stress leads and resource scarcity encourages family conflicts and divorce – as traditional conjugal norms are contested.

### Migration

As men's traditional involvement in and control of cash cropping declines, and with the rise in male migration in search of work, men are leaving women to farm and bring up dependents on their own in the contest of rapidly rising costs. What Platteau and colleagues have argued for SSA applies to the regions we studied in Tanzania (2005:1):

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

### Widowhood

Another key factor promoting the rise of female headed households is widowhood, men seem to die prematurely mostly from HIV/AIDS related deaths, particularly if their occupations involving trading, fishing, or migration where they come in contact with various diseases on their travels. Men also die early deaths (30s, 40s) from excessive or toxic alcohol consumption and men have less longevity relative to women's. As in Bintimusa Khalfani case, widowhood often leads to asset stripping from the deceased man's family (see more below). As a consequence, women have to raise families without the means to do so.

It is not uncommon for a women's life to content with abandonment and widowhood throughout, as in the case of Zulfa who was abandoned twice and her daughter widowed and dispossessed:

Zulfa's life had been marked by men migrating for work in colonial times and in the mid-1980s, but it had little impact on her poverty status until recently. Brought up in a wealthy family in colonial times, her father was a tailor and small shop owner, whilst he migrated temporarily to Dar to make suits, he would return and the family was very well off compared to today's standards (diet, assets, local power). Her first husband was a policeman in the late 1950s, but when he got a job in a nearby city he left Zulfa and their daughter. Zulfa, still well protected as her family was well off married again, but to a medium/small cashew farmer. They had 3 children and life was good (whose second husband migrated after his cashew faced production and price difficulties in the mid-1980s) She was abandoned when he found his new wife, but he left his land. But his two sons, raised in Nkangala with their mother, also migrated but to Tunduru district about the same time in search of work. Zulfa depended on her daughter Bintimusa who farmed the plot until she was 23 and with the support of her Zulfa's sister who lent her one of her derelict houses. She was fine because her daughter Bintimusa was a good farmer and costs of living were still low, but when Bitumusa herself was widowed, life began to get more difficult in the village and her assets were stripped – her husband's family took house and his land and livestock but left the children. Bintiimusa needed more land - as poor as they were, she could not farm her brother's share of her father's land or rent it out, despite the fact that it was uncultivated because her brother had migrated. Nor could she rent it out. She was afraid that he might get angry if she destroys its fertility (Bintimusa Khalfani and Zulfa Tweve, her mother, life histories, Nkangala, Newala DT).

### 3.2.3 Conflicts over limited resources leading to divorce: assaults on women's freedom

Another factor promoting the rise of female headed households is family conflict leading to divorce, particularly in the recent decade. There is a sharp decline in polygamous marriages as supporting two families on falling amounts of land is no longer possible. Moreover, rising costs and limited income encourage fierce battles over traditional gendered roles, rights responsibilities: women need to work and challenge men for their rights to work and men's responsibilities to family maintenance. Many men are found to respond harshly, assaulting women's freedom by marrying second wives, spending more money and time outside the home, labelling women as prostitutes, who destroyed women's reputations and lead to social exclusion, and by physical abuse. The ensuing conflicts can end in divorce or abandonment.

The de-masculination of rural livelihoods and rise in women's role in providing for the family have led to a loss of male dignity and family conflicts, as one respondent in a Kenyan survey laments:

"I really sympathize with my husband because of the frustration he has been going through. Before the coming of the *soko huru* (free market) He used to fend for the family. Nowadays I have to buy him clothes. This has on the one hand increased my dignity, but on the other hand it has created animosity in the house" (RODI-Kenya 2004/5 cited in Whitehead, 2009:53) Women report that domestic violence has risen as men lose their role as sole breadwinner, with pressure on scarce resources (ibid).

Flora Malando, now 80 years old, says that, "family conflict has become rule of the day compared to their times when the couples respected each other" (Flora Malando, Wazabanga, Magu district, Mwanza).

#### *Land shortage and decline of polygamy*

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

- Zainabu's husband married a second 'more respectful' wife in order to dampen his first wife's attempt to be freer (become a VEO) but the second wife tried to oust her from the home by poisoning her food so Zainabu was forced out of her home (Asna Burhan and Zainabu Makoka, joint key informant interview, Nkangala, Newala district, Mtwara).
- Flora Malando explains that a woman who is married to a man who still has a wife (i.e a second wife) is likely to face a downward mobility because it is rare that the first wife would agree to share what she has attained with her husband with the "new comer". Thus the second wife "will never have wealth until the first wife agrees to share some with her". (Flora Malando, Wazabanga, Magu district, Mwanza). So in a situation of scarce resources, a second, 'more respectful' wife will try to oust the first wife.

#### *Men's spending on alcohol and mistresses*

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

Flora Malando argued that alcoholism is an important factor to downward mobility in the area. Such people leave in the morning and come back in the afternoon while completely drunk. She queried that, "when has this person worked? If this is the tendency daily then after sometimes the person become destitute and lives like a beggar". Since this person does not work, *it means he or she is "kilyabiye" or an exploiter in a sense that he or she does not work and survive by expecting others to feed him or her.* This person is also a dependent and relies on others to offer him or her something to survive on. Flora believes that majority of these people are men who spend most of their time in local clubs consuming "pombe" and having little or no time for household chores. *Some of them take loans for drinking and become bankrupt and bring unnecessary tension and conflicts in the families, particularly when a woman queries on his attitude. ....When the situation is out of control, "this means a man will assume to have all the authority to sell all the farms and houses. At the same time he assumes to have authority to either sell or not the food stock inside the house without telling the wife and selling it for beer."*

She says a wife can also drink, and if she becomes an alcoholic can also sell food from the grain store, but that women tend to restrain herself to particular hours of the day, after children home from school and dinner/chores done (Flora Malando, Wazabanga, Magu district, Mwanza)

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

#### *Conflicts over money and domestic abuse*

Katherine Bulaya in 2006 was separated from her second husband because her life was threatened.

After her husband used her income to pay for his own children's school fees, she felt angry 'because I could not make any decision on the money obtained nor could I use it for my children'. She ignored her husband's command and decided to abandon farming; this made her husband furious and started to threaten to physically abuse her. When she decided to leave him he did not permit her to take anything. Katherine left

with only TSh 50,000 she had on her possession and used the money to rent one room. Her life standard declined to level 2, she was sleeping on the floor, had barely food to eat. She got limited support from her neighbours and friends. She said that ‘even though I did not have enough to eat, I was happy that I was free and out of danger, I would rather be poor than living in fear and humiliation’

Whilst Katherine was stripped all her assets and things that she earned with her husband she was happy that she had her freedom.

### *Female Traders labelled prostitutes, exposed to domestic abuse and to social exclusion*

Men may strongly disapprove of their wives working because of the potential shame it can bring to the men themselves, their wives might be labelled prostitutes. Erik Kateti explains that if a woman doesn't farm or care for cattle in Sukumaland then people think she is a prostitute and not fulfilling a women's role. Those women that rebel and work to set up their businesses are often the victims of domestic abuse, and successful women can be labelled as a prostitute and excluded society.<sup>3</sup>

#### Women who do business are labelled prostitutes

Erik explains that the Sukuma life is centred on two main economic activities namely cattle and farming. Men are expected to do business and other income generating works and women becomes the invitee to help him. When a woman initiates her own activity outside farming and cattle rearing, it brings not only tension but sometimes separation of the couple. Erik was very clear that:

“According to the old Sukuma tradition, a woman who does business is a prostitute. As a well behaved woman who has been socialized by her parents, you are expected to be looking after cattle by milking and cleaning their claws. You are also expected to do the farming by helping the husband. .... We do not expect a father or mother socializing her girl to be an entrepreneur; this is a foreign notion in our Sukuma world”.

Those women who perform non-farm activities are labelled as **tes**. These are the women who should never have been married in the first place because ‘they are stubborn and always compete with men’. However, if the man is behind what a woman is doing then that is okay and would be tolerated. Otherwise, “even though you will never be told that, you are a prostitute, deep down everyone think so and a woman by herself also thinks that this is what the community thinks about me”. He thinks that some women have coped with this community disapproval and others felt forced to go back to the traditional ways of living. Pointing to a woman just 100 metres from when the interview took place, Erik queried,

“Look at her, this is only 9am and she is already here selling the maandazi (bites), do you think that lady has time with her family? Do you think she has time with her husband and children? Do you think she will cook for the family or take care of the compound? She should be ashamed. These are typical ladies who have adopted new lifestyle that is becoming common and this is what we should be stopping at our communities. We need our women back, women that respect us, women that cook, clean for us. We need women that care for our children and shamba works and cattle. We don't want these prostitutes who have adopted the Magu or Mwanza life styles. I am sure this lady will be staying there all day and return home late, we know them and they align with men who, after their drinking, will be running around with them. They bring chaos to the community. (Erik Kateti, key informant, Wazabanga village, Magu district).

