

EMPOWERING WOMEN

IN TANZANIA IN THE CONTEXT OF CONTEMPORARY SOCIAL POLICY REFORMS

Edited by

Paschal B. Mihyo, Jamal B. Msami and Donald E. Mmari



Organisation for Social Science Research
in Eastern and Southern Africa (OSSREA)



REPOA

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REPOA



Addis Ababa University
Sidist Kilo Main campus
Addis Ababa, Ethiopia
P.O. Box: 31971
Tel: 251-11-1239484/1239717
Fax: 251-11-1223921
Web: <http://www.ossrea.net>



157 Mgombani/REPOA Streets,
Regent Estate, **P.O Box** 33223,
Dar Es Salaam, Tanzania
Tel: +255 22 2700083 and +255 22 2772556
Fax: +255 22 2775738
Web: www.repoa.or.tz

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Organisation for Social Science Research in Eastern and Southern Africa

P. O. Box 31971, Addis Ababa, Ethiopia

Fax: 251-11-1223921

Tel: 251-11-1239484

E-mail: info@ossrea.net

Website: www.ossrea.net

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ABBREVIATIONS

AU	African Union
Cap	Chapter of the laws
CT	Cash Transfer
CCT	Conditional Cash transfers
CHI	Community Health Insurance
CIDA	Canadian International Development Agency
CMC	Community Management Committee
CSO	Civil Society Organization
DC	District Council
DRC	Democratic Republic of Congo
FGDs	Focus Group Discussions
FGM	Female Genital Mutilation
FHH	Female Headed Household
GDI	Gender Development Index
GEM	Gender Empowerment Measure
GDP	Gross Domestic Product
GN	Government Notice
GOT	Government of Tanzania
GrOW	Growth and Economic Opportunities for Women
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IDS	Institute of Development Studies
IFPRI	International Food Policy Research Institute

IPV	Intimate Partner Violence
LMA	Law of Marriage Act
MDGs	Millennium Development Goals
NBS	National Bureau of Statistics
NGOs	Non-Governmental Organisations
NSGRP	National Strategy for Growth and Reduction of Poverty
NUTA	National Union of Tanganyika Workers
PAA	Project Authority Area
PMT	Proxy Measurement Test
PSSN	Productive Social Safety Nets
PWP	Public Works Project
ROSCA	Rotating Credit and Savings Association
SACCOS	Savings and Credit Cooperative Societies
TAMWA	Tanzania Media Women's Association
TASAF	Tanzania Social Action Fund
TAWIA	Tanzania Widows Association
TC	Town Council
TDHS	Tanzania Demographic and Health Survey
TGNP	Tanzania Gender Networking Programme
THIS	Tanzania Health Indicators Survey
TZS	Tanzanian Shilling
UCT	Unconditional Transfer
URT	United Republic of Tanzania
UNDP	United Nations Development Programme

UNESCO	United Nations Education Scientific and Cultural Organization
UNICEF	United Nations International Children's Education Fund
URT	United Republic of Tanzania
USAID	United States Agency for International Development
VAW	Violence against Women
VEO	Village Community Bank
VICOBA	Village Community Bank
WB	World Bank
WEIA	Women Empowerment in Agriculture Index
WEO	Ward Executive Officer
WILDAF	Women in Law and Development in Africa

CONTRIBUTORS

Paschal B. Mihyo

Prof. Paschal Mihyo is a Senior Visiting Research Fellow at REPOA and holds LL.B., LL.M and a Ph.D. in Public Law from the University of Dar Es Salaam. He is a Professor of Politics and Administrative Studies and a Visiting Professor of Development Studies at the University of Namibia, and at the International University of Management in Namibia. He is a former Executive Director of the Organization for Social Science Research in Eastern and Southern Africa (OSSREA) between June 2008 to December 2014. Between (1988 - 2004) he taught at the International Institute of Social Studies, Erasmus University Rotterdam in The Hague where he was the Deputy Rector, Academic Affairs (1992-1995), Convener of the Labour and Development Programme and Deputy Convener of the Human Rights Programme. From April 2004 and September 2005, he served as Director of Research and Programs at the Association of African Universities in Accra, after which he joined the University of Namibia briefly between 2006 and 2008 and between 2015 and September 2017. His recent edited works include; *Thirty Years of Public Sector Reforms in Eastern and Southern Africa*, *Employment Policies and Strategies in Eastern and Southern Africa*, *International Land Deals in Sub-Saharan Africa*, *Election Process Management and Election Based Violence in Eastern and Southern Africa*, *Urban Youth Unemployment in Eastern and Southern Africa*; *The Nexus Between Gender and Energy in Eastern and Southern Africa* and *Agricultural Policy and Poverty Reduction in Tanzania*.

Jamal B. Msami

Dr Jamal Msami holds a Ph.D. in Social Policy from the University of Bristol, England and an MSc (Economics) from the University of Warwick. He coordinates REPOA's directorate of strategic research focusing on productive sectors and inclusive development; gender and human development; governance, accountability and citizen participation. He has publications in the fields of public service reforms, governance, industrial and trade policies. In addition to research, he works as a policy interlocutor with local authorities and communities in Tanzania. His work on

intergovernmental relations and decentralisation has received recognition from high echelons of the Government of Tanzania and International development missions. He is currently working on youth unemployment; political settlements and revenue bargains; patterns of primitive accumulation; and trade competitiveness and diversification policies and practices in Tanzania. He maintains an active interest in comparative historical analyses, new institutionalism, and applied social policy. He is a multi-disciplinarian with graduate qualifications in Computing Science, Economics and Social Policy.

Donald E. Mmari

Dr. Donald Mmari is an economist with vast experience in policy analysis, socio-economic research and institutional development. He holds a PhD from the International Institute of Social Studies of Erasmus University Rotterdam in the Netherlands, an MBA from University of Oregon, USA and an MA (Economics) from the University of Dar es Salaam, Tanzania. He is actively involved in development policy in Tanzania, ranging from the coordination of national poverty monitoring, including the preparation of Tanzania poverty and human development reports from 2001 to 2011; participation in the preparation of various national development policies, including National Strategy for Growth and Reduction of Poverty in 2004 and 2010, the Natural Gas Policy of Tanzania in 2012 and the Second Five Year Development Plan in 2015/16 to advisory support to various public and private institutions. He has also coordinated many large multi-donor funded research projects over his twenty years of service in the advisory, academic and research industry. He has published articles, working papers, policy briefs, and research reports on the extractives, manufacturing, governance, social protection, and on competitiveness. He has immense management experience accumulated over the years from the various positions within REPOA and outside, including membership to the Governing Boards of public entities. He is currently the Executive Director of REPOA.

Hubert H. Shija

Dr. Hubert Shija works with REPOA with the primary role of conducting research and public engagement. He has written scholarly works on information studies, youth skills and unemployment, gender and democracy among others. He has taken part in various policy discussion platforms such as breakfast talks organized by the French Embassy and

the ITV Television Network. He has participated in writing research reports and papers which inform the implementation of policies such as the National Employment, National Youth Development, and Women, Gender and Development policies. He is currently working on women's empowerment and representative democracy focusing on Tanzania. His main research interests are Information and Communication Technology (ICT) applications, Information Management, and democracy. He holds a PhD from Aberystwyth University, UK.

PREFACE

The policy focus on women empowerment has gathered traction lately partly as a result of encouraging growth of the world economy, renewed focus on inequality, and the initial success of large-scale income and livelihoods social programmes. Efforts aiming at empowerment have largely been distributional, characterised by income and opportunity transfers. Empowerment initiatives in Tanzania have mirrored those on the global stage, spurred on by the country's historical grounding in African Socialism, and abetted by an intersecting of priorities between the Government and its development partners.

Tanzania has since the turn of the millennium implemented multiple social protection initiatives aimed at empowering women and other marginalised groups in society. These include the establishment of two dedicated agencies in the form of the Tanzania Social Action Fund in 2000 and the National Economic Empowerment Council in 2005 to coordinate Government policy. Empowerment initiatives include: earmarking of 10 percent of Local Government Authority own revenues for women, youth, and disabled persons, provision of free primary healthcare for children under the age of 5, provision of free basic education, piloting of a universal pension for the elderly in Zanzibar, as well as a large scale expansion of health insurance (albeit at cost). Notwithstanding, the most notable empowerment scheme in the last decade has been the evolution of the Tanzania Social Action Fund into Productive Social Safety Net (PSSN) system which has seen coverage expand from a few thousand households to 250,000 in 2013 and later to over a million households in 2016. In relative terms, Tanzania's PSSN covers over a tenth of the population (9.5 percent of those below the poverty line, and 3.5 percent in transient poverty). In absolute terms, this equates to five million Tanzanians, with women making up over half of those covered.

Yet despite, positive experiences with recent empowerment reforms, little is known of how Tanzania's history and institutions have shaped the design and influenced outcomes. This present volume attempts to plug these lacunae through a careful analysis of historical processes, events and institutions that define the current framework for women empowerment in Tanzania. The production of this book was inspired by a research

programme implemented by REPOA, between 2014 and 2018, on Growth and Economic Opportunities for Women (GrOW) funded by the Canada's International Development Research Centre (IDRC) in partnership with the William and Flora Hewlett Foundation and the United Kingdom's Department of International development (DFID).

This book is the result of the efforts of many individuals and institutions that worked with REPOA on its GroW research programme. We extend our sincere gratitude to Canada's International Development Research Centre (IDRC) for funding the research programme and to its staff who provided guidance, technical support and quality assurance support throughout the programme implementation. We thank the Government of Tanzania for providing us the opportunity to assess the implementation of the Productive Social Safety Net Programme, and we acknowledge the support of the Tanzania Social Action Fund (TASAF) management and programme team in providing access to data and the field sites in the project area authorities.

While we acknowledge the support and contribution that we have received, we retain the responsibility for data analysis and the results presented here and for any errors that might be associated with the analysis.

BOOK SUMMARY

This publication examines the role of women empowerment initiatives in the evolving systems for providing productive social safety nets in Tanzania. This is done by exploring the possibility of women's empowerment occurring as a direct or indirect result of conditional cash transfers (CCT) part of Tanzania's Productive Social Safety Net Programme (PSSN), implemented since 2012. Analysis focuses on two main aspects of empowerment: how much they change the *material condition* of women; and how much *women's positions* change with respect to decision making on key household investment and expenditure, participation in public space decisions, and their ambit of control over the cash transferred and resultant decisions on the investment and use of resources related to these transfers. The book marries historical knowledge from Tanzania's social policy framework, with theoretical insights from the Women Empowerment in Agriculture Index (WEAI) to examine the effects of the PSSN along the five empowerment (5DE) domains of: production, productive resources, income, leadership and time. This study broadens the analysis of empowerment by considering the conditioning effects of culture, laws, and religion that constitute the prevailing institutional environment, affecting the reach of empowerment initiatives.

Analysis contributes three key findings to the empowerment literature. First, despite the predominant focus on women in poor households, most PSSN initiatives do not explicitly aim at ensuring gender empowerment. PSSNs remain rooted to their original theses of income distribution and providing relief from the vagaries of income poverty. While this is a reasonable enough *raison d'être*, (dis)empowerment is a multifaceted concept deeply rooted in historical and cultural values that requires comprehensive interventions beyond cash transfers.

Second, while cash transfers increase the capacity of women to manage and decide on finances and increase their bargaining capacity within households and communities. But to unlock these capacities, they need to be accompanied by the enhancement of capabilities and awareness creation activities which expose women and men to the rights of women, opportunities for economic advancement and leadership and management techniques relevant to their day to day activities. Third, culture and religious values have a big influence over the construction and prevalence of views and values on gender equality/inequality. There is a glaring lack of

political will by the elite in rural and urban areas to confront and interrogate these values because the subordination and marginalization of women continue to be perceived as sources of cheap labour and tools for social discipline (and cohesion). Women as mentors to children are relied upon to reproduce these ideologies to inculcate the culture of submissiveness and conformity in society as a whole. In light of these factors we have also concluded that government agencies aiming at changing the status quo may achieve their desired outcomes by supporting CSOs and FBOs with similar goals, and by intensifying civic education and awareness creation about the negative contribution of such values to the development of their communities and the nation as a whole.

PART I

CHAPTER 1

INTRODUCTION

Paschal B. Mihyo, Jamal B. Msami, and Donald E. Mmari

1.1. BACKGROUND

The production of this book was inspired by a research programme on Growth and Economic Opportunities for Women (GrOW) funded by the Canada's International Development Research Centre (IDRC) in partnership with the William and Flora Hewlett Foundation and the United Kingdom's Department of International development (DFID). The GrOW programme was launched in 2013 in recognition of the fact that women are generally constrained in their economic activities and face several institutional challenges as they try to accumulate assets and manage their livelihoods. REPOA was among the beneficiaries of the programme that supported several projects in eighteen countries in South Asia and Sub-Saharan Africa. The general focus of the GrOW programme was to support research that could provide evidence to inform social and economic policies to improve poor women's lives, while promoting economic growth (IDRC, 2017).

REPOA's research project focused on the initiatives of the Government of Tanzania through the Tanzania Social Action Fund (TASAF), particularly its Productive Social Safety Net Programme implemented since 2012. The PSSN extends social assistance to the very poor households, targeting those with disadvantaged children, sick elderly people and those suffering from chronic diseases (The Tanzania Cash Plus Evaluation Team, 2018). Since most of the households' care is provided by women, the research focused on assessing the extent to which social assistance offered by TASAF through the PSSN had contributed to the empowerment of women in terms of increasing their economic, political and social influence on their lives, their households and their communities.

In carrying out the assessment, the research team used a combination of quantitative and qualitative methods, including a modified index designed to measure women's capacity to make decisions across various domains known as the Women Empowerment in Agriculture Index (WEIA). TASAF

III uses the modality of conditional cash transfers to select vulnerable households. To capture the role of Tanzania's evolving social protection reforms to empower women in poor households, especially through the PSSN, this book begins with a broader contextual review of social policy in Tanzania, focusing on how it has evolved over time from generalized social welfare to targeted social protection implemented under various programmes. This is important since the PSSN is implemented as part of broader incremental reforms to development and poverty reduction policies in Tanzania.

1.2. OBJECTIVES OF THE BOOK

This book aims at examining the role of women empowerment initiatives in the evolving systems for providing productive social safety nets in Tanzania. This is done by exploring the possibility of women's empowerment occurring as a direct or indirect result of the conditional cash transfer (CCT) implemented by TASAF. Drawing on the Women Empowerment in Agriculture Index (WEAI) approach by Alkire et al. (2013), the study examines the effects of the PSSN along the Alkire et al. (2013) five empowerment (5DE) domains of: production, productive resources, income, leadership and time. This study broadens the analysis of empowerment by considering the conditioning effects of culture, laws, and religion that constitute the prevailing institutional environment, affecting the reach of empowerment initiatives. It also uses the Gender Parity Index, which measures women's input in the 5DEs. Analyses in the book are guided by the desire to explore the extent to which CCTs empower women in TASAF targeted households. As shown in our theoretical framework chapter 4, empowerment is defined as the ability or power to make decisions and choices through these named domains and other variables (Malapit et al., 2019; Malapit et al., 2014).

This book is premised on the understanding that Tanzania's PSSN program prioritizes payments to women because they are likely to be more responsible for household reproductive roles and chores than men living in the same households. This prioritization was a modification which came later in the implementation of the PSSN as a recommendation after the pilot phase evaluations reported a series of misuse of cash by men beneficiaries on alcohol, promiscuous relations and other personal (vs.

family) benefits (TASAF, 2016; The Tanzania Cash Plus Evaluation Team, 2018). The same policy of preferential transfer to women is widely used in similar programs particularly Latin America. For example, in the Bolsa Familia CCT Program in Brazil, 93% of beneficiaries who manage the benefits for the family are women. Through this study we also explore such questions as: are cash transfer payments to women effective? Are added responsibilities of managing cash transfers a burden or a source of empowerment for women?

1.3. SIGNIFICANCE OF THE BOOK

For a long time, women in Tanzania have generally been left out in the cycle of socio-economic development. Their contributions go unnoticed, uncounted and not appreciated (TGNP 2003, 1999). The discussion of research findings and the development context offered in this book will be used to promote dialogue and to mainstream gender sensitivity in policies, aiming to increase focus on women empowerment and inclusion in the development process in general, and poverty eradication programmes in particular. The findings will also inform and influence political and social discourses of the alternative ways of addressing gender issues in poverty reduction. Original results from the study on women empowerment, which was part of the IDRC funded GroW programme were shared with a broader network of researchers within the IDRC supported countries with a focus on identifying the best and worst practices and shaping the future agenda of research on social protection in the context of women empowerment. A summary of findings was published by the IDRC in form of policy briefs and reports in addition to an inventory prepared by Laszlo and Graham (2017 Laszlo, S. and Graham, 2017, Measurement of Women's Economic Empowerment in GrOW Projects: Inventory and User Guide on www.idrc.ca). The research results have been used by the IDRC and its partners to launch GrOW II in 2020.

1.4. STRUCTURE OF THE BOOK

The book is divided into three parts. Part I has three chapters; the background to the study; the methodology and the analytical framework and the evolution of social policy in Tanzania and background to the Productive Social Safety Network. Part 2 too has three chapters which cover the conceptual and theoretical framework, the gender analysis

frameworks and the results of the baseline study. Part III too is divided in three chapters covering results of the follow-up study; cultural and legal factors influencing the effectiveness of CCTs and the summary of findings, conclusions and policy recommendations.

1.5. METHODOLOGY AND DATA

The research process underlying the study of women empowerment was participatory and collaborative as the research teams kept close contact with intervenient stakeholders (policy makers, NGOs, local committees) at local, regional and central government levels. During the research the teams worked closely with TASAF, whose staff played a leading role in the sampling procedure of the research project. This collaboration continued at every stage including presentation of preliminary findings at various meetings with key stakeholder including TASAF, development partners, members of the REPOA community of practitioners on social policy and the IDRC in November 2017. After validation of results the findings were presented to TASAF in Dar Es Salaam, the relevant Tanzania Government agencies and partner funding agencies in Dodoma in 2018 and to the IDRC GrOW research network in the UK in 2018. In chapter 2 more details are given on the methods and methodology used in the study.

Using the Women's Empowerment in Agriculture Index (WEAI), the study employed randomized control trials (RCTs) and both qualitative and quantitative methodologies engaging a total of 1935 households, which included over 11,000 individual male and female adults (18yrs+), all conducted in 9 districts (Program Authority Area-PAA) within 36 months from November 2014. In addition, 2 districts (Bagamoyo and Chamwino) involved in the CCTs pilot phase of TASAF were included in this study. Both methodologies involved beneficiaries, non-beneficiaries, as well as other stakeholders from government, CSOs, Development Partners, and program leaders. A baseline interview round was performed in 2015 before TASAF started disbursing cash to program beneficiaries. This was followed by another set of interviews 18 months into the program. The quantitative approach involved surveys which were administered to create empowerment profiles along the 5 domains, whereby two forms of surveys were conducted for each sampled household including a household and an individual survey; the latter of which was administered separately to a woman and a man in a household.

The quantitative methodology used a randomized controlled trial (RCT) evaluation framework and used TASAF interventions (in the pilot project and PSSN) as well as their evaluation framework (baseline and evaluation after 18 months). The sample was selected from TASAF's Impact Evaluation Wave-Round II. A total of 102 PSSN 61 treatment and 41 control villages, 11 pilot districts were covered. The randomly sampled 15-18 households per village by TASAF's Project Area Authorities (PAAs) involved in the study include 8 PSSN PAAs in the Mainland: Misungwi DC, Kahama TC, Kilosa DC, Kisarawe DC, Handeni DC, Mbogwe DC, Itilima DC and Uyui DC. In Zanzibar we included Unguja 1 and also 2 districts from the earlier TASAF Pilot Project- Bagamoyo and Chamwino in Tanzania Mainland.

Following the Women's Empowerment in Agriculture Index (WEAI) guidelines, the study categorized households into three types: 1) Dual adult households (with both a male and female aged 18 and over); 2) Female adult households (with females aged 18 and over but no males aged 18 and over); and 3) Male adult households (with households with males aged 18 and over but no females aged 18 and over). The index also guided the teams to only sample dual adult and female adult households. The ratio for dual over female households was estimated at two thirds to one third (ranging between 60-80%: 40-20% respectively) per village. Thus, in relation to the full sample of eligible households, category 3 (male adult households only) was excluded.

Drawing from the Women's Empowerment in Agriculture Index (WEAI) approach, the study examined the right to make decisions and choices through five Domains of Empowerment (5DE), that is, on production, productive resources, income, leadership and time. Semi-structured in-depth interviews were conducted with individuals simultaneously with the quantitative part in the villages/community studied to explain critical factors (why) and the manner (how) in which these women are empowered or disempowered. The strength of qualitative field research is its ability to acquire primary and first-hand information that contains meanings originating from the viewpoints of the participants. This typically involves capturing people's experiences, what these experiences mean to them or how they interpret them. The results of this are more evident in the chapter on cultural, religious and legal variables and their impact on power,

leadership and decision making in targeted households.

The qualitative study participants were selected out of the same households for the overall study sample that is, from the 1935 households following the recommendations and hints by the quantitative field enumerators and based on the required number and type of individuals for the sample. We interviewed both men and women in each household for a clearer / fuller picture of the intra-household dynamics within which outcomes / decisions are generated. A total of 88 individuals from the households were interviewed through the qualitative approach. Questions in this section were drawn from the questions asked in the quantitative survey but requiring and thus benefiting from acquiring more detailed information on whether or not women were empowered in the 5 domains of production, income, resources, leadership and time use. A total of 22 Focus Group Discussions (FGDs) were conducted as well at least one in each of the sample PAAs; one with males and the other with females. We also made use of several secondary sources, which include: TASAF administrative and programme materials; National health, education and labour information; and other additional source we found appropriate. In addition, key stakeholders in the implementation of PSSN and social protection in general were involved through qualitative in-depth interviews.

As will be seen in subsequent analytical chapters, a detailed analysis of time use was undertaken separately, using similar mixed-methods approach to enhance understanding of the relationship between cash transfers and women's workload (Guba & Lincoln, 1994). The probability sample comprised 3,182 participants, while the non-probability sample had 107 participants from the population of the most impoverished Tanzanians. Quantitative data were analysed using count and proportion and statistical tests, which included a Chi-square and T-Test. Qualitative data were analysed thematically through coding using the NVivo program.

The focus of the analysis was on the relationship between CCTs and PWPs as the primary independent variables, and workload as the main dependent variable. Additionally, two components of work, which are caring for either children, adults or elderly and household chores, were included in the analysis as dependent variables. Moreover, the amount of sleep and leisure satisfaction, which were proxy indicators for workload, were also included in the analysis.

During the analysis, a comparison between women beneficiaries of CCTs/ PWPs and those who did not receive such support in relation to their workload was carried out. Additionally, a relationship between women beneficiaries and non- beneficiaries and other variables such as an amount of sleep and perception on the sufficiency of leisure time was conducted. According to WEAI, the women were considered overstretched when they worked for more than 10.5 hours in 24 hours

1.6. ANALYTICAL FRAMEWORK

In this research we set out to find out if cash transfers under the PSSN were contributing to change in the empowerment of women in targeted households. The focus was on two main aspects: how much it changed the *material condition* of women and how much *their position* changed regarding their role in decision making on key investment and expenditure decisions, their participation in public space decisions and their ambit of control over the cash transferred and resultant decisions on the investment and use of resources related to these transfers. According to the Canadian Council of International Cooperation (1991) condition relates to ‘the material state’ in the women’s ‘immediate sphere of influence’ essentially what they do, what they and their children need. Position relates to social and economic standing *vis-a-vis* men for example their voice and space for their choices and priorities in decision making processes at the household and community levels. These were the two pillars of empowerment we focused upon. It is important to note that in a household, men, women and children may be affected by the same conditions of deprivation and resources shortage and all need to get out of the poverty traps. But men and women may experience these conditions differently depending on their needs. This research therefore focused on who makes decisions at the household level on the way the resources accruing from cash transfers are used.

The UNDP Gender and Development Programme provided guides or indicators on how to determine changes in the condition and position of women (UNDP 2001). The indicators for change in the condition of women include: increased acceptance of women as equal partners by both men and women at community level; greater economic independence and self-confidence on the part of women; increased involvement of women in personal, family and community development; new, more visible

and effective networking among women; more education, training and learning and improved women's health and welfare (UNDP *ibid.* p.74). Indicators for positive change in their position include: improved women's legal status for example in the ownership of assets; a decline in violence against women; increased women's control over their own fertility; reduced institutional discrimination against women and increased public awareness about women's issues (UNDP *ibid.* p.76). The importance of the distinction is that when people are enabled to get some extra resources their conditions change but this may not be for very long. When their political and social standing change they acquire a higher position in the household or community. Oxaal and Baden (1997) have emphasized that empowerment connotes that women are 'agents in rather than passive recipients of' the development process. Interventions that only change their condition leave them as recipients rather than agents of their own change processes.

With the indicators of the UNDP Gender and Development Programme in mind we searched for an appropriate framework to use in determining the extent to which the PSSN grants impacted on both the condition and position of women. We examined the Harvard Analytical Framework developed in 1995 by the Harvard Institute for International Development in collaboration with USAID. The framework provides tools for planners and aims at equitable allocation of resources. It provides guidelines on how to map the work and resources of men and women in their community and highlight the differences. It helps in distinguishing between productive and reproductive roles and how to disaggregate productive, income generating, employment and other activities. It also contains guidelines on the access and control profiles in terms of resources and benefits to men and women (March *et.al*, 1999). We found the framework useful but not directly applicable to our study because essentially it is a planner's tool. Furthermore, it focuses more on gender roles and it is sometimes referred to as 'A Gender Roles Framework' (Ludgate, 2016). Since our research focused more on decision making on resources arising from cash transfers, the framework was not adopted for use.

We examined the Women Empowerment Framework developed by Longwe from Zambia usually referred to as the Longwe Framework. Longwe defines empowerment as, 'enabling women to take an equal place with men

and to participate equally in the development process to achieve control over the factors of production on equal basis as men’ (March at.al, 1999). The appeal of this framework lies in its holistic nature as it concentrates on five levels of gender equality and empowerment: control, participation, consciousness, access and welfare. The levels stand in a hierarchy with control and participation at the top. But all levels are important and the lower the score on each level, the lower the empowerment of women will be. Using this framework, the impact of the interventions should not only focus on changing the condition of women through welfare support which is the lowest in the hierarchy but should aim at increasing the other four elements of empowerment. However, the utility of the Longwe framework is constrained by its eschew of gender roles and relations between men and women (March *et al.*, 1999), rendering it incapable of assessing within-household gender parity.

After examining the usefulness of these gender frameworks of analysis we adopted the Women’s Empowerment in Agriculture Index (WEAI) (IFPRI 2012). This index was developed by IFPRI to track changes in women’s empowerment arising directly or indirectly out of initiatives of the Feed the Future Programme aimed at improving food security for vulnerable communities. The Index captures the hierarchies in the mapping of gender reproductive and productive roles used in the Harvard Framework. It encompasses the five levels of empowerment in the Longwe Framework mainly: control, participation, consciousness, access and welfare. In a way it is synthesis of all the frameworks including the Gender Analysis Matrix (GAM). The additional utility of the WEAI is that it captures the five domains of empowerment or disempowerment (production, resources, income, leadership and time) and it includes indicators for measuring gender parity at the household level. This helps the researchers or planners to identify areas where there are gaps and it provides room for interviewing male and female members of the targeted households. The comparative perspective gives the Index more value as a tool for measuring gender empowerment or disempowerment. The schematic structure of the tool is provided in Table 1 below.

TABLE 1: MEASURING THE FIVE DOMAINS OF EMPOWERMENT USING THE WEAI

6	Domain	7	Indicators	8	Weight
1.	Production	•	Input in production decisions	9	1/10
		•	Autonomy in production		1/10
2.	Resources	•	Ownership of assets		1/10
		•	Purchase, sale or transfer of assets		1/10
		•	Access to and decisions on credit		1/10
3.	Income	•	Control over the use of income		1/10
4.	Leadership	•	Group member		1/10
		•	Speaking in public		1/10
5.	Time	•	Workload		1/10
		•	Leisure		1/10

Source: Adopted from IFPRI, 2012 Women Empowerment in Agriculture Index (op.cit. p.3)

CHAPTER 2

LITERATURE REVIEW AND METHODOLOGY

Paschal B. Mihyo, Jamal B. Msami, and Donald E. Mmari

2.1. BACKGROUND TO SOCIAL PROTECTION IN TANZANIA

At independence in 1961, Tanzania Mainland had a total of two thousand two hundred and forty-six (2,246) employees (both graduate and non-graduate) in the professional and technical categories. Out of these 29.5 per cent were Africans, 19 per cent Asians and 51.9 per cent were Europeans (URT 2013:1 URT 2013, Training Policy for the Tanzania Public Service). By 1965, the number of graduate staff employed by the Government stood at 410, modestly rising to 592 by 1970 (Jones, 1974). More than ninety per cent of the population was either peasant farmers or small enterprise operators living in a survival economy. Climate instability, diseases, low commodity prices, low wages, unequal distribution of economic activities, and unequal pay policies in both the public and private sector combined to perpetuate and sustain a generalized level of poverty across the country. Immediately after taking office, President Julius Nyerere as the country's head of state declared that the country faced three major enemies: ignorance, poverty and diseases.

From 1961 onwards the country's development policies were directed at poverty eradication and social provision to the majority of the population, which became the mission and test of the new leadership. The government's focus on human development became elevated following the adoption of *Ujamaa in 1967* as the organising tenet of economic, social and political life. Key to this was human development, which Nyerere understood to mean a healthy and educated people, capable of forming the basis of other developments such as infrastructure, housing and increased production. Long before the concerns on human development preoccupied the international development industry, Nyerere already argued that freedom from hunger, diseases and poverty depended on increased growth supported by good health and education (Nyerere, 1973). He further argued that persistent ignorance, diseases and vulnerability could very easily undermine freedom and allow powerful nations to dominate the poor (Nyerere, 1971: 1)

This chapter looks at the early efforts made by the government of Tanzania to address the challenges of human development through social policy. It examines the policies that were developed to support this vision and their ideological underpinnings. These efforts can be divided into three phases. In the first phase 1961-1966 the government embarked on policies aimed at equitable distribution of income across sectors. In the second phase between 1967 and mid-1990 it adopted policies aimed at free and equal access to social services by all. In the third phase from the mid-1990s to date, it has used mixed approaches including private provision combined with targeted social protection measures such as the Productive Social Safety Net Programmes which will form the major focus of this study.

2.2 INCOME POLICIES AS INSTRUMENTS OF SOCIAL POLICY 1961-1966

Political parties in most countries claim to represent all groups across the social spectrum but normally their policies tend to lean more towards the interests of social groups which help them to secure and retain power. Political parties advancing agendas for socialism or social democracy put a lot of emphasis on egalitarianism and equity and their social policies focus more on the needs of the poor and disadvantaged groups. When they secure power, they devote more resources to the needs of the working poor by extending welfare benefits to them through free or subsidized social services and welfare packages. Conservative and right-wing political parties often side with corporate interests and business groups and their social policies lean towards lean government, less spending on social welfare, and tax cuts and subsidies for firms and commercial farms.