#### Women seeking freedom are the most exposed to domestic abuse

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

#### Successful women labelled prostitutes and suffer social exclusion

Erik gave a case of a woman who was running a village milling machine. She was appointed by the village leaders to be in charge as they trusted her. For the lady this was the golden opportunity as she would have an extra income but for the community it is a threat and shame and particularly to her husband. After four months the rumours went around that the lady was having relationship with a boy who just came back to the village from Mwanza. Afterwards even the village chairperson was linked with her that they sometimes sit in the bar in the evening drinking. More rumours came out that she was seen in Magu with the chairperson, then

<sup>3</sup> Here prostitute means a women who is merely unfaithful to her husband (and perhaps accepting small gifts from her lover), or actually selling sex for money explicitly.

her husband thought enough is enough and he had beaten her up. According to Erick, the lady almost died and the husband divorced her to have more time and fun with the boys. She was labelled as a prostitute and now one in the village wanted to sit and share anything with her. *This according to Erick is a typical way of punishing the women who take no farm activities as they really cross the border*. (Erick Kateti, key informant, Wazabanga village, Magu district, Mwanza).

#### **Rising costs of Bride price intensifies men's feeling that they have the right to wives' obedience**

The rising costs of bride price can intensify the shame male-kin feel for disobedient wives and increases the pressures on their new wives to be obedient, adhere to tradition, and to accept beating/exclusion if they dissent.

In Magu, bride price is getting increasingly expensive and can be associated with downward mobility of the groom's family (as dowry inflation leads to downward mobility for the bride's family). Those payments of bride price contribute negatively to one's well-being as revealed by the Sukuma saying that, "afadhali ukose mwanamke lakini si ngombe" -meaning you are better off not having a woman than a cow".

On average a Sukuma boy who is getting married is expected to pay not minimum than 5 cows and up to 15 cows. Erick said "imagine you have 15 cows, when you get married you are asked 8, that means you are remained with 7 which is far below the standard and automatically you have become poor according to our standards". *And if he can't pay up fully, the groom remains indebted to the in-laws family and failure to pay is considered shameful and the groom has to follow the father in law until paid up. In case the person fails then there is a mechanism of forcing him to do so like naming the children after their uncles rather than taking the father's name.* This according to Erick is a very big embarrassment not only to the person who married but to the entire family. This is why the father and uncles would be more than willing to help the boy manage all the politics of getting married. (Erick Kateti, key informant, Wazabanga village, Magu district, Mwanza).

#### **Punishment for dissent, man takes on another wife, women retaliate through divorce**

Flora Malando explains that if a man marries a woman who has one of three qualities, then he gets agreement from the community to take on an additional wife as punishment to the first wife for the characteristics that he doesn't like in the first.

Flora revealed that, "a real Sukuma man will never close his eyes or tolerate three things with a woman. He will never tolerate a woman who is a prostitute, 'bakokolo wa nuhimo' (lazy from work) and bulomolomo (scandalmonger/gossiper). Thus, if he happened to have married a woman with these three characteristics then he immediately marry the second, third and even fourth wife. This is also a punishment for a woman who has the characteristics that he doesn't like. She explained that, "a real man would not like to argue or punish physically a woman but bring someone as a replacement who is more obedient and respectful". (Flora Malando, Wazabanga, Magu district, Mwanza)

When men marry again, women chose to separate when they need to work to pay the bills but are prevented by their husbands from doing so. Asna Burhan found that when her husband took on a second wife there were simply not enough resources for two families but her desire to educate her kids and the local governments backing gave her the moral justification she needed to leave.

Asna Burhan begged her husband to let her work more outside the home – she was keen to send her eldest daughter to secondary school and to work in the village offices to assist Zaninabu (the VEO) and as agricultural labourer to pay for it, but he refused in a bid to re-establish her obedience/respect. But interestingly she was a member of local CCM and also the local street chairman said she and other women 'must send their kids to school' - send critically means finance their children's education. In a way the government intervention gave Asna the moral precept to leave her husband – something 'her mother would not have done if in same situation' (Asna Burhan and Zainabu Makoka, joint key informant interview, Nkangala, Newala district, Mtwara).

In summary, fully female headed households are rising with male migration from the village for work and with male deaths from HIV/AIDS related deaths. In addition, female headedness is rising rapidly from family conflicts occurring as land shortage, rising costs and men's declining rural occupations (compounded by their despair and alcoholism) are forcing women to work outside of traditional activities and to disobey their

husband's or community's sanctions on business. This seems to be a quiet yet widespread set of battles, with women seeking freedom to make living and male kin seeking to retain authority and control by doling out assaults on women through domestic abuse, labels of prostitution and social exclusion, and further poverty by taking on additional wives. The key punishment is divorce/abandonment which, like widowhood, can lead to asset stripping, as we see below.

### 3.3 De-Feminization of Assets, Legal and Clan Entitlements

As occupations are de-masculinised, as work and responsibility for family maintenance is feminized, women need even greater rights over assets and to social protection in order to support their families. However, enforceable rights over land and traditional entitlements seem to be undergoing processes of 'de-feminisation'. Customary/tribal rights concerning who gets what following divorce/abandonment or widowhood differs in each region in terms of:

- assets or income from husband,
- custody and responsibility for raising children,
- And access to social protective networks in the husband's or wife's family.

Women never received much after widowhood and divorce but now what little women are afforded seems to be contested given limited resources. Compared to their mother's times, many female respondents argued that upon divorce or death of their husband are faced with:

- a more thorough dispossession of assets, income and networks, and
- failures in the male kin traditional social networks.

Who gets the kids and who gets the assets seems to be discretionary and won by the more powerful – negotiated by self-serving opportunist resort to one of three laws and the interpretation of those laws which serves them best: either tribal, religious (Islam, Christianity) or 'modernity' (we are too modern/urban to provide social protection or claim ignorance of traditional rules). Where these fail physical abuse or overpowering women often occurs.

#### 3.3.1 Rights to Assets: Property stripping following widowhood and divorce

In this section, we discuss *divorce share*, that share of marital property afforded to the man and women in a broken marriage, and *widow's share* is the passing of property following the death of the spouse. Note that the latter is often discussed in terms of 'inheritance rights' where inheritance involves passing property upon death to spouse or to child. Disputes regarding widow and divorce shares tend to be either settled out of court or adjudicated by elders from ethnic group or religious clerics (see above) and which heavily favour men's ownership of productive assets, even though such advantage to men is anachronistic in terms of men's contribution to family maintenance. As a result, following divorce or widowhood women are often stripped of ownership and access to productive and other assets despite several pieces of legislation put forward in this decade designed to prevent this from happening.

1. National land policy (the land act no.4 of 1999, and no. 2 of 2002)
  - Gives women the right to acquire land through purchase or gift, but inheritance of clan or family land will be governed by custom and tradition.
  - Whilst recognising customary laws, it stated that customs and practices which contradict the principle of equality of woman are nullified.
  - The land act 2004 was further amended to allow women to mortgage their land and it strengthens women's rights in marital property by stipulating that spousal consent was necessary in mortgaging the matrimonial home.
2. The marriage act states women's right to acquire, hold, use and deal with land equal to men.
3. The village act (1999 which came into force in 2001)

- Invalidates customary laws that discriminate against women and recognizes wife's rights to land on death of spouse or on divorce.
  - Enables a woman to legally acquire and own through registration and having a title deed. They can use it for residence and for production
  - allocates places for a certain number of women on village adjudication committees and village land councils which decide on occupancy rights and land disputes (out of 7, 3 must be women) Both spouses must be registered and mortgages can only be issued with the consent of spouse or spouses who are entitled to a copy of the mortgage agreement.
4. Moreover, the lands act no 2 of 2002 established land tribunals with a provision that the composition must include at least 43 present women.