In developing countries such as Tanzania such choices are difficult to make since the welfare function of the state is limited and most of the people are poor. However, the social policies of any government, whether in a developed or developing country can be easily assessed by the extent to which they support different groups with different interests. Governments which inherited highly unequal societies with most of the poor at the lower scale of development such as the case of Tanzania did not have much of a choice. They had to mobilize enough resources from taxes and other sources of revenue to provide basic social services in key areas of education, health, transport, housing and environmental management and

care. For Tanzania, the immediate choice was to use taxes on the one hand, and wage and price policies on the other, as instruments for resources mobilization to meet such goals. Given the low tax base, control on wages and benefits was one of the mechanisms to increase the taxable income of firms and commercial farms. It was thought that controlling wages had a double advantage (Edwards, 2014; Valentine, 1984). First it allowed enterprises to spend less on labour costs and pay more in taxes. Second, the compression of wages on the part of employees would lead to savings on labour costs and at the same time prevent the development of a big income gap between employees and other members of society who were living in conditions of poverty. Therefore, wages policies became part and parcel of the resource mobilization strategies in the expectation that the resources accruing would be used to fund the welfare function of the state and fast track the reduction of poverty among most of the population.

At independence, the per capita income in Tanzania was TSH 400 (Coulson, 1982; Malima, 1979) i.e. about four US dollars based on the exchange rate of the time, and only seven per cent of the population was employed in the public and private sector (Mukandala, 1983). If the national income generated in the employment sector was to be shared only between employers and employees, it would leave very little if any to be distributed across the rest of the population. This necessitated for use of taxation, wages and price policies to mobilize resources to enable the government to establish infrastructure and provide essential services in health and education and because most people were poor most of these services had to be provided either free or at subsidized rates (Lofchie, 2014). Egalitarianism was perceived as the best way of preventing the emergence of huge income gaps that could create class conflict and national disunity.

During the colonial period, social security was reserved only for a small group of white and Asian employees in the public and private sectors. Social protection was very limited and provided by charity organizations of various faiths. The limited provisions of social security were extended to employees, but the government began looking for a broader social policy which could not only cover those employed but the working poor including those in the informal and farm sectors. However, the coming of independence meant different things for different people in Tanganyika as it was then known. For those who had experienced oppression and forced

labour under colonial rule, independence represented the luxury to relax and earn with minimal effort. Peasants had not been adequately prepared for hard work which would be required after independence. The first President had to organize big campaigns on the need to work harder. The major slogan which he popularized through a book was '*Uhuru ni Kazi*' (Nyerere, 1974) meaning 'independence means work'. Employees through their trade unions had a perception that black Africans should take over the jobs that were occupied by the non-Tanzanians in both the public and private sector and this led to their demand for immediate indigenization or Africanization.

Between 1962 and 1964 the government was locked in an open struggle with the trade unions (Friedland, 1969; Mihyo, 1983; Mukandala, 2015). The struggle was so intense and involved a series of strikes by the trade unions. It ended with a mutiny in which the army wanted to take over the government and it had to be quelled by British troops (Bjerk, 2008; Bjerk, 2015; Friedland, 1969). Following this conflict and the crush of the mutiny, the government abolished the Tanganyika Federation of Labour and replaced it with a state affiliated National Union of Tanzania Workers (NUTA). This enabled it to control the trade unions and implement a wage policy under which collective bargaining was controlled by the government as part of its policies aimed at equity and egalitarianism. (Barongo, 1966; Mihyo, 1981). Addressing the first meeting of NUTA on 24th March 1964 the President of Tanzania said that the role of unions was to protect workers from being exploited and to defend their human rights. Conversely, workers can exploit other members of society if they claim that the national income generated by their enterprises should only be shared between them and their employers. He argued that national income is not only generated for workers but for more than the wage earners. He therefore said collective bargaining would be controlled to ensure that national income was also shared by other parts of Tanzania's society through the provision of social services (Nyerere, J.K, 1964). Nyerere's theory was that equitable income distribution was essential for human development as it could increase freedom from hunger, disease and poverty and increase growth in education. Development according to him meant human development which could be achieved if there were adequate infrastructure, housing, and educational facilities and this could come only if everyone was ready

to sacrifice part of their income to national revenues for a common good (Nyerere 1971).

2.3 THE STATE WELFARE EXPERIENCE 1967-1992

After re-organizing trade unions into a national union affiliated to the ruling party, the Tanganyika African National Union (TANU) and to further enhance the policies of equity, equality and free social services, TANU passed the Arusha Declaration in 1967 through which it nationalized most of the medium and large scale private enterprises and real property that were being used for rent or other commercial purposes. This was followed by the establishment a big number of public enterprises which by 1980 totalled 453 (Mihyo, 1994). The aim was to create a big resource base that could support the egalitarian system aimed at equity and equality. These goals were achieved by making education and health services free for all. Between 1965 and 1985 there was a medical clinic at every state enterprise funded by the enterprises and private enterprises were encouraged to establish and fund clinics for their staff.

The Arusha Declaration had as one of its objectives to increase universal access to all social services including healthcare for the poor especially those living in rural areas. In the pursuit of this objective private for-profit medical practice was banned in 1977 except for faith based health service providers and the government took over the provision of free healthcare for all. Figures provided by the Tanzania Government in the background to the National Community Development Policy of 1996 indicate that to a large extent Ujamaa policy managed to achieve the goals of equity and equal access to health services for all. The report underlines a few such achievements (URT, 1996: 20 - 22). The number of health centres increased from 50 in 1969/70 to 183 in 1978/79 and to 267 in 1992. The number of public dispensaries offering free medical care increased from 1,444 in 1969/70 to 2,283 in 1978/79 and the number had reached 2393 in 1992. As a result of these interventions average life expectancy went up from 35 years in 1964 to 52 years in 1984 and had reached 54 years by 1990. Infant mortality decreased from 215 deaths in every 1000 live births in 1961 to 105 deaths in every 1000 live births in 1987. (URT, 1996:20-22)

The achievements of the Tanzanian Government in the area of education during this period was very fundamental to human development. Between

1961 and 1965 the government put more emphasis on secondary education and the gap at the lower primary education level was filled by the Tanzania Parents Association, Local Education Authorities, cooperatives and faith-based organizations. In regions where Cooperative unions were strong and committed to educational development such as in Kagera, Kilimanjaro and Mbeya youth were sponsored for secondary and even post-secondary education (Mmari 2018). The Commercial College in Moshi established by KNCU is a good example of efforts of the cooperatives to train personnel in a wide range of skills needed for the coffee industry including extension, accounting, and trade services. The College was transformed into Moshi Cooperative College in 1963 and run by the Government until today, having been transformed further into Moshi Co-operative University. However, in 1965 the government decided to nationalize most of the secondary schools and ensured that each secondary school had students from almost all regions. This served to create national integration while at the same time making government responsible for the provision of education at all levels. Only mission schools dedicated to religious teaching could remain in the private domain. These were nonetheless also required to follow the national curriculum in addition to their religious courses. In 1969, the Second Five Year Development Plan was launched in which government made a total commitment to support free education from primary to tertiary level. This policy led to rapid increase in enrolment enabling Tanzania to achieve Universal Primary Education (UPE) by 1977 long before the target date of 1980 set by the Organization of African Unity (Now African Union). It made all schools accessible to pupils across regional divides.

These policies were given backing by the *Musoma Resolution* passed by the ruling party in 1974 calling for universal primary and free adult literacy education courses offered by the Institute of Adult Education by 1977. As a result, 77 per cent of all Tanzanian adults could read and write and had basic numeracy skills by 1980 and 93 per cent of all children of school going age had been enrolled. By 1977 enrolment in primary schools had risen to 2,973, 487 from 1,288,886 in 1974 and the numbers continued rising to reach 3,538,183 in 1981 (Okech and. Rolleston, 2007: 16).

The *Musoma Resolution* was implemented at all levels including higher education. According to Biswalo (1985,) the implementation of the Resolution in higher education transformed enrolment and curriculum policies. Universities began admitting adult students on mature entry

basis and curriculum had to be modified to accommodate this category of students. Admission procedures were modified to lower university entry requirements for traditionally marginalized groups including women and special admission quotas were allocated to women in special skills courses such as engineering, law and medicine. Assessing the implementation of the *Musoma Resolution*, Okech and Rolleston (2007: 16) have observed that, 'the *Musoma Resolution* became the framework for a miracle of enrolment growth. Expansion was achieved with minimal donor assistance and denominational schools were nationalized giving the government almost sole responsibility for education provision'.

Given the socio-economic conditions that existed at the time of independence, the approach adopted by the government in the first two decades was necessary. It provided opportunities for the population to be upgraded in terms of various levels of education including literacy and numeracy for those unable to undergo formal education. Ujamaa combined social economic transformation and nation building, which was achieved through, among other measures, the takeover of secondary schools by government to ensure they do not only serve children in their districts or localities. It promoted an ideology of equity and equal access to national resources and made it possible for all to aspire to play a part in national development thereby creating what Fouere (2014:3) has characterized as 'a moral economy based on justice and equality for all'. Solidarity was made the basis of inclusive sharing of national resources based on the traditional beliefs of the African extended family from which the word Ujamaa which means family-hood is derived.

Mobilizing enormous amounts of resources required to support the free provision of essential services needed a strong buoyant and highly productive economy. The organization of the economy between 1967 and 1977 did not create the necessary levels of production and productivity capable of generating the resources required to sustain the heavy social services system. Rural production was organized through collective farms known as Ujamaa villages whose formation disrupted rural production leading to limited contribution of agriculture to national revenues (Schneider, 2004). The new villages absorbed more funds than they generated in terms of marketable produce or taxes on produce. They became more oriented towards popular political mobilization than economic mobilization and reorganization of production (Coulson, 1982).

Concentration was more on demolishing structures of private production and promoting collectivization which reduced the economic contribution of these villages. Similarly, the wage policies which were adopted in the public and private sectors left the wages so low that most workers had to supplement their income by engaging in some other activities (Edwards, 2012; Lofchie, 2014). These reduced incentives for workers to work hard or increase their labour productivity. At the same time taxes took a large portion of the investors' income to such an extent that there were limited incentives for investments which could increase productivity.

The suppression of capitalist development was successful, but the creation of a dynamic productive socialist enterprise system was not. This led to the failure of the system to continue with the policies of generalized social welfare (Kiondo, 1989). What survived was the system of social security for public and private sector employees. To compensate employees for injuries sustained at work or in the course of duty, there was the Workmen's Compensation Act which determined the quantum of benefits for each type of injury. The Severance Allowance Act provided for compensation to employees in the case of termination of employment before retirement where retirement was applicable but also covered short term and even oral contracts. Under various subsidiary legislation employees were entitled to compassionate leave, paid leave, sick leave and maternity leave for women.

The main components of social security systems consisted of a scheme to which employers and employees contributed for purposes of retirement benefits for non-pensionable employees in the public, private and voluntary sectors. This was under the National Provident Fund (NPF) later changed to the National Social Security Fund (NSSF). The Government Employees Provident Fund (GEPF) catered for pensions of government employees. The Public Service Pension Fund (PSPF) catered for pensionable civil servants while the Parastatal Pension Fund (PPF) catered for pensions of employees of state-owned enterprises and the Local Authorities Pension Fund (LAPF) was for local government employees. These Funds were consolidated and merged into two Funds through the National Social Security Regulatory Authority in 2018, one catering for the private sector and another for public employees.

2.4 PUBLIC SECTOR REFORMS AND THE SHIFT FROM SOCIAL WELFARE TO SOCIAL PROTECTION (1993-TODATE)

The Arusha Declaration and its attendant socialist policies would have been a blueprint for the East African economic miracle if it had been backed up by robust production and increased productivity. However, the nationalization of all productive sectors including the famous ‘Operation Maduka’¹ first in 1969 and later in 1976 under which small shops in rural and urban areas were to be run under the control of government institutions, removed incentives for human agency in development initiatives (Muravchik, 2002; Nyerere, 1977). State enterprises became centres of welfare characterized by a workers’ canteen selling food at subsidized prices and procurement processes that the state bureaucracy used to inflate prices for their own private benefits. Public enterprises became highly politicised with workers’ committees and councils having powers to make final management decisions. Workers’ participation initially intended to promote production and productivity was used by trade union and workers’ committees as arenas for political struggles with management leading to lockouts of management in some cases.

As the quality of services declined across the board, it was very clear that the strategy of generalized social welfare was neither serving its original objectives nor sustainable. In 1993 the government launched a Civil Service Reform Programme under which the civil service system was re-organized, reducing the size of the establishment, rationalizing the payroll and professionalizing recruitment and performance including introducing performance-based contracts. Private provision of services in health, education, transport, housing, environmental management water and sanitation was reintroduced. In 1999 the Public Service Management and Employment Policy was passed and to implement it, the Public Service Reform Programme (PSRP) was launched in 2000. The PSRP which was

1 *Operation Maduka* was a Government policy aimed at promoting public retail enterprise first implemented in 1969 and later in 1976. Rather than promoting both public and private ownership of retail trade, the policy effectively replaced privately owned retail shops with government-sponsored peoples’ cooperatives.

implemented in three phases aimed at improving pay and benefits for employees, combating corruption, professionalizing the public service, introducing new mechanisms of service delivery and decentralizing the functions and funds for services to local authorities (Bana and Ngware, 2006; Mutahaba and Kiragu, 2002). Among the new mechanisms for delivering services was privatization, commercialization, introduction of user fees for services such as healthcare and cost sharing in education and services in other sectors. The key strategies were deregulation, commercialization, privatization and distancing of the state from direct delivery of services.

The Parastatal Sector Reform Programme (PSRP) led to the privatization of most of the public enterprises which had been the source of social services especially in health and staff development for employees. Some of these enterprises were bought by multinational corporations which had their own social policies with minimal social welfare benefits. Most of them were taken over by local entrepreneurs who had limited management and marketing experience and ended up using them as security for loans to run other businesses. The few state enterprises which were retained had to operate in competition with private enterprises at national and international level and there was decreased lending for them from commercial banks as they could no longer be guaranteed by the government (World Bank 2001). Most of the reforms affected the delivery of essential services such as water, sanitation and waste disposal transferring some of the costs to the communities (Msami 2018). The most affected sectors were education and healthcare. The Health Sector Reform Programme of 1994 introduced decentralized healthcare delivery, user charges in public health facilities and health insurance in various sectors together with community health insurance funds. The private sector could once again provide healthcare services.

The changes in the health sector were the most far reaching as they touched the core of the previous policies of universal health service delivery. They changed the government approach from equal access to equitable access in accordance to personal status. To ensure the new system did not exclude the poor, exemptions and waivers were introduced on user charges for certain groups and the Community Health Funds (CHF) and the National Health Insurance Fund (NHIF) were established.

Rolling back the frontiers of the state led to the shrinkage of the welfare function and drastic reduction in public investments in social services leading to the erosion of the achievements which had been recorded during the implementation of the Arusha Declaration. For example, reduction in investments in education that had seen a rise to 98% of school age going children being in school by 1977 dropped to 86% in 1993. Privatization of state-owned enterprises led to lay-offs which not only weakened the trade union movement's source of annual contributions but also dismantled social capital networks which workers had built among themselves at enterprise level for mutual aid and informal credit. For trade unions there was another disadvantage. Since 1964 they had been affiliated to the ruling party and enjoyed protection from the state insulated from tough collective bargaining with employers (Mukandala, 2015). The onset of multiparty politics which came along with the public sector reforms dismembered them from their traditional political ally leaving them at the mercy of employers who had become stronger because of deregulation of the labour market.

These changes took place as the state was looking for alternatives to generalized social protection. From 1990 the government mainstreamed social protection in various policies to reduce hardships that were facing the poor. Major initiatives included the Food and Nutrition Policy (1992), the Community Health Fund (1994), The Agriculture and Rural Development Policy of 1997, the National Aging Policy (2003), the National Disability Policy (2004), and the National Plan for Vulnerable Children.

The policy landscape in the early 2000 marked a major shift from welfare policy to social protection policy framework. The adoption of the Poverty Reduction Strategy Paper (PRSP) in 2000 in the context of the enhanced Highly Indebted Poor Countries (HIPC) initiative was the beginning of a broader social protection approach as part of integrated poverty reduction framework. PRSP targeted to reduce poverty by half, outlined strategies for reducing both income and non-income poverty through six priority sectors, namely agriculture, rural roads, judiciary, education, health, and water (URT, 2000). The premise for the choice of these sectors was the higher prevalence of income poverty in rural areas and among people engaged in agriculture, and the importance of non-income dimensions of human capabilities, survival and well-being in the overall poverty reduction.

While PRSP acknowledged the significance of economic growth to poverty reduction, financing priority leaned towards the social sectors of education, health and water. Out of Tanzanian shillings 1.095 trillion budgeted and projected for three fiscal years 2000/01-2002/03 for the six priority years, 63% was for the three sectors of education, health, and water (URT, 2008). The analytical works that followed the early years of implementation of PRSP under the Research and Analysis Working Group of the National Poverty Monitoring System examined the feasibility of the broader social protection approach, including non-poor but vulnerable population.

The Poverty and Human Development Report (PHDR) of 2003 (URT, 2003) provided an analytical framework for understanding vulnerability and social protection in Tanzania. It recommended the development of a comprehensive policy on vulnerability and social protection to enable harmonization of implementation of various programmes, and to increase the scale, scope, access, and geographical coverage of effective social protection initiatives. Various reforms efforts and growth and poverty reduction efforts that followed continued to include social protection in their agenda and policy dialogue, which have culminated in the drafting of the National Social Protection Framework coordinated under the Prime Minister's Officer.

The Tanzania Social Action Fund (TASAF) established in 2000 was an integral part of the national efforts to address poverty and vulnerability the Productive Social Safety Net (PSSN) programme. In the next section we introduce the background to the PSSN.

2.5 OBJECTIVES AND MODALITIES OF THE PRODUCTIVE SOCIAL SAFETY NET (PSSN)

Tanzania's PSSN was initiated in 2012 by the Government of the United Republic of Tanzania and implemented by the Tanzania Social Action Fund (TASAF). TASAF was established in 2000 as part of the government's strategy to reduce poverty and vulnerability (Thabit and Pedersen, 2018). The first phase in 2000-2005 focused on improving social service delivery; capacity enhancement for communities, including overseeing 1,704 community-run sub-projects such as construction and rehabilitation of health care facilities, schools and other small-scale infrastructure; and a public works programme (PWP) component with 113,646 direct

beneficiaries (Lenneiye, 2006). The second phase in 2005-2013 built on the Millennium Development Goals (MDGs) and expanded the first phase commitments to address a shortage of social services, capacity enhancement (including 12,347 community sub-projects), and income poverty, including a pilot of community-based conditional cash transfers (CCT) reaching 11,576 households in communities that were strengthened during the first phase (Evans *et al.*, 2014).

In the PSSN design document it was categorically pointed out that it was expected to improve the consumption patterns of poor household communities breaking them away from the poverty cycle (World Bank, 2017b; 2019). This would be done by increasing their capacity to invest in human capital (health and education) instead of only spending their income on consumption; reducing constraints on their non-consumption expenditure; increasing their food security and diversity; reducing illiteracy and enabling children to attend school; reducing child labour and school dropout rates as well as increasing rates of transition from primary to secondary school education. Improving access to maternal care and child health services including increased use of preventive medicine and antenatal health care are also given emphasis.

The TASAF strategy document spelt out the conditions necessary for the successful implementation of the PSSN (TASAF, 2005; 2016). These included: a long term commitment to allow enough time for households to raise consumption by 50 per cent; longer period of intervention allowing more years of education and improvement in maternal health; well-funded, adequate, regular and timely transfers especially for school fees; dynamic targeting systems; proper monitoring that ensures proper enforcement of responsibilities and complimentary livelihoods interventions from other programmes.

Activities managed by communities included screening of potential beneficiaries, communicating programme conditions, transferring funds to beneficiaries, and applying peer pressure for compliance with conditions (Lenneiye, 2006). TASAF implements its interventions using a Community Driven Development (CDD) approach and activities are managed by communities, including electing community teams during local village assemblies which are then tasked with identifying potential beneficiary

households, and screening of potential beneficiaries using agreed pre-determined criteria. Further, village/shehia council and village assembly play a key role in program oversight while the Programme entails the formation of Community Management Committees (CMC) to support operational aspects including: monitoring, and supporting compliance with co-responsibilities, transferring funds to beneficiaries.

The Productive Social Safety Net (PSSN) programme implemented under the third phase of TASAF from 2014 supports a national social protection program aimed at putting in place the building blocks of a permanent national social safety system (Ulriksen, 2016). Key elements of this programme are the CCT program complemented with Public Works and Livelihoods Enhancement interventions. The programme provides cash transfers to the poor and vulnerable households in Tanzania conditional on their use of health and education services along with opportunities to earn additional income through public works and livelihoods activities. The objectives of phase three, the consolidated PSSN, included: One, increased household consumption of the extremely poor on a permanent basis; Two, smooth consumption during lean seasons and shocks; Three, investing in human capital; Four, strengthening links with income generating activities; and Five, increasing access to improved social services. It aims at improving consumption and human capital accumulation and to reduce the poverty headcount and poverty gap by 5 per cent and 30 per cent, respectively (World Bank, 2015).

The programme also aims at improving vulnerable populations' ability to cope with shocks, increase access to improved social services. To receive the CCT, participating households are required to comply with certain conditions related to children's school attendance and health care, although a portion of the cash transfer is fixed and unconditional and relies only on eligibility related to household poverty and the number of children in the household. The current phase (TASAF III/PSSN) was scaled up in six waves between 2013 and 2016. This is the period covered by the research informing the analysis in this book. The programme has continued to make good progress in the implementation of its planned interventions and has achieved the massive scale up plan. The number of households targeted/enrolled in the program increased from 39,473 households in 8 Project Area Authorities (PAAs) (in 2013) to 1.1 million households in 161 PAAs

and in more than 9,976 villages. This is approximately 10.5 per cent of the total population. All beneficiaries received CCT payments starting from September/ October 2015 payment windows. The programme targets to reach out to all eligible households nationwide.

The programme utilized a three-stage targeting process, including geographical targeting, community-based targeting, and a proxy-means test (PMT). In the first stage, national poverty maps were utilized to identify the poorest PAAs and villages. At the village level, committees comprised of community representatives elected during a Village Assembly identified the poorest households. The households identified in this process were then enumerated for the PMT to ensure they meet the poverty criterion. Those that meet the poverty criterion (that score below the designated threshold) were then enrolled into the programme.

As previously mentioned, to accomplish the programme objectives, the PSSN comprised of three components:

- an unconditional cash transfer (UCT) paired with a variable CCT (the programme's core component),
- a PWP component, and
- a livelihoods enhancement component. Primary recipients of the cash transfers are adult women (the majority of whom are mothers or caretakers).

The specific transfer amounts and value of components were as follows: The UCT (Tanzanian shillings (TZS) 10,000 which at the time of data collection was equivalent to 4.5 US dollars) was provided to all enrolled households, with an additional transfer (TZS 4,000) to households with children under 18, per month. The CCTs offer: (i) a grant (TZS 4,000) to households with pregnant women or children under five who are in compliance with pre and post-natal examination and regular child health check-ups; (ii) a grant (TZS 2,000) to households with children demonstrating an 80 per cent primary school attendance rate; (iii) an individual grant (TZS 4,000) for children demonstrating an 80 per cent lower secondary school attendance rate; and (iv) an individual grant (TZS 6,000) for children demonstrating an 80 per cent upper secondary school

attendance rate where such services are available, all on a monthly basis. Maximum total benefit per household excluding the PWP component was set at TZS 38,000 (equivalent to 17 US dollars) on a monthly basis, but payments were made bi-monthly. Additionally, workshops were planned on topics related to beneficiaries' co-responsibilities and those related to good childcare practices, sanitation and hygiene, education.

The cash transfer component was aimed at increasing household income on a permanent basis, while the PWPs component was aimed to reducing negative coping decisions during the lean season by providing a predictable income during this period (World Bank. (2012). *Tanzania Productive Social Safety Net: Project Appraisal Document Report No. 67116-TZ*. Dar es Salaam). Examples of PWP activities that PSSN beneficiaries may engage in include pavement of community rural roads and construction of Charco dams, water ponds and tree nurseries. Additionally, the PWPs component or 'cash-for-work' provides 2,300 TZS per day (approx. 1 USD) for one able-bodied adult per household age 18 and over for up to 60 days in four months.

The objective of the livelihood's component was to enhance households' income generating capacity so that vulnerable populations are able to support themselves in the medium and long term (World Bank, 2017a). This objective was accomplished by bridging the gap between PSSN beneficiaries and the supply of programmes that can help them increase their productive potential, increasing their self-reliance and income diversification.

There was a strong emphasis on promoting household savings, building on the experience of the Community Savings Groups implemented in the second phase of TASAF, as well as with additional individual savings mechanisms.

CHAPTER 3

TOWARDS A PRODUCTIVE SOCIAL SAFETY NET

Jamal B. Msami and Paschal B. Mihyo

3.1 SOCIAL ASSISTANCE AND EMPOWERMENT OF THE POOR: A THEORETICAL FRAMEWORK

Tanzania's Productive Social Safety Net Programme aims at poverty reduction through social assistance to prevent the most disadvantaged and vulnerable households from sliding into chronic poverty (The Tanzania Cash Plus Evaluation Team, 2018). The programme's primary beneficiaries were women in poor and vulnerable households because of their low decision making powers over key household activities including child healthcare and schooling, and susceptibility to domestic violence (World Bank, 2017a). This chapter introduces a conceptual framework used in the assessment of women empowerment through conditional cash transfers focusing on gender frameworks and modalities of power, empowerment, and enablement for analysing and addressing poverty and vulnerability.

3.2 EMPOWERMENT OF THE POOR THROUGH SOCIAL ASSISTANCE

Empowerment has been the catchword in international planning, implementation and assessment of several interventions aimed at poverty eradication for more than three decades. It gained prominence in the 1995 United Nations Human Development Report and the Government of the United Republic of Tanzania began building it into its poverty reduction strategies since then. After the launch of Tanzania's PRSP in 2000, the government began to organize its own national human development reports, famously known as Poverty and Human Development Reports (PHDRs) in collaboration with the United Nations Development Programme (UNDP) and other development partners. However, empowerment did not feature prominently in the PHDRs but remained implicit. In 2006 the World Bank published a short advisory note on Tanzania's NSGRP in which among other things it observed that rural –urban inequalities were likely to continue despite economic growth unless benefits were shared equitably to reduce inequities. It also observed that MKUKUTA was not very clear

on the impact of exponential population growth on household welfare and the tension between the resources required for household consumption and those available for private investment. (World Bank, 2006). This confidential advisory note raised an issue of significance that had until then escaped, at least in public, the attention of the policy makers and researchers: household vulnerability to shocks. Vulnerability relates to tensions between growth and the resources required to create a favourable balance between household consumption and private investment at the household level. In our view, this tension belies poverty and vulnerability and the necessity for social protection as one of the mechanisms adopted in policy to redress the imbalance. When we focus on equity especially at the household, empowerment begins to make sense.

The concept of empowerment or dis-empowerment became very prominent in the UN Human Development Report of 2011 which adopted the concept of double burden to highlight the plight of the most disadvantaged people whose livelihoods were threatened by environmental degradation, poor habitats and unhealthy sources of water and poor sanitation. It used the Multidimensional Poverty Index (MPI) to assess challenges on health, education and living standards. It also focused on what it termed as “absolute deprivation”, which it labelled as a human rights violation. The concept revolved around ‘power’ and included acquiring power over existing situations or acquiring power to do things from which one was excluded earlier or to see things and understand them from a totally new and different perspectives. In essence, therefore, the key word was ‘acquiring’ power. The report went further to show how important it was to take a multidimensional approach when addressing poverty issues and it used the MPI to measure and show how multidimensional poverty was impacting on women’s opportunities for production, access to reproductive health including adolescent births, antenatal care and child spacing.

The Tanzania Human Development Report for 2014 (ESRF, UNDP and URT, 2014) applied the Human Development Indicators together with the Multidimensional Poverty Index (MPI) in assessing changes in three areas - health, education and standards of living (cooking fuel, sanitation, water, electricity, floor and asset ownership). The combination of HDI and MPI revealed more alarming poverty numbers than those reported in the expenditure-based Household Budget Survey data and the conclusion was

that the MPI was a better tool in assessing poverty and its use in that report led to calls for concerted efforts in fighting efforts from a multidimensional angle. (ESRF, UNDP and URT, 2014:7).

The Chronic Poverty Research Centre has defined chronic poverty as an extended duration of absolute poverty adding that chronically poor people live below the poverty line either defined in monetary or wider terms or subjective aspects of deprivation (Chronic Poverty Research Centre (CPRC, 2008). The definitions and analyses of poverty, like many complicated phenomena use value loaded terminologies such as ‘well-being’, ‘household consumption’ and ‘income shocks’ most of which are rarely defined well enough to highlight systems, processes and individual and collective actions or inactions that trigger, perpetuate and sustain cycles of deprivation even with continuous and increased interventions aimed at their reduction or eradication.

Often measures of income, consumption and wellbeing use statistical indicators which are tested on formal, recognized, ascertainable and traceable individuals, households, or communities. Individuals who are not settled or simply not easy to count or trace, are very rarely captured. Similarly, are the unsettled communities whose forms of organization are not recognized by systems of power, distribution and governance. The homeless, street families, outlaw communities living in hiding from the law fall in this category of invisible, undocumented, unrecognized and untraced communities. The chronically poor mostly live in urban centres in insecure habitats treated by most researchers and public officials as no-go areas. Ascertaining their means of livelihood and ‘income’ requires more time than allocated to normal surveys. In rural areas, the chronic poor live in very poor communities differentiated from the ordinary poor by their lack of resources such as land or other means of production with recurrent illnesses, lack of financial support and lack of social capital.

Lack of social capital is linked with loneliness and lack of social support especially for the very poor elderly and when such people do not have children who can take care of them or support them through remittances, they become chronically poor and more vulnerable than those with support systems. However, in measuring poverty, surveys count only dependent children who need support as a factor contributing to vulnerability. Rarely

are households asked about the availability of children or relatives who provide support. It is no wonder therefore that if you ask some people in rural communities to enumerate factors they think contribute to their poverty, some of these lonely elderly people will include lack of social capital in general or lack of supportive children and relatives in particular. Therefore, childlessness for most people in rural and urban communities could in some cases be a sign of poverty. This is irrespective of income levels. In some communities there are many people with high incomes who consider themselves poor simply because they did not get children. Therefore, lack of social capital, loneliness and isolation contributes a lot to actual and perceived poverty in many African communities.

In addition, for many women, involuntary infertility is considered as deprivation and it also leads to deprivation within the household or community. Children are considered as wealth in many African communities not only for their contribution to household labour but also as potential providers of social protection to their parents in the latter's old age. For most women in rural communities' children provide basis for security of marriage because in most customary laws including those of Tanzania as discussed in subsequent parts of the book, a woman who has not had children may be denied inheritance in case her spouse dies and in some communities an infertile wife can be denied all necessities. They can be treated as social outcasts and be excluded from appearing at social ceremonies or extended family gatherings (Aroye 2003: 190-196). Childless women in many African communities are very unhappy and regard themselves as poor. They are subjected to psychological, physical and emotional abuse by spouses, relatives and community members. It leads to emotional instability, frequent seizures, withdrawal, anger, guilt, grief and continuous stress and depression (Mathews and Mathews 1986). It is important to note, therefore, that childless women experience multiple challenges. They remain unhappy during their reproductive age and become very insecure during old age. Therefore, when it comes to children, concentration on having dependent children should also be accompanied by the consequences of having no support from any children or the stress caused by childlessness.