#### **Reasons women's statutory rights are not enforced**

Despite all the protection put in place for women through this body of legislation, in practice women are not afforded this protection. The first key problem with the rights on divorce under the law of marriage act is that the court is required to take into account the customs of the community to which the parties belong and even if that custom is discriminatory. *It appears the declaration that customary law will be nullified is not evoked.* As a consequence, in primary courts and village offices adjudication of land disputes, discriminatory customary and religious laws are given primacy over statutory law. According to the Tanzanian Gender Network Programme (2007) the customary declaration order has been under review for 10 years but suggestions have not been considered, stating:

Customary laws are particularly powerful in over-riding statutory law with respect to inheritance of the widows. In a recent landmark case the high court threw out a petition against the customary law that bars women from inheriting the estates of their deceased husbands on the basis that the custom violated the constitution saying that "it would be dangerous to make changes through juridical declarations on the societal laws which have been in practice for many years." (TGNP, 2007:63)

The second problem is that occasionally it is agreed by the adjudicators that whatever the women brought into the marriage she can keep after being widowed or divorced. This would include for instance a gift from parents or family, land purchase before marriage, or which she actually purchased using her own money during marriage (when this is possible). The problem here is that adjudicators do not recognise women's indirect contribution to marital assets though un-valourised work which may have contributed to men's ability to buy a house, land or business asset their own name. Married women are responsible for producing food crops and selling surplus to meet clothing and basic needs, to supplement those basic needs, with casual labour and petty employment – their money doesn't go directly to purchasing permanent land or houses – so these assets are rarely officially in their name. So a house might be in the name of the husband but it is presumed to be his property unless the wife is able to prove she has contributed to its acquisition (despite marriage law which protects the right of the spouse in the marital home). Because adjudicators do not value farm and domestic services performed by a wife, women have to produce evidence such as receipts to prove a wife's entitlement to assets (Ellis et al., 2007). Moreover, in many societies women inherit less than their brothers. For instance, Sharia clerics say that a son's inheritance share is double that of a daughter because a grown son needs it in order to support their families and to pay bridewealth for male members of the family.

Other reasons statutory law is not enforced includes:

- men's hiding of assets or bribing judges
- women's ignorance of their rights (in all 6 villages, we were struck by how few people even heard of female rights to land under the law men's hiding of assets),
- And a woman's feeling of powerlessness – men will either beat them or societies exclude them.

#### **Consequence of lack of enforcement: asset-stripping after divorce or widowhood**

However, the key consequences of this lack of justice are that women are sometimes fully disinherited /divested of assets regardless of the number of years she has contributed to the building up of the family wealth. Following widowhood male-kin seize the widows assets, following divorce, men walk away with the

lion share of property. This property includes land, livestock, home, and household furniture, utensils and clothing. She is deprived of the means to support themselves and their dependents. She and her children may have no support from husband's family unless the widow is 'inherited' by husband's male-kin (as wife). In some areas she will have sole responsibility of the children (e.g. matrilineal Mikonde) in other situations she will have to leave her children with her deceased husband's family, where they are often ill-treated (TGNP, 55).

The continuation of this practise of dis-inheritance of assets and sometimes children "is in complete violation of the principles of CEDAW (convention for the elimination of discrimination against women) where signatories, including the government of Tanzania, agreed to eliminate all forms of discrimination against women". (TGNP, 2007: 55) Attitudes are changing; the landmark high court decision in Bernardo Ephraim v Holaria Pastory confirmed as discriminatory and unconstitutional the customary law barring female heirs from disposing of land by sale while men could. This is a step in the right direction.

#### *Matrilineal Mikonde in Newala district*

Traditionally Newala district has tribes, such as the Mikonde, whose social structure is based on a matrilineal system. In the matrilineal system the inheritance of resources such as land, or assets as houses and trees passes to the female although the uncle (mother's brother) was the overseer of those resources. Historically, women in those societies had rights over lands and economic autonomy over its proceeds (Mwaipopo, 1994). However, overtime such matrilineal societies have been exposed to patriliney by Islam, Christianity, commoditization/modernization of indigenous economies, and villagisation (Ujamaa).

According to a key informant from Newala district, in practice Mikonde women today have little independent control of assets and lose out during marriage and divorce:

'This society is based on the matrilineal society but in practice men control and own resources even chicken, a woman cannot decide to slaughter one without the permission of the husband. Women that are involved in a business, if they secure credit and show it to their husbands, their husbands direct them to give them the money. The husbands use the money to start their own business and marry another wife. That is why most women who are involved in business do not grow'

'When there is separation there is equal separation of the household utensils and furniture if any. But on large assets man gets a large share of the house and land, whereas, the woman gets one third of the value of the assets. The woman also get one third of the crop in stock'. During divorce a woman is allowed to take her belongings that she came with and was given as a gift and will get will be responsible for keeping and maintain the children because they belong to their mother's kinship. She will be maintained with her husband for three months only. Sometime the payments are not effective immediately which constrains a woman who at the time depends on her share to survive.

Regarding widowhood, a female widow she will get one third of the value of all assets and the remaining is divided between her children and his family members. She said that children get share too'. But in practice resort to Islamic law where women inherit 1/3 of the property when their husbands die, but if they have a child the wife gets 1/8 of the property.

Whilst the 1/3 1/3 rule seems largely understood, our life histories revealed that men or male kin can take 100% of the assets because women were not coming forward to village offices in order seek customary (or statutory) rights after divorce or widowhood despite the hard work they put into the farm and other assets.

Abdul Idrisa, acting Ward Executive Officer in Nchinga Village, Chikota Ward, (Newala District, Mtwara) was questioned about access to legal services in the villages, he replied that they are there however, he said that more men were getting justice than women because some religious (Islamic) and traditional practices were making some women not to come forward to seek their civil rights, especially division of wealth after divorce. He added: "If a man divorces his wife, much of the wealth is taken by the man. If the woman believes she has been given too little or nothing, she normally says "*basi*", which means "that is it."

He added that although most of the wealth items are taken by men, the women are harder working on the family farm than men, which means they contributed substantially to the generation of the wealth. He substantiated this by saying that men work about 3 hours while women work about 5 hours on farm per day. He also said that men go to farm about 5 days per month but women go there about 20 days per month. *This*

*means that although women work harder than men they are likely to be poorer than men, especially if they are divorced or if their husbands die before they do.* Mr. Abdul Idrisa, acting Ward Executive Officer in Nchinga Village, Chikota Ward

The above words were substantiated with a case whereby a man divorced his wife in 2008 in Chikota Ward. He gave her a divorce letter and ordered her to leave the house, but he gave her no material things, except few clothes, not all of her clothes. The injustice was clear. Therefore, neighbours advised the woman to take legal measures to claim for being given a good share of the wealth she had generated with her husband. Instead of heeding the advice, she said in the Mikonde language:

*"Mali ainu kama ngulambedi nangu basi; Mnungu ana muhukumu."* This means: "If I contributed to the generation of the wealth that is it all; I leave the case to God to punish the man".

When widowed Bintimusa Khalfani lost most of her assets; she did not seek legal help but she was the farmer in the family and she was solely responsible for bringing up her children. When we asked her mother Zulfa Tweve about norms regarding separation of assets after divorce, she said the norm as she sees it is that a man and his kin has the right to take all family assets and children if he chooses after divorce or widowhood.

Bintimusa Khalfani is 39, a keen farmer and widow with two daughters in school; she was cruelly ridiculed in the women's focus group for having difficulty financing her kids' education. She is Mikonde, but also Islamic. In 1986, Bintimusa left school, that same year her father abandoned her mother and her two other brothers and elder sister married and moved out, and so from 1986-1993, it became Bintimusa's job to farm the land that her father left the family (mother and brothers). She was a keen farmer and chose to grow groundnuts instead of cashew (which were losing productivity) together with cassava and maize. In 1993, Bintimusa married her husband in a Muslim wedding and her husband's brother took a brideprice of 40,000 shillings to her mother. Her husband's job was selling fish at his uncles' stall on commission, and *he also inherited 1 ½ acres farm of maize and cassava.*

They had two daughters and during their marriage, her husband's fish business did well. Bintimusa farmed his 1 ½ maize/cassava plot. On average from both farms, she produced 6 bags of maize (store 4 and sell 2) and 4 bags of cassava, (store 3 and sell 1). When surplus maize and cassava was sold, she would use the money to buy clothes, soap, sugar, even beef for the family.

In 1995/6 she found that the fertility (and productivity) of her maize and cassava land was falling, there was not enough surplus. Bintimusa became proactive: one day she saw some clear land in a forest, decided to clear it, and cultivate it and to plant cashews. In 2001 she harvested her first crop (the same 35 cashew trees, 5 trees producing 3 bags maximum, on average 2 bags every season). Over the period 2002-4 she planted another few trees (1/2 acre more) which should yield cashews in 2010. It appears that during this time no inputs were used, as fertility fell new land would be cultivated, and land was still available to those in Newala in the 1990s.

The family were level 4 (or very close too far) however, with her husband's death in 2005 came Bintimusa's disinheritance (asset stripping). She says because of malaria and asthma, but when a young man dies of malaria it is usually because of reduced immunity, HIV/AIDS. (We noticed that a lot of the men involved in the fish trade (involving travel) die of HIV/AIDS).

Then, later, the father of her husband took back the 1 ½ acres of land given at marriage – he said to Bintimusa 'we gave you this farm on marriage to help you when you were together but now that you are not together we will take it back'. At this time Bintimusa's acreage ownership fell from: 3 acres food farm + ½ cashews --- → 1 ½ food, and ½ cashew.

She was forced to make a living by cultivating 1 ½ acres of her mother'/brother's food farm and ½ acre of cashew trees which she cleared herself. Although they never went through a day without food, they did drop to porridge and 1 meal because she did not produce enough maize from the farm. Bintimusa would cut and sell firewood when times were bad (dip to 2), she did not sell labour (but this may have been cultural pride, her mother came from a wealthy family).

In 2006, her husband's brother took Bintimusa's house; her husband's brother took her house: he said 'I have given you this house at marriage so that my younger brother can stay her but now he is not around so you can go.' So Bintimusa and her children were homeless, and forced to take herself and her children to her mother's house (her mother was also widowed, and living in her sister's old and run down house). At that time, her mother was too old to cultivate and theoretically Bintimusa could start farming her mother's/brother's portion of land too, but she doesn't have the money to clear it. She can't sell her mother's land because she fears that her brothers may say one day that they want it. If Bintimusa rents it, her brothers may and may accuse her of ruining the fertility of the land.

In summary, Bintimusa and her daughters 'fell into' poverty, she lost her husband's fish income, half of her farm land, her house, and did not have the right to rent or sell her brother's share of her mother's land even though they had migrated out of the region in 1986. *As women are responsible not only for feeding and clothing children from the farm (in the context of rising prices for basic needs) but also funding their primary school educational costs (in the context of rising contributions) and sometimes secondary costs too (discretion of family whether to help her or not).* (Bintimusa Khalfani, life history, Nkangala, Newala district, Mtwara)

In Newala district, where demand for land is high, and poverty increasing for the poor, assets are hotly contested. Her husband's brother felt he had a right to the family land and the parents in law to his house – there was no compensation for the fact that she had to raise the daughters. It was only several years later when her youngest started turning up at lunch time at her paternal grandparents house (this is what hungry children do) that they relented a bit and decided to feed her. Such asset, income and network stripping following separation or death of male not only intensifies the poverty of women and their families, but by hinders women's key responsibility to maintain the kids. By hindering their ability to fund their kids' education, this reinforces intergenerational poverty. She now relies on the discretion of her brother in Tunduru and seems to be suffering the early signs of social exclusion because of the difficulty she has in sending her kids to school.

#### ***Sukuma of Magu district and Fipa and Sukuma of Nkasi district***

The Sukuma in Magu district and Fipa people in Nkasi district social life is governed by patrilineal system. In patrilineal societies, which make up 80% of Tanzania all resources *including children* are controlled and owned by men, who makes all the decisions in the household. A woman can provide her opinion but not make decisions. A widow in a patrilineal society has 3 choices: to be inherited as a wife by her husband's kin where she retains some use of the marital land, or she can go back to her own people (losing the rights over assets and her children), or if she has adult children, to go to their residence. As Ellis et al., 2007 point out each choice renders her dependent on networks. Customary laws were designed both to ensure that women don't transfer land outside the clan through marriage and wife inheritance was originally designed as a form of social protection for older widowed women to secure their access to assets through their husband brothers.

**\*Flora Malando describes the rights of a female widow in Sukuma Magu district: 'just an intruder'**

According to Sukuma tradition when a husband dies, a woman is 'inherited' by the brother in law (levirate system). This brother also inherits everything that the deceased and the family (including the wife) have produced during his lifetime. Usually the children have all the rights to inherit their fathers wealth but only if they are grown and mature. The wife can only benefit from the wealth she has made with her husband if she remains single and stays within the compound where she was formerly living her husband, as long as she stays unmarried. If she decides to live or get married to another person then she loses everything including the children she had with her deceased husband. Flora elaborated that

“according to the Sukuma tradition, children belong to the father and his family while as a woman you are just an intruder. This means that when the person who brought you to the family and paid dearly the bride price either denounces you or dies, then you lose everything you have been enjoying before”.

She explained further that even when you decide to stay in the premises that you were living with the husband, the decision and access to the wealth is determined by the children who are given all the entitlement by the in laws.

When asked if they sometimes practice or use the religious or government laws (upon death or separation), Flora was of the opinion that, “these other laws are not above the customary laws that carry a lot of meaning among the Sukuma people”. According to her, these customary laws make those who lose their partners

become poor. She summarise that, “whatever that the government in our place want to achieve or make has to first consult the elders in the area. If the elders agree to the proposal then the actions that follows are easy but if they are not willing then all the plans become meaningless and this is why I was saying that even if the government is committed and would like to change these laws, it has to get the community’s blessing otherwise it is bringing more confusion”.

When Flora was asked on how these customary rules apply to a husband who lost a wife, she simply laughed and commented, “Ah! What are you talking about a child? How will that happen, a man who lost a wife will immediately marry and bring her to the same house that he has been living with his departed wife. These laws do not apply to men and a man is free to get another woman any time after the death of the wife” The man has access to assets and children and is actually encouraged to marry by the community. (Flora Malando, Wazabanga, Magu district, Mwanza)

#### *Asset stripping and dowry repayment ‘everything is lost’*

On divorce a women’s family will have to pay back the dowry, even if the husband was declared to have abused his wife.. The amount of the dowry can be deducted for number and sex of children produced. A daughter stands for 3 cows and a son stands for 2 cows. (Note, The difference between Sukuma and Fipa is that the women in the latter are not required to return dowry in case of divorce or losing a husband.)

Katherine was married at age 15 with a suitor chosen by her parents. She lived with him nearly for 9 years, cultivating and serving his family. She had four children (two boys and two girls). According to her the marriage life was not very good. She worked hard with her husband to feed a family of her in-laws. Moreover, she attended all household chores without help from her in-laws whom she was living with. After a drought, she took the opportunity to seek for divorce from her husband because of the heavy workload she had. The divorce was settled and as consequence her parents had to give back 10 cows as part of the tradition. Katherine lost everything she worked for 10 years. This made her living standard to decline to level 2. Her father helped her out by giving her 1 acre to cultivate and 3 gallons used for brewing.

The same happened to Veronica who is coming from Mara region in the lake zone. Veronica with her husband had few assets at marriage. They owned –bicycle –a bed, Utensils, office chairs and 2 hand hoes. They struggled together to raise their living standards. They cultivated cassava for consumption and sold surplus at the market. After two years they were able to start a business of selling fish, with the savings she got from the fish business and farm yield was used to buy more assets such as a bed, bicycle; sofa set and enables her family to take three meals (rice, cassava and potatoes). In the 10<sup>th</sup> year of their marriage she caught her husband cheating and demanded a divorce. The divorce was settled using traditional customs whereby her parents had to pay back one cow and she got utensils as her share. In this regard, she lost her house, savings, land and businesses she was running with her husband and she had to depend on her poor parents for survival. Veronica said that ‘the divorce made me poor because I lost everything I worked for 10 years. Since then I have not been able to reach the level that I was. I have accepted my fate as this is how our customs are’.

#### *Widowhood – avoidance of asset stripping by living in marriage without a husband*

Flora Malando who lost her husband in 1993 commented that she has seen many families particularly those with land and cattle or even houses competing and fighting over the resources after the death of the spouse.

She shared her experience that, “after the husband has died I immediately thought of running to my sister from **the ruthless Sukuma tradition of being kicked out of the house**. However, after a long thought I decided to face whatever that was coming my way. I told my family and sister in particular that I am going to have **kayyakishimbe**, meaning living a marriage life without a husband. I felt insecure surrendering myself to the sister who also has the family to feed and look after. I told the family and my in-laws that i am not going anywhere and I don’t want and expect anyone among them to come and push me around with my children. Having seen my rigid position, one of my in-laws came and told me that we will be very stupid and people to be laughed off if anyone of us will be considering coming to your place and start bothering you and the children”. (Flora Malando, Wazabanga, Magu district, Mwanza)

#### *The anachronistic contract: male bridewealth obligations vs. women’s rising maintenance responsibilities*

One reason men get double share in both Mikonde and Sharia law is based on men’s perceived greater financial responsibilities. In theory, a husband in Islam must use his inheritance to support his family and pay

bridewealth for all males, whilst a wife has neither obligation. As an example, perhaps the brother of a deceased man, may feel as he had to help pay for bridewealth for his brother (and perhaps other members of the family) he has a right to claim his brother's widows house and land, as the male kin much more responsibility than a woman. However, even if this ever did have some historical validity for wealthy families, it is irrelevant in modern times, as women are responsible not only for feeding and clothing children from the farm (in the context of rising prices for basic needs) but also funding their primary school educational costs (in the context of rising contributions) and often have to foot secondary costs too (discretion of family whether to help her or not).