The analysis of poverty and vulnerability also covers tangible things such as assets, consumer goods and other goods that are material and capable of being counted. Some of the core causes of deprivation arise from a lack of possessions and resources that are rarely counted. Time poverty is one of the core catalysts of cycles of other types of poverty (Alkire *et al.*, 2013)2013. For many people who lack the time to learn new techniques, to partake in public meetings and decision-making circles and to recreate and replenish their energy levels normally lack the capacity to confront changes that challenge their livelihoods. When these changes become frequent and overwhelming they sink into despair and become more deprived, so time poverty is critical. Knowledge poverty or lack of knowledge and skills is at the core of poverty and even abuse of human rights. It entrenches superstition and fear of the environment including failure to understand common causes of common curable disease, crop failure or famines leading to beliefs in witchcraft. It leads to failure to access conventional medical and health services and entrenches trust in fortune tellers and witchcraft.

In communities where education has not led to transformation of peoples' cognitive, perceptive and analytical capabilities in their interaction with nature, when a child falls sick the first option becomes to go to the witchdoctor, who for lack of proper diagnostic capabilities blames the illness of a child on witchcraft by some elder person in the community, normally an old widow living alone. When such a child dies, the community is mobilized to kill the alleged 'witch'. Therefore, knowledge poverty leads not only to failure to understand causes of problems and to look for ways to confront them but it also leads to mass violations of the rights of old women who get killed from time to time in such communities on allegations of witchcraft. Between 2005 and 2011 about 3000 people were killed in Tanzania after being accused of being 'witches' (BBC News, October 2014). In the first six months of 2017 almost 500 people were killed on suspicion of being witches (LHRC, 2017) and while thousands of Tanzania women were strangled, knifed or burned alive between 1997 and 2017 (TAWLA, 2019). It is generally thought that 'Tanzanians' belief in witchcraft dates back centuries as a way of explaining common misfortunes like death, failed harvest and infertility although this is often a smokescreen for other disputes such as over land' (Athanasia Soka, on Africa News 24/08/2017).

When assessing knowledge, the main indicators are literacy and numeracy but knowledge in society goes beyond capacity to read and write. It means knowledge on how to understand the environment in which one lives and to manipulate the environment to meet one's needs. Some of this knowledge is in books but some can be acquired through training and awareness creation. Indicators for knowledge beyond literacy are not developed in household surveys because they are generic and not community or context specific. Unless knowledge poverty is factored into the measurement of poverty, interventions based on increasing classroom education may not free people from fear of environment or protect victims of superstition from persecution and breach of their human rights. Before we address the frameworks for women empowerment it is important to look at empowering the poor in general to enable them to get out of poverty.

3.3 SOCIAL ASSISTANCE, SOCIAL ENGINEERING AND SOCIAL TRANSFORMATION

Conditions that cause and perpetuate poverty and vulnerability on the one hand and marginalization of certain groups on the other, have developed over a long period of time and some have been institutionalized through systems of governance, resources allocation, laws and culture. The economic shocks that challenge the capability of these groups to cope are simply triggers but not causes of vulnerability. Therefore, empowerment cannot be viewed as a series of activities or events unless these activities are part of a process that enables communities and citizens involved to be part of the analysis of their problems and formulation of strategies (Galiè and Farnworth, 2019). Oxaal (1985) has argued that social protection programmes targeting women are likely to be successful if they involve them directly in the analysis of their problems instead of using predefined or generalized approaches. According to Molyneaux (2007) empowerment should involve a significant departure from what she refers to as the 'assistentialist policies' which look at target groups as beneficiary clients of the state. The argument is that there is a need to engage them in the formulation of their own needs and involve them in setting priorities.

This is important for women because if their voice is already muted as is in most cases at lower levels, they cannot be fully empowered through priorities set for them by others. In most interventions, empowerment has

been seen more as a combination of activities although it is more of process that takes a long time to be actualized. End results are determined by the process. In this section we look at empowerment as a process of either social engineering or social transformation. Empowerment can be seen from two distinct angles. Either as a stop gap intervention initiated from the top aimed at stimulating change in the livelihoods of its target groups or as a process that can be initiated from the top but driven from the bottom involving the targeted groups in most of the stages of implementation. If it is implemented from below then the design and identification of the needs and strategies to be used in the implementation must have fingerprints and footprints of the groups that are to benefit as well as lose from the interventions. In the needs assessment both the quantifiable and non-quantifiable elements of poverty as experienced by the groups that are disempowered by existing systems of power, production and distribution need to be deeply incorporated and not predetermined.

In the absence of such inclusion right from the initiation stages the empowerment initiatives may become susceptible to influence by the perceptions, assumptions and interests of those with a vested interest in the continuation of the *status quo*. Therefore, in communities where dominant ideology and practices are based on beliefs that giving women a voice or autonomous control of funds encourages them to revolt or subvert the power of men, the failure to meaningfully engage women in the identification and definition of solutions is likely to lead to “empowerment” outcomes that leave women ‘as they are’ and ‘where they are’. Interventions may lead to managing their problems of poverty without actually solving them. Such interventions often result in some temporary stop gap social engineering measures targeting community problems by attending to individual victims of those problems leaving the roots of disempowerment untouched. The limited utility of such approaches has indeed been seen even in instances involving redresses to systems of production (Adams *et al.*, 2019).

In order to advance such interventions from social engineering to social transformation, empowerment initiatives must establish frameworks that go beyond the individual to the transformation of communities. This entails advancing the engagement of communities and individuals beyond what Andrea Cornwall(2008; 2005) regards as “tokenistic”, to imbue a real sense of dissipated ownership attached to benefits, both individualistic

and collective, to be had from empowerment. Social transformation distinguishes itself from social engineering by combining social assistance and taking measures that aim at identifying and removing the structural and institutional roots of poverty in general and gendered poverty in particular and introducing changes within the community that ensure no one is left behind. In such an approach the focus is not only on the individual or group of victims but on the systems that create and perpetuate conditions for the disempowerment of certain groups. For example, helping the children from the poorest households to increase school attendance is good but without transforming the schools they attend may only lead to policy actors earning plaudits for increased attendance (and even completion rates) without necessarily enhancing the literacy or skilling of these or other children from better off families. At best this sub optimal outcome may postpone entry of the supported children into poverty. The design of these interventions need to be holistic and consider the mediating role of the beneficiaries' immediate environment, which in the example just given may entail the supported children having to live with illiterate parents who cannot help them with their homework and schooling in general, further compromising the realisation of gains from empowerment. Empowerment interventions not cognisant of their beneficiaries' environment have been known to lead to short term limited outcomes whose impact on poverty reduction may be minimal (Platteau *et al.*, 2018; Vitema *et al.*, 2018).

Similarly, provision of health support to individuals provides temporary relief if it is not accompanied by measures that address causes of diseases. If the habitats and environments in which the poor live are conducive to the continuous prevalence of diseases of poverty, social engineering projects just alters the cycles of ill-health. If private provision is involved under such circumstances, it only serves to enrich service providers because the frequency of diseases does not decrease due to the increased access to health services provided under these programmes.

3.4 MAKING SOCIAL ASSISTANCE MORE EMPOWERING

In spite of the robust UN innovative reports that have introduced tools such as the MPI which have taken HDI a step further, many national and regional programmes have remained muted on the need to empower women in marginalized communities to get out of their poverty trap. There

has been an overemphasis on the political dimensions of empowerment within the context of political and civil rights, but economic, social and cultural rights have been subsumed in macro-level approaches based on macro level assumptions. Through the Development Alternatives for Women in New Era (DAWN), feminist scholars have initiated a discussion on the impact of development thinking and practice on the development of the poor especially women (Sen and Grown, 1987). They have called for more efforts to meet the basic needs of the poor. Their main concern was that most of the development agendas including those targeting poor women are driven by assumptions derived from the macroeconomic level and there is lack of clear understanding of needs of the groups at the micro level. Second, they have noted that in most programmes there was very little connection if any between the micro level situations and the macro-economic situation. Third they have raised concern that most interventions were targeting individuals and very few were aimed at political mobilization and popular education on issues of disempowerment through organizations of the poor (Oxaal and Baden, 1997). The main thrust of their contribution is that people can best be supported to empower themselves, and if supported through their collective entities, women have a bigger potential to develop their analytical and cognitive capabilities in such a way as to make informed choices and decisions that can change their lives faster than if decisions and choices on how to empower them are made by others (DAWN, 1995). Prescriptive social policy interventions are viewed as external therapies treating internal problems through external stimuli and they are incapable of solving poverty problems.

Feminist scholars see empowerment as a collective strategy for challenging the existing structures and systems of power. This implies that planning and implementation of social protection programmes need to be based on a very clear understanding of the causes of shocks that affect the poor and social assistance has to be accompanied by empowering strategies that go beyond immediate outcomes such as incomes and consumption. As Molineux (2007:11) has argued programmes aimed at empowerment should involve a significant departure from what she terms as ‘assistentialist’ policies which look at target groups as beneficiary clients of the state’ or other benefactors. She suggests that this is possible only when and where the people targeted can contribute to the formulation of their own needs,

setting priorities and having a say in the processes of implementation of the projects or programmes. These concerns call for a target-centered approach in social protection which can be achieved through various strategies.

One of these would be a clear understanding of institutional and social factors arising from past or existing policies that cause cycles of poverty and perpetuate recurrent vicious circles of economic shocks leading to vulnerability among the groups targeted for support. This creates space for assessing factors behind the social exclusion of groups such as women and reducing their possible negative impact on poverty reduction measures such as social protection. Labonte, Schrecker, Sanders and Meeus (2004) have shown how global health reform programmes of multilateral organizations intensified child malnutrition, food insecurity and maternal and child health problems in Africa increasing ill-health and pushing many people into poverty and vulnerability. Grafting social assistance or other forms of protection on such systems without changing them can reduce the outcomes of such protective programmes.

Similarly, the Centre for Women's Global Leadership (CWGL 2019) and the Gender and Development Network (2018) have noted that transformation of the position of poor women cannot be successful without redressing imbalances imposed on their livelihood systems by policies that pushed them onto the margins in the first place. Other factors that have hit the poor most and women in particular include privatization of social services provision, downsizing of public social service institutions, increased consumption taxes and taxes that were imposed on the products of the poor especially farmers, (Ortiz , Cummins, Capaldo and Karunanethy 2020). Such factors need to be considered in the planning of social programmes and without focusing on what could be undone to restore the equilibrium, social protection projects and programmes will end up as exercises in managing but not solving problems of poverty.

Apart from past policies there is a need to examine institutions, systems and practices that have created and continue sustaining systems of exclusion in targeted communities (Anderson *et al.*, 2018). Cotula and Cissé (2006:1-29) for example have shown that changes in land tenure systems over a long period in Niger have decreased land size available and pushed a lot of poor people out of entitlement to land ownership with women being

affected most. In Tanzania and many other countries in Africa, customary laws have remained un-codified and their interpretation has remained entrusted to elders over a long period of time since colonialism. These laws have been invented, re-invented, modified and creatively interpreted to suit the interests of existing power groups. Mathieu (2008) has opined that competition for land and changing attitudes of traditional leaders has been accelerated by commoditization of land for their profit and not that of the communities they lead and this has led to the promotion of uncertainty and concentration of power to issue titles in the hands of local authorities which has increased chances for manipulation of titling. A study by Sanga (2009) has indicated that although land security is enhanced for those who get their rights registered in some parts of Tanzania, registration has not very much increased access to credit for the poor because processes at village level remain less transparent and prone to generate future contestations about these titles.

This leads to a bigger issue of empowering the poor by increasing their knowledge about their rights and opportunities i.e. cognitive, interpretive and analytical capabilities that can enable those targeted to understand their rights and translate them into political and economic decisions at the household, community and higher level. Asset poverty is a key cause of vulnerability and chronic poverty in many communities in Tanzania (IMF and IDA, 2000; Miguel, 2005; Mihyo *et al.*, 2019). Despite current promising process of titling through which titles are being registered all over the country, titles are still going to those who are entitled under customary law (Idris, 2018). Therefore, if customary law disempowers some groups especially women or the youth, titling will be effective within existing structures of land ownership unless empowerment initiatives include efforts to enable the disempowered groups to understand and claim the right to be involved in determining entitlement to titles in land. This can be strengthened by supporting organizations that seek to empower women to get more information about land laws and to assert their rights and demand them. Examples of such organizations include the Tanzania Land Alliance, Women Fund Tanzania Trust, and Portfolio for Youth and Women Empowerment.

Increasing knowledge and awareness could also be important for women if it can increase capability for strong community engagement and participation by their representatives in oversight. Most women in the targeted communities tend to be influenced by fear of reprisals against outspoken women or young people (Malapit *et al.*, 2019)2019. For such groups it may not be enough to leave the processes under the control of local institutions. Such groups could be supported by external para-legal groups which are acceptable to community institutions which can be funded to exercise independent oversight. Such groups have helped women exercise their rights in Sierra Leone and some other West African countries (Koroma 2008:77-82).

Support for production and investment in non-consumption activities at the household level which is the main goal of social assistance programmes under the PSSN, has the goal of increasing the integration of supported households in market structures (TASAF, 2005). To make this meaningful, it is important to regulate the power of market brokers and extractive institutions such as cooperatives and crop authorities which in the past have contributed to the diminishing returns of small farmers. The Tanzania government has taken a good number of measures to reduce the power of these brokers in connection with cashew nuts and coffee and other products (Bélair, 2018). However, although they have been outlawed in some districts, they still control markets and process in urban centres. Financial integration is also essential especially if cash transfers can be made through telephone money transfer systems removing the problems of cash being paid through village committees with a chance of being subjected to deductions or falling into the hands of husbands in case the targets are women.

Furthermore, a study of women empowerment through social protection mechanisms such as credit and cash transfers requires a framework of analysis that captures concepts of power and empowerment, ladders and interpretations of power and the applicability of various tools of gender analysis to credit cash transfers in Tanzania in general and the targeted communities in particular. In the next section we cover concepts of power and empowerment, power ladders and power distance in patriarchal communities and analytical tools for analysis gender empowerment.

3.5 CONCEPTS OF POWER AND EMPOWERMENT

Power relates to the ability and capability of a person to control himself or herself, other people and things around them including the environment in which they operate. It includes having ‘power for’, ‘power with’, ‘power over’, ‘power to’ and ‘power within’ (Rowlands 1997). According to the power cube framework developed by a research team at the Institute of Development Studies at the University of Sussex (IDS 2010), power manifests itself in visible, invisible and hidden forms wherein visible power is exercised within the public spaces of decision making and control, while hidden power is manifested in vested interests which put themselves in a position to block the participation of those outside their circles in who decides what and who gets what although they may have no place in the official public space mechanisms. Invisible power relates to etiquettes, beliefs, practices that create, legitimize and institutionalize power and powerlessness by defining demarcations and boundaries of decision making. These are usually formal mechanisms, rules, practices, taboos established through ideological, psychological, spiritual and other values and systems of socialization. According the IDS power cube, levels of decision making in the cube are vertical, supra-national, national and local and the cube identifies spaces of power as: closed, invited and claimed. Invited spaces are those to which people are invited for contribution of ideas or consultation. Closed spaces include non-negotiable institutions, forums, places which are governed by laws, regulations, and norms based on beliefs, customs and practices which affect peoples’ livelihoods but are closed to public negotiation except through laid down rules and procedures. (Kamanzi, 2013:86, IDS 2010)

The definition of empowerment as conceptualized by various scholars involves many assumptions. The first is the assumption of *enablement* i.e. for a person or persons to be enabled to assert themselves by increasing popular voice and choice and articulating their interests through increased participation in the public space (Johnson 1992: 148). The second assumption is that of *entitlement*. Under this assumption is that when people manage to claim the right to participate in decisions on the processes of production and distribution of resources, assets and other productive resources in the community, they become empowered (Chambers, 1993). Related to this is the third assumption that comes with *access*. When people

get efficient and unhindered access to public services and share equitably in the benefits of economic growth, they are empowered (CIDA 2001). The fourth assumption is about *capacity and capability*. When people gain or acquire skills, awareness, self-confidence, capacity to mobilize, organize and jointly and democratically look for ways to solve their own problems, they are empowered (ODA 1994). Other assumptions revolve around the power to interrogate and question power in a bid to seek more accountability and control of institutions that make decisions in the community or at regional and local levels. (Batliwale 1995, Parpat, 2002). Assefa and de Roo (2015:4) have also defined empowerment as a process of increasing the opportunity of people taking *control* of their own lives.

These conceptualizations and assumptions are not absolute and looking at them with gender lenses, it is important to note that women and men feel and conceptualize power differently. Nambira and Kamanzi found that in some parts of Tanzania, women have a qualitative while men have a quantitative approach to power and empowerment. While both groups value material wealth such as money, and businesses as sources of power, women value autonomy, leeway, span of control in household and personal aspects, more than they value money per se. Men conceptualize power from purely economic and material perspectives such as ownership of land, farms, business, properties etc. (Namabira and Kamanzi, 2013:98). Therefore, while men look at power from the normative view of how it enhances their material being, women view power from a normative and utilitarian view in terms of how it affects their standing, condition and position at the household, community and higher levels.

3.6 LADDERS AND SPACES OF POWER

Within these interpretations of power, women and men feel empowered differently although there are bottom line indicators at which their conceptualizations meet. This is more in the ladder of power which according to the IDS power cube has three segments: the bottom, the middle and top levels. Within all society's education has always been a lever to the top of the power level. The indigenous education systems during the pre-colonial era and in the societies where indigenous knowledge is still imparted through systems of learning on farming, fishing, horticulture, livestock management and food production has its own systems of testing,

qualification and graduation. Where such systems exist, knowledge elevates the person through the ladder of power and within the gender division of labour men and women graduate in their various trades and specializations and that gives them power and status above those who are not trained or certified (Obanya, 2002). It is within that gender division of tasks and responsibilities that the education given to women confines them to reproduction roles and production which is related to reproduction and keeps them at the bottom of the pyramid or ladders of power. Men on the other hand get education which is directly related to production thereby getting an upper hand because their chores such as iron work, fishing, lumbering and livestock rearing provide security of household income when food production fails to meet household subsistence needs. In post-colonial society across the continent, formal education has been elevated over indigenous forms of education and for those who excel in the formal education system their qualifications put them at the top of the ladder. Namabira and Kamanzi (ibid.) found that education was generally accepted as the source of power at the top at community and higher levels.

However, this does not apply to the household level. At this level there are two types of power which determines one's level on the ladder of power. These are achieved and ascribed powers. While at community level or generally in most public spaces education which is achieved status is a ladder to power, albeit with gender inequities even for men and women who have equally achieved (Glick and Sahn, 1995; Casale and Posel, 2002; Buyinaza and Nakiroya, 2013), at the household level what counts most is ascribed status and power. Ascribed status is not necessarily achieved. It is ascribed by cultural norms and practices that define roles, entitlements, rights and the extent to which men and women control decisions on the systems of power, production, distribution and governance at the household and community levels.

Culture has been defined as an orientation shared by people, which governs their interpretation of their world and influences all their activities (Morris 2006:10). But cultures are context specific and space bound according to De Angeles (2007). Therefore, it would be a mistake to generalize African culture as being uniform as has been done for a long time by some western and African scholars. African cultures differ from one location or community to another but there are common beliefs and practices which

give strength to an argument that there is an 'African cultural unity' and there is a lot of diversity in that unity (Gyeke, 1987; Morris 2006). Most of the cultural values that have shaped the gender division of labour, gender power structures and the disempowerment of women and children have for most part been shaped by indigenous religious values and beliefs through which men have been given the right to communicate with the gods and ancestral spirits which in modern times has legitimized men's dominance of participation in the public space while women are confined to limited participation in decision making at the household.

In most of the Bantu communities in Southern, and Eastern and Central Africa, most of which, if African migration history is correct, are descendants of the Ngoni ethnic groups from Southern Africa, gender roles, rights and entitlements were skewed in favour of men taking the lead role while women were subjected to their control. Agriculture was essentially a female domain and in some of these communities, women held land titles (Sundet, 1998). According to some anthropologists, agriculture was linked with procreation and as a provider of life and livelihoods. Therefore, it was designated a female domain. Cattle and land were deemed assets which could provide security in cases of famine or crop failure (Camoroff, 1985, Morris, 2006). Therefore, commerce, livestock and off farm activities were constructed as a male domain associated with human and community security with men as defenders of their communities. This shaped the ladder and space of power at the household level.

These ascribed roles and power structures were also backed by the distinction between the 'agnation' and '*matrilaterality*' concepts that were and to some extent are still being used to associate agnation with external power which according to Morris lies in hierarchy, masculinity and participation in politics and the public space by men while '*matrilaterality*' was linked to domestic space, equity, equality, reproduction and household privacy (Morris 2006: 179). Most of these norms were defined by a small group of adult males, while women and children were assigned subjugated roles and positions. These norms and beliefs have remained dominant to date because for most of the communities in rural and urban areas this is a product of ideological conditioning which according to Mottier (2000) stems from the construction and crafting of knowledge. She argues that most beliefs are based on what people know or even what they do not

know. In the freedom struggle for the independence of Zimbabwe these beliefs and practices shaped the role of men and women in that struggle (Lan 1985). According to Anthony Kenway (2008) most beliefs arise from utterances, etiquettes and practices acquired through processes of socialization by parents at the household level and political and spiritual leaders at community and higher levels. They are legitimized through pronouncements of spiritual leaders (Rowland 2005:72).

The disenfranchisement of women from land ownership under the guise of culture was perfected by the judicial systems especially in East Africa where in areas such as Western Uganda, customary laws gave women the right to own land to the exclusion of their husbands and co-wives (Green, 2006). The patriarchal vision of land ownership in Western Uganda was systematically entrenched through judicial doctrine in the early 1960s (Tripp, 2004). According to Khadiagala (2002) this U-turn was based on the general perception of the male dominated judicial community that acknowledgement of female authority could upset the social order and lead to social chaos. As population grew and land became scarcer and more commoditized, gender relations related to land shifted in favour of patriarchy in other countries such as Kenya (Brownhill, 2009), Malawi (Mandala 2006) and Congo and Rwanda (Newbury 2009). The international legal order has also exacerbated the problem by failing to provide clear guidance on the legality of customary law which runs contrary to international treaties and conventions. The Convention on the Elimination of All Forms of Discrimination Against Women and the AU Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women categorically prohibit acts of gender subordination or discrimination but allow Member States to cherry pick which clauses to ratify and which ones to ratify with reservations meaning they will not implement them. This is in addition to vague provisions in the UNESCO Charters and the International Covenant of Economic, Social and Cultural Rights which provide for the 'right to culture' without spelling out any boundaries. This flexibility has aided and abetted rule ambiguity, enabling some countries to retain customary law and enforce it even where it is in direct conflict with international or regional instruments on human rights and their commitments. Rather than help with empowerment, discretionary provisions in key continental legislation on women have limited the utility of land reforms as a tool for redressing gender imbalances (Boone, 2019).

In Tanzania, like in many other African countries, patriarchal structures and systems of power, production and distribution of resources and entitlements still define the space for voice at household and community levels and in the determination of access to resources of a public and private nature. They have a big potential of influencing how decisions on the use and investment of resources accruing to the household through cash transfers and other forms of social protection are made. In the next section we examine existing literature on women's empowerment through cash transfers in gendered power structures.

3.7 CASH TRANSFERS AND WOMEN'S EMPOWERMENT IN GENDERED POWER STRUCTURES

Social protection through various mechanisms such as cash transfers, asset ownership and public works has succeeded in changing women's condition but to be completely transformative, the interventions have also to change the position of women and not only their condition. In areas where such interventions threaten to change the spaces and ladders of power in favour of women at household and community levels, the position of women has not changed much. There have, for example, been instances of reported intimate partner violence (IPV) where men use violence to obtain financial resources accrued from cash transfers from their spouses. This has been in situations where the financial autonomy of women is seen as a threat to customary norms or where it seems as a catalyst for the subversion of the status systems ascribed through beliefs and practices based on local culture (Tuchen et.al, 1991; Pereira et.al, 2017). Recent research also shows that countries where there are protective associations for women which monitor IPV including Tanzania, there has been a decline in IPV within households receiving cash transfers (Pereira et.al, 2017).

Pereira et.al (2017) compared figures from 28 countries most of them in Africa and found that about 20% of the women receiving cash transfers reported experiencing physical and sexual intimate partner violence in the period of twelve months prior to their research. The rates ranged from 5% in the Comoros, to 44% in Rwanda and the incidences were higher among women who were sole owners of assets than among those who owned them jointly with other women. According to this research, the incidences were higher among those who owned assets in Burkina Faso, Cambodia, Egypt, Jordan, Mali and Nepal, while in the DRC, Honduras, Nigeria,

Pakistan, Sierra Leone, Tanzania and Zambia many women who owned assets were found to be reluctant to divulge information on instances of IPV. Another important finding from the study by Pereira and others was that young women aged between 15 and 24 who had acquired their own assets were facing more challenges of IPV than older women who according to the researchers, ‘were less likely to challenge gendered norms around women’s property ownership’.

There are also the issues of equal citizenship for women. In order to secure the empowerment of women and other marginalized groups within vulnerable households and communities, the issue of spaces of power and the extent to which they are closed at household or community levels is critical. Most social protection programmes such as cash transfers are predicated on an assumption that injection of external stimulus through cash transfers, for example, will in themselves transform the position of women and help the households to graduate from the bottom of the poverty pyramid to progressively higher levels of income. The assumption ignores issues of unequal citizenship between men and women and how in times of scarcity men use the ladders of power at the household and the community to take the lead on decisions related to the distribution of the meagre resources available. In communities where cash crops are deemed to be the domain of men and food crops that of women, the voice of women on cash crops and livestock may remain unchanged. While in social protection the concept of spaces of power is used more in connection with citizens and the state (Sabates-Wheeler, 2020; Barrientos 2016), it is important to extend it to the household spaces of power also.

In the previous section we have tried to raise issues about gender relations at the household level focusing mainly on barriers to the empowerment of women. However, it is important to bear in mind that there are some stereotypes and myths about social protection in general and cash transfers to the poor. Most of these stereotypes distort the behavioural patterns of both men and women. Such myths are peddled by media and anti-welfare groups about the alleged ‘wastefulness of social protection’ which is projected as capable of creating more problems than solutions for the poor. Research published by the UNICEF Research Office (Handa et.al 2017), has addressed some of these myths. The first one is that husbands take the money from targeted beneficiaries such as wives and children and spend it on alcohol and tobacco. The gender implications are that transfers increase

areas of gender disempowerment. The research shows that on the contrary, cash transfers increase bargaining prospects at the household level and where alcohol and tobacco consumption were as a result of poverty and resources scarcity generated stress, the tendency was for such consumption to go down because of the injection of resources in the households through cash transfers. This corroborates findings by other researchers (Jones and Sumnall, 2016). The results of the research by Handa and others also indicate that in six African countries (Ghana, Kenya, Lesotho, Malawi, Zambia and Zimbabwe), there was no significant impact of cash transfers on alcohol or tobacco consumption. Therefore, the assumption that men take money intended for social protection from spouses to spend on alcohol and tobacco with friends is completely unfounded. It is even more improbable in the case of conditional cash transfers that must be spent on human capital development such as health and education for children and pregnant women.

The second myth is that resources transferred for social protection are primarily used for consumption rather than investment in the production or human capital development. The researchers in the team mentioned above found that where communities depend very much on livestock for example in Lesotho and Ethiopia, investment decisions will favour livestock more than agriculture while in Kenya or Malawi most households depend on agriculture and therefore decisions may favour agriculture. The bottom line is that funds targeting education and health are used on those services and when it comes to investment, the gender issue is not about which sector they are invested in but who takes an upper hand in deciding the way they should be invested.

The third myth is that cash transfers encourage dependence and reduce involvement in productive employment implying that men reduce time for work and increase time for leisure. The fourth is that cash transfers lead to the temptation to have more children as a basis for more or continued social security support. As Lindert and Vincensini (2010) have shown these stereotypes about the poor and the impact of support for them on the tax burden for the rich are popularized by the media especially in Latin America and some parts of Africa as shown by Kalebe-Nyamongo and Marquette (2014) in the case of Malawi. They are not based on gender analysis and where some of these problems surface, they are blown out of proportion and generalized without supporting evidence.

PART II

ASSESSING WOMEN'S EMPOWERMENT THROUGH THE PRODUCTIVE SOCIAL SAFETY NETWORK

This part of the book connects some of the theoretical constructs and assumptions discussed in the preceding chapters and applies data from a panel survey of households and communities implemented between 2015 and 2017 to examine women's empowerment in the context of the PSSN. Chapter 4 in this Part II covers data from the baseline survey undertaken in 2015. Chapter 5 covers findings from the follow up study eighteen months later. Chapter 6 examines the impact of CCTs on women's time allocation and activities at the household and community levels and chapter 7 analyses the gender dynamics that have influenced the outcomes of the CCT programme of the PSSN. Chapter 8 wraps up the discussion with suggestions on a more holistic approach to social protection and poverty reduction.

CHAPTER 4

EVIDENCE FROM THE BASELINE STUDY

Donald E. Mmari and Paschal B. Mihyo

4.1. INTRODUCTION

A baseline interview round was performed in 2015 before TASAF started disbursing cash to program beneficiaries. The research results were used to test the theories of power and empowerment we discussed in Part I and existing theories and practices in CCTs in other regions and their applicability to Tanzania, focusing the household as the locus of power. It is important to note that the gender and development literature, for the past three decades, has underlined that the allocation of decision-making power within a household affects the type of decisions that a household makes and its economic performance. This is particularly important for households in low income settings where access to credit and employment may be particularly difficult (Angel-Urdinola and Wodon, 2010). Hence, it has become very clear that the allocation of decision-making power within a household has important developmental implications.

Some studies produced in this line of research have investigated whether the structure of consumption is a function of the overall amount of resources at the disposal of a given household or whether it is a function of how such resources are distributed within the household. The evidence that scholars have been able to produce in this regard has consistently shown that the structure of consumption, that is the way in which a household spends its money, does not depend on the income of the household but depends instead on how resources and, in the end the power to make decisions, are allocated within the household (Bourguignon et al. 1993; Attanasio and Lechene, 2002). This was found to be very important in our study of decision making at the household level in poor communities targeted by TASAF III.

Allocation of authority or decision-making power has far reaching consequences. It may affect travel decisions (Bhat and Pendyala. 2005); it affects decisions on child health care (Molyneux et al., 2002; Pokhrel and Sauerborn, 2004); and it may affect a household's savings and investments.

As one study showed “when intra-household financial decisions are made by women, savings and investment are often greater and repayment of debt is more likely” (Ladner, 2009:1245).

Hence, given the far-reaching implications of the allocation of decision-making power within a household, scholars have paid increasing attention to estimating how such decision-making power is allocated. Studies have been conducted in both the developed and the developing world, and have shown that the allocation of power matters both in developing and in developed countries alike (Adams *et al.*, 2019; Boone, 1994; Boone, 2013; Fox, 2016). It matters in France (Bourguignon *et al.* 1993) South Asia, Africa, Latin America and South-East Asia (Angel-Urdinola and Wodon, 2010). It matters everywhere, regardless of geographic location, culture, or level of socio-economic development.

Given the importance of the distribution of decision-making power, this part of the research focused on how decisions are made regarding production, ownership of resources, income, and leadership. This was done for three basic reasons. First, we wanted to estimate whether and to what extent decision making power in Tanzanian households is equitably distributed since an unequal distribution of decision-making authority may present an obstacle in Tanzania’s development path. Second, we wanted to see whether, how and to what extent our findings are consistent with, and therefore corroborate, the findings previously produced on the same and related issues (Anderson *et al.* 2017). Third, we wanted to see how the decision-making processes in Tanzania’s households will be justifiably measured using the 5DEs in the WIAE Index and within our analytical framework identified earlier.