#### *Adjudication Failures at higher, regional level courts*

Asna tells us that she knows of one woman who was the wife of a very rich man who owned 'many cars, trucks, lorries (even pistols!) and nice houses and livestock'. Her husband took the decision to divorce her, he 'overpowered her', forced her out of the house and took their children. The women took it to the primary district level court they decided in her favour, awarding her a house, 1 car, 10 cows, 5 goats and the chickens. Even though this was far less than half his wealth, the man decided to appeal anyway, and it was taken to the referral court – there they again decided in favour of the women to get a portion of his wealth. Then the man appealed again taking it to a higher regional level court, at this higher regional level the court officials told the women that 'if you give us TSh 300,000' we can push this decision faster'. It was at this point that the courts failed her; she found that because her husband held the wealth, she could not pay the bribe (men will succeed in a legal system based on bribes, as men often have better ability to pay bribes and women don't). As a consequence, the man kept all his wealth and their children (Asna Burhan and Zainabu Makoka, Nkangala, Newala dt).

This is of course a second hand story, important elements may be missing, but what it tells us is a poor women's (Asna) perception of how lower level courts work for women, i.e. that: even if you succeed at lower levels, higher level courts are corrupt; and the idea that even a rich women can't win in a world where men hold the power/wealth. These ideas inhibit poor women from taking their disputes to court (like Asna and Zainabu) further, even relatively powerful women who become VEOs and outspoken and capable women like Asna.

#### **3.3.2 Rights to Children**

The law is not protecting women's rights to assets, however, there are early signs that the law is beginning to protect the rights of children to stay with their mother. Ordinarily, rights to children after separation or widowhood used to follow tribal law: in matrilineal societies they stayed with the wife, in patrilineal societies a woman would have to leave the children with her husband's clan and returns home to her native place, or stays through male inheritance or remaining single. However, today these rules are contested.

In Mikonde Newala district (Nkangala and Nchinga) the tradition is matrilineal, upon widowhood or divorce, children are supposed to stay with women. However, we find cases, particularly of slightly better off men attempting to retain or recover children:

Zainabu Makoka the current VEO in village was forced out of her home when her husband took on another girlfriend, she tried to stay but he and his girlfriend put kerosene in her food and he 'overpowered' her – she was forced to leave her children with him and the girlfriend even though she wanted to take the children with her. Although she was Mikonde, she and her husband were Islamic, and her husband's interpretation of Islamic law (100% goes to him) and his physical power adjudicated. (Asna Burhan and Zainabu Makoka, joint key informant interview, Nkangala, Newala district, Mtwara).

In an interesting twist, after Zainabu Makoka moved out (and lost her children) she became VEO she adjudicated a case together with a village elder between a man and his unmarried girlfriend. The man wanted to take his child away from girlfriend (who he never married) on the suspicion that the child was not eating properly. The woman was much poorer than the husband. He lost the case and we witnessed him leaving the village offices furious tearing up a birth certificate which gave him rights as a father. (Asna Burhan and Zainabu Makoka, joint key informant interview, Nkangala, Newala district, Mtwara).

In patri-lineal Nkasi we find men leaving the kids with women when they divorce, and in Magu in one case a women sought help from village offices to retain their children.

In Wazabanga village, Dafrosa Liku, ran away from her first husband because he was addicted to alcoholic drinks, taking other women to bed hence dividing resources. Moreover, he was not available at home and was not contributing to the wellbeing of the family. She left the 3 children with her first husband because the man forced for it. But he could not to take care of them properly. Dafrosa went the Social Welfare Department to claim for the children. She was given the children, and she stayed with them with the new husband. This could not be done in her mother's era because she is coming from patrilineal society where children belong to their father.

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

### 3.3.3 Rights to Social Protection: decline access to in male-kin support

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

#### Sibling (brother) support: the Sibling/Parent contract

There is an implicit understanding between parents, brothers' inheritance, and caring for their sisters when they lose their husband. A son might inherited more assets than his sister, receive preferential access to education, capital to set up businesses and to family (clan) power. The rationale is that men require these resources in order to support their extended families and pay for the bridewealth for male members of the family. This 'sibling contract' expects that he take care of his sibling, particularly the female members: if his sisters (or nieces) marriage fails or become widowed, she entitled to return home and get support from her male-kin –father, brother, uncle. We note that in recent times women are getting less support from brothers/uncles than in their mother's generation – 'tradition' is being contested.

Women – increasingly unmarried women – are naming their children after their brothers to win their support.

#### Sibling contract in Magu district

One key informant explained that women who have children born out of wedlock tend to name her children after the brother whom she trusts and the one who keep an eye at her in case things go astray. She will do this in order to establish a very close bond to that brother so that he can look after her but more importantly after the children. Although not directly related to the brideprice it shows the importance of the brothers for those women who had no chance of getting officially getting married. But importantly when these children are getting married then the uncle whom they are named for will be an in charge. He will decide on the bride price of the girls but will also be responsible when the boys are getting married. (Erick Kateti, key informant, Wazabanga village, Magu district, Mwanza).

Yet with rising 'hardship of life' brotherly support is often slim and very circumscribed.

In Kalesa, Jullietha suffered a marriage to a man who gave her no support and had mistresses. With 5 children, she was divorced at 40 and her brother, who was fairly well off, initially said no to giving her a home despite the fact that she had no home and had just given birth and she and the baby were very ill. He gave her a room on the basis that she gets her own income and leaves as soon as possible. Despite her family's poverty, in the words of her son "no one ever helped her".

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

Jamal from Wazabanga parents divorced when he was in primary school. His father abandoned them with their mother. When his mother remarried he went to stay with his grandmother. He used his grandmother's farm to forge for himself and his wife. He was also getting support from his uncle who he stayed with for some

time before he moved to his grandmother. After her grandmother's death his uncles chased him out of her farm. He tried to put up the battle for the land but he lost. He was sad and his life deteriorated because he depended much on the farm to sustain his family.

## 4. POLICY: What is available for female headed families to manage poverty and how should policy expand on this?

### 4.1 Assets available to female headed families

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

- deteriorating access to land,
- decline in men's rural livelihoods and income,
- rise in the costs of survival and of services,
- rise in separation/abandonment and widowhood leading to single motherhood combined with ruthless asset stripping by men or malekin, and
- Decline of traditional malekin support networks.

Moreover, within marriages women suffer continued assaults on their freedom to work from their husbands: including husbands taking on additional wives to quell 'disobedience', slandering working women prostitutes and threatening social exclusion, physical abuse and finally threat of divorce and women's parents penury by repaying bride-wealth.

Within this tight space, how have some women managed to survive and support their dependents – what has been working for women in Tanzania? Divorced or widowed women might lose access to marital land, cattle, homes, male support, even children (in patrilineal Sukuma), however they recover control over their own labour power, their bodies, female networks (family and organised) and critically in some cases financial capital earned or borrowed officially. Women have used each of these assets in a highly disciplined and varied way.

#### 4.1.1 Feminisation of labour and petty trade

Women have used their labour power in a highly disciplined and punishing way to earn a living – taking on the work earning cash which was previously men's work. As a result, the variety and amount of work women do has expanded over the last 15 years, including:

- Trade: There are large scale differences among women who trade. There are a lucky few with access to larger amounts of capital will trade further afield, esp. textiles and dried fish. However the vast majority of female traders are involved in petty trade - selling small quantities of crops, especially those crops considered to be female crops, vegetables such as tomatoes and onions, fish, grains) some of which involves processing (homebrew, cooked foods like tea and donuts, dried fish, processed cassava, mat making, etc.). Most of these are small scale and service oriented.
- Agricultural labouring: a rise in the number of days worked (esp. paddy, cotton and cashew) and rise in the share of work which is traditionally considered male (the more arduous male agricultural labouring tasks);
- Off-farm labour, such as cashew processing (exclusively female) and construction,
- Scavenging work (firewood, poles, grass for thatching, etc.),
- Prostitution, both locally for gifts, and urban in more formalised contracts.

### *Feminisation of petty trade but flooded markets and low pay for majority*

Feminists are rightly excited by the fast growth of *larger scale*, heavily capitalised female trading: it is monetarily rewarding, socially empowering, and their example has a powerful ideological effect on a much larger group of poorer women. The latter are learning financial discipline and feel empowered to demand from their husbands the ability to seek employment and to control the proceeds (see the KFGD, Kalesa village). The larger female traders in all 3 districts tended to be textiles merchants, followed by fish merchants in Kalesa (near Lake Tanganyika) and Wazabanga (near Lake Victoria). These female traders seem to be travelling outside the village more than men despite the social stigma attached to movement outside the village (labelled a prostitute). However, big crop traders of rice in Magu and Nkasi still tend to be men. Larger paddy traders in Magu are reportedly getting wealthier and selling rice up to the borders with Kenya and other towns such as Mwanza and Bukoba.