This chapter is divided into three sections. The first one is devoted to providing some background information. The second section provides a detailed overview of findings regarding how intra-households’ decisions are made on production, resources, income and leadership. In the third and final section we draw some conclusions and corresponding recommendations.

4.2. BACKGROUND

Some of the debates that emerged and engaged scholars in the literature on power seem have taken cue from the debates that emerged and engaged

scholars in the literature on freedom. Just as the literature on freedom distinguishes positive freedom from negative freedom (Hayek, 1961), the literature on power distinguishes between the power to, from the power over (Battegazzorre, 2017). Even though the usefulness of such a distinction, just like the usefulness of distinguishing positive versus negative freedom, is sometimes questioned (Pansardi, 2012) it is an important distinction because it is instrumental in uncovering the normative assumptions that one may have in conceptualizing power (Dowding, 2012) or in identifying whether the social, positional or relational nature of power is determined primarily by structural or agential factors (Dowding, 2008).

Building on our theoretical framework on gendered spaces and ladders of power (see Part I), the distinction between ‘power over’ and ‘power to’ is not just important in itself, but also because it can allow us to develop a better understanding on how gender and power relations may affect decisions, distributional outcomes, performance and ultimately development. Power, as we just noted has been traditionally (Haugaard, 2012) conceived either as domination (power over) or as empowerment (power to). A considerable portion of the literature on the gender gap, gender equity (or the lack thereof), gender empowerment has generally advocated either an empowerment of women or the transformation of gender relations from a status quo in which they are male dominated to a new status quo in which gender relations would be female dominated. Of course, given these two alternatives, one would be tempted to argue *tertium datur*, that is there is a third alternative, which is represented by the fact that women can only acquire the power to, if they are freed/liberated from the power over that men have historically enjoyed in the majority of traditional, pre-modern, societies.

Each of these three positions seems to rest on a set of assumptions that we will try to spell out as clearly as we can. First, that there is nothing inherently wrong with power. Second, that power becomes the source of troubles (relations and decisions are male-dominated, and outcome are suboptimal) only if it is in the hands of men. Finally, that power, in the sense of power over or domination, is a zero-sum game meaning winner takes it all kind of power. An implied assumption in these three propositions is that if power were handed over to women, all the socially desirable outcomes/results would materialize almost by themselves (spontaneously).

Therefore, while these three assumptions seem to underpin most of the prescriptive writing on gender empowerment and decisions, one could very well make very different assumptions (and eventually reach very different conclusions). First, while it is generally assumed that the power over (domination) is a zero-sum game, scholars (Haugaard, 2012) have made it clear that this is an unwarranted assumption and it not impossible to conceive it instead as a positive sum game.

Second, while the literature argues that bad decisions are made when men use power, this argument neglects the possibility that the reason why bad decisions are taken when men have power over women is not because they are men, but because their power is not constrained and men are not accountable for the decisions that they take. If this new perspective were adopted, one would have to conclude that even if women were given power over men, if their power were not constrained, and if women were not accountable for their decisions, their decisions would be as bad as those that men have taken so far in which case we would be discussing the need for ‘men empowerment’.

This leads us to our third point which is that there is something inherently wrong with power because power corrupts, and absolute power corrupts absolutely as Lord Acton famously observed in his letter to Bishop Mandell Creighton in 1887 (Lord John Acton 1887) and which is why power should be constrained—which is, incidentally, the reason why our political systems give themselves constitutions—to constrain power and the use thereof. Power at individual level is no exception to this rule.

These two sets of assumptions and the two positions could be regarded as power-centric and power-averse, and have - under a different name - informed the debate between those who believe in the virtues of positive freedoms and those who believe instead in the virtues of negative freedoms (Hayek, 1961). The fact that some people adopt a power-centric or a power-averse positions has significant implications as to whether, how and to what extent they wish to change the balance of power between the genders.

For those holding a power-centric perspective, women must be empowered, and their decision-making authority should exceed that of men, whereas for those holding a power-averse perspective, women must be empowered, but their decision-making authority should be equal to that of men. The power-centric position is more in line with the old fashioned women and

development (WAD) paradigm and contrary to the gender and development (GAD) approach in which the focus is gender relations which are devoid of domination or subjugation by either sexes but equal relations based on equitable systems of distribution of resources.

In the next section, we empirically investigate whether, how, to what extent and in what respects the decision-making power varies across sex. We do so, not only because we wish to empirically assess the state of decision-making authority in Tanzanian households, but also because we wish to see whether and how useful this will be to our understanding of the five domains of women empowerment under the frameworks outlined and discussed in Part I of this book.

There are at least two sets of findings that are particularly interesting for us. First, during the study, in addition to collecting data and information that could be used to perform statistical analyses, qualitative data were also collected. The analysis of the qualitative data revealed that generally men have more power than women, that this difference is often rather modest, and that it varies across issues/activities. In fact, more than half the respondents indicated that decisions on production are taken jointly, that more than half of the decisions on how to use the income are taken either jointly (38.6%) or by women/wives (16.6%); that nearly 50 per cent of the respondents believe that there is either an unconditional (42%) or a conditional (7.2%) equal opportunity to use/own resources, and that only with regard to the leadership positions do men outperform women.

These findings are consistent with the reports issued by several international organizations. They are also consistent with the findings presented by Anderson et al. (2017) who reported that empowerment of men/women varies across issues/activities. The purpose of the next section is to map empowerment across gender, issues and activities and to see whether it is consistent with the findings reported above and, more generally, in the literature.

4.3. SOME EVIDENCE

The literature has touched upon several indexes or measures to capture the extent to which women are or are not empowered. The ***Gender Empowerment Measure*** (GEM) reflects the percentage of women in

parliament, the percentage of women in decision-making positions and the female share of income. *The Gender Development index* (GDI) captures the gender-induced differences in life expectancy, education and per capita income. To cope with the perceived shortcomings of the GEM and GDI, the UNDP introduced the Gender Inequality Index which is estimated based on three sub-dimensions, namely, reproductive health, empowerment (percentage of parliamentary seats and educational attainment), and labour market participation. The *Global Gender Gap Index* measures gender gaps based on health, education, economy and politics.

Despite their merits and their possible methodological flaws, these indices present an additional problem. This is because they are or can only be used / computed at the macro/national level. One could of course make some adjustments to use them at the sub-national level, but this would of course require identifying the proper level (village, province, region) at which the aggregation should be performed. Even more problematic is the fact that by aggregating data or by analysing aggregate data -macro data – one loses the greater wealth of information that one could identify at the micro level, and could run the risk of committing a methodological mistake that statisticians call ‘ecological fallacy’, which occurs when we use macro level data to make inferences about the micro level.

Therefore, during this study that included the collection of survey data, we decided to use a different approach in assessing gender empowerment. We decided to estimate empowerment by focusing on five dimensions following the Women Empowerment in Agriculture Index (WEAI) (IFPRI 2012). The WEAI was developed by IFPRI to track changes in women’s empowerment arising directly or indirectly out of initiatives of the Feed the Future Programme aimed at improving food security for vulnerable communities:

1. Activity -whether it is performed or not.
2. Resources –ownership, access to, and power to make decisions about;
3. Income -individual or joint
4. Leadership -membership in groups and speaking in public
5. Time allocation

We decided to assess empowerment along the first four dimensions for

this chapter because, as the literature has consistently reiterated, gender empowerment is a multi-dimensional phenomenon and it is important to understand whether and to what extent the gender gap varies across dimensions. The time dimension was assessed separately and presented in chapter six because of the significant differences between linear time based on the 24-hour clock borrowed from western culture and the cyclic time as understood and used in the determination of activities in many rural communities

4.4. ACTIVITY

The respondents were asked whether they did participate in food crop farming, in cash crop farming, in livestock raising, in non-farming economic activities such as small business, self-employment and buy and sell, wage and salary employment in agriculture or other wage work, work in TASAF's livelihood or PWP, fishing, savings and house maintenance.

TABLE 2: ROLE IN PRODUCTION AND INCOME-GENERATION

Activity	Men (%)	Women (%)	Ratio (%Men/ %Women)
Food crop farming	83.32	80.36	96.44
Cash crop farming	32.9	27.66	84.0
Livestock raising	50.42	48.31	95.8
Wage and salary	56.51	54.15	95.8
Non-farming activities	30.01	29.59	98.6
TASAF's livelihood or PWP	5.79	6.21	107
Fishing and fishpond culture	4.19	3.27	78
Savings	13.63	12.96	95.08
House maintenance	14.39	14.40	100

Source: Authors' o calculations based on field data

As shown in Table 2, the percentage of men was higher than the percentage of women participating for seven out nine activities. More women than men participated in the work in TASAF's livelihood or PWP, while the participation rate of women was minimally higher than the participation rate of men in house activities. So, the first unequivocal conclusion is that men are on an average more active than women in terms of production and income generation. But while this conclusion is correct, and corroborated by the evidence displayed in table 1, one should not overlook the fact that

in case of many activities the difference between the participation rate of men and that of women was very small.

By looking at the fourth column of Table 2 it is in fact possible to see that only with regards to fishing, the participation rate of women was less than 80 per cent than that of men, in the case of cash crop farming the participation rate of women was 84 per cent that of men, and in all other cases was 95 per cent or higher. So, the percentage of men participating in the various activities was higher than the percentage of women, but often the difference between the two was rather small.

The third conclusion suggested by the data is that while some activities are very common or that a high percentage of men/women performs a certain activity, some other activities are considerably less common. More than 80 per cent of the respondents was involved in food crop farming, more than 50 per cent was engaged in wage and salary activities, slightly less than 50 per cent of the respondents raised livestock, about 30 per cent of our respondents participated in cash crop farming and non-farming activities, less than one-sixth of our respondents participated in house maintenance and savings, roughly six per cent of the respondents participated in TASFA's livelihood or PWP, and slightly more than 3.5 per cent was involved in fishing.

TABLE 3: ROLE IN PRODUCTION AND INCOME-GENERATION

Activity	Men (%)	Women (%)	Ratio (%Men/%-Women)
Food crop farming	83.32	80.36	96.44
Cash crop farming	32.9	27.66	84.0
Livestock raising	50.42	48.31	95.8
Wage and salary	56.51	54.15	95.8
Non-farming activities	30.01	29.59	98.6
TASAF's livelihood or PWP	5.79	6.21	107
Fishing and fish-pond culture	4.19	3.27	78
Savings	13.63	12.96	95.08
House maintenance	14.39	14.40	100

Source: Authors' calculations based on field data

4.5. INPUT ON DECISIONS ON ACTIVITY AND INCOME

Respondents were also asked to provide an indication of how much input they had provided on the nine activities mentioned in the questionnaire. Responses were given on a 6-point scale, where value 1 meant that no input was provided, 2 meant that input was provided into very few decisions, 3 meant that input was provided into some decisions, 4 meant that input provided into most decisions, 5 meant that input was provided for all decisions and 6 meant that no decision was made. Before performing the analyses presented in Table 4, we recoded the answers provided by the respondents and decided to treat all the responses indicating that no decision was made as system was missing. We were then left with responses that range from no input to input in all decisions.

The first conclusion suggested by the data is that men had on average more input than women in the decision-making process. In fact, for eight of the nine activities the average score for men was higher than that for women. Only in the case of TASAF activities did women have a greater say than men. But this is not necessarily the most relevant conclusion that one could draw from the data. What is, in many ways more remarkable, is that the gender gap varies across activities and that while in some activities the decision making was clearly male dominated, the decision-making process concerning some other activities displayed greater gender equity. To be more specific, men had a considerably larger say than women on decisions concerning fishing, house maintenance, cash crop farming, food crop farming and wage and salary work, while men and women were able to provide the same amount of input on non-farming activities, savings, and raising livestock. This is illustrated in the Table below.

TABLE 4: INPUT ON DECISIONS

Activity	Men	Women
Food crop farming	3.97	3.49
Cash crop farming	3.86	3.35
Livestock raising	3.56	3.5
Non-farming activities	3.75	3.73
Wage and salary	3.99	3.62
TASAF's livelihood or PWP	3.12	3.47

Fishing and fishpond culture	3.95	2.11
Savings	3.75	3.70
House maintenance	3.97	2.97

Source: Authors' calculations based on field data

The data collected in the course of the survey allow us to explore whether and to what extent there is a gender based variation regarding the amount of input provided on the use of the income generated by the various activities. In general men seem to have a greater input than women on how to use the income generated by the various activities. But the data reveal (Table 5) that there are three clusters of activities on which decisions are taken: there is a group of activities (food crop farming, cash crop farming, wage and salary, fishing, house maintenance) for which the decision making process is male-dominated, there is a smaller group of activities (non-farming activities, TASAF activities) on which women have more input than men, and there is a third group of activities (livestock raising, savings) on which men and women seem to have a nearly identical amount of input.

TABLE 5: INPUT ON DECISION ON USE OF INCOME GENERATED BY THE FOLLOWING ACTIVITY

10	Activity	11	Men	12	Women
13	Food crop farming	14	3.9	15	3.46
16	Cash crop farming	17	3.8	18	3.31
19	Livestock raising	20	3.5	21	3.43
22	Non-farming activities	23	3.64	24	3.73
25	Wage and salary	26	3.83	27	3.55
28	TASAF's livelihood or PWP	29	3.15	30	3.57
31	Fishing and fishpond culture	32	3.92	33	2.17
34	Savings	35	3.71	36	3.69
37	House maintenance	38	3.82	39	2.84

Source: Authors' calculations based on field data

4.6. RESOURCES

Respondents were also asked to provide some information as to whether and to what extent they were entitled to the resources used in the various activities they were performing. The evidence, presented in Table 6, shows

once again that there are three clusters of activities. Some activities are male dominated, not only because men are more likely to perform them, but also because they have a greater input on making decisions on such activities. They have a greater say on how the resources generated by such activities should be used, and, finally, because also they are or believe to be more entitled than women to the resources used in the activity. This is the case of food crop farming, cash crop farming, fishing and house maintenance.

For a second group of activities, however, men and women reported to have roughly the same level of entitlement to the resources. This is the case of wage and salary, livestock rearing and savings. And, in this regard, one should note that women edged out men, however minimally, both regarding livestock rearing and savings. Finally, there is a third category of activities (TASAF and non-farming activities), for which women report to have more entitlement to resources than men.

TABLE 6: ENTITLEMENT TO USE OF RESOURCES GENERATED BY ACTIVITY

Activity	Men	Women
Food crop farming	3.15	2.86
Cash crop farming	3.09	2.79
Livestock raising	2.87	2.91
Non-farming activities	2.95	3.07
Wage and salary	2.79	2.74
TASAF's livelihood or PWP	2.57	2.71
Fishing and fishpond culture	3	1.81
Savings	3.08	3.09
House maintenance	3.04	2.41

Source: Authors' calculations based on field data

The evidence presented so far, sustains the claim that while men were (at the time of the survey) more empowered than women – in terms of participation in activities, input in the decision making, input on the use of income generated by an activity, and entitlement to resources – the difference was not particularly large. It was, for the most part, rather small, it varied across activities, and for some activities there was an indication that women were more empowered than men.

These findings, which seem to run counter to what people generally assume about gender relations in rural settings, could be explained in three ways. The first is, while there is a clear division of labour inside the household and clear gender-based separation of roles in the household, this differentiation does not come at the expense of the disempowerment of women. If this hypothesis was correct, we could also explain why in the absence of a real disempowerment of women, scholars tend to reach a rather different conclusion. The discrepancy between the scholarly opinion and the reality could be explained by the fact that scholarly positions based on some reductionist approach end up equating the differentiation of roles with a power relation.

A second explanation is that there is a gender imbalance, but our data fail to detect it. This could be due to reasons that are generally well known among scholars conducting cross cultural research in the developing world. Scholars have in fact known that sometimes responses to survey questions cannot reflect the reality because of a sort of a 'courtesy fallacy' which comes through rehearsed responses. Respondents tell the interviewer what they believe the interviewer wants to be told. But there is also another reason why a survey of this type may not be able to capture as precisely as one would have liked the gender-based differences in empowerment. And the reason is that, even if a respondent does not commit the courtesy fallacy that we have just recalled, she may provide misleading information to the analyst or, to be more precise, the analyst could allow the respondent to mislead her because the analyst fails to appreciate the fact that survey responses are subjective, they are mediated by ways in which an individual, the respondent, looks at the reality, and the lenses through which they look at reality are culturally determined.

In other words, the same gender gap may be perceived differently by women with different cultural or cognitive backgrounds. We know, from the work of Inglehart and Wlezien (2005), that the world is culturally diverse, and that this cultural diversity affects how we look at social reality. But while we recognize that gender roles are constructed, we tend to forget that the perception of such gender roles, (differences, gaps, imbalances) is also socially/culturally constructed. Yet, these cultural factors matter. Tolerance for corruption, which is culturally determined, affects how much corruption one believes to exist in each polity. The same logic applies to the study of

gender gaps, equity and imbalance. A higher or lower tolerance for the gender gap will lead our respondent to report a correspondingly lower or higher level of gender imbalances.

Now, while the data at our disposal do not allow us to test whether and to what extent we are correct in suggesting that the reason why we failed to detect a higher greater gender gap, is that such perception is culturally determined, our explanation is not entirely implausible—given the cultural maps generated by Inglehart and Wlezien (ibid.).

4.7. LEADERSHIP

While in the three areas discussed so far (activity, income, and resources) data revealed only a modest gap between men and women, the data concerning leadership displayed a remarkably wider and more significant gender gap. To assess leadership, responses were collected about membership in groups and about speaking in public. Regarding group membership we found that men are overall more likely than women to be members of organizations, but the membership in groups varies depending on the nature of the group. For instance, the percentage of men joining organizations devoted to agriculture and fisheries, the organization of water users, forest users, traders and local government is much higher than the percentage of women joining the same organizations. Women, however, outnumber men in religious organizations, in other women/men organizations and in organizations dealing with credit/microfinance.

TABLE 7: MEMBERSHIP IN GROUPS

40 Group	41 Male (%)	42 Female (%)	43 Total (%)	44 n = men + women
45 Agricultural/livestock/ fisheries	46 22.1	47 16.4	48 19.0	49 590
50 Water users	51 78.9	52 72.3	53 75.3	54 154
55 Forest users	56 16.7	57 11.3	58 14.0	59 163
60 Credit/microfinance (e.g. SACCOs/ROSCAs	61 18.2	62 24.1	63 21.6	64 1378
65 Mutual help/insurance (e.g. burial societies)	66 81.1	67 82.3	68 81.8	69 1010
70 Trade & business asso- ciations	71 10.5	72 3.6	73 7.1	74 111

75 Civil groups/ charitable groups	76 64.7	77 52.8	78 58.0	79 225
80 Local government	81 52.3	82 38.3	83 44.1	84 1005
85 Religious group	86 59.6	87 71.5	88 66.6	89 1066
90 other women's/men's groups	91 36.9	92 46.4	93 42.4	94 530

Source: Authors' calculations based on field data

This evidence is somewhat consistent with what we detected regarding activity, income and entitlement to resources: men were generally better off, the gap between men and women was not large and, in some cases, women are more empowered than men.

TABLE 8: RESPONDENTS' REPORTED LEVEL OF PARTICIPATION WHILE SPEAKING ON PUBLIC ON ISSUES

Issues	Men	Women
Infrastructure	3.41	2.1
Proper wages in public works	3.31	2.01
Misbehaviour of authorities	3.33	2.01
Communal development	3.46	2.15
Local committees	3.41	2.04
Family matters	4.69	3.93
Marital matters	4.72	3.98

Source: Authors' calculations based on field data

But once the information on public speaking was collected and analysed, the data showed quite clearly that in this respect there was a large and very significant difference between men and women. Women had some say on family matters and on marital issues, though considerably less than men, but in each of other categories women's ability to have their voices heard was overpowered by men's ability to have their voices heard. Irrespective of the engagement avenue or platform women for the most part reported being able speak out on public issues but with a great deal of difficulty, while men felt remarkably more comfortable when they did so.

While this was the key area that differentiated men from women, the data are telling in a second respect. We earlier noted that the gender gap was associated with a sort of division of labour or roles within the household.

On participation in activities, the data showed that some activities (fishing) were more likely to be male dominated than other activities and, in *vice versa*, there are some activities (TASAF's livelihood) in which women were more likely to perform better than men. But the division of labour within the household may not reflect only who does what in the sense of who performs which activity.

Field data corroborates the pervasiveness of the adage dictum that—men are the households' public face. Findings reveal that, men exercise their privilege by participating in decision making in the household. However, findings also reveal that men do not decide alone, as household decision making entails discussions (and in some cases, consensuses) between partners and couples, and therefore men's input is only minimally larger than that of women. But they are the ones representing the household in public. Women on the other hand, may not represent the public face of the household, but they are key stakeholders in the decision-making process inside the household.

The validity of our claim is corroborated by the data presented in the last two rows of Table 8. Women feel very comfortable to speak to their husbands on marital/family matters. So, the problem that women have is not speaking and making their voice heard, but whether the speaking is done on a public or a private stage. Women, possibly for cultural reasons, do not believe that they should be the ones speaking in public and when they do so they don't feel comfortable about it. And because quite possibly they end up doing much less public speaking than their husbands, observers may believe that women are remarkably more disempowered than they are.

4.8. SUMMARY OF FINDINGS

This chapter analysed the survey data collected with the individual questionnaire to assess whether and to what extent women in rural households enjoy decision making authority with regards to production, resources, income and in leadership role. Data were analysed to assess the balance of decision-making authority in the household, to see whether and to what extent the results of the qualitative analyses performed in the course of this project and, last but not least, to see whether and to what extent our findings are consistent (and in what ways) with findings reported in the literature.

The first conclusion suggested by our data analysis is that men have, on average, more power over and more authority in the decision-making process than women. But, while this claim is correct, it needs to be qualified in three ways. *First*, one should note that the gap between men and women was for the most part rather small. *Second*, and more importantly, the amount of power over or authority in the decision-making process varied across issues and activities. Respondents were asked to provide or indicate whether they had not any input, or had input into very few decisions, input in some decisions, input in most decisions, input in all decisions, or whether no decision was made. All the answers indicate that no decision was made or discarded and treated as system missing because a priori could not provide any indications as to whether and to what extent women provided input in decisions. All the remaining answers were coded on five-point scale where 1 indicates no input and 5 indicated there were inputs in all decisions.

The responses indicate that women's input varied across activities as they had more input into some activities than in others. For instance, by analysing how much input women had on various activities we found that women were most likely to have input on non-farming activities (3.73), followed by savings (3.7), wage and salary (3.62), raising live stock (3.5), food crops (3.49), TASAF related activities (3.47), and cash crops (3.35). For all these activities, women provided input in at least some decisions. Women also reported to provide almost some input (2.97) on issues pertaining to house maintenance, while they provided inputs into few decisions concerning fishing and fishpond culture.

Third was the issue of the balance of power or the power gap between men and women depending on the type of decisions and activities. As we noted earlier, our data analysis reveals that there were three sets of activities—those, such as fishing that are male dominated; those, like TASAF-activities, on which women have a greater say than men, and those activities on which the decision-making process receives an equal amount of input from both genders.

The second conclusion is that results presented here are consistent not only with the findings reported in the literature and our theoretical framework but also with the results of our qualitative analyses. Hence it is safe to

conclude that our quantitative findings, the findings of our qualitative analyses, and the findings presented by Anderson et al. (2017) cross-validate each other.

The third conclusion concerns whether TASAF activities contributed to empowering women. The evidence, at our disposal, allows us to say that TASAF activities empowered women regarding making decisions on TASAF activities. The evidence at our disposal is insufficient to provide an indication of whether empowering women in this respect contributed to empowering them in other respects because no question addressed the possible spill-over effects and their sustainability over time.

CHAPTER 5

EVIDENCE FROM THE FOLLOW UP SURVEY

Paschal B. Mihyo and Donald E. Mmari

5.1. INTRODUCTION

In the previous chapter we presented the results of two sets of baseline data. In addition to addressing our research questions, the analysis assessed whether and to what extent the findings generated by the quantitative analysis were consistent with the findings generated by the qualitative analysis. Both sets of analyses suggested that men were more empowered than women, that the gap between men and women in terms of empowerment is generally small, that this gender gap varies across issues, and that each set of the analyses we performed consistently showed that TASAF's PSSN empowers women. As we noted, however, the data at our disposal did not allow us to advance any claim as to whether the implementation of this cash transfer program had a spill-over effect to activities beyond those covered by PSSN.

In other words, the data collected and analysed in the previous chapter showed that PSSN empowered women within PSSN's components. However, the data utilised did not allow us to explore whether empowerment through PSSN activities also contributed to empowering women in other activities or on other issues. The final conclusions suggested by the analysis of the baseline data was that in spite of the fact that women were empowered by and through PSSN, the differences observed across the sexes were generally small. The gender gap was smaller inside the household than outside. In other words, while women played a key role in shaping the decisions on which crops to produce, on the use of the income generated by the activities they had access to and ownership over, their participation in leadership was low. In fact, when one considers membership in various groups and the confidence about speaking in public, these are the only two dimensions along which one could assess leadership, the most unequivocal conclusions in this regard was that women are less likely to join groups and are remarkably less confident about speaking in public than men.

A second survey was administered 18 months later, asking respondents to

answer the same questions that they responded to before the implementation of the cash transfer program. By comparing the results of the baseline with those generated by the analysis of the follow up data, we examine the impact of the cash transfer program on the women empowerment with regard to both the PSSN's activities and to the other activities covered by the survey questionnaire as comparators.

5.2. ROLES IN HOUSEHOLD DECISION MAKING ABOUT PRODUCTION AND INCOME GENERATION

Our analysis of the role of women in the household decision making process on production and income generation centred around four questions, namely whether women had participated in one of the nine activities included in the survey questionnaire, whether they have had any input in making decisions about such activity, whether and how much input they had on the use of the resources generated by a specific activity and how entitled they felt to the resources used in that activity. The baseline data revealed that, with regards to the participation in a given activity, participation of women was lower than that of men for seven of the nine activities, that participation rate was nearly identical with regards to issues pertaining to house maintenance, and that the participation rate of women in PSSN activities was higher than that of men.

It also revealed that women were more likely to participate in some activities than in others. The participation rate varied from a minimum of 3.3 (fishing and fishpond culture) to a maximum of about 80.5 per cent with regards to the decision on food crop farming. More than 50 per cent of the women sampled responded that they had participated in wage and salary activities, that nearly 50 per cent of them had participated in livestock farming, and that less than 30 per cent of them had participated in non-farming activities and cash crop farming.

The third conclusion suggested by the analysis of the baseline data was that the participation rate of men also varied across issues. It varied from a minimum of 4.19 per cent for fishing to a maximum of 83.3 per cent of food crop farming and even though men's participation rate was slightly higher than that of women, the variation in the participation rate that we detected across issues for men mirrored what we had detected for women, so much so that the correlation would yield a strong, positive, and

statistically significant coefficient ($r = 0.998$). See figure 1.

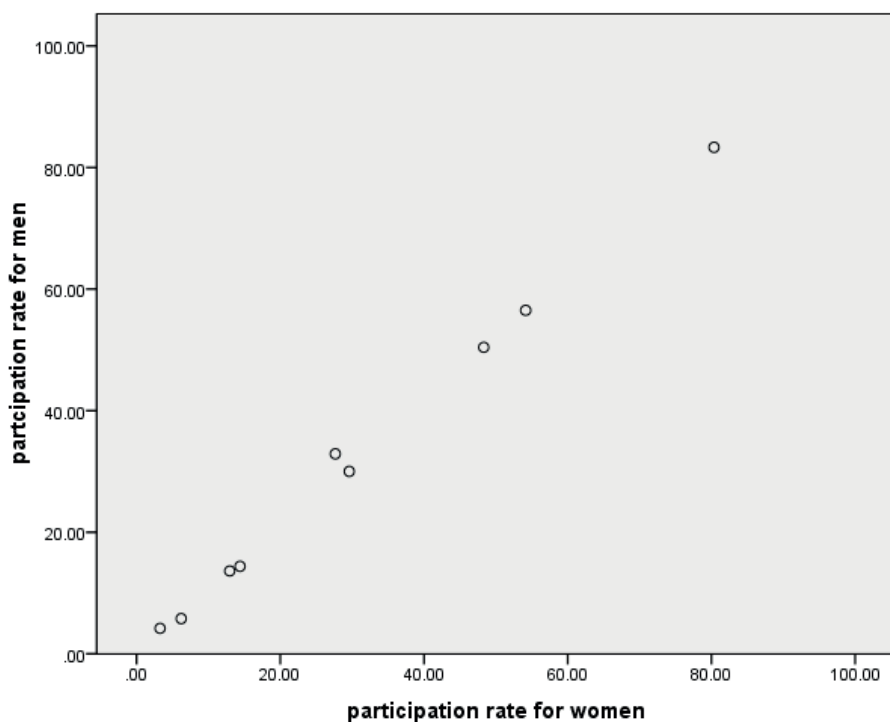


Figure 1: Participation rate based on gender

Source: Authors' calculations based on field data

The message conveyed in Figure 1 is straightforward. It shows that activities that are popular for men are also popular for women and vice versa, whereas activities that are uncommon for one gender are also uncommon for the other.

To capture whether and to what extent the participation rate varied across genders, we computed for each of the activities included in the survey the ratio between the participation rate of women and that of men. By doing so we found that, except for fishing, for all the other activities the ratio between the rate of participation by women and the rate of participation by men was above 80 per cent; that in 5 cases out of nine the ratio was more than 95 per cent and that in other cases (PSSN activities, house maintenance) the rate of participation of women exceeded that of men. In order to assess whether and to what extent the implementation of PSSN

has had any impact on the participation rate, we compared and contrasted the ratios between the rate of participation of men and women across the nine activities included in the survey.

The comparison between the ratios of participation at the baseline and in the follow up study shows three distinct trends. First, for some activities, such as fishing and cash crop farming, in which women had the lowest participation rate in the baseline study, the data reveal a marked decline. Second, for food crop farming the data indicate that the participation rate has remained relatively unchanged experiencing a small decline from 96.4 to 94.2 per cent. Third, there is a third, and larger, group of activities in which the rate of women participation experienced a massive increase. The increase has been so impressive that according to the follow up data women's rate of participation exceeds by a considerable margin that of men in at least four cases (livestock raising, wage and salary, non-farm activities, savings and house maintenance). In the case of saving the rate of participation of women is nearly twice as high as that of men. This is a remarkable increase in the rate of participation for women, which averages out to more than 31 per cent across the nine activities covered in the survey.

TABLE 9: ROLE IN PRODUCTION AND INCOME-GENERATION

Activity	Ratio at Baseline	Ratio at End line	Change
Food crop farming	96.44	94.17	-2.27
Cash crop farming	84.0	68.74	-15.26
Livestock raising	95.8	100.99	5.19
Wage and salary	95.8	165.70	69.9
Non-farming activities	98.6	156.77	58.17
TASAF's livelihood or PWP	107	143.74	36.74
Fishing and fishpond culture	78	49.40	-28.6
Savings	95.08	193.91	98.83
House maintenance	100	158.26	58.26
Average			31.21

Source: Authors' calculations based on field data

In spite of the remarkable changes, in one direction or another, the participation rate in the follow up study is fairly consistent with that

reported in the baseline study in the sense that the variation that we detect in one is reflected to a large extent in the variation that we can detect in the second. See figure 3.

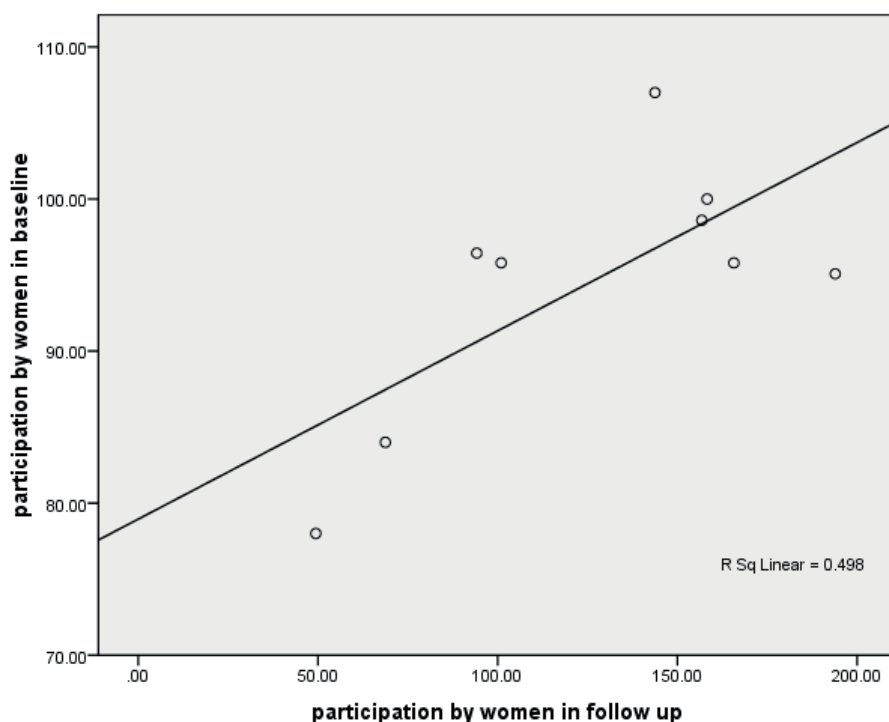


FIGURE 2: PARTICIPATION BY WOMEN ACROSS TWO PHASES

Source: Authors' calculations based on field data

5.3. INPUT IN DECISIONS

During the surveys administered for the baseline and the follow up study, respondents were asked to say how much input they had in making decisions about the nine activities under consideration. Responses were coded on a six-point scale, where 6 indicated that no decision was made, while the responses from 1 to 5 indicated respectively that the respondents had had no input, input in very few decisions, input in some decisions, input in most decisions and input in all decisions.

After recoding the responses indicating no decision was made as system missing and discarding them from the rest of the analysis, we estimated the

average for all the responses for all the issues/activities. And, by doing so we found that in most areas, men were providing more input than women; that in two cases (livestock raising and savings) men and women had a nearly identical amount of input, while women were clearly providing greater input on decision pertaining to PSSN activities.

Hence, it was clear that while women were not as disempowered as one could have assumed, they were clearly less empowered than men, and that PSSN empowered them with regards to PSSN activities. The data, however, did not allow us to assess whether and to what extent the implementation of PSSN had a spill-over effect and contributed to empowering women in other respects. By comparing the input that women provided on average on decisions in the baseline and in the follow up study, we can assess whether their ability to affect the decision-making process has increased – which would indicate the beneficial or catalytic role of the PSSN programme.

After computing the average responses on each issue/dimension/activity for the baseline and the follow up study, if we subtract the baseline scores from the follow up scores, we find that there were three trends in empowerment. There were activities for which there was little empowerment (cash crop, wage and salary, and savings); there were some activities for which there was some empowerment (house maintenance, food crop farming, livestock raising, non-farming activities) and there were finally activities (PSSN and fishing) for which there was considerable empowerment.

TABLE 10: INPUT ON DECISIONS

Activity	Baseline	Follow up	Change	% Change across dimension	% Change over previous value
Food crop farming	3.49	3.82	.33	6.6	9.46
Cash crop farming	3.35	3.51	.16	3.2	4.78
Livestock raising	3.5	3.83	.33	6.6	9.43
Non-farming activities	3.73	4.06	.33	6.6	8.85
Wage and salary	3.62	3.78	.16	3.2	4.42
TASAF's livelihood or PWP	3.47	4.15	.68	13.6	19.6

Fishing and fishpond culture	2.11	2.53	.42	8.4	19.91
Savings	3.7	3.87	.17	3.4	4.59
House maintenance	2.97	3.22	.25	5	8.42

Source: Authors' calculations based on field data

There are two ways to appreciate how significant these improvements were. One way is to see them as percentage change across the whole dimension (see 5th column in Table 9); the other is to measure change as a per cent change over the initial value:

By performing this second computation we find that the number of empowered women when considering inputs on decisions, increased by more than 4 per cent in the case of savings, wage and salary and cash crop farming, by 8-9 per cent in the case of house maintenance, non-farming activities, livestock raising and food crop farming; and by nearly 20 per cent in the case of PSSN-related activities and fishing. Hence while the data presented above sustained the claim that PSSN increased women participation, the evidence we have just presented sustains the claim that PSSN contributed to increasing the input that women have in the decision-making process over various activities especially those supported by PSSN.

In spite of the magnitude of the changes, activities on which women had greater input in the baseline remained activities on which women have greater input in the follow up and, conversely, and activities on which women had less input in the baseline remained activities on which they had less input on even in the follow up. See Figure 4 below.

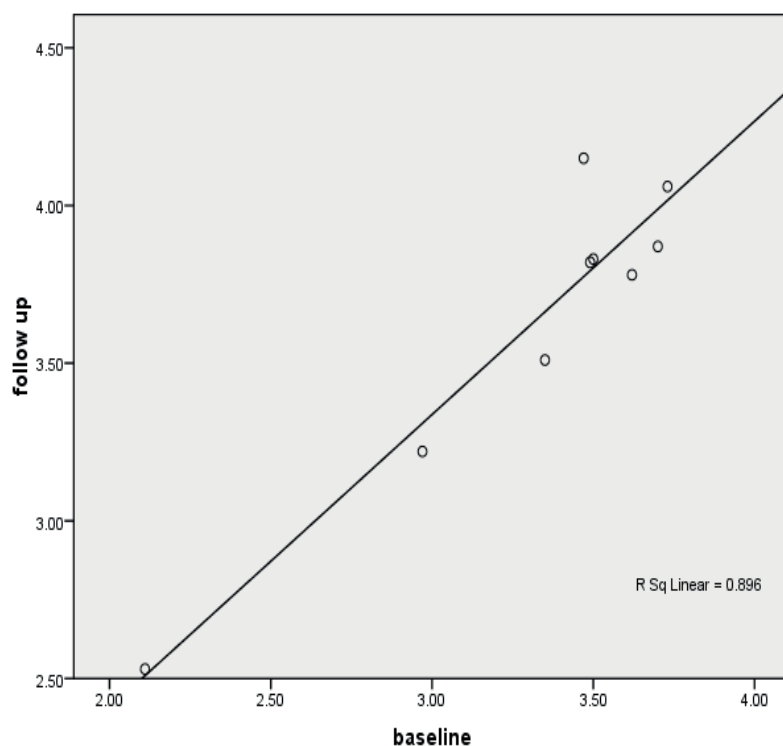


FIGURE 3: ACTIVITIES WOMEN HAD INPUT/NO INPUT ACROSS THE TWO PHASES

Source: Authors' calculations based on field data

5.4. DECISIONS ON INCOME

With regards to income, the baseline analysis revealed that men were on average having more input than women on how income generated by the various activities should be used and that the gap in input varied across issues. Specifically, women provided more input than men on decisions concerning the use of income generated by PSSN activities. They provided as much input as men on the use of income generated by livestock rearing and savings, while they provided less input on the use of the income generated by the other activities. Therefore, in the wake of the implementation of PSSN, women now provide much more input on nearly all the decisions concerning the use of income from the various activities.

There was a small increase in the input provided on the use of the income from savings, a slightly larger increase with regard to the income generated by cash crop farming, wage and salary activities, house maintenance, a considerably larger increase with regard to the income generated by non-farming activities, livestock raising, and food crop farming, a sizeable increase in the case of PSSN-related income and a truly massive increase on the use of income generated by fishing and fish culture.

The change in the amount of input provided on the use of income is remarkable in many ways. The baseline analysis revealed that in two cases (fishing, house maintenance) women were not able to provide on average input in some decisions or provided input on less than some decisions, while in the remaining seven cases they provided input on less than most decisions.

Fieldwork reveals that women in households participating in the programme are likely to provide input in decisions concerning the use of PSSN income, as well as on uses of household incomes from other sources.

TABLE 11: INPUT ON DECISION ON USE OF INCOME GENERATED BY THE FOLLOWING ACTIVITY

Activity	Baseline	Follow up	change
Food crop farming	3.46	3.76	.30
Cash crop farming	3.31	3.46	.15
Livestock raising	3.43	3.72	.29
Non-farming activities	3.73	3.99	.26
Wage and salary	3.55	3.72	.17
TASAF's livelihood or PWP	3.57	4.06	.49
Fishing and fishpond culture	2.17	3.06	.89
Savings	3.69	3.74	.05
House maintenance	2.84	3.06	.22

Source: Authors' calculations based on field data

Even though, in many respects, the input on the use of income has changed, there is a strong correspondence between the variation of input provided on the use of income across activities in the baseline and in the follow up. See figure 4 below.

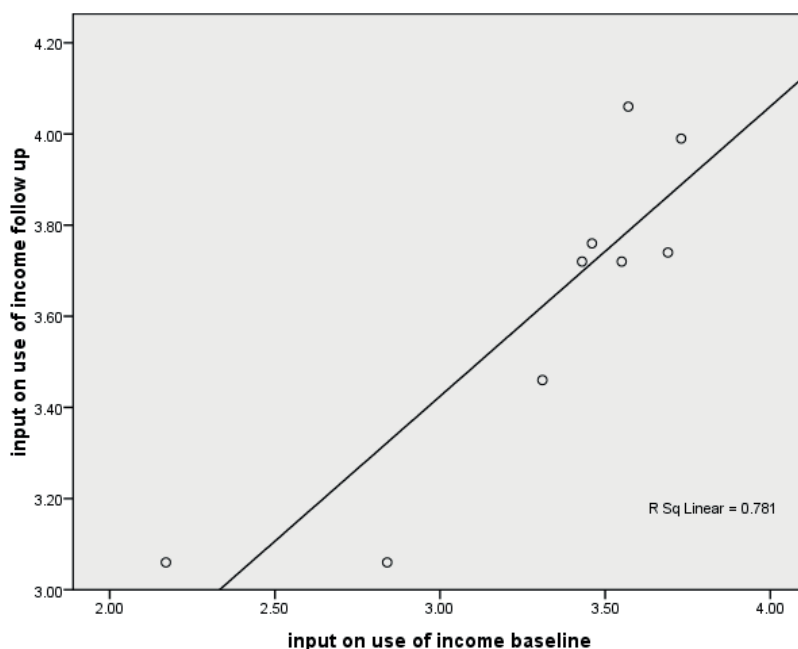


FIGURE 4: INPUT ON INCOME USE ACROSS THE TWO PHASES

Source: Authors' calculations based on field data

5.5. ACCESS TO RESOURCES

Regarding the entitlement to the resources used in the nine activities included in the survey, the data reveal a rather interesting picture. If we compare the responses collected in the follow up study with the responses collected in the baseline study, women have become more empowered. In fact, the responses reveal that their empowerment increased in seven of the eight categories. Furthermore, the data reveal four different trends. In some cases (food crop farming, cash crop farming, livestock raising, non-farming activities and savings), there was only a minimal increase in women's entitlement to the resources used in the activity and, subordinately, only a modest increase in their empowerment.

In some cases, (wage and salary activities, house maintenance), there was a considerably larger increase in women's entitlement to the resources used in the activity. Specifically, on the entitlement to the resources used for wage and salary activities there was an 11.4 per cent increase, while for the resources used for house maintenance there was a 17 per cent increase. In

one case (fishing and fishpond culture), women’s entitlement to resources increased by a staggering 85 per cent.

TABLE 12: ENTITLEMENT TO USE OF RESOURCES GENERATED BY ACTIVITY

Activity	Baseline	Follow up	Change
Food crop farming	2.86	3.0	.14
Cash crop farming	2.79	2.94	.15
Livestock raising	2.91	3.01	.10
Non-farming activities	3.07	3.21	.14
Wage and salary	2.74	3.05	.31
TASAF’s livelihood or PWP	2.71	2.23	-.48
Fishing and fishpond culture	1.81	3.35	1.54
Savings	3.09	3.22	.13
House maintenance	2.41	2.82	.41

Source: Authors’ calculations based on field data

The scatter plot in figure 5 below shows how much the situation has

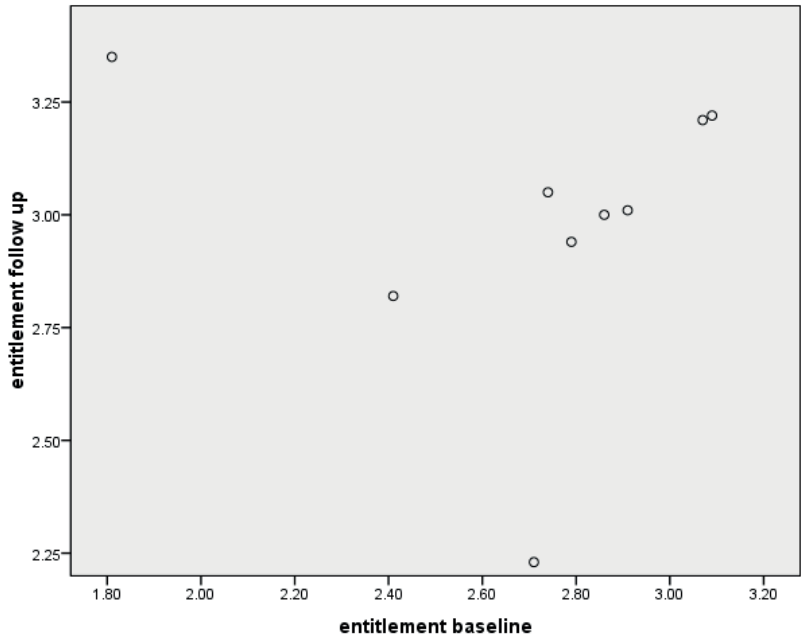


FIGURE 5: ENTITLEMENT ACROSS THE TWO PHASES

Source: Authors’ calculations based on field data

The visual inspection of the scatter plot reveals at least two conclusions. First that the empowerment with regards to the entitlement to resources used in fishing was rather extraordinary - as evidenced by the fact while all the other points are scattered around an easily identifiable regression line, fishing is far away from it. In other words, fishing represents a real outlier and if we were to remove it from the analysis we would find that the correlation coefficient remains statistically insignificant but changes sign—from negative ($r = -.101$, $\text{sig.} = .797$) to positive ($r = .564$, $\text{sig.} = .145$)—see fig 6.

The second, conclusion is that once we remove ‘fishing’ from the activities under consideration, we find that the activities which granted women greater entitlement to resources in the baseline study also granted greater entitlement in the follow up, while the activities that granted less entitlement in the baseline did so also in the follow up study.

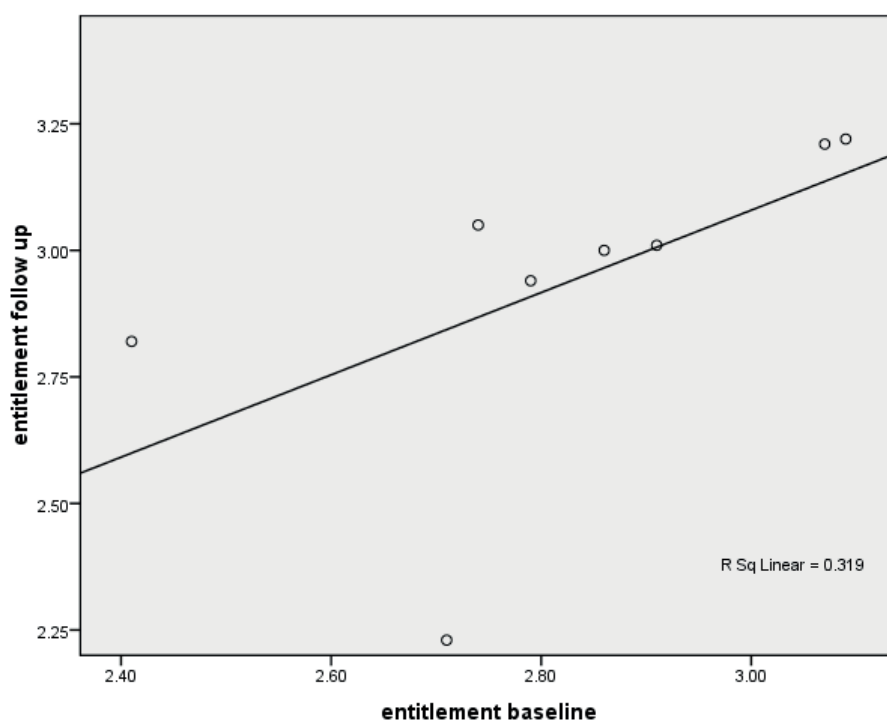


FIGURE 6: ENTITLEMENT ACROSS THE TWO PHASES

Source: Authors' calculations based on field data

5.6. LEADERSHIP

As we noted in some of the previous chapters, and as the literature (Anderson et al. 2017) had also observed that though men are generally more empowered than women, the gender gap is not terribly large, but more importantly it varies across issues. In our analysis of the baseline data we advanced the claim that the real gender gap in Tanzanian households does not pertain to the activities that could be considered as ‘internal’ to the household such as production, income, expenditures and entitlement to resources, but instead to the activities that pertain to what can be considered the ‘external’ dimension of the household. To support this claim, we remarked that while the gender gap was fairly narrow with regard to the internal activities, there was a major gap with regard to leadership-both in terms of memberships in groups and in terms of speaking in public.

TABLE 13: MEMBERSHIP IN GROUPS

Group	Baseline (%)	Follow up (%)	Change (%)
Agricultural/livestock/fisheries	16.4	18.5	2.1
Water users	72.3	47.7	-24.6
Forest users	11.3	9.8	-1.5
Credit/microfinance (e.g. SAC-COs/ROSCAs)	24.1	27.3	3.2
Mutual help/insurance (e.g. burial societies)	82.3	53.2	-29.1
Trade & business associations	3.6	5.2	1.6
Civil groups/ charitable groups	52.8	24.8	-27.4
Local government	38.3	44.9	11.6
Religious group	71.5	51.5	-20
other women’s/men’s groups	46.4	35.3	-11.1

Source: Authors’ calculations based on field data

The baseline study revealed that women were more likely than men to join mutual help/insurance (including merry go rounds and mutual aid societies), religious groups, and gender-specific groups, while they were less likely to be members of mainstream producer associations and similar

groups.

The comparison of the follow up data with the baseline data on this aspect of leadership reveals a worrisome trend: women have become, overall, even less empowered than they were when the baseline study was conducted. This disappointing result is the outcome of two sets of changes. First, women became slightly more likely to join groups of agricultural users, trade associations, credit groups and local governments, but they are dramatically less likely to join groups of water users, mutual help, religious groups and gender-specific groups.

On the face of it the decline in leadership was massive. If we compute the mean of the percentage of women who had joined a group across the nine types groups, we find that the membership rate varied in the baseline study from a minimum of 3.6 per cent to a maximum of 82.3 per cent with an average of 41.9 per cent. The follow up study shows that the membership rate varied from a minimum of 5.2 per cent to 53.2 per cent with an average of 31.82 per cent. Membership rates had declined by more than 10 per cent. And if we compute the per cent change from the baseline with the following formula:

We find that the decline was 24 per cent.

While this decline cannot be attributed to the fact that women were more involved in the decision-making process inside the household, it is assumed that the availability of alternative support from PSSN reduced their dependence on the support which was provided by the social networks before PSSN's interventions and also reduced the need for women to be more involved in the leadership of those networks or organizations.

The analysis of the data on the reported self-confidence in speaking in public presents a nearly identical picture (Table 14). There was a minor improvement in some areas (communal development, infrastructures, proper wages), a larger improvement in other areas (local committees, misbehaviour of authorities), but a marked decline in other respects (family affairs, marital affairs). If we average out the changes, we find that there was little to no change and this in the context of our theoretical framework is because the traditional systems and institutions of power and the cultures that sustain them could not be changed by a single intervention introduced by the PSSN.

This means that while cash transfer programs, like CCTs, are highly

beneficial in empowering women inside the household, they must be complemented with programs that can, by their design, empower women outside the household through education, awareness creation and capacity building on leadership for women and men in order to strengthen a culture of democracy and gender equality among men and women alike.

TABLE 14: RESPONDENTS' REPORTED LEVEL OF CONFORMING WHILE SPEAKING IN PUBLIC ON ISSUES

Issues	Men	Follow up	Change
Infrastructures	2.1	2.12	+.02
Proper wages in public works	2.01	2.07	+.06
Misbehaviour of authorities	2.01	2.12	+.11
Communal development	2.15	2.16	+.01
Local committees	2.04	2.17	+.13
Family matters	3.93	3.73	-.20
Marital matters	3.98	3.8	-.18

Source: Authors' calculations based on field data

5.7. ALLOCATION OF TIME

The allocation of time has changed in several ways. First, excluding the amount of time devoted to farming/livestock/fishing, the amount of time devoted to all the other activities declined. For the control group, i.e. the women who were not enrolled in the PSSN programme, the decline was considerable. The baseline study revealed that, as we can see from table 14, that women in the control group devoted from a minimum of 2.04 hours (care for children) to a maximum of 5.33 (work on own business) with an average of 3.44 hours per activity. The follow up study reveals that the amount of time devoted to the various activities varies from a minimum of 1.66 hours (care for children) to 5.52 (farming/livestock/fishing) with an average of 2.65 hour per activity.

For the treatment group, the allocation of time in the baseline varied from a minimum of 2.39 hours (cooking) to a maximum of 5.35 hours (own business) with an average of 3.59 hours per activity –a value that was sensibly greater than what was reported by the control group. The follow up study reveals however that the amount of time devoted to the various

activities varies from a minimum of 1.56 hours (care for children) to a maximum of 5.37 (farming/livestock/fishing) with an average of 2.60 hours per activity. These data, in addition to showing that the time allocated to the various activities has declined, also show that the decline was more marked in the case of the treatment group than for the control group.

The third conclusion suggested by these data, however, is that the allocation of time across activities has also changed. Work on own business was the most time-consuming activity in the baseline study for both treatment and control group, whereas farming/livestock/fishing is the most time-consuming activity in the follow up study. The amount of time devoted to own business has dropped by more than 50 per cent for both treatment and control group. The amount of time devoted to children care has also declined considerably to the point that children care is the activity that receives the smallest amount of time in the follow up study. This could also be a result of more children being enrolled in schools.

This evidence suggests that the PSSN programme allowed women to alter in significant ways their allocation of time, to reduce the amount of time that they are expected to work and, as a result, to have more time for other activities—and in so far as this transformation of time allocation is consistent with the empowerment of women, it is safe to conclude that the implementation of the PSSN programme together with other social networking programmes contributed to empowering women. A detailed analysis of the impact of time allocated to production and domestic work is the focus of the next chapter.

TABLE 15: TIME USE (MEAN HOURS) BY WOMEN ACROSS SOME SELECTED ACTIVITIES, COMPARISON BY TREATMENT AND CONTROL

Activity	Baseline (2015)			Follow-up (2017)		
	Control	Treatment	Prob > z	Control	Treatment	Prob > z
Cooking	2.28	2.39	0.194	2.23	2.07	0.011
Domestic work	3.26	3.41	0.312	2.00	1.95	0.300

Farming/						
Livestock/	5.28	5.28	0.876	5.52	5.37	0.261
fishing						
Care for chil-						
dren/adult	2.04	2.43	0.045	1.66	1.56	0.758
/elderly						
Work on own	5.33	5.35	0.787	2.50	2.64	0.735
business						
Religious	2.43	2.66	0.156	2.00	2.00	0.895
activities						

Source: Authors' calculations based on field data

The p-value was calculated using the Two-sample Wilcoxon rank-sum (Mann-Whitney) test $H_0: \text{Activity}(\text{treated}=0) = \text{Activity}(\text{treated}=1)$

5.8. SUMMARY OF FINDINGS

The purpose of this chapter was to compare and contrast the findings from the baseline survey data with the findings from the follow up survey data. This was not only because we wanted to assess whether and to what extent the findings of the baseline survey were validated by the findings of the follow up survey and to track change over time but also to have an opportunity to explore more fully the impact of the PSSN programme on overall women empowerment. We have focused on the five domains of empowerment—production, input on decisions, input on use of income generated by activities, entitlement to resources used in the activity, leadership and allocation of time. The findings in many ways validate what our analysis of the baseline data suggested. The baseline suggested that men were slightly more empowered than women, that the gender gap was small but varied across issues/activities, and that leadership was the area in which the gender gap was widest.

The analysis of the data collected in 2017 does not simply corroborate each of these claims but it also shows that while significant empowerment has occurred with regard to participation in production/activity, input in the decision-making process, input on the use of income, entitlement to resources and allocation of time, the area of leadership remains the most

problematic for women because as we will show in chapter seven, the culture and social norms that determine the voice of women outside the household have not changed and cannot be changed only through interventions aimed at social assistance unless it is implemented as part and parcel of a broader programme for social transformation.

CHAPTER 6

TIME ALLOCATION ON PRODUCTIVE AND DOMESTIC WORK: AN UNINTENDED CONSEQUENCE OF CONDITIONAL CASH TRANSFERS ON WOMEN'S WORKLOAD

Hubert M. Shija

6.1 INTRODUCTION

It has been actively argued that in the social world, there are social, economic, political and cultural structures, which are not fair to everyone (Guba, 1990; Guba & Lincoln, 1994). The main reason is that these structures were constructed and crystallised over time to the extent that they are perceived to be natural (Guba & Lincoln, 1994; Slegh, Barker, Kimonyo, Ndolimana, & Bannerman, 2013). There have been many attempts to transform them, but the process is complicated since it needs much time to unlearn while some new members of the societies teach and others learn them (Patel & Hochfeld, 2011). One of the social structures, which requires transformation, is gender relations (Kabeer, 1999; Slegh et al., 2013). Gender is the social relationship between men and women (Kabeer, 1999). Gender studies confirm that there is no equity and equality between men and women (Haile, Bock, & Folmer, 2012; Khushbu & Sam, 2016; Mahmud, Shah, & Becker, 2012; Molyneux & Thomson, 2011; Patel & Hochfeld, 2011). However, there are some improvements, but they are not as significant as anticipated (Haile et al., 2012; Mahmud et al., 2012; Patel & Hochfeld, 2011).

Although to a large extent, there is an imbalance between men and women socially, economically, politically and culturally, women play a significant role in the families, households, communities and societies (Patel & Hochfeld, 2011). For example, most women perform productive and care work, such as looking after children and work on the farm, especially in the developing world (Rutahakana, Rweramila, & Abel, 1991). Despite their importance in their households and societies, most women cannot decide on their own choices without the influence of men or their spouses (Kabeer, 1999). It is the current social structures, which deny most women such an ability (Kabeer, 1999).

Most social protection and development initiatives such as cash transfers programmes involve women directly to bring equality and fairness between men and women socially, economically and politically (Banerjee, Hanna, Kreindler, & Olken, 2017). In the context of this chapter it is argued that the direct involvement of women in cash transfers programmes increases women's workload while men's workload remains the same (Molyneux & Thomson, 2011; Patel & Hochfeld, 2011). Having examined other factors in the previous chapters, in this one we examine whether the Tanzania's PSSN's cash transfers, including Public Works Programmes, increase women's workload.

This chapter is organised into six sections. This section covers the background, context, and purpose of this chapter. The debate on cash transfers and women's workload will be presented in section two. The Women Empowerment in Agriculture Index (WEAI), an analytical tool used will be covered in section three. The fourth next section devotes to conceptualising time, while the analysis and findings will be covered in section five. Section six presents the chapter's conclusions.

6.2 DEBATE ON CASH TRANSFERS AND WOMEN'S WORKLOAD

There is a continuing debate on cash transfers and women's workload. On the one hand, the main argument is that cash transfers can prevent and alleviate poverty while transforming gender relations through empowering women (Banerjee et al., 2017). On the other hand, it is argued that cash transfers are practical tools to fight poverty, but they do not improve women's ability to make strategic life choices without the influence of the men (Molyneux & Thomson, 2011; Patel & Hochfeld, 2011). Moreover, there is no significant reduction in women's burden as the programmes are implemented through women since it is believed and evident that supporting women has positive effects to the households and society without changing their conventional roles (Kabeer, 1994, as cited in Patel & Hochfeld, 2011; Rohwerder et al., 2017). Furthermore, Molyneux and Thomson (2011), Patel and Hochfeld, (2011) and Rohwerder et al. (2017) argue that women already have the care burden particularly for children and performing domestic responsibilities.

Evidence from Latin America, South Africa and Rwanda shows that conditional cash transfers (CCTs) improve lives of children (Molyneux &

Thomson, 2011; Patel & Hochfeld, 2011) and women (Patel & Hochfeld, 2011). In contrast, the main drawback of CCTs is that it does not address the issue of women empowerment (Molyneux & Thomson, 2011; Patel & Hochfeld, 2011; Rohwerder et al., 2017). For example, women beneficiaries still have the burden of unpaid care work (Patel & Hochfeld, 2011; Rohwerder et al., 2017). Moreover, the paid work, particularly the Public Works Programme (PWP), has increased their burden as it demanded more of their time (Rohwerder et al., 2017). The works of Molyneux and Thomson (2011), Patel and Hochfeld (2011) and Rohwerder et al. (2017) are critical for this study because they highlight an effect of CCTs on women's burden.

Molyneux and Thomson (2011), Patel and Hochfeld (2011) and Rohwerder et al. (2017) employed qualitative and quantitative methodologies. Molyneux and Thomson (2011) and Rohwerder et al. (2017) used participatory approaches and semi-structured interviews while Patel and Hochfeld relied on household surveys. Rohwerder et al. also used a survey and quasi-experiment. The population in the Molyneux and Thomson's (2011) and Patel and Hochfeld's (2011) studies constituted women beneficiaries while in Rohwerder's et al. (2017) work comprised women beneficiaries and non-beneficiaries. Additionally, Molyneux and Thomson and Rohwerder et al. also included key informants. The populations of these studies were relevant to the studies of the impact of CCTs on women empowerment because they comprised similar populations involved in our study. Rohwerder et al. included men, older children, and community leaders.

The reviewed CCTs literature in this chapter covered two continents of South America and Africa. In Africa, studies were conducted in South Africa and Rwanda while in South America, the research projects were carried out in Bolivia, Ecuador and Peru. Following this diversity, the findings of these studies throw light on the impact of CCTs on women's workload across geographical areas.

The work of Rohwerder et al. (2017) revealed that women continue to perform care work such as caring for children and sometimes the elderly, cooking, cleaning, washing, fetching firewood and water. Women also take care of domestic animals like chickens (Rohwerder et al., 2017). Women also perform productive work, especially agricultural work (Rohwerder et

al., 2017). Rohwerder et al. argue that these domestic activities are time-intensive, and women receive little help from men.