There were two groups which prospered, those doing large scale trade (mostly unmarried or divorced women) and those doing small scale business, but in a functional household/partnership where the small business was part of a diversified strategy (farming, labouring, husband has business, etc.). As one key informant in Magu district explains:

Erick (who was very judgemental about women who work) also thinks that those families whose mothers or wives have been courageous enough to take on nonfarm work have improved as a woman brings in extra income that would never have been there. The children who come from these families get everything they want for their education like the school fees, books and are well dressed. Their families would eat at least three meals a day. They would have tea in the morning different from others who will have porridge at 11am and dinner at around 6pm. The woman herself is nicely dressed having at least 5 pair of khanga and gowns and nice rubber shoes that she wears on Sundays or when she is travelling to Magu. Thus, despite the negative labelling on these women, some have been courageous enough to continue rolling the ball and others are also learning from the process. Erick believes that slowly the community is accepting the involvement of women in nonfarm activities. Erick Kateti, key informant, Wazabanga village, Magu district).

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

The fact that women are more involved in small business, it means also the profit they are looking is very minor. Women are willing to sell and get a profit of even TSh. 50 while men would hardly see this as a business that pays. Erick says that in fact "Many of the restaurants, shops and even when you visit the local market are dominated by women. They have won people's trust and we usually don't negotiate much with them because they are our mothers, sisters and we know by heart they will never over exploit the community". Erick Kateti, key informant, Wazabanga village, Magu district).

### *Flooded markets and low pay*

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

Aziza Mabina bite business was heavily dependent on the fortunes of farmers, which rose in the period 1995-1999, and fell thereafter, and disintegrated in 2005 with the fall in the incomes of cashew farmers. After that wives of cashew farmers and older women who could not to farm also became donut sellers and the market was flooded. She decided it would be more lucrative to try to make her cassava land more productive and to sell the surplus to traders from Kenya. (Aziza Mabina, Nkangala, Newala dt).

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

Sirila, a single mother of 4 from Wazabanga, believes that if there is anything that the government can do to support her out of poverty then it has to be loans to buy farms that would change her life. As others in the community, Sirila think that the rice production is the quickest way someone can get money and come out of poverty in the village. She gave an example that,

“If I have 1 acre of rice and if I effectively utilize it then I am assured to harvest at least 15 sacks of paddy which is equivalent to 8-9 sacks of rice. I can sell each sack of rice by TSh. 50, 000/- each and get at least TSh. 400,000/- plus. After deducting what I have invested, I still remain with the balance”

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

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

#### *Feminisation of agricultural and off-farm - low pay and poor conditions*

Women seem to be in greater demand than men as agricultural worker for their availability, wiliness to do laborious work, willingness to work for cheap wages. Indeed one key informant comments that women are in high demand as construction workers.

Erick explained that even when it come to the construction industry, people trust and **recruit more women than men** except in those jobs that demands extra energy. At first they don't ask for that much and secondly they are honest and trustful and will do the job according to the instructions. This was evident during the research visit where the main road to the village was under construction. The research team saw women side by side with men constructing the road. Most of these women were said to have their families and would find it difficult to move out of the village. They get paid around TSh. 3000/-, per day just to buy some basic needs for themselves and the family. (Erick Kateti, key informant, Wazabanga village, Magu district, Mwanza).

However, this 'discipline' and willingness to work on a low wage must be seen in perspective: a reflection of that most women are thrust onto flooded labour markets, are not well remunerated, and thus work to survive rather than climb out of poverty.

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

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

Sirila has 4 kids to feed and lives at her mother's house. She complains that she must be permanently available for work and it's clear from her wage levels that she is paid less than the going rate. She was receiving 1,500 a day for cotton and rice weeding – which shows her destitution is reflected in her low bargaining power over with employers. (Sirila Masunga, Wazabanga, Magu DT)

In Nkangala one women during a focus group discussion lamented 'if we work as a casual labour or make donuts for 20 days, we are paid TSh 20,000, but if we go to the market with that TSh 20,000 we cannot get enough food to cover 20 days' .

Thus policy makers should consider legislation to support women's wages and conditions of employment. Employment guarantee schemes are an excellent way of encouraging fair labour standards, fair wages for women. It can also re-skill men for new jobs and end the despair cycle and single income maintenance of children.

#### *Overwork*

Women's additional off f-farm work in this decade has further intensified their working day: they are still responsible for domestic work (cook, water, collect fuel, care for you, old and sick), tilling food crops and cash crops, and off-farm employment.

Regarding work on farms men work far less than women on farms, whereas men go 3 hours whilst women work 5 per day, and men only go to the farm 5 days per month but women go 20. This means men do roughly 15 hours per month and women 100 (Abdul Idrisa, acting WEO, Nchinga village, Newala district). Ellis et al. (2007:27) cite national sample census data which reveals just how prominent women's role in agriculture is compared to men's work. We think this is likely to underestimate the growth in women's work in this decade.

**Table: Division of Labour in Agriculture**

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

Source: National sample census of Agriculture, 1996, in Keller (1999) cited in A. Ellis et al. (2007:27)

In addition to their prominence in agriculture, the burden of women's domestic work has increased, gathering water and firewood and caring for the chronically ill which is rising with the HIV/AIDS pandemic.<sup>4</sup> Policymakers should be aware of women's work burden when designing policies – putting additional responsibility onto women (e.g. financing their kids' education) would add to this work overload.

#### 4.1.2 Feminization of networks of support

Women have also managed to support their families by investing in and relying on their female networks, both unorganised (sisters, mothers, friends) and highly organised, disciplined ROSCAs, especially burial societies. Women's reliance on female networks have many foundations, TGNP highlight one:

A female child is socialised into the belief that she is innately inferior to her brother, that her position and opportunities can never be the same as her brother, that she is transient in the home of her biological family and when married also transient in the family of her husband....and of her subsequent husbands (TGNP, 78: box 13 paraphrase of Richard Mabala, 1995) and of her subsequent husbands. She has not rights to assets either in her natal or marital home and although society says these customary laws exist because boys provide support to parents when too old to work, it is women, not men supporting their parents.

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

##### *Female Networks*

Women report that their only *dependable* of support is male (father) and female kin (mothers, sisters, daughters and friends). Whilst fathers often help out, they die younger than mothers and may well have divorced them. Brothers do help out sometimes, and mostly through pressure by mothers as long as they live – brothers help is no secure. In most of the life histories, women provide land, homes, food and crucially day to day labour and food to support women. Quite often we find older women in their 50s and 60s shouldering the responsibility for feeding their daughters children. That female networks work so well for women might be one reason for the success of ROSCAs and burial societies over the past 10 years.

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

Women organize themselves into all female economic groupings: credit, production and marketing which afford women a greater chance of controlling income earned and to forge a new, socially empowered identity. For instance, in Mtwara groups of women process and sell and packaged cashew nuts are the airports. However it should be emphasised that in the 3 districts we visited that the prospect for credit, however small, is what seems to be most available to poor women at this point and also capable of a transformative effect in gender relations – *particularly if processes of individuation of control of income can accompany individuation of livelihoods (see below).*

The rise of women groups in Magu have enabled women to contest unfair gendered relations safe in the knowledge that they have the support of unorganised and highly organised female networks – production and credit groupings

As an example, Flora, born in 1930, a Sukuma farmer, claimed to have seen and experienced enough in her lifetime. She thinks that the relationship between women and men today is much better than when she was young or just married because women are now freer and can form a new identity such as belonging to a group

<sup>4</sup> Indeed because women foregoing income themselves, it's seen as key to destitution in Kalesa (female focus group discussion, Kalesa, Nkasi, DT).

whose members help each other socially, morally and economically - such as those making traditional pots and sell them in the open market in Magu.

The success of burial societies over the past 10 years has been a reflection of the strength of female networks in the context of the HIV/ AIDs crises. The burials societies in Kalesa are a good example:

Poor female residents of Kalesa suffer a particularly tough life, their men contribute little, suffer despair, drink heavily and have mistresses; single women depend on prostitution, agricultural labouring and scavenging. Yet, there, despite the despair, burial societies have flourished and supported women. Restituta Kasoto, secretary of one burial society in Kalesa, explains it is designed to enable members to cope with those costs associated with hospital treatment, funerals and other ceremonies. It has grown to accommodate any small borrowing needs members may need. Most women are found to fund their deposits through savings from agricultural labour –small monthly deposits of 1000 based on women saving 200 for 5 days of casual labour. She argues that the society empowers women by the capital they amass in the society and through the social support they receive.

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

- Low interest rate 2% on small loans (10-50,000). These loans must be paid back in 3 months, when another loan can be taken (works out to 8% annually)
- Flexibility – loans can be for any purpose You don't need a business plan (which many men and women complain they do not know how to draw up and to pay for one cuts into any profit made from such business). Moreover, they do not prejudice women who have difficult home circumstances (e.g. alcoholic husband). The only condition is prompt repayment with 2% interest.
- Sense of empowerment – *each member has capital* in society which grows yearly from interest on loans. For instance, in this group each member has TSh 76,000 amassed over the past 2 ½ years.
- Social support: advice on the crises they confront such as repeat miscarriages and poor DNC operations which render women unable to work for 6 months, support at all funerals and ceremonies in the form of donations of food, clothing and other gifts (from each member).

The disadvantages include:

- occasional expulsion for activities the group of women find unseemly (abortion or abusive language),
- The amount of the loans available is very low.
- The amount of loans could be trebled if linked such societies are linked to a larger financial institution (rather than relying on members' contributions) such as a SACCO. In other Mwandima burial societies the treasurer is a member of SACCO, saves funds there and is entitled to loans equivalent to 3x the amount saved. According to Wilium, although the local SACCO has few poor people, there are many treasurers of ROSCAS (including burial societies) who represent up to 25 members in their societies.

The small size of the burial society donation and loans means that the society succeeds 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, it makes sense that such burial societies should be linked to SACCO lending wherever possible.

#### 4.1.3 Feminisation of SACCO Capital

The third way women have coped in very recent years is by the growth of borrowing from SACCOs (savings and credit cooperative societies). It is often argued that credit is scarce in Tanzania, particularly for rural women, where banks and microfinance institutions have made little in way in finding cost-effective ways of lending to rural areas (Ellis, p. 78, note 1). Moreover, this is combined with administrative barriers (e.g. writing up a business plan) and security barriers (collateral in the form of titled assets or a full time salaried job). Moreover, private banks do not like giving unsecured loans which means that they are apparently less likely to lend to microfinance NGOs or SACCOS whose clients are poor people.

However, in the last few years SACCO has followed the BRAC model of lending to groups that are involved in group lending – this has worked on burial societies and other ROSCAS that *have already been in operation for about 10 years, i.e.* organically grown, with no outside support except the knowledge of a friend in a group in a more metropolitan area. Such networks are also an important source of extension on business methods (share

ownership, importance of repayment) and policy makers may do well to make use of these networks in further extension support.

SACCOs are the only potential source of credit for most rural Tanzanians a 2006 FinScope survey found that women constitute 41% of SACCO lending. Female credit networks have replaced the need for collateral for loans – women may own very little land and depend on wage labour, but their involvement in a network is a source of security which seems to be recognised officially.

In the study region key informants in Magu and Nkasi districts argued that women are outnumbering men in the number of borrowers and that a key reason given is that women are much more disciplined borrowers much more likely to repay, whereas men are likely to default.

Wilium, the chairman of the Mwandima SACCO, explains that it is designed to serve different categories of members: male and female farmers, business people and fisher people. Of the 300 farmers in Mwandima farmer SACCO, 200 are women (28 of whom represent ROSCAs, remaining 172 individual members) and 100 are men, i.e. 2/3 of members are female. Moreover, because 28 of the female SACCO borrowers are in fact treasurers of female ROSCAs (some of which are burial societies) each of whom represent roughly 25 members. So indirectly, 700 more women benefit from SACCO lending. SACCO encourages women from these groups to ask for loans and these SACCO women groups are government registered. The treasurer of the burial society is the official member of SACCO with TSh 2000 entrance fee, 10 shares on behalf of group. SACCO doesn't deal with the members of these groups *at all*, only the treasurers.

According to Wilium "10-20% of women in the region are involved in rotating savings and credit associations such as burial societies, where there is no official capacity training, women copy other women's groups from places like Sumbawanga." (Wilium Semiono, Chairman of Mwandima SACCO Kalesa Village, Mwandima Ward, Rukwa region)

Not all burial societies and ROSCAs are registered with SACCO (such as Restituta Kasoto's) and it is clear there is great scope for increasing the number of groups attached to SACCO – it both increase the capital available to women by 3 times and works on existing framework of financial discipline.

#### *Women as good credit risks*

According to Willum, women are better at repaying loans because they are more fearful, they know they want another loan and so repay in a timely fashion. This fear might stem from their responsibility for providing for the family and don't want to damage relationships of support. A key informant from Magu district explains the sources of this trust:

Erik says it has been easier for women to get credit than men because women men are considered to be trustful, will invest the money, and repay the loan on time. He thinks that the credit schemes also give loans to women than men since they think that, "women are more careful than men". They abide to the agreed terms in contract. If they ask for loan for selling tomatoes, they do so and do not diversify or change the nature of the business without prior information. "In this way, they have won the interest and good will of the credit schemes like FINCA and SACCOS". This also mean is that when they ask for a loan they are given softer rules than men. Men will also being told to prepare a detailed business plan, offer assets as collateral- such as the he title did for his house or any other property. He will also be asked to bring the guarantors who will be responsible if he fails to repay the loan.

It is of course a highly gendered view that all women are always more careful and trustworthy than men, but it means that it works in women's favour and a time when so little is in their favour. Because official financial capital is fairly new, it doesn't have traditional gendered implications regarding control or who gets what after divorce/widowhood in the way that other assets are gendered (land, cattle, houses and children). Men and male kin cannot command control of this capital upon divorce or widowhood if it is in the women's name. Although a few try during marriage:

According to Erick, some men have become cleverer than the credit schemes as they are asking their wives to take the loans on their behalf and of course without leaking the information on the management to the credit scheme. In this case the beneficiary is a man and a woman just facilitated the process. *But again at least a*

*woman would really keep an eye on what a man does with the money as it is for her interest especially if he mis-uses the money* (Erick Kateti, key informant, Wazabanga village, Magu district, Mwanza).

### **SACCO, Congolese traders and individuation of cash crop farms and control of earnings**

Back in 1994, following liberalization and deagrarianization, Bryceson and McCall (1994) argue that for Tanzanian rural dwellers “Their scramble for cash has caused an upheaval in age-old gender and generational divisions of labour. Types of work ascribed strictly to men, or alternatively women, have broken down. Since women were hitherto the most circumscribed, the nature of their cash earning activities that they currently pursue are striking.” (p.17)

The way in which women have begun to take over paddy farming through leased in land, driven through credit networks and the ideological influence of Congolese traders is an important case in point. These influences have encouraged women in Kalesa to lease in land in order to farm paddy and invest in assets, such as houses, separately from their husband in an effort to *control their own income*.

Willum explains:

“Because there are 28 SACCO groups for women taking out SACCO loans for farming it is sending a signal to men that paddy farming is women’s work. The other 173 female SACCO members are taking farming loans too. *Men and women are cultivating their paddy fields individually.....However, SACCO needs to carefully supervise the man in order to ensure his harvest goes into SACCO warehouses (warehouse receipt scheme)”*

“Taking SACCO loans has empowered women. She cultivates her own paddy separately; she saves her money, builds a house. So the man watches her do this on her own and does the same thing, building another house. So some families have 2 houses. There are quarrels because there are no leaders now like in the old days. The course of this change is also the result of the presence of Congolese business women who taught local women how to take business risks.”

Thus the gendered individuation of livelihoods and income, which began with de-agrarianisation 15 years ago (decline in institutions supporting farmers) ended with other forces contributing to this individuation in this decade: notably land shortage, further rise in costs of essentials and of services. However, the rise of female credit networks, Sacco, and the example of female traders have encouraged women to trade and farm on their own account – to lead the way. It was in this village that poor men only saw barriers to paddy farming: high cost of rental, of oxen, and lack of sufficient knowledge about paddy farming to make a success. However women through networks have turned this situation around.

## **4.2 Conclusion and Policy Recommendations**

### **4.2.1 Summary**

10 years ago Deborah Bryceson (1999:20-1) predicted that that liberalisation and de-agrarianisation have led to a ‘scramble for non-farm work’ and process of individualisation of economic activity, dissolving traditional gendered roles, economic rights and maintenance responsibilities within rural households. Since 1999, despite the 10 year poverty reduction strategy (PSRP followed by MKUKUTA) and legislation designed to protect women’s economic rights, liberalisation continued and these policies have deepened poverty for many, fostered a sea change in gendered livelihoods, rights and responsibilities.

### **Poverty dynamics**

On the basis of nearly 180 interviews conducted in 3 districts (6 villages) in Tanzania (late 2009), we find that these policies have not significantly reduced poverty and in some areas have intensified poverty.<sup>5</sup> The processes of impoverishment identified by Bryceson and others - the decline in institutional support for agriculture and exposure to world markets from liberalising policies– continued in the new millennium. As a result, cashew and cotton farmers were particularly hit hard by poor sales and there was a trend to switch to paddy and HYV cashew pulses and oilseeds - more lucrative crops. Yet in the vacuum left by the state, large, capitalized farmers came into farming (with capital from non-farm sources, such as the Sukuma and trader

<sup>5</sup> Note that s research is one of the first papers to come out of a large qualitative data base (see also Kessy and Tarmo, Kayunze and Mashindano, Maro, Higgins, Shepherd and colleagues).

capital ) and the gap between the technologies and marketing knowledge possessed by larger capitalised agents and smallholders who lacked basic skills in farming widened. Smallholders sold land and became increasingly dependent on off-farm income. This land shortage was made worse by the impact of population growth and dwindling land inheritances, and rising costs of land and other productive assets (e.g. oxen rental for tillage) and inputs. Their reliance on off-farm work was made difficult by flooded markets and by falling disposable incomes of farmers. Recent attempts to create new agrarian institutions (such as the warehouse receipt scheme and SACCO credit) in order to address inefficiencies (oligopolies) in crop trading and moneylending faced by smallholders were a step in the right direction but as yet cannot address chronic problems in extension, land, land rental and labour markets for poor people without additional legislation.