Some men help women to conduct care tasks, but they do that for some activities like taking care of the children and sick (Rohwerder et al., 2017). Most men do not help women with other care tasks because of their gender norms. For example, culturally, men are not supposed to perform kitchen activities like cooking. The reason for gendered roles is that men, women and older children believe that there are tasks for men and women because of the physical energy they require (Rohwerder et al., 2017).

CCTs provide public works opportunities for women to increase their income. The examples of public works are repairing roads and construction (Rohwerder et al., 2017). Not only are these public works physically challenging, but they are also time-consuming (Rohwerder et al., 2017). Although the public works help women to meet their household food, health and education needs, they add burdens to women to the extent of lacking time for leisure, learning and resting (Rohwerder et al., 2017).

Following this debate, using the WEAI domain of time use, this chapter seeks to examine whether CCTs implemented by TASAF increase women's workload on productive and domestic work. The findings contained in this chapter will provide more evidence on the influence of cash transfers on women's burden of caring and looking after their households in the context of Tanzania. It will also contribute to the debate on the role cash transfers on welfare and empowerment of women and inform policy options.

6.3 MEASURING WOMEN'S ALLOCATION OF TIME

Time is one of the five components of WEAI, which is used to measure women's empowerment (Alkire et al., 2013). This aspect of time, which was used in this study to measure women's workload entails an allocation of time to work and leisure (Alkire et al., 2013). Work is divided into productive activities such as tilling the land and domestic tasks like caring for children and carrying out household chores (Alkire et al., 2013). Leisure is all about activities such as visiting neighbours, watching television, listening to the radio, watching movies and doing sports (Alkire et al., 2013). Work is measured quantitatively using time, which is the

independent variable while leisure is measured qualitatively through perception (Alkire et al., 2013).

In the context of this chapter, productive work is restricted to employed, self-employed work, farming, livestock, fishing, weaving, sewing and textile orientated activities. Domestic work entails shopping and getting services, household chores such as cooking, collecting firewood and water, and caring for children, adults and elderly. However, shopping and getting services may not directly be related to household needs.

Work, which is again split into primary and secondary activities, is measured in 24 hours (Alkire et al., 2013). Primary and secondary aspects of activities are identified when someone performs at most two tasks concurrently (Alkire et al., 2013). Work hours are computed by adding 50% of the time of secondary activities to a total time of primary tasks (Alkire et al., 2013). Someone is overstretched if he or she spends more than ten and a half hours working in 24 hours. In this chapter, this scale was only used for total working hours within 24 hours.

WEAI also has a dimension, which is called the **Gender Parity Index (GPI)**. This index measures gender equality with a focus on empowerment between primary male and female within the household (Alkire et al., 2013). It is argued that it offers a clear understanding of gender differences regarding empowerment, and it permits a comparison regarding the demographic features of men and women in the household (Alkire et al., 2013).

It is argued also that WEAI has gone a further step to measure women's empowerment to help more understanding of gender relations transformation (Alkire et al., 2013). However, it also has some drawbacks. First, non-agricultural decision-making is excluded (Alkire et al., 2013). Second, control over resources and income is not specific. Third, women heading household appear to be empowered (Alkire et al., 2013). Fourth, it lacks adequate indicators of participation (Alkire et al., 2013). Lastly, since domains are different, a focus on the agriculture domain may not measure some elements of other domains (Alkire et al., 2013).

6.4 CONCEPT OF TIME

As time is one of WEAI's domains, it is important to conceptualise time briefly to understand the usefulness of WEAI in measuring it. Time is one of the aspects of human reality (Hoffman, 2010). It is a human construction, which influences peoples' ways of life, particularly the way people organise their activities. Alternatively, it is one of the elements of culture as a language (Hoffman, 2010).

There are two ways, which are used to measure time in different parts of the world (Hoffman, 2010). The literature indicates that time is measured based on events and motion. The event is categorised into event and clock time (Hoffman, 2010). Event time entails the use of natural signs and occurrence of activities while clock time is the organisation of events around the clock. It is argued that the clock time was inserted in event time between 14th and 17th century, and it has increased accuracy (Hoffman, 2010).

Time as a motion has two categories, which are linear and cyclical (Bhaskar, 2016; Hoffman, 2010). Linear time entails a start and endpoints, direction, singularity, speed and non-recurrent of activities. According to these two authors cyclical time is seasonal, repeatable, and it is not influenced by speed. It appears that the domain of time in WEAI is highly related to clock time. As clock time might not be understood by less educated people in the developing world, measuring time allocation might not be comprehensive.

6.5. ASSESSING THE EFFECT OF THE PROGRAMME ON WORKLOAD AND TIME DIMENSION

This section presents descriptive analysis of the characteristics of participants, and the detailed cross tabulated, statistical tests and thematic analysis that responds to the basic research question.

6.5.1 Characteristics of Samples

The samples of survey and interview participants comprised both females and males. The analysis indicated that in the survey sample, there were slightly more females (59%, n=1,869) than males (41%, n=1,313). For the interview, there were also more females (57%, n=61) than males (43%, n=46). These participants belonged to two types of household

headship. Most participants belonged to female and male adult category (81%, n=2,565) while a few belonged to female adult category only (19%, n=1,753).

As Table 16 shows, there was a difference regarding sub-sample size between beneficiaries and non- beneficiaries. There were fewer beneficiaries (6%, n=192) than non-beneficiaries sub-sample (94%, n=2,990). Similarly, within female sub-sample, there were fifteen times fewer beneficiaries than non- beneficiaries.

TABLE 16: CROSS TABULATION FOR GENDER FOR PROGRAMME BENEFICIARIES AND NON BENEFICIARIES

Response		Gender		Total
		Female	Male	
CCT/ PWP	Count	116	76	192
	% within CCT/ PWP	60.4%	39.6%	100.0%
	% within Gender	6.2%	5.8%	6.0%
	% of Total	3.6%	2.4%	6.0%
	Count	1,753	1,237	2990
	% within CCT/ PWP	58.6%	41.4%	100.0%
	% within Gender	93.8%	94.2%	94.0%
	% of Total	55.1%	38.9%	94.0%
Total				
% within CCT/ PWP				
	Count	1,869	1,313	3182
% within Gender				
% of Total				
	58.7%	41.3%	100.0%	
	100.0%	100.0%	100.0%	
	58.7%	41.3%	100.0%	

Source: Fieldwork data, 2015

For the non-probability sub-sample of women, one-third of participants did not go to school (31%, n=61) while nearly half of them completed primary education (48%, n=61). About one-fifth of participants did not

complete primary education (20%, n=61). Two-thirds of the participants were married (67%, n=41) while about one fifth were widows (18%, n=11). Many participants were peasant farmers (75%, n=41), and a quarter were doing business and keeping livestock (25%, n=14). Regarding household headship and size, half of them were heading their households (55%, n=29) and their average household size was six members.

6.6 INFLUENCE OF CASH TRANSFERS ON WOMEN'S WORKLOAD

Before comparing women beneficiaries and non-beneficiaries regarding their workloads, the workload of men and women was examined regardless of their access to cash transfers. T-Test for independent samples was conducted to compare the scores of the total workload for men and women. The test results indicated that there was a significant difference between men ($M=7.4651$, $SD=3.22043$) and women ($M=8.6958$, $SD=3.43729$), $t(2196) = 9.442$, $p=.000$, two-tailed. The degree of differences in means (mean difference= 1.23064 , 95% CI: $.97505$ to 1.48622) was minimal (Eta squared= 0.031).

Further, analysis revealed that both women beneficiaries and non- women beneficiaries reported that they performed more household and productive work than men. However, some households were headed by females. Moreover, some beneficiaries were overstretched because, in addition to their work burden, they had to participate in PWP.

“I do domestic works when I am free, I mean during night hours. I spend my time washing dishes, clothes and cleaning my house. I don't have free time as such. My husband cannot stop me since he always gets time to meet with his friends. He likes traditional games and coffee so you will meet him there sometimes or he rests at home as I told you earlier about his health problem.” (Participant AK, programme beneficiary, Nyamazi Village, Zanzibar)

There was a difference between men and women in spending their time. For example, this participant AK perceived domestic work as free time. Moreover, she performed such work during the night. Her husband did not assist her to carry out such household chores. The activities of the husband, which were not work-related, were also revealed, for instance,

her husband was playing traditional games and drinking coffee while she was washing dishes. It is also likely that she was working throughout the day as she did domestic work at night.

“Yes, there are changes. Before we (women) did not do anything, we depended on men on everything, but now it is different because we are engaged in various activities. For example, we dig a borehole and then we are paid. Some of us use that money to meet our needs, such as domestic needs, but in the past, this was not possible. It was men who provided all household needs.” (Participant AO, TASAF beneficiary, Ndogowe Village, Chamwino).

The TASAF programmes included women in work, which were performed by men only before PWPs were introduced while men had not started to carry out household chores.

T-tests of independent samples were carried out to compare the scores of the total workload and time spent on some domestic responsibilities for women beneficiaries and non-beneficiaries. The responsibilities were caring for either children, adults or older adults, cooking, and domestic work such as fetching water and firewood. The results of all tests indicated that there were no significant differences in scores of the total work and household responsibilities as specified above (see Table 16 and Appendix Two).

The effect size of mean differences, measured by eta squared, was computed manually and categorised based on Cohen’s (1988) as cited in Pallant (2013) categories. The formula of Eta Squared is t squared divide by t squared plus group one and two samples minus two (Pallant, 2013). Cohen’s scale has three categories of effect size, which are .01 for a small effect, .06 for a moderate effect and .14 is the large effect (Pallant, 2013).

TABLE 17: STATISTICS FOR WOMEN BENEFICIARIES AND NON- WOMEN BENEFICIARIES

	Women and beneficiaries	N	Mean	Std. Deviation	Std. Error Mean
Total Working Time (WEAI)	Yes	113	8.4469	3.67810	.34601
	No	1662	8.7127	3.42082	.08391

	Women and beneficiaries	N	Mean	Std. Deviation	Std. Error Mean
Cooking Time - Primary	Yes	92	2.2717	1.07011	.11157
	No	1443	2.3659	1.12493	.02961
Cooking Time - Secondary	Yes	13	1.9231	1.11516	.30929
	No	99	1.9697	1.13798	.11437
Caring Children/ Adults/ Elderly Time - Primary	Yes	20	2.5000	2.66557	.59604
	No	354	2.2514	1.81013	.09621
Caring Children/ Adults/ Elderly Time - Secondary	Yes	6	4.0000	3.52136	1.43759
	No	105	5.7429	3.42510	.33426
Domestic Work Time - Primary	Yes	73	3.7123	2.77629	.32494
	No	1388	3.3184	2.33701	.06273
	Women and beneficiaries	N	Mean	Std. Deviation	Std. Error Mean
Domestic Work Time - Secondary	Yes	8	2.1250	1.35620	.47949
	No	44	2.2727	1.30051	.19606

Source: Fieldwork data, 2015

Further analysis using qualitative data also revealed that women beneficiaries had more workload than non-beneficiaries. The main reason was that while they continued with their workload as other women, they had additional work related to TASAF programmes. However, their living standards improved, and they managed to send their children to school and to receive medical treatment.

“There is no change of responsibilities, and mostly I can speak on women side concerning my family. My duties and responsibilities are likely to be the same because as you can see, I am too old and I can’t do many things. Most responsibilities are still the same even before I become TASAF beneficiary.” (Participant AG, TASAF beneficiary; Kikwete Village, Kisarawe)

It appears that the age of this participant AG was the primary reason for the reduction of her workload rather than TASAF programme. Moreover, she perceived that TASAF programme had not reduced their workload.

“The roles have increased compared to the previous time because now we are required to make more decisions and plans for all required duties. For instance, before PWP programmes, I used to plan for my activities, but now we have a required activity. Like I have said earlier, I am supposed to wake up very early in the morning to finish TASAF related work and go back to our normal chores.” (Participant AG, TASAF beneficiary; Kikwete Village, Kisarawe)

The CCTs and PWPs reduced her sleeping time because she had to wake up very early in the morning to accommodate such activities in her work plan.

“To me, women have become more responsible in taking care of families compared to the past. Now we can provide our children with food, clothes and other basic needs, and I am grateful for this because it helps me to take care of my family.” (Participant AG, TASAF beneficiary; Kikwete Village, Kisarawe)

While the CCTs had increased the responsibilities for the women beneficiaries, it also improved the living standards.. It also seems that PWPs required more time of women than men.

“For a woman, there is no time you do not have work; you cannot rest, especially if you are a widow, as you do all the responsibilities. For instance, you go out to buy firewood; when you come back, you fetch water to wash dishes. Your children cannot help you because they go to school. They normally help me to start the cooking fire because I am sick. I have nerve pain, but I have to do all those activities alone.” (Participant AV, non-TASAF beneficiary; Shakani A Village, Unguja)

The study shows that women beneficiaries almost had as many duties as non-beneficiaries.

A cross tabulation analysis and a 2x2 chi-square test for independence were also conducted to examine the association of beneficiaries and non-beneficiaries with women’s workload. A cross tabulation analysis indicated that non beneficiaries vastly outnumbered the beneficiaries across all

categories assessed (see Table 3).

TABLE 18: CROSS TABULATION OF BENEFICIARIES WORKLOAD, AMOUNT OF SLEEP AND LEISURE TIME VIEWS

		Beneficiaries		Total
		Yes	No	
Exceeded Workload	Yes	6% (35)	94% (540)	100% (575)
	No	6.5% (78)	93.5% (1,122)	100% (1,200)
Amount of Sleep	Less than Average	4% (19)	96% (422)	100% (441)
	Average	7% (80)	93% (1,045)	100% (1,125)
	More than Average	5% (16)	95% (285)	100% (301)
		Beneficiaries		Total
		Yes	No	
Perception of Leisure Time	Less Satisfied	9% (53)	91% (512)	100% (565)
	Not Sure	10% (19)	90% (167)	100% (186)
	More Satisfied	4% (43)	96% (1,073)	100% (1,116)

Source: Fieldwork data, 2015

According to Tables 17 and 18, the test results indicated that there was no significant relationship between those two variables, $X^2 (1, n=1,775) = .053$, $p=.818$, $\phi=-.008$. Moreover, according to Cohen's (1988) as cited in Pallant (2013) criteria of effect size, the effect was minimal. Cohen's (1988) as cited in Pallant (2013) scale indicates that .01 is for small size, .30 is for medium size and .50 for large size (Pallant, 2013).

TABLE 19: CHI-SQUARE TESTS FOR WOMEN BENEFICIARIES AND NON-BENEFICIARIES AND WORKLOAD

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.111 ^a	1	.739		
Continuity Correction ^b	.053	1	.818		
Likelihood Ratio	.112	1	.738		
Fisher's Exact Test				.835	.413
Linear-by-Linear Association	.111	1	.739		

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
N of Valid Cases	1775				

Notes: (a) 0 cells (.0%) have expected count less than 5. The minimum expected count is 36.61. (b) Computed only for a 2x2 table

Source: Fieldwork data, 2015

TABLE 20: EFFECT SIZE SYMMETRIC MEASURES FOR WOMEN BENEFICIARIES AND NON- BENEFICIARIES AND WORKLOAD

		Value	Approximate Significance
Nominal by Nominal	Phi	-.008	.739
	Cramer's V	.008	.739
	Contingency Coefficient	.008	.739
N of Valid Cases		1775	

Source: Fieldwork data, 2015

Similarly, a more in-depth analysis via qualitative data indicated that the workload of women beneficiaries was more than that of non- beneficiaries. However, many TASAF women beneficiaries reported that the programmes did not add more work to their existed workload, but the underlying message from their accounts was that their workload increased.

“There are big changes in roles and responsibilities in my family. Before I became a PSSN beneficiary, I spent more than six hours a day working in farms to generate income for food, school uniforms, books, pencils and the like. Nowadays I spend only four hours a day farming. As I told you before, there are now fewer responsibilities than before I became a beneficiary. For example, in the past, we had to go to Mwalushu Village hospital when a member of the family fell sick; it took us an hour to get there. But presently, I can carry my child with my hands and spend five minutes to get to the hospital.” (Participant AQ, TASAF beneficiary; Mwanunui Village, Itilima)

It is perceived that TASAF programmes had reduced the women's workload, but the estimated difference of two hours in farming seemed to be small.

“I am the one who selects a member of the household to attend PWPs because I have been registered by my name “Participant AQ”. Sometimes I go there with my son to get more pay. I only ask my husband to attend public work if I have to take care of a member of the family who falls sick.” (Participant AQ, TASAF beneficiary; Mwanunui Village, Itilima)

Except for her husband, she could ask any member of their household to participate in the PWPs when there is no family emergency. For example, she only asked her spouse to attend PWPs when a member of the family fell sick. It appears that if the husband assumed the responsibility of nursing the sick member, he could also perform household chores, which are perceived as women’s work.

“I am not a TASAF beneficiary, but I don’t see any changes in the roles and responsibilities of women and men both at household and community level.” (Participant BH, non-TASAF beneficiary; Ng’ahambako Village, Chamwino)

However, this participant BH was not a TASAF beneficiary; she perceived that the programmes did not reduce women’s workload as the division of labour between men and women continued to be the same.

Time allocation on productive and domestic work, which women performed, was also measured with the proxy indicators, which were an amount of sleep and leisure time satisfaction. The association of these two indicators between beneficiaries and non- beneficiaries were examined using a chi-square test for independence and cross tabulation.

For the first relationship, a cross tabulation analysis revealed that a majority of beneficiaries (7%, n=80) and non- beneficiaries (93%, n=1,045) had an average amount of sleep during the previous night (see Table 3).

As Table 21 shows, the 2x3 chi-square test for independence revealed that there was no significant association between the amount of sleep during the previous night and beneficiaries and non-beneficiaries, $X^2(2, n=1867) = 4.748, p=.093, V=.050$. Additionally, according to the scale of two categories, the effect size was small. The magnitude was determined by picking a smaller value after subtracting one from the columns and rows because the amount of sleep variable had three values (Pallant, 2013). The

scale is small=.01, medium=.30 and large=.50 (Pallant, 2013).

TABLE 21: CHI-SQUARE TESTS FOR BENEFICIARIES AND NON-BENEFICIARIES AND AMOUNT OF SLEEP

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.748 ^a	2	.093
Likelihood Ratio	4.976	2	.083
Linear-by-Linear Association	.748	1	.387
	Value	df	Asymptotic Significance (2-sided)
N of Valid Cases	1867		

Note: 0 cells (.0%) have expected count less than 5. The minimum expected count is 18.54.

Source: Fieldwork 2015

For the second assessed association, the cross tabulation analysis indicated that a few beneficiaries (9%, n=53) and a majority of non- beneficiaries (91%, n=512) perceived that their leisure time was less satisfactory (see Table 3). Similarly, the fewest beneficiaries (4%, n=43) and most non- beneficiaries (96%, n=1073) viewed their leisure time to be more satisfactory.

The Chi-square test for independence indicated a significant association between these beneficiaries and non- beneficiaries and their satisfaction with their time for leisure, $X^2(2, n=1,867) = 25.705, p=.000, V=.117$ (see Table 7). However, the Chi-square test cannot show the direction of the relationship (Neuman, 2014). The magnitude of the association was close to medium.

TABLE 22: CHI-SQUARE TESTS FOR WOMEN BENEFICIARIES AND NON-BENEFICIARIES AND LEISURE TIME SATISFACTION

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25.705 ^a	2	.000
Likelihood Ratio	25.052	2	.000
Linear-by-Linear Association	21.986	1	.000
N of Valid Cases	1867		

Note: 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.46.

Source: Fieldwork data, 2015

The overall analysis above revealed that TASAF programmes increased the workload of their women beneficiaries. However, the difference between women beneficiaries and non-beneficiaries was not statistically significant. Moreover, the findings indicated that while the workload of beneficiaries increased, the workload of men continued to be the same. The women's workload increased because they performed the perceived men's work while men did not do the perceived women's activities such as washing dishes. Additionally, it appears that some women perceived domestic work is not work for men.

The findings also indicated that the productive work, mainly agriculture, public works such as digging wells were for both men and women while domestic work was for women only. Some beneficiaries recognised that their workload increased, but they asserted that TASAF programmes were not a burden to them because they improved their living standards. Moreover, it appears that their work burdens shifted from non-TASAF work whose pay is not guaranteed to the TASAF related works whose income is certain.

To a large extent, these findings are similar to the results of previous studies cited earlier. For example, Molyneux and Thomson (2011) found that CCTs in Bolivia, Ecuador and Peru improved women's living standards, but they increased their workload, particularly the care of their household members. Similarly, Patel and Hochfeld (2011) who conducted their study on CCTs and women's empowerment in South Africa, argue

that Child Support Grants (CSG) increased opportunities in the society, but the women's care burden remained the same.

The findings of the research conducted in Rwanda and focused on PWPs indicated that the workload of PWPs women beneficiaries increased. It was further revealed that women were the primary carers in their households (Rohwerder et al., 2017). However, their older children and to some extent their spouses engaged themselves in some household activities. Moreover, there was limited support for caring for their households from outside (Rohwerder et al., 2017).

As are the findings presented in this chapter, the Rwandese women's spouses were not ready to perform care work including domestic chores such as cooking and cleaning because of gender norms (Rohwerder et al., 2017). For example, it was perceived that women performed some household activities better than men. Rohwerder et al. (2017) argue that balancing paid and unpaid work is a challenging exercise for most women because both categories of work are frequently physically challenging and time-consuming. They concluded that following this situation the women face, they found themselves having limited time for leisure and personal use (Rohwerder et al., 2017).

6.7 CHAPTER CONCLUSIONS

This chapter examined the unintended time consequences of implementing conditional cash transfers on women. Findings reveal that the allocation of time has changed in several ways. First, excluding the amount of time devoted to farming/livestock/fishing, the amount of time devoted to all the other activities declined as a result of conditional cash transfers. This observation is consistent with the expectation that the participation in the PSSN program allows women to allocate less time to work and conversely more time to leisure activities.

Second, analysis has also shown that the allocation of time across other activities has also changed. The amount of time devoted to own business has dropped by more than 50 per cent for both treatment and control group. The amount of time devoted to children care was also shown to decline considerably to the point that children care is the activity that receives the smallest amount of time in the follow up study. This evidence suggests

that PSSN has allowed women to: alter in significant ways their allocation of time, to reduce the amount of time that they are expected to work and, as a result, to have more time for leisure activities—and in so far as this transformation of time allocation is consistent with the empowerment of women. Therefore, these findings suggest that it is safe to conclude that PSSN has contributed to empowering women by creating pockets of extra time to be spent on other productive activities beyond household chores and care.

CHAPTER 7

THE IMPACT OF CULTURAL, RELIGIOUS AND LEGAL FACTORS ON WOMEN'S EMPOWERMENT

Paschal B. Mihyo and Jamal B. Msami

7.1. INTRODUCTION

In chapter four we put an emphasis on social protection as a process. We distinguished between social engineering projects that may improve the condition of the poor but fail to improve or change their position in society or at the household level. We also clarified what we meant by changing the condition and position of the poor in various contexts. We distinguished social engineering from transformative social protection processes and argued that transformative social programmes become effective if they are part of broader or bigger programmes that seek to remove the root causes of poverty and vulnerability. In the examples of such empowering measures we suggested a re-examination of policy measures that were taken to reform service provision in the social services and removal of their possible negative impacts and the reassessment of institutions such as customary norms and practices which have been invented and manipulated over the years to suit interests of dominant groups with the view to realigning them with national policies and international conventions on human rights, the rights of women, children, people living with disabilities and minorities.

We also raised a concern that because individuals live in households and communities, the support focused on individual women cannot fully achieve its expected outcomes because the resources may have to be shared with other members of the household or community, diffusing the intended purpose. We therefore suggested that the individual and group support could increase the outcomes of social assistance if they are combined. It was also suggested that supporting households to access education or health services becomes more effective if the services provided by the existing institutions are sufficiently funded to deepen their impacts. Otherwise, it was argued, social assistance becomes a continuous need because the problems of ill health may continue and if schools are not well funded the children supported to remain in schools may still fail to advance to secondary schools and come back to the community to join the poor.

In our theoretical framework we identified systems and structures that shape the ladders and spaces of power in society and the place women occupy on these spaces and ladders in various African households and communities. It has been argued that for women's empowerment and disempowerment to be clearly understood, a deeper understanding of the cultural, legal and religious barriers that may obstruct or hinder their capability to assert themselves in the spaces of power and advance in the gendered ladders of power in their households and communities is necessary. We argued that empowerment starts when people are free from fear and when through awareness and education, their analytical, critical, cognitive, and interpretive capabilities are strengthened so that they can make informed choices and easily understand the systems and factors that enable them to advance or hinder them from advancement. It is that capability that can make them free citizens and enable them to utilize the resources and opportunities independently for their personal and community development as argued by other scholars such as Swantz (1985) and Meena (1992).

Therefore, we look at transformative women's empowerment as a gradual process which requires a multi-sector approach that can enhance the ability of an individual woman to make different choices in her social life and which can transform the household and community to create space for women to advance. The findings in chapters five and six indicate that there has been an appreciable degree of empowerment of women in households targeted by the PSSN programme of TASAF through Conditional Cash Transfers (CCTs). It was clear however, that in other areas such as leadership and voice in the public domain the situation was different.

We concluded that this gap could not and will not in future be filled by social assistance by TASAF alone. We also take cognizance of the post 2015 government measures that have been put in place to increase support to the poor by removing a lot of nuisance taxes that were reducing their income, making extractive cooperative unions and privatized industries pay back funds illegally stolen from the earnings of farmers, increasing the number of health centres in almost all districts, increasing access to clean water and ensuring all children of school going age attend primary and junior secondary school at the cost of the state (PMO 2018). These measures have addressed some of the constraints that we raised in chapter

4. This chapter focuses on the binding constraints imposed on women advancement by legal; cultural and religious factors that may need to be examined and if possible, changed to make social protection for women more transformative.

7.2. THE RATIONALE FOR TARGETING WOMEN IN SOCIAL ASSISTANCE

Conditional Cash Transfers is a form of social protection mechanism which has gained currency in recent years among development planners, policy makers, researchers and the broader development partners' community. This form of social protection system is necessary to enable the poorest parts of the population to meet their basic needs while they find ways to get out of poverty (Hulme and Barrientos, 2008; Antonopoulos, 2013). As one study put it,

“There is a growing consensus around the view that social protection constitutes an effective response to poverty and vulnerability in developing countries, and an essential component of economic and social development strategies” (Hulme and Barrientos, 2008).

In Tanzania this recognition was reflected in the two National Strategies for Growth and Reduction of Poverty (NSGRP) I & II (GOT, 2005, 2011). There is also evidence that policies aimed specifically at alleviating poverty through empowering women have a far-reaching positive impact not only on normalizing the historical gender imbalances but also in improving the livelihood and welfare of the poor households in rural communities (Chen, 1992; Bartlett, 2005; Namfua, 2008, Revenge and Shetly, 2012).

In Tanzania women have a very important role to play in development for several reasons. According to the latest population census, women account for about 51 per cent of Tanzania's population (NBS, 2013). The latest census also found that nearly one-third of the households are headed by women. Women predominate in agricultural production and constitute more than half of those involved in the informal trade (NBS, 2015). They are also the main carers of the families and as such have the major responsibilities for the health and well-being of their families. Despite these facts, their socio-economic status is low as compared to that of men. This can be largely attributed to the prevalent male-dominated patriarchal

system and results, among other things, in women especially in the rural areas being unable to participate fully in development activities that can contribute towards breaking the cycle of household poverty (Mbilinyi et. al, 2003; TGNP, 2007).

The PSSN aims at changing this by providing a limited amount of cash to women from the poorest households in the hope that such transfers will enable the women to meet the basic needs of their households and in the process, develop livelihoods that will enable them to rise out of poverty. The PSSN programme is not primarily designed as a gender programme and as such it does not contain a strategy specific for evaluating the gender aspects in terms of economic empowerment.

In chapter 4 we adopted the operational definition of the term “women’s economic empowerment” from the Harvard and Longwe Frameworks of Gender Analysis and IFPRI’s *Women’s Empowerment in Agriculture Index* (WEAI) which consists of five Domains of Empowerment (5DEs), production, productive resources, income, leadership and time. The Index focuses on the following aspects: women’s ability to make decisions in production, access to and power to make decisions over productive resources, control over use of income, taking up leadership roles and the extent to which women can make decisions on the use of time but with a special focus on how cultural, legal and religious factors affect these 5DEs. The main findings in the baseline and follow up surveys indicate that CCTs have changed the condition of women in terms of their welfare and access to resources, but it has minimally changed or transformed their position in terms of awareness of the rights, participation in community decision making and leadership at community level. The major assumption in this chapter is that culture, religious and legal factors influence the outcomes of the contribution of CCTs to women’s empowerment in households targeted by the PSSN programme.

The data informing this chapter was collected in several villages of Kahama (Shinyanga Region), Bagamoyo (Coast Region) and Chamwino (Dodoma Region) districts sampled from the piloted districts for the PSSN Phase 1 Program. In these districts, all the respondents were the beneficiaries of the Conditional Cash Transfers (CCTs). In addition, data was also collected from several other districts that were not piloted and where the households

had not yet received the CCTs but were the potential beneficiaries of the PSSN under TASAF Phase III of the programme. The combination of the two sets of data provides insights to assess whether cultural, legal and religious factors have any negative or positive effects on women's empowerment as defined by the WEIA indicators.

7.3. THE CAPABILITIES APPROACH IN WOMEN EMPOWERMENT

In addition to the theoretical and analytical framework discussed in chapter 4 on creating conditions for women acquiring capabilities to assert themselves on the spaces and ladders of power at household and community level, this chapter uses the capability theory approach to illuminate the findings on the impact of the CCTs on women empowerment in Tanzania. This is in line with the capabilities approach as a theoretical framework pioneered by Amartya K. Sen (1990). After expounding on this, the discussion provides a theoretical analysis of the impact of culture, religion and legal institutions on the enablement or disablement of women in their efforts to become equal partners with men in processes of power, production, governance and distribution at the household and community or society levels.

The main theoretical assumption of the capabilities approach is that the attainment of human development entails the need to provide enough social spaces and avail people opportunities to enjoy a great set of valuable activities or ways of being (Tjelta, 2005, Arshad, M 2011). These proponents of the approach contend that individual freedoms are of paramount importance for meaningful human development. To clarify further, the capabilities as used in the above theoretical approach can be defined as the innate powers which exist within a person (Sen, 1999). These capabilities are basic and important and enable a human being to learn and acquire necessary skills to master his or her environment. The capabilities are natured, nourished and imparted to an individual in what we referred to earlier as the development of analytical and cognitive capabilities that free the individual from fear of the environment and empower them to control that environment (Robeyns, 2003). The injection of income or capital into poor households channelled through women has a far-reaching positive impact on improving and nurturing the basic capabilities which later may

make development possible and in turn women empowerment achievable (Nussbaum, 2011: 23).

This requires knowledge about rights and how to use this freedom for self, household and community advancement. Amartya Sen, the main architect of the capabilities approach has argued that to understand the society requires understanding the degree of freedom of each member in the society. For clarity in this theoretical approach, Sen (Sen *ibid.* 1999:87) defines “capabilities” as the amount of freedom an individual enjoys leading the kind of life one chooses or decides to pursue. One is free to make the choices in life as per his or her socio-economic conditions. In this regard, social protection policies would be useful and relevant if they can facilitate an individual to get social and economic freedom as pre-requisites for human development within this theoretical perspective.

In line with above, CCTs are widely considered by most development partners, non-state actors, policy makers, social policy experts and researchers to be useful instruments for social change. The CCTs have proved to be appropriate solution in most contexts where markets are functioning normally to enable an individual to gain economic freedom to master his or her environment. All cash programmes aim to increase the purchasing power of the poor households to enable them to meet their minimum needs for food and essential basic needs. Studies indicate that apart from increase of choice for poor households and having potential benefits for local markets, CCTs are useful and instrumental for empowerment (Adato & Bassett, 2008, Fiszbein & Schady, 2009). Similarly, in their study, Cret & Jaspars (2006) argue that “cash can improve the wellbeing of women and poor communities”. Literature further shows that CCTs have proved to be useful in addressing inequality as most of CCTs tend to target women (Sophie C. 2007, Arshad, M 2011).

The capability approach embraces the notion that human development can never be examined from a reductionist perspective (Sen, 2000). Thus, the development of a human being does not depend on a single factor such as income. But rather there are more factors that contribute in one way or another to the totality of human progress. This approach when related to women’s empowerment, tallies with the Longwe Framework of Gender Empowerment explained in Part II which provides for five stages with

welfare at the bottom then access, awareness, participation and control. To avoid being accused of reductionism, the capability approach contends that many factors in life should be considered as contributing factors for a human being's development (Sen, 1999). To illustrate the point, in an African set up of rural communities, a human being is never operating individually but rather in a social group. The social group is a factor by itself because it allows women to form revolving funds for rotational money scheme and other community work for group income generating activities. In doing so, the empowerment of women is realized but facilitated by injecting seed money to an individual woman in a household through CCTs.

The illustration above shows that several factors should be considered in the discussion of the role of CCTs on women empowerment in Tanzania. However, the mainstream policy debates have been overly focusing on a single factor i.e. income poverty and income inequality while ignoring other important factors related to social and power relations of the communities. Likewise, many researchers and scholars on CCTs programs tend to focus on specific issues, namely ways to improve the CCT programs, the design of response strategies, delivery mechanisms and the use or misuse of the CCTs and how CCTs can meet a range of needs. However, the effects of CCT programs on social and power relations are not given the attention they deserve. This chapter tries to fill the gap by examining the role of CCTs on Women Empowerment in Tanzania by analysing the social relations within which social protections programmes operate.

As explained above, the capabilities approach is discussed within the IPFRI's Women's Empowerment in Agriculture Index (WEAI), which has been applied in the analysis of the impact of CCTs in this book. As we findings in the baseline and follow up surveys presented in the previous chapters show, while the CCTs increased welfare and, to a limited extent, women's awareness about their condition and rights, the interventions did not substantially improve their position regarding participation in decision making and leadership. In the next sections we assert that culture, religion, and legal institutions constrain the ability of social protection interventions to enhance women's empowerment in the districts covered by the study. Before we present and discuss the findings, we raise a few issues on the role of culture on women's empowerment or disempowerment.

7.4. CULTURE AND THE DEMARCATION OF GENDER SPACES AND LADDERS OF POWER

The persistence of patriarchy as a system that defines and institutionalizes ladders and spaces of power in favour of boys and men to the disadvantage of girls and women is based on the use of maternal roles of women which emanate from the biological characteristics to demarcate their spaces of power and decision-making confining them to the household while allocating men wider space in the household and the public domain. In this construction of domains, power ladders and political space, men have carved out for themselves the control of activities and resources in the world of politics, production, commerce, trade and public relations while confining women to domestic space characterized by household production, reproduction and care. Within these narrow but deep spaces, women perform labour in both production and reproduction and are conditioned to be meek, humble, and submissive and devoted to purity, piety, and control by men.

While sexual division of tasks is normally justified on the basis of biological endowments that determine what men and women can or cannot do, gender power relations are politically constructed through norms, beliefs and practices; popularized and institutionalized through education, language, poetry, folklore and other systems of socialization and legitimized through customs, laws, regulations and religious beliefs and practices. These processes of socialization have a big impact on the perception of women by society in general and by women themselves especially in rural areas.

The socialization of women to the acceptance of structures of their own marginalization has led to what Odora Hoppers (1998:45) refers to as 'a culture of structural violence'. According to her, this type of violence is not physical, but it is built within systems and structures of power denying certain categories of citizens equal rights and opportunity. This is exacerbated by the ideology that is inculcated within the psyche of the victims to such an extent that they see these structures as either given or unalterable or rational. In its extreme manifestations such violence was common in slave societies. Consequently, the subordination of women and their relegation to domestic space was achieved through indoctrination based on cultural ideology and religion in most societies.

Barbara Welter (Welter, 1966:3) cites a book by Reverend Jonathan F. Stearn titled, *The Ladies' Wreath* in which the author says women in America had been conditioned to consider piety and subservience to men as religious duties. He wrote, "Woman the Creature of God and the Manufacturer of Society" saw purity as her greatest gift and chief means of discharging her duty to save the world: "Purity is the highest beauty—the true pole-star which is to guide humanity a right in its long, varied, and perilous voyage" and added, 'Women themselves accepted, with pride but suitable modesty, this priceless virtue'. Once women see the system as rational it becomes self-enforcing. Such structural violence once accepted, manifests itself through legalized but illegitimate unequal distribution of resources supported by customs, rules and regulations that legitimize the marginalization, exploitation and oppression of weaker groups and blocks their channels for negotiation of their condition or position (Odora Hoppers 1989:46).

Apart from religious beliefs, oral literature has contributed significantly to the institutionalization of women disempowerment. Despite changes that have been brought about by rises in the level of education, oral literature still influences the perceptions of young people and adults about the place and space of women in society in many African societies. In several communities in East Africa for example, women are not expected to whistle although men and boys can. In most of them women are not expected to express their feelings openly or loudly. As has been shown in various novels of Ngugi wa Thion'go especially the one titled *Homecoming* (wa Thiongo, 1978), they are not expected to be assertive and, in their communication, they are expected to be ambivalent or reflect an element of uncertainty allowing men to fill in the gaps. This reflects women as incapable of being decisive or as irrational when involved in decision making. Ngugi wa Thion'go indicated that oral literature was being used in many African societies to perpetuate the myth of women's inferiority and argued that those who control the structures and systems of power and production also control the perceptions and images about women.

In her study of Gikuyu poetry and other folklore, Catherine Ndungu (2006) has shown that they are used to legitimize the oppression and exclusion of women from effective participation in decision making at household and community levels in Gikuyu society. She cites proverbs used to portray women as unreliable. Examples include, 'Women have no upright words,

only crooked ones' or 'Women are never confided to' or 'One does not respond to a dance of a strange woman until she has left'. Other proverbs reflect women as immature. One of them says, 'One outlives boyhood, but one never stops being a woman' or 'A woman and weather are unpredictable' (Ndungo, *op.cit.* pp.38-39).

Similar images of women as immature and irrational are found in proverbs and songs of many East African communities. Examples include proverbs from Bukoba in North Western Tanzania such as the one which says, 'A woman is like chickens' dropping; they have two colours' and other one says, 'A woman is like a lamb. It does not have a sense of danger'. In Jimma Oromo in Ethiopia, such stereotypes are even more entrenched and demeaning. Getting a girl child is regarded as a loss and in the past baby girls used to be abandoned by fathers. Abraham Alemu (2006) has studied the use of language and folklore in Jimma Oromo to devalue womanhood in that society. The socialization of women to their own marginalization under patriarchal systems of power, production, reproduction and distribution of resources has been used to keep women at the lower ebb of society.

Informal sex education helps to strengthen stereotypes and draw women more into acceptance of their assumed and ascribed inferior position as the rituals performed during this education across most communities in Africa, prepare girls to obey and accept their assumed inferior position. Therefore, the low level of participation that we showed in chapters five and six and more evidence which we present in this chapter are a product of the combined impact of culture, religious beliefs and practices and customary and state laws that support or turn a blind eye on these beliefs and practices. These stereotypes are increasingly disappearing with interventions such as CCTs that target directly poor women, and they are bound to decrease especially once they empower women to own assets in their own right and to have a say on the way the assets and other resources are used. The next sections show how CCTs are beginning to contribute to these positive changes albeit with culture, religion and law as major obstacles to their effectiveness in empowering women.

7.5. ASSESSING EMPOWERMENT THROUGH THE WEIA PRISMS

The findings are divided into four clusters. The first one discusses the findings with respect to the first research question. The next one discusses

the current situation of the empowerment of women using the four (4) selected WEIA Domains of Empowerment. The third discusses the findings with respect to the third research question, seeking to examine the extent to which the empowerment of women is affected by culture, legal aspects and religion; while the fourth responds to the fourth research question, namely policy implications and recommendations for addressing these implications.

7.5.1. CCTs, Culture and Women's Empowerment in Tanzania

The research was conducted using ethnographical research techniques to uncover the cultural issues that seemingly act as obstacles for women empowerments despite the introduction of CCTs. One important finding is that CCTs are stimulating fundamental changes in the culture of some communities and leading the empowerment of women. For example, in several villages under the study, a reasonable number of women were able to purchase livestock after introduction of CCTs and hence increase their influence in domestic and household affairs. In FGDs of female respondents held in Kidunyashi village in Kahama, the respondents had this to say:

"Women in our Sukuma ethnic community were not allowed to own livestock or farm produces but with introduction of CCTs, slowly some women are being allowed and socially accepted to own livestock especially the female headed households without interference of male relatives."

The above finding shows the positive contribution of the CCTs which is in line with the central tenets of the capabilities approach as discussed in the aforementioned theoretical discussions. The finding above also shows the ability by a woman to purchase and own livestock which expand the woman's opportunities to make choices in her social life. This is positive in the empowerment of women. This change is mainly attributable to the targeting strategy of TASAF which targets women and transfers the cash to women ensuring that they take ownership not only of the cash but also the assets they acquire through tis support. However, there are still some cultural issues that hinder the process of complete transformation of relations. Some of the cultural issues including the following: clan-taboos, family rituals, initiation ceremonies and norms which position women in a subordinate class in many studied villages.

For example, the research team observed that in many villages in Kahama, Mbongwe, Misungwi and Geita districts women were culturally conditioned to kneel or sit down when greeting the male figures, old and young but mature men. It was further observed that when a girl or a woman brings a glass of water to a male visitor or street vendor, the woman is required to sit down waiting for the man to finish drinking the water as a sign of social respect to the male. These cultural practices cannot be changed by introduction of CCTs alone, but it will require other factors like public education and social programs for women emancipation and gender awareness to both men and women. This again shows the relevance of the capabilities theoretical approach which requires multiple factors in analysing human society and its members.

In the same vein, the literature shows that social institutions such as family are primary agents for human socialization and play a fundamental role in the empowerment or disempowerment of women (Swantz, 1985). What the family as a social institution does is the institutionalization of gender roles within a household and community at large. Therefore, the empowerment of women requires more than the availability of income at their disposal. It requires re-addressing the social and cultural constructs of gender roles within households and societies at large. Some practices like polygamy, for example, are seen as a measure of status and wealth. A male respondent in one of communities said he had married young women in order to increase human labour force at the household level for the purpose of farming, grazing livestock. The old men who get married to young girls and women are the ones with enough cows who can pay **“bride price”**. This cultural practice of paying bride price makes women powerless as they are treated like commodities in exchange for agreed number of cows with the parents of the bride.

It was noted that some of the beneficiaries of the CCTs in many districts were women married as second wives to old men and literally had no power at all in everything including the money they received through CCTs. Their household contributions were not appreciated or recognized. This practice and the invisibility of women's contribution to wealth creation in Tanzanian communities had already been captured by Professor Maria Swantz in her earlier publication titled, *“Women and Development: A Creative Role Denied”* in which she revealed that women in Bukoba

rural district like elsewhere in Tanzania are the main producers of food and household resources, but their contributions are not recognized and rewarded accordingly.

The research team for this study encountered similar experiences in many districts involved in the study. Cultural issues are taken for granted and many people accept and adhere to cultural principles, norms and taboos because it is claimed they started since time immemorial and are therefore assumed to be normal although, as argued in Chapter 5, most of them have been engineered or invented either by traditional leaders in collaboration with colonial regimes or by some leaders in contemporary times to suit their interests. Most cultural norms are passed on from generation to generation and their authenticity and relevance in contemporary societies of Tanzania are not often questioned. The cultural practices which were predominantly observed in many villages included bride price and arranged marriages among families. Bride price is paid by the family of the husband to be before getting married. It is negotiated between the two families: the family of the husband to be and the family of the wife to be. This research could not trace the origin of this practice and why it was instituted. It probably had a good reason to start with. However, it has been turned into (a) a system to enhance the resources of the family of the wife to be; and (b) a way to justify the lower status of women and their contribution towards the livelihoods of the family so that end up as unpaid labour for the male head of household.

The cultural commoditization of marital relations is very dehumanizing for women. In the first place the parents of the bride to be married look upon marriage as a means to enrich themselves irrespective of the appropriateness of the suitor. In some cases, girls as young as thirteen (13) years are forced to marry much older men simply because such men can pay large amounts of dowry. In addition, this cultural practice makes a man feel that he has “bought” the woman and can therefore do as he pleases with her even to the extent of using physical violence to ensure her obedience. In this system it does not matter how many wives the prospective husband might have or how well-prepared he is to take care of the new wife. What matters is his ability to pay as big a bride-price as can be negotiated. The woman is expected to work hard when she gets married as a pay back to the family who paid the bride-price. This is possible because culturally, the girl is

groomed to respect men especially her father to the highest degree and whatever the father decides must be followed by his daughter.

This cultural tradition goes hand in hand with the practice of arranged marriages. On arranged marriages a young female respondent in Mwendakulima village in Kahama district had this to say;

“I got married immediately when I completed my standard seven because my father had already received twelve (12) cows as part of my bride price. A total of fifteen (15) cows were given to my father and I was told to go to my husband. It is ten years ago and I have seven children with my husband as a third wife. I did not choose to get married but in our culture arranged marriage is very common among Sukuma households”.

The bride price of 15 cows was a substantial price to pay but it did not really help the bride. After 10 years of marriage she was very poor and was registered as a potential beneficiary of TASAF.

The cultural practice of arranged marriages which is common in many villages in rural Tanzania is linked to bride price which is, in turn, linked to accumulation of wealth. Women have been turned into commodities and in the process, they are subjected to marriages in which they are oppressed. Fighting rural poverty or household poverty through cash transfers may not address the issue of cultural oppression and exploitation of women. That is why we have argued earlier that such programmes will be more effective and successful if they are part of, or complimented by bigger programmes of tackling the root causes of gendered poverty. Tanzanian feminists have argued that women's poverty can be reduced very fast if we embark on radical changes in social institutions that create conditions in which men and women are treated equally (Meena, 1992, Mwaipopo, 1995).

Such transformation has to unpack the negative ideologies that have been inculcated through socialisation processes that started in the family and which groomed girls and boys into their gender specific roles and bonds to observe them created and enhanced through a number of ceremonies that are carried out as part of the preparations for gender biased adulthood. One of these is the cultural practice known as *kuwacheza dada zetu*. This was described in some detail by a male respondent from Handeni District who said:

“Let me talk about traditional beliefs, (kuwacheza dada zetu). It involves traditional dances during which period girls who are about to be married are trained in different issues like how to handle their husbands, respecting the husbands, taking care of the family etc. To me I think traditional beliefs like dances empowers women because they teach them how to behave and take good care of the family.... A woman who didn’t (Kuchezwa) receive traditional training is not ethical and never manages to keep her marriage”

(In-depth interview with a male respondent aged 45 years from Kilimanzinga Village, Handeni District)¹

Another practice meant to ensure women’s submissive role in marriages is Female Genital Mutilation (FGM). It is not only disempowering women but also against human rights. In the past this was carried out openly but due to campaigns against it by the government, civil society organizations such as the Tanzania Media Women’s Association (TAMWA), Tanzania Gender Networking Programme (TGNP) and Women in Law and Development in Africa (WILDAF) and international organisations such as UN Women the practice is no longer carried out publicly as in the past. However, it is still practiced on many girls and young women in Tanzania, affecting their health and their progress in education. The persistence of the practice despite the government crackdown was revealed by some respondents in several villages in Chamwino district in Dodoma region.

“In the past my community was practicing FGM publicly. These days, the government and civil societies have done a commendable job. Yet there are still many people in our village who continue to practise FGM voluntarily.”

(In-depth Interview with a female respondent, Izava Village, Chamwino District, Dodoma Region, held on 15th May, 2015).

Another respondent in another village explained the reason for the practice. She stated that:

“In my culture a woman is supposed to be under (subordinate to) a man. For the purposes of fidelity, a woman is supposed to undergo FGM. No

1 Such practices of girls’ initiation into marriages are also carried out in urban areas.

man can marry a woman who has not undergone FGM. These days' things have changed and many people have resorted to modern ways of life."

(In-depth interview with a respondent in Ilewelo Village, Chamwino District, in Dodoma Region held on 14th May, 2015).

Although the examples are from Dodoma Region, FGM is practised widely in Tanzania and is another way to emphasise the lower status of women. According to UNICEF (2016), it affects 15% of the girls in Tanzania overall but as much as 40% to 60% in some districts. In addition to institutionalizing the assumed lower status of females vis-à-vis the males, the practice has many health risks to women including difficulties in childbearing and fistula.

These three cultural practices associated with marriage and family contribute towards sustaining and legitimising the patriarchal system - where women are considered as inferior to men and treated as the property of men. There have been some changes in some of the cultural practices. As the women pointed out, girls can now go to school the same as boys and women can take up the same jobs as men. However, girls still have to do housework while boys can work on the school work with other boys and thus do better than girls in school. Despite some changes, patriarchy is still prevalent in Tanzania and could be termed as the foundation for women's inequality and disempowerment in economic, social and political aspects.

7.5.2. Legal Factors Affecting the Impact of CCTS on Women's Empowerment

Tanzania has a plural legal system in which statutory law, customary and religious laws operate simultaneously. The co-existence of statutory and African customary law emanates from the colonial era. Tanzania was under British colonial rule which introduced British common law to govern certain areas, leaving others to a mixture of common and customary laws. The colonial powers retained African customary law for certain areas, particularly, family law disputes for African litigants. Due to this, family law which covers important and sensitive matters such as inheritance, marriage and divorce remains, mostly governed by African customary law or religious law except where statutory law overrides the two laws.

After the union of Tanganyika and Zanzibar in 1964, Tanzania was born.

The union government of Tanzania has made several attempts to standardize the nation's judicial system and to incorporate portions of statutory, customary and Islamic law. As a result, the Union government enacted a revised Magistrates Court Act in 1984 which led to the establishment of the judicial structure that consists of the Court of Appeal of the United Republic of Tanzania, the High Court of Tanzania, the High Court of Zanzibar, Magistrates Courts and Primary Courts.

The union government did not establish a unified code of law to apply in their integrated court system. Instead, it made some attempts to streamline the judicial process by assisting the choice of law. For instance, the Tanzanian government designed the Law of Marriage Act (LMA) which was enacted in 1971 to standardize the basic rights accorded to married couples across legal systems. Nevertheless, LMA allows marriage under customary and religious law but when there is a conflict between the two laws, the LMA may override the two laws. However, in this chapter it is shown that customary law dominates and governs most of the family matters such as marriage, divorce and inheritance especially for rural communities. Furthermore, the majority of the respondents in the studied villages admitted being governed by their customary law so much so they did not know about the existence of the statutory law.

The experience in Tanzania shows that, many of the cases under customary law tend to undermine the status of women in society in different ways. While we are in the 21st Century, customary law in Tanzania remains static and does not embrace current realities of life emanating from advancement of science and technology. For example, customary law has not considered how to address reproductive health, family planning and unwanted pregnancy which continue to impede women's access to social justice and other economic opportunities. When a girl engages in pre-marital sex which results into an unplanned pregnancy, she is most likely to be subjected to social sanctions as may be decided by customary law of a particular ethnic community. In most ethnic groups adhering to old customs and practices in Tanzania, pre-marital sex and pregnancy are considered as a curse and therefore family members ought to ask the elders of the clan to perform a particular ritual such as slaughtering a goat or chicken as part of traditional sacrifice to the ancestral spirits who are supposed to be angry due to that occurrence.

During the research we were told stories of the women deserted by their families due to unplanned pregnancies arising from pre-marital relationships. They were forced to leave their parents' homesteads to avoid what they considered as "the anger of ancestral spirits" which may lead to punishment for the entire family. In this case, customary law is primarily used to make the reconciliation whereby the elders, mostly respected old men of the clan would preside over the matter and decide the case against the accused pregnant woman. Special rituals accompanied with animal sacrifices have to be performed. These traditional practices are enshrined in the social fabric of such communities and embraced by both educated and non-educated individuals. In the same vein, we discovered that many of the respondents admitted practicing traditional belief systems parallel with modern religious traditions namely Christianity and Islam. That is why, customary law is powerful because it is attached to indigenous belief systems in the name of protecting African culture.

In line with above, we found numerous cases of unmarried women in several villages of Kahama, Geita, Misungwi and Mbongwe districts who had gone through similar experiences of rejection and eviction from their father's homesteads. To make the situation worse, more often men refused to accept the responsibility for having impregnated the victims because pre-marital affairs are socially unacceptable. This further indicates that, there is a thin divide between customary law and traditional belief systems or indigenous religion or traditional rituals of ancestral worship which other people from the mainstream religious traditions refer to as superstitious beliefs. The intersection between customary law and indigenous belief systems together with taboos, norms and family rituals make it harder for statutory law to handle sensitive matters pertaining to marriage or pre-marital pregnancies. To illustrate the point, consider the following example from a respondent from Kidunyashi Village in Kahama District who had this to say,

"Before I was accepted to return to my father's homestead after I had stayed with my aunt until I gave birth when I conceived unplanned pregnancy in my secret pre-marital affairs, I was sanctioned by clan elders as a form of punishment to appease ancestral spirit for bringing in a family member unlawfully as per customary law."

The above finding further reveals that the children born out of pre-marital affairs are restricted from accessing family resources especially inheritance of homestead land. The situation is more serious if the children are girls as they are considered to be potential wives of other family members and they are not protected by the customary law.

Moreover, the biggest challenge facing the customary law in Tanzania is the fact that it is not properly documented to-date. There are customary laws of more than 120 ethnic groups in Tanzania which are not recorded as they exist in the minds of the clan and family elders. That is why, in most cases, men make and interpret customary law because of the patrilineal nature of the Tanzanian societies. Mostly, the Judges, community leaders and magistrates are men who control the considerable amount of the content of customary law and interpret in accordance with their interests. Unfortunately, customary law is by and large informed and shaped by the cultural constructs of gender which is biased, static and at times based on manipulated interpretations that are used to oppress, subordinate and discriminate against women. This perpetuates what we referred to earlier as structural violence of the systems against women. It is built and embedded in norms that legitimize and perpetuate the subordination of women through idealized stereotypes about women's capacities and as a result, it plays a critical role in denying women equal citizenship rights by obstructing their access to economic opportunities and acting as a fetter to any policy interventions aimed at promoting women's economic empowerment such as CCTs.

7.5.3. Laws Pertaining to Access to and Ownership of Resources

Section 24(1) of the Constitution of the United Republic of Tanzania of 1977 revised in 2008 states that *"Every person is entitled to own property and has a right to the protection of HIS property held in accordance with the law."* (URT, Constitution, revised version, 2008). Although this section is ambiguous about "HIS" property, section 13 (5) expressly prohibits discrimination by sex. Taken together, both women and men have a right to own property because under the general law's interpretation clause, the word 'he' includes 'she'. Under the *Marriage Act, 1971*, a married woman has the right to acquire, hold and dispose of property, movable or immovable, during the duration of the marriage and the right

to distribution of property earned jointly when the relationship is dissolved (Carpano, 2010). This was further enhanced by the *Land Policy of 1995*, the *Land Act of 1999* as well as the *Village Land Act of 1999* which gave women extensive rights to access, own, control, mortgage and dispose of land on the same basis as men. The Village Land Act even provides for representation of women on the village land committees that allocate land to the villagers. However, evidence from this study reveals that despite these laws women still occupy a marginalized position in the ownership of the household resources and ownership of productive forces such as land or other property. This was further supported by many respondents who were interviewed during the field work for this report.

A group of respondents in a mixed gender FGD held in Ibongoya village in Misungwi district in Mwanza Region stated:

“.... Women cannot own family land or livestock such as cattle and goats. These are men’s properties and a woman is just like a domestic servant because the man pays good bride price when he marries her. Sometimes men especially older men pay high bride price like 20 cows to marry a young woman who becomes the main producer of food and takes care of family property without ownership. “She may end up being evicted when her older husband dies. Also, she may become a victim of other senior wives who have children and who will subject her to eviction or killing on unfounded claims of witchcraft accusations”

Despite legislation, the existing patriarchal social system backed by cultural practices and traditions plays a key role to marginalize women and deprive them of their basic rights to own property and to make significant progress in economic empowerment. This is partly attributed to the following reasons. First, women lack awareness on the laws governing the country and the mechanisms on how to enforce them. Many respondents admitted to not knowing the laws such as Land Law of 1999 and the Village Land Act 1999. When asked about the laws that affected ownership of property, the following response was repeated by many of the respondents especially the older women.

“I don’t know any law! I don’t know any regulation! Listen, I am illiterate because I did not attend any formal education. I was born in a poor family and parents were not educated as well.”

(A female respondent in Kwang'andu village in Bagamoyo district)

Similar responses were very common in villages in Zanzibar. In all the villages visited in Mjini Unguja district, Magharibi Unguja, Kati Unguja and Kusini Unguja districts women shared similar sentiments.

Some male respondents appeared to be better informed. For example, a male respondent in Budalabujiga Village, in Itilima District, had this to say:

'..... the land laws these days require a woman's name to be included on the land titles that are now being issued out. And that means a woman also is the owner of that land – and it can't be sold without her. And when they came to tell us about land titles, they said that women also have a right to use the land for production and it is wrong to stop her from using it. And I found that law to be very good'.

However, women generally were less informed.

Another barrier to female property rights is the existence of contradictory legislation that has precedence over the gender sensitive legislation such as the Land Law 1999 and even the constitution itself. The most critical in this respect is the *Customary Law (Declaration) Order No GN436 of 1963* which over-rides women's access to resources that are provided for in the Land Policy of 1995 and the Land Laws of 1999 as well as the inheritance rights of widows contained in the Law of Marriage Act and Cap 29 of the Penal Code.² This is also true of the Islamic law of inheritance which applies if the property of the deceased is governed by the Islamic laws of inheritance.³

Furthermore, the field research revealed that Tanzanian's inheritance laws have negative effects on the women's welfare. Both Local Customary and

2 For a more in-depth discussion of these issues see Macarena's, 2016, section 3.2

3 Currently three sets of inheritance laws apply: a) Indian law of inheritance which is applied when the deceased is neither a follower of Moslem laws or of customary rules and laws. b) Moslem laws of inheritance; and c) Customary Laws which are applicable if the deceased lived by obeying traditions and customs of his tribe. This last is applied in the majority of cases of inheritance

Islamic Law perpetuate gender inequalities. These two legal systems in Tanzania tend to limit women's inheritance based on their gender. Under Customary Law, a widow is generally denied inheritance altogether. She can only get her fair share through her children. To aggravate the situation, in many households it was revealed that daughters inherit the smallest share and usually attached with restrictions. Tanzania's inheritance laws disempower women and make them poorer while leaving their survival at the mercy of men. These aspects were confirmed by a FGD group from Handeni District who stated:

"Like if a husband dies the properties go to children and the wife gets some, if you didn't get children. I got children with my late husband when he died so all the properties were given to children. According to the law of our religion even if one didn't get children if the husband dies, she has to inherit property, although if you are not educated you will not be able to get your rights. But if the husband's family is not fair a woman may lose all her rights. If the couple separate/or get a divorce, the man has to be given more than half of the properties and the woman should get a quarter. The man gets more because he is the one who will be taking care of children and the woman should go to her family to be taken care by uncles and brothers. We think this is unfair; the law is out-dated because sometimes children may opt to live with their mother while the man has resources to be used to help children, but we can't use them even to get loans but he can. Even if the husband dies the male children will inherit more properties than the female children". (FGD, Mazingira Village, Handeni District).

The effect of these discriminatory laws is further increased by procedural inequalities. Procedural laws favour the selection of male administrators, even if they are distant relatives of the deceased, thus excluding women from the management of estates. Women also have to contend with widespread property grabbing, evictions from their homes under witchcraft accusations, and sometimes even the loss of their children by abusive relatives. Women in polygamous families have to further split any meagre inheritance that they might receive with other wives. Suffering is especially

in Tanzania and is resorted to even if the husband did not live according to traditional customs or Islamic law but did not leave a will and testament as to who should inherit and administer his property and assets.

severe in the light of the HIV/AIDS pandemic, which has increased the number and vulnerability of widows and orphans. The extent of this crisis is evident in the numerous female Tanzanians seeking assistance for inheritance-related problems from NGOs such as WILDAF and TAMWA and Tanzania Widows Association (TAWIA).

As a result, most women have access to land through their spouses or male relatives but have no rights on their own. Unmarried daughters, widows and divorced women are often a subject of stigmatisation, discrimination and harassment by their male relatives. Husbands use title deeds to secure loans without consulting their wives, causing evictions and/or loss of their properties in cases of inability to repay loans. In matters of inheritance there has been unequal distribution of wealth between men and women where women are always considered secondary. As customary marriages are not a subject of registration, women are disadvantaged in that upon divorce or death of their husbands they find themselves losing almost everything.

There are laws that can empower women in terms of access to resources and in some areas, steps are already being taken to give land titles to women in their own rights, or as joint owners. This is evidenced by the 2015 data on land ownership given which indicates that 18% of the women owned land in their own rights while another 37 % had joint ownership with their husbands. That some progress is being made is also confirmed by the statement on knowledge of laws by a male respondent given above. However, for most of the women respondents involved in this study (and for many of the women in rural Tanzania as a whole) this is not yet a reality. Many female respondents did not even know about the existence of such laws.⁴

4 The amendment of these discriminatory laws has been incorporated in the Draft of the New Constitution that was approved by a special session of the National Assembly in 2014. The Draft has to be approved by the citizens through public hearings and a national referendum. If the proposed amendments for removal or amendment of the discriminatory laws are accepted, it will greatly reduce the current disempowerment of women through such discriminatory laws.

Another legislation that greatly affects women's empowerment is that pertaining to prevention of violence against women. There is a general consensus that gender-based violence is widespread in Tanzania. A national survey carried out in 2010 found that 39 per cent of women aged 15-49 had ever experienced physical violence since age 15, and almost one-third of women (33 per cent) aged 15-49 had experienced physical violence in the previous 12 months. There were also differences by age and geographical areas. Incidences increased by age with less than 25% for those in the age group of 15-19 compared with over 40% for those aged 25-49 (Mascarenhas, 2016).

The main legislation pertaining to addressing gender violence are covered in the following laws (i) *The Constitution of Tanzania with its Bill of Rights*; (ii) *Law of Marriage Act 1971 (Cap 29)* which prohibits beating (but only if accompanied by physical injuries); (iii) *Criminal Procedure Act, Cap 20* (procedure to sue criminals involved in committing crimes of physical abuse) and (iv) the *Sexual Offences Special Provisions Act*. Both female and male respondents were more aware of the legislation addressing violence against women (VAW) than the Land Laws. They were aware that you could report to the police if the men were physically violent against them. The main problem with the current legislation is the slowness in the handling of complaints and reaching decisions about prosecuted cases and the low level of penalties for such acts. The last was captured by participants in the FGD held in Madoto Village, Kilosa District who stated:

'We don't know about laws; we attend meetings but we have never heard of laws that are there to protect women. When men abuse women, the men are taken to the village government and just warned. If the men did a very big mistake like beating (severely) their wives, they are taken to the police. The government should make sure that those who oppress women should be (are) sent to jail so that it will be a lesson to others; not just continue keeping them or warning them which doesn't work because they continue abusing women'.