Poverty was also deepened since 2005 by rapidly rising costs in food and other essentials and rise in *local contributions (user cost)* in education, water and health which MKUKUTA was designed to reduce.

### *Gender dynamics*

These poverty dynamics underpinned changes in gender dynamics, which we fear may deepen prospects for intergenerational poverty. De-agrarianisation has resulted in a long term trend of de-masculinisation of rural livelihoods, notably cash crops, but also male trades reliant on incomes of farmers (e.g. carpenters, tailors), and traditional work as hunters, fishermen and pastoral lands resulting from privatised commons. As a consequence, many women have been thrust into the position of primary breadwinner, either indirectly within marriage through male underemployment, despair, and alcoholism or directly through a significant rise in female headed households through divorce, widowhood) and unmarried mothers. (Among poor women over 30 in our study, roughly 2/3 has been either an unmarried mother, widowed, or divorced at least once in their life time).

A key reason for the rise in FHHs is the rise in the intensity of battles which are being waged between husbands and wives over what is acceptable in conjugal contracts. Women seek freedom to work to pay for necessities, to move outside villages and to control their income. Men are found to attempt to reinstitute traditional respect by marrying second wives, by domestic abuse, and by labelling women as prostitutes which can result in social exclusion. Other processes which contribute to this rise include widowhood (HIV/AIDs related diseases and men dying younger) and rise in female abandonment when male migration becomes permanent – has led one set of researchers to claim that women are ‘the managers of household poverty’ in sub-Saharan Africa (Platteau and colleagues, 2005).

### *Female headedness and intergenerational poverty*

Our key argument is that this major rise in women’s responsibility to maintain the family is in a current context where women are finding it increasingly hard to provide for their dependents and may therefore promote intergenerational poverty:

- First, following divorce and widowhood undergo a dispossession of productive capital (by husbands or their male kin) and other property – farms, homes, capital, livestock etc. It is more ruthless in this decade because of the high value of land and general poverty. A significant number of women are serially disposed (divorced then widowed).
- There is a wholly inadequate enforcement of women’s statutory rights to marital property given provisos on the dominance of customary law.
- Moreover women’s own traditional male sources of support are less dependable, fathers and brothers don’t always welcome widows and divorcés back and women find they are forced to rely heavily on their female networks. Traditional responsibilities to provide social protection are being actively contested.
- With little land many women juggle incomes from small farms, increasing reliance on agricultural labour, petty survivalist trade and prostitution – all in flooded markets.
- For the newly single mother, land is expensive, there is shocking inflation in the costs of essentials and services (especially education and water) are becoming unaffordable.

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

### *Organised groupings: burial societies*

With these forces rallying against women's ability to provide for their families – what is working? We find that a lucky few have become involved in trade, exciting feminists, however we find that for most poor women their incomes from cash based work – rise in casual farm labour and petty production and trade. Women have been increasingly organising themselves into organically grown highly organized largely female networks based on social support, credit, petty production and sale. In two regions SACCO has more female than male members – by linking to ROSCAs – thus money capital becoming un-gendered terrain.

#### 4.2.2 Policy recommendations

In this section we list policy which emerges from this analysis – it will be reworked in the final draft of this paper.

### *Employment guarantee schemes: recovering men's skills and space in family maintenance*

The decline of village work opportunities for men since liberalisation has created a vacuum which women were forced to fill. Whilst wealthy and powerful men have always had place (if they want it) in local villages, we are concerned with the lack of a space for the majority of *poor* men who choose or forced to stay local. Many men abandon the mothers of their children because they are 'stressed out' – they have no work and many more effectively leave when they fall into alcohol or depression. In this section we argue that policy to promote women's rights, knowledge, power, assets must be linked to a solution for poor men. Feminists have been loath to afford men any more rights, power, and assets in a situation which has remained so unequal for so long, but what we urge them and policymakers to explore are ways to enable poor men to recover a space in responsibility for family provisioning in order to help to engineer a future for their children. Such ideas may be preferable to those which make support, such as cash transfers, conditional upon children's uptake of services which exacerbates women's time poverty and can hamper their ability to earn an income (Molyneux 2006).

Clearly local employment has to be stimulated through land redistribution, credit to access productive assets like land and oxen or power tiller rentals, farming and marketing extension, especially to improve productivity given land shortages, and land law to enable land rental. Employment can also be stimulated by employment guarantee schemes which can simultaneously teach men new skills – such as construction, mechanical work or even farming (e.g. plots which can be used to supplement school lunches). Such employment will enable dry season work, preventing sales of land at that period, encourage men to stay local and reduce rural urban migration, encourage other employers to adhere to basic levels of facilities: drinking water, shade, medical services, crèches for under 6s, enable accumulation of savings necessary to invest in new technology which might serve to release men from underemployment or scavenging activities which are harmful for the environment such as charcoal production. From the village voices research we find that that the opportunity to be involved in school construction was uplifting. In the early 2000s Ottaba invested in cashews at a time when prices plummeted. He survived on charcoal production aware of the environmental damage it was causing. However he got work constructing a local school which enabled him to pay for his kids' school costs and other family needs. He also learned new construction technical and terminology – such as 2 by 4 – something he is proud of.

A key feature of such schemes is that it tends to bolster local wage levels, labour standards (see for instance d. Campbell, 2010) and can also be used as a forum to discuss gender relations. Holmes and Jones (2010) argue that moves toward gender equality should be seen as critical to the success of a gender sensitive social protection policy. *The give the example of LEAP in Ghana for instance, which enables women to buy uniforms books and pay fees and improved health care but has not affected family relations (p. 2, box 1).* In other words, for gender sensitive employment guarantee scheme to be effective in achieving millennium development goals it must work not merely to achieve a technical goal (such as enables families to earn a wage during the slack season) but also toward transforming gender relations (by empowering women (financially, educationally, rights training etc.) which will improve their power vis-à-vis male kin (by making women's wages equal to men's, by making women aware of their legal labour rights) or by improving a women's time poverty by finding collective (male female) solutions to care/domestic work responsibilities. They suggest projects should initiate community dialogues on pay days which make men and women aware of women's rights against domestic abuse, rights to not be married early, underline costs of child labour to long term mobility, etc. *We suggest that during such dialogues, men are also made aware of their collective maintenance responsibilities in such discussions and perhaps through deductions from their wage to pay for*

*education of their kids. We hope too that men are re-skilled to meet the transitions to new crops, new employment demand through public works and other schemes.*

### **Enforce and expand women's legal rights to land**

Approximately 98 per cent of economically active rural women are engaged in agriculture, and despite their contribution, women are estimated to own only about 1/5 or 19% of titled land in Tanzania, and their plots are less than half the size of their male counterparts (A Ellis, et al. 2007:6). Insecure land rights discourage women from making the necessary investments in their land that would increase its productivity and economic value. A Ellis et al. (2007:7, 59-60) recommends reforms which include:

1. Laws on inheritance should be reviewed to create a uniform law of inheritance.
  - Property rights on divorce – the marriage law could provide that a court should have regard to the customs of the community to which the parties belong, so long as they are not inconsistent with the constitution. In order to recognise un-valorised work, instead of having regard to the extent of contributions made by each part in money, party or work toward acquiring matrimonial assets, the court could be required to have regard to the extent of the contributions made by each part to the marriage and to the care of the family.
  - Property laws on death of spouse should be brought into line with the constitution's (A Ellis et al., 2007:7)
2. Amending the marriage act to provide that property acquired during the marriage of either husband or wife belongs to both spouses
3. Simplify, disseminate knowledge of existing land laws and enforce
  - Simplify land law to aid dissemination
  - Educate magistrates and customary leaders and community and case law which establishes women's entitlement to property, support until death of or divorce from spouse

#### 4. Unused Family Land

Moreover, many villages especially in coastal Tanzania have become feminized, yet villages also remain the site of education and care, and women have become increasingly responsible for maintenance. In this context, it would seem appropriate to ensure women's access to uncultivated family land left when brothers migrate or just hold on to uncultivated land as a store of wealth for their own children. One way round this is to encourage user rights to unused family and clan land, and to focus extension, inputs and marketing support on female farmers. Extension can built on existing credit and marketing female networks to aid dissemination and organisation.

Other helpful policies include linking more female ROSCAS to SACCO lending and to consider ways to abolish supplementary user fees through improved services.

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