This lax attitude in dealing with violence against women especially violence by husbands against wives is related to the persistence of the patriarchal attitude towards wives in societies especially where arranged marriages and bride price are highly prevalent. It is generally accepted

that husbands can take any measures against wives to secure the wives' compliance with what the husbands decide especially where the husbands have paid the bride price. While some legislation is potentially good, the continuation of the domination of customary law, practices and attitudes contributes towards disempowering women in Tanzania especially in the rural areas.

To reiterate, the field research results show that many respondents in rural areas are by and large governed by customary law. That is why the Law of Marriage Act in Tanzania does not apply to inheritance, meaning that there is no statutory law that automatically supersedes customary law in this aspect. However, the Indian Succession Act of 1865 creates statutory rules governing the allocation of resources such as houses, land, money and property after death; it presumes that indigenous Tanzanians would prefer that customary law govern their affairs unless there is express proof to the contrary.

Likewise, courts in Tanzania find themselves at the crossroads when attempting to determine whether customary or statutory law applies in a case that involves for example, interstate succession will use a "mode of life test". For statutory law to apply to African Christians, the test requires proof that the deceased had in his lifetime abandoned his customary way of life in favour of what may be regarded as Christian and non-traditional custom. In an inheritance dispute, however, the man's participation in traditional ceremonies may constitute evidence that he lived in accordance with customary practices, rendering his heirs' ineligible for protection from statutory inheritance law. This is due to the fact that, it is difficult to prove that a person had abandoned a customary way of life, and that is why, it is safe to assume that customary law will continue to have big influence on inheritance matters in Tanzania.

In addition, section 9 of the Judicature and Application of Laws Act, Chapter 358 of the Laws of Tanzania establishes the application of Islamic law in specified contexts. Like customary law, Islamic Law mainly deals with some sensitive family matters. The Law of Marriage Act in Tanzania, supersedes Islamic Law in cases which are mostly related to aspects of marriage and divorce but, as it does not apply to inheritance, Islamic law retains jurisdiction in inheritance matters exclusively involving the Muslims defendants.

7.5.4. Effects of Religion on the Impact of CCTs on Women's Empowerment

Religion is a controlling factor and has a pervasive influence on the people's lives in Tanzanian societies like elsewhere in the World. One religious belief or the other controls every aspect of life of the people. The detailed analysis of religion is not the focus of this report and therefore this sub-section focuses on the religious factors affecting the impact of CCTs on women's empowerment from capabilities approach as a theoretical framework. To clarify further, religion has different impacts in societies. It shapes the behaviour of people and more often, it differentiates the gender roles between women and men in the society. Furthermore, religious doctrines and beliefs play an important role in either empowering or disempowering believers, women in particular. Therefore, key beliefs of each religion have their impacts on gender related issues which change from time to time. Each religion has its key beliefs which directly shape the culture of its adherents. Some religious groups may suppress women's rights knowingly or unknowingly while in the others, women are not valued greatly as their male counterpart. To this end, this sub-section presents the findings on the religious issues.

The respondents involved in the study were either Muslims or Christians alongside their indigenous belief systems or African traditional religion. Generally, the respondents in all villages had a favourable point of view about religion as presented below to illustrate the point.

“Religions empower women because if, for example, you are a Muslim and you have quarrelled with your husband you can call her/him (Muslim Leader) to resolve the problem. This applies also to Christians, when there is a problem in a household then they can call the pastor to help them resolve the problem. In general religion never destroys, it builds. So, religions empower both men and women; we don't see anything to be changed with religions”.

(Focus group of women, Madoto Village, Kilosa District).

“Religion helps us because it teaches us about doing good things, even our children are taught about ethical practices. We have class discussion (Moslem women) where we meet and discuss a range of issues. There is not any religion that discriminates against women especially our religion (Islam)”.

(Focus group discussion with women from Chwaka, Unguja (Zanzibar))

*“On average, religion is where everyone is free. These days there are many religious sects and **we do allow women** freedom to choose where they want to go. In matters of religion women have powers to make decisions. No one can stop a woman from saying what she wants to say. They participate in everything, for example, in this village a big percentage of people are Seventh Day Adventists and currently there is an on-going meeting in Shinyanga and the majority of the married women went for the meeting. Therefore, so many women are free and have powers to decide, that is what religion teaches us”.*

(In-depth Interview with a male respondent aged 56 years old from Mwamingani Village in Itilima District.

Despite these optimistic views, it was apparent that religion was another institution that supported and sustained the patriarchal system and created inequalities between men and women. In both the major religions, women were taught to be obedient to their husbands. For instance, in Christian marriages, the bride vows to love and obey her husband whereas the husband has to love, protect and provide for the wife. She gives up her identity and signifies this obedience by abandoning her maiden surname and taking on the husband's surname. The Islamic religion allows a man to marry as many as four wives. It stipulates that this is only allowed if the husband can provide adequately for all the wives. However, in practice the man takes on other wives, regardless of whether he could support them adequately and how this affects the existing wives.

If sanctioned under the religious guidelines women and girls are also discriminated against in terms of inheritance and sharing of property in case of a separation. Divorce could be decided upon unilaterally by men if religious practices allow. A respondent in Muungano B – Village, Handeni District had this to say:

“If you mess up with your husband, you can be divorced as soon as possible... this is possible because Islamic religion allows a husband to divorce his wife by giving out “Talaka”, one or two up to three “Talaka⁵”.

5 Talaka is the Swahili terminology which translates as an announcement of the

If it is under religious laws, it is accepted by women. A female respondent in Kilimamzinga village in Handeni district had this to say:

“I accept polygamous marriage because it is God’s law that a man has to marry up to four wives”.

Similarly, most respondents in Zanzibar shared the same sentiments. Female respondents in FGDs held in Urusi village, Jang’ombe in Mjini Magharibi districts, Zanzibar had similar views:

“We are under control of our husbands because God’s law gives them power to own us and care, provide and protect us. A well-mannered Muslim woman has to respect her husband and seeks permission from him for anything one wish to do”.

In addition to the two main religions, the study found that among all the ethnic communities in the villages, most respondents admitted to continuation of the practice of traditional belief systems which are intertwined with indigenous knowledge. This knowledge is transmitted chiefly through oral tradition, a method by which individuals and groups acquire knowledge through traditional education, observation, experiences and inference. As such, the research team found that indigenous knowledge is inherently embedded in the socio-cultural fabric of community practices, traditional institutions, social relations, symbols, folklore, arts, literature and rituals in their cultural context.

It is important to remember, that indigenous knowledge is intertwined with the indigenous belief systems; the two are inseparable in African context. Literature on African traditional religion, philosophy, history and theory attests to this inseparability (Mbiti, 1995, Acquah, 2011). The male respondents in a FGDs held in Mazingira village in Handeni district testified to this inseparability. The elderly respondent in these FGDs had this to say,

“Rituals are part and parcel of our traditional life-style and interconnected with our subsistence economies in rural communities”.

decision of the husband to divorce his wife. It can also stand for a certificate showing the husband and wife have been divorced.

Not all indigenous knowledge is detrimental. Some knowledge related to the use of plants can be useful in communities that have little access to modern agricultural science. Indigenous arts and craft are also very important to preserve and can be used to provide income for women and men and thus empower them economically. However, there are several beliefs that have been developed to keep women subservient to men (such as beliefs in witchcraft which support the killing of older women falsely accused of being witches). Thus, religion can empower women by getting religious leaders to help solve their unequal treatment by men. However, at the same time there are many ways in which religion and indigenous beliefs and practices were found to have disempowered women especially married women among the respondents, by reinforcing the unequal relations between women and men in a patriarchal male dominant society. To this end, we present the data below as per five key domains of the WEAI based on types of households, to supplement the findings above.

7.5.5. Gender Relations in the Various Types of Households

Households in Tanzania can be categorised by several factors: economic status, main occupation (whether farmers, pastoralists, or entrepreneurs) size of household, etc. The main focus of this subsection is socio-cultural aspects in which marriage plays a very significant part in the lives of women as is evidenced by the fact that parents are very keen to get their daughters married at a very early age thus negatively affecting their education. Since this study was focused on women's empowerment, the main focus was on women. Therefore, we focused on women in three types of households: (a) Polygamous (b) Monogamous and (c) the unmarried or female-headed households.

This study found that polygamy is a social reality in many households in the villages studied. A polygamous household was found to have an average of seven (7) to ten (10) members of the household which consisted of a man, his wives and their children.⁶ This cultural practice was commonly prevalent mainly in Zanzibar and in four of the selected districts of the mainland, namely Kahama, Mbogwe, Handeni and Kisarawe. In the PSSN

⁶ This definition is different from that used by the National Bureau of Statistics, Tanzania which defines each wife and her children as separate household.

programme, it was noticed that in each polygamous household, only one family member (one wife) was included as a beneficiary of the cash transfers in this programme.⁷

It was observed that each of the wives of polygamous households lives in a separate house to avoid domestic conflicts among them. This does not mean there is no conflict at all because many respondents revealed that the wives in polygamous households live under constant state of conflict and competition over scarce household resources. These resources include land, livestock, money and affection. Many married women as first wives were against polygamous marriages on the grounds that husbands could not share the affection, gifts, money, household income and attention equally among all their polygamous wives. There was a strong feeling that the husbands in polygamous households considered their wives simply as sources of labour for production and reproduction. These sentiments were repeated in almost all the villages that had polygamous households. For instance, one respondent had this view:

“I am a married woman with ten children, but my husband has other three wives who live in separate households. I do not like this system of men marrying many wives because it makes us women as men’s property and instruments of labour for production and reproduction”.

(Respondent from Kidunyashi Village in Kahama District)

The study tried to investigate if women were able to get rid of polygamy. The majority of respondents admitted that they cannot do anything to avoid the practice because they have to fulfil the cultural and religious obligations. It was learnt that husbands are supposed to seek permission or consent from their existing wives if they want to marry another wife. However, the practice was different because most male respondents admitted that it was not possible for a woman to accept or approve another wife for her husband.

This practice was expressed in male FGDs held in Kwang’andu village in Bagamoyo district where one elderly participant stated that,

7 During the interviews with the men from these polygamous houses, some husbands pretended to have a monogamous household.

“If you want to marry another wife according to Islamic religion, you don’t need a woman’s permission, but one needs to have the ability to provide for two separate households.... When you marry a second wife you are required to inform your first wife as a matter of information not to seek permission because according to our religion, we can marry up to four wives”.

This study found that husbands in polygamous households visited their wives in turns usually spending 2-3 days in each house and as such do not have permanent settlements. The number of days spent with each wife reflected the level of the husband’s regard for wife. It was noted that women in polygamous households had come to terms about living with this practice. They narrated how they struggled to survive using skills to motivate their husbands to visit their households more often than those of the other wives. The motivation was carried out in different ways such as making good food, tastier food, romantic behaviour and good manners in handling the husband. The motivation and special treatment were designed to entice a husband to win his favour. This partly explains why some wives were more powerful in polygamous marriages than their fellow wives or alternatively why some wives were poorer than others. It also shows that women were subordinate to their husbands in polygamous marriages.

The respondents stated that husbands in polygamous households are required by customary law and religious obligations to provide for and protect their wives. This implies that they have an obligation to provide for household needs such as food, shelter, money for medical care as well as clothing. Yet, the findings revealed that in most of the polygamous households in our sample, many husbands failed to meet their obligations due to poverty and other reasons. As a result, many married women in polygamous households were compelled to engage in various income generating activities in addition to working on their husband’s farms to meet their family obligations such as provision of food and other necessities for their children including school fess and medical expenses. Furthermore, women had the major responsibility to take care of the elderly and sick and to carry out all other domestic chores. A respondent from Mauo village in Chalinze in Bagamoyo district had this to say about her polygamous husband,

“It is very common in this house for me to do everything that I can to provide for my family without my husband’s support. I tell him to pay school fees for his children but he leaves the house and goes to stay with his second wife. I remember many times my son who is a standard VII pupil was sent back home from school because I could not afford to buy him even exercise books and a good school uniform. One day I decided to take my son to my co-wife’s house where I found his father. I told him about his child’s school requirements, but it turned out to be a big fight and I was chased away and told never to go to that house. My co-wife labelled me a witch and ordered me to stay away from her husband because she was the first wife.”

Polygamy thus constituted another layer of subordination in which the husband was helped by a co-wife to deny the human rights of another wife. It thus pitted women against each other.

Men were happy to exploit their wives and used them as their domestic labourers. This was revealed by a male respondent who has three wives in Handeni district. He admitted that without the support of his three wives who engage themselves in various income generating activities, his life would be very tough, and it would have been difficult for him to survive as comfortably as he was doing. He stated:

“I must speak the truth. I have three wives who live in separate houses. I never stay in one household permanently. I usually spend two to three days in each household. Due this type of lifestyle, my wives have developed skills to depend on their own. I contribute almost nothing except a bunch of fish when I come ashore from fishing. I thank my wives for they work hard to meet the upkeep of my household including feeding my children and myself”.

It is clear from such accounts that gendered power relations in the household was a critical issue because it was apparently clear that women’s power to make the husbands to contribute towards the family needs was relatively low and, in some households, it was something considered to be outside their cultural norms. In addition, even though they were not contributing to some of the wives’ families, husbands also had the right to control the earnings of their wives. This aspect was already affecting women’s use of the TASAF assistance money even when it was given directly to women.

A respondent in Kitonga village, Kerege ward in Bagamoyo district had this to share,

“I get Tsh. 37,000 per month which I receive every two months. As a second wife to my husband, I am supposed to get my fair share of my husband’s sweat. On the contrary, I receive nothing from my husband and even the little I get from TASAF, my husband demands to get 10,000 for his second wife. In addition, my husband demands food every-time he pays a visit to this house.”

This situation was also prevalent in the four districts of Zanzibar, namely Mjini Unguja, Magharibi Unguja, Kati Unguja and Kusini Unguja where most of the respondents were found to live in polygamous households. However, women in Zanzibar were better off than their counterparts on the mainland because many households had clean tap water so that they spent less time and effort on fetching water thus providing them some relief from meeting their responsibilities in the care economy. Many also had relatively good toilets and better houses as compared to their counterparts in the villages of the mainland Tanzania (See Figures 9, 10 and 11 below).



PHOTOGRAPH 7: A TYPICAL HOME OF A TASAF BENEFICIARY ON MAINLAND TANZANIA

Source: Field data in Mwendakulima Village in Kahama district.



PHOTOGRAPH 8: A TYPICAL HOME OF A POTENTIAL TASAF BENEFICIARY IN ZANZIBAR

Source: Field Report Bwejuu in Kusini Unguja district, Zanzibar

To sum up this sub-section, women in polygamous households were subordinate to their husbands even when the husbands did not provide adequately for the needs of their families. They had opportunities to engage in income generating activities to supplement the incomes of their households, but the husbands could still demand a portion of this income for themselves or their other wives. In polygamous households some women were exploited by their fellow wives through denying them the legitimate financial and other support from their husbands. These practices were common and openly accepted by society and even the wives themselves but have significant implications for the economic empowerment of women.

The percentage of women in monogamous households in the sampled villages in the Mainland Tanzania was larger than on the Islands. Many of the respondents were in favour of monogamous marriages for many reasons that included: (a) protection against the spread of HIV/AIDS; (b) to better manage the high cost of living and poverty through smaller families, and (d) religious affiliation. Monogamous households generally had an average of 5 to 8 household members.

Data collected from monogamous households showed that the patriarchal system that characterised the polygamous households was also prevalent in monogamous households. As in the case of women in polygamous households most female respondents in monogamous households were engaged in farming as well as in different income generating activities and thus made a substantial contribution to the livelihoods of their households in addition to doing most of the activities that are associated with the care economy such as care of children and the sick, cooking and cleaning and fetching water and firewood. As in the case of the polygamous households, men still had control over the income obtained by women. That is why some respondents admitted that they had secretive means of keeping their income. They did not pool all the household income together because they feared that the money could be misused by their husbands. For example, a respondent in Kidunyashi village in Kahama said,

"I work hard in different economic activities but most of my time, I work in agricultural activities. I sell groundnuts, vegetables and sometimes grain such as maize or rice. My husband has cows, goats, maize flour, rice and general business. I decided to keep my money separately without telling my husband because he can misuse the money and even marry a second wife."

This statement shows that although officially the marriage was monogamous there was a tendency among some men from such households to have concubines. Most of the women from monogamous marriages complained of the culture which gave more power to men to decide when to marry and how many wives to marry. Some of these respondents were not certain how long they would continue to live in a monogamous family. This was revealed in a discussion group FDGs held in Mwendakulima village in Kahama District.

"Most of us here in this meeting, were married as first wives many years ago. We found our husbands extremely poor and we started toiling together. We started from nothing and now we have children, some agricultural products and livestock. But our husbands have become big disappointments as they now decide to add a second or a third wife. What can I do as a married woman; there is nothing I can do because in our culture a woman has to be under the control of her husband".

This statement demonstrates clearly the extent to which culture can change monogamous marriages and leave the women in such households no better than those in polygamous households. One can thus have a situation where *de jure* the household is monogamous but *de facto* polygamous. The practice of “other secret wives” (popularly known in Swahili as ‘nyumba ndogo’) applies in many communities especially in communities where Christian religious principles only recognize one man and one wife. The change from a monogamous to polygamous households is simplified if the individuals involved are not Christian. This was revealed in another female focus group discussion held in Mazingira village in Handeni district. These female respondents stated:

“We all like to live in caring and faithful monogamous marriages but our men in Handeni tend to use Islamic Law as an excuse to marry many wives. Unfortunately, most of these men are poor and unable to care for their wives. Our husbands collude with Sheikhs and organize marriage ceremony without the consent of their first wives. Then after, there is nothing we can do as women except to be subject to economic hardship to feed the family. Others tend to divorce but it is not a good option”.

Being faithful to the principle of one man and one wife appeared to be difficult in a situation where there were no social or religious barriers to enforce this. This may not be true for the rest of the country but in a situation of extreme poverty it is possible that men take on other wives to reduce poverty through the extra labour of their wives especially if they can claim the product of the labour of their wives without the obligatory costs of maintaining a second household. This shows that overall, among the rural households the gender relations in monogamous households were not very different from those in the polygamous households. Therefore, any initiative designed to liberate women economically and improve women’s ability to make decisions must address what feminist scholars describe as “gender blindness” (Meena, 1992, Mbilinyi, 2003). Apart from monogamous and polygamous households, there are female headed households (FHHs).

FHHs consist of households in which a male partner is permanently absent due to death, migration of spouse, disability, divorce, choice to remain single (officially unmarried), separation and widowhood. In this study, the

sample of FHHs was rather small and consisted mainly of widows and a few divorcees mainly because they were the most vulnerable in terms of financial resources and hence qualified for the TASAF support. Unlike the other types of households, namely polygamous and monogamous households, women in female-headed households have more power to make their own independent decisions especially at household level. This was stated by women in FHH in a focus group discussion in Chamwino Village, Dodoma District.

“Since I don’t have a man, I have to depend on myself. I make decisions on my own things. Even a man has to come and see me because I am the elder. I will go out with him but I know that I will be the one who is directing him. Since I don’t have a man, I know that I will make all decision, in my family, me as me, and will empower myself to be able to earn a living and what I will get I will use because I own it.”

However, despite this, some women in FHHs were still affected by patriarchal traditions especially among widows where there were conflicts from the in-laws with respect to issues of inheritance. As discussed earlier on legal issues, in Tanzania under customary law which is the most prevalent system for decisions on inheritance, the property and other resources of a deceased male head of household go to male children and male relatives. In cases of divorce, women also come out second best because society considers the husband to be the main producer of goods and income and the person responsible for the up-bringing of the children. Thus, widows and divorcees were still subjected to domination by their husbands even though the marriages no longer existed. As such FHHs were still negatively affected by the dominant patrilineal socio-cultural system in Tanzania.

In addition, there was a relatively small difference in terms of the division of labour at the household level. All the female respondents in the three types of households had responsibilities in the productive sector as well as in the care economy. On the productive side, they had to work on their family field as well as supplement the family income through income generating activities. Moreover, they had to care for the children and the sick and elderly and meet the other domestic needs of the households such as fetching water and firewood. As a result, the women in all the three

types of households had similar challenges. This provides evidence that the issue of women's empowerment goes beyond the type of households. It is a social system which is based on patriarchal social relations which affect women by virtue of their socially determined gender status.

7.5.6 WOMEN'S CAPABILITY TO MAKE DECISIONS ON PRODUCTION, RESOURCES, INCOME AND COMMUNITY AFFAIRS

We wind up this analysis by assessing women's empowerment from four dimensions: women's ability to make decisions on production; their access to and power to make decisions on production; women's control over use of income and their leadership role and participation in political activities. This section builds on the results aimed at comparing the three types of households discussed in the previous section.

The data from the discussion group revealed that production involved (a) farming and in some areas, livestock keeping as well as (b) income generating activities which women referred to as businesses. It appeared that women in all three types of households had considerable opportunity to make decisions relevant to these two spheres of production. For instance, as a result of the inability of the majority of husbands in the selected polygamous households to provide for all the needs of their wives, such wives had to manage the productive activities on their own and therefore had to make independent decisions about such activities, especially on having and running small income generating activities to cover the household needs. The women in these households argued that there was no way that the husband could refuse his wife to carry out her business knowing that he could not support his wife and her children. For instance, the women in Chamwino Village, Dodoma, stated:

"On my side in my family, he will not refuse my working (business) so as to give me power, to work so that I can be empowered and rise up. You see, if he stopped me, he will not be able to take care of me the way I want, you see? "

However, it was interesting to learn that even in such families it was socially and culturally expected that men made the final decisions on important matters such as the use of the end product of such productive activities: the harvest or the income from the business. Thus, women have

the opportunity to participate fully in production and therefore have the opportunity to make day to day decisions in productive activities, but these powers are limited by the fact that husbands have the overall control over the production especially in the outputs of such activities. A respondent said,

“According to our culture, a woman cannot start a business without an approval from her husband even in a polygamous marriage and whatever you earn must be accounted for to the husband”.

This was also true in monogamous households. As one group of women Female FGD from Handeni Mazingira Village put it:

After we produce (in agriculture) men do not involve us in making decision on how to sell our harvests. They normally sell and use the money to buy alcohol; we (women) don't get any benefit. This affects household development because there are no good decisions about how to spend the income.

There was some evidence of some exceptions and that traditions were changing. Some women especially in in-depth interviews stated that they were involved in all the decisions in production. They stated that it was necessary to do so to ensure that the right decisions were made about the use of the end product since the decisions of men were not always good. This implied some level of conflict in joint decision making. However, the majority of the respondents in the FGDs were of the opinion that women were fully involved in making decisions about all the operational activities related to production whether agriculture or business, but they had little power in the in final product.

To sum up, women in both monogamous and polygamous households in the study were *fully involved in making decisions about the process of production* except on the sale of the harvests in the case of agriculture. In the case of businesses, women were again fully involved in making decisions about the operation of such activities but not on the income accruing from such businesses since it was understood by societal norms and practices that the proceeds from such businesses were still under the control of the husbands. Only in the case of FHHs did women have full control over production and its proceeds. Thus, women's empowerment in

production for many households was limited: good in terms of the process of production but weak on the final use of the product. Most of these findings tally with those arising from the baseline and follow up surveys discussed in Parts II and III of this book.

The discussion *on access to and power to make decisions over productive resources* focused on land and livestock especially as that was the focus of the FGDs for this study. The data from such discussions found that women had limited access to such resources compared to men. Women constitute a greater percentage of the agricultural labour force in rural Tanzania. The recent Integrated Labour Force Survey (IFLS) carried out in 2014 found that females constituted 52 per cent of the persons employed in Agriculture, Forestry and Fishing mostly as self-employed or unpaid family workers (NBS, 2015 Tables 5.3C and 5.3E). Women are the main producers of food consumed by most households in the villages and beyond, yet their access to strategic resources such as land is disproportionately less. This was illustrated by data from several women's FGDs as well as from official statistics. In some areas in Tanzania the matter was so serious that widows could be killed over the inheritance of property and cattle. For instance, in the FGDs held in Nhomolwa village in Mbogwe district in Geita region, the female respondents had this to say about ownership of resources and their ability to make decisions over productive resources.

“According to Sukuma culture women do not own land and cattle unless the husband dies and even in that scenario many women would end up being killed on grounds of causing witchcraft.”

This practice of killing widows due to disputes over property was confirmed by women FDGs in Kidunyashi village in Kahama District who stated that:

“One of the reasons why old women are killed in our village and mostly by the male relatives is because of inheritance and ownership of family land that include cattle”.

Women's lack of access to productive resources was confirmed by male respondents in FGDs in Nhomolwa Village in Mbogwe, District, Geita Region who stated that:

“Married women cannot sell land or cattle except their husbands can do

that. Any important decisions about household resources or productive resources must be made by the man or husband or relatives of the husband”

Similarly, in FGDs held in Nduku village in Kinaga ward in Kahama district, a group of male respondents shared similar sentiments.

“A woman can only work on her husband’s Shamba, (field) till the land and harvest but the same woman can never own the family land and therefore she cannot sell the harvested crops; only a man can do that.”

This practice is not peculiar to the households in districts covered by our study. A recent comprehensive baseline study on the gender and women’s development found that women in Tanzania had relatively less access to land than men. This even applied to women in FHHs. For instance, the Agricultural Census of 2002-03 showed that only 13% of the land was owned by FHHs whereas they constituted 23% of the total number of households compared with 87% owned by male heads of households who constituted 77% of the population. In addition, the few women who owned land either through inheritance or purchase had smaller sized plots than those owned by men. In a study carried out in 2015 land ownership was as follows: men only 45%; women only 18% and joint 37% (Mascarenhas, 2016). The concept of joint ownership is new and is being promoted by the government in recognition of the fact that in cases where the husband is the sole owner of land, he can sell the land without the consent of the wife and thus leave her without any means of production. It is not clear, however, if the joint ownership is recognised by the male relatives in the case of the death of the male joint owner. These facts illustrate that despite changes, most women especially in the rural areas, are highly disempowered in terms of access to and decisions about the use of productive resources. The lack of ownership to land also puts them at a disadvantage in terms of selling land and associated resources or in getting credit from financial institutions that might be needed to expand their farms or their businesses. Based on the above discussion we conclude that women’s empowerment in terms of access to and decisions over the purchase or sale of productive resources is low regardless of the type of households.

As shown above, women predominate in the agricultural sector but mainly as unpaid family workers or family help. However, they have little control over the income accruing from this sector. In order to get some income,

many women are forced to resort to engaging in “income generating activities.” Despite many challenges, women have shown great initiatives in participating in activities such as micro enterprises to the extent that at the national level women constitute over 50% of the informal traders and also constitute the majority of the cross-border traders in the north trading with Kenya and in the south with Zambia and Malawi.

However, despite these gains, women particularly in the rural areas are still not adequately empowered to control the income that they generate. The general opinion could be summed up as follows:

“Everything (that) we earn or get from our income generating activities is controlled and managed by our husbands. Failure to comply with husbands’ demands leads to divorce or domestic-based violence.”

A group of female respondents in FGDs held in Kilugala village in Itilima district on 11th June 2015 had this to say:

“..... Even if it is a business, you can do it as a business but when you earn the income, and then the husband becomes the owner and takes all the money. Similarly, to a business-like restaurant or a shop which is run by a woman, once the business generates income, then the husband takes control of the earnings. Some men tend to involve their wives to decide how to spend the money while others they don’t. In case of agriculture, it is the same experience in our villages because after the harvest it becomes men’s job to sell the crops and decide how to spend the money, sometimes to marry a second or a third wife”.

This trend also applied to the cash received from TASAF in Phase One of the PSSN programme. The following examples are taken from the villages in Bagamoyo district which is one of the piloted districts in the programme. The respondents from the three examples have been receiving TASAF’s money for the past three years. Their experiences which they narrated here confirm women’s low control over the use of income at household level. All three respondents were subjected to gender-based violence every-time they received TASAF’s money.

The first example comes from a married woman in Kweikonje village, in Bagamoyo District.

"I live a miserable life-style because my husband wants to take all the money I get from the TASAF programme. To avoid a fight, I give him half of the money, 17,000/= and I take half of the money 17,000/= for household needs."

She further clarified;

".... his share becomes his personal pocket money while my share becomes the household's resources"

A respondent in Kwang'andu village in Bagamoyo district had similar views

"My husband is a very poor man but he has three wives and only me is the beneficiary of TASAF's money. He keeps my TASAF identity card and when the money comes, he goes to collect it and he gives me only 7000/= every two months. He says that he takes part of the money to his other households."

Another respondent in Kitonga village, Kerege ward in Bagamoyo district had similar sentiments.

"I separated with my husband because of TASAF's money. At the beginning my husband was receiving the money. Later, it was changed, and I was told to receive the money. Unfortunately, my husband used the same money to marry a second wife while we were living in poor conditions and at times we would go to bed without food. I discovered everything when I started to receive the money."

The same also applies to other sources of household income such as money obtained through bride price for daughters, selling of crops and cattle and other avenues of household income. This was revealed by an elderly woman (respondent) in Mfuru village in Kisarawe district who had this to say;

"My husband received the money as bride price for my daughter but I never knew how the money was spent. I did not get anything but what is important is that my daughter is happily married"

Women in FHHs had better control over their sources of income since they did not have a male head of household who wanted to control such income.

One respondent summed it up as follows:

“Right now, that I am alone (it has been 3 years and he just left and never came back), I have all the freedom and my life is better than when we were together. Very few women have freedom to work and earn anything of their own when in marriage”.

(In-depth interview with a female head of household in Nhobola Village, Itilima District, 12th June 2015).

However, most women in polygamous and monogamous households are highly disempowered by virtue of not having full control of the income that they generate, or which is given to them to raise their standards of living such as the TASAF cash. It also has implications to women being empowered through programmes such as the CCT if the underlying inequalities in the control and use of household income are not addressed. Based on the above data we conclude that empowerment of most rural women in terms of control and use of income is limited and this tallies with findings of the baseline and follow surveys as presented in the previous chapters.

The last element we examined was *participation in leadership*. The study found that the level of women’s participation in leadership roles and political activities was very low. There was only one case where the wife of a respondent was recruited in 2014 to register citizens for the 2014 local government elections. Two reasons were offered for the low participation: lack of education and lack of confidence. On the first aspect a respondent in Pingo Chini village in Chalinze Constituency in Bagamoyo district had this to say

“I have told you; I did not go to school and I don’t know how to read and write and therefore I cannot take up any leadership role”

Indeed, most of the female respondents had a low level of education and some were even illiterate. Nevertheless, it is not surprising that the participation in leadership positions was low. Currently in Tanzania women’s participation in political institutions such as Parliament, municipal and district councils is noticeably lower than that of men to the extent that

the government and ruling political party, had to amend the Constitution and enact other legislations to establish affirmative actions to ensure that there is a fair representation of women in these institutions. For instance, in the National Assembly in Tanzania, the Constitution provides that not less than 30 per cent of the seats in the National Assembly be reserved for women (URT, Constitution, 2005). Women's participation in leadership positions in cabinet, the public sector and the top positions in the private sector is also significantly lower than that of men (Mascarenhas, 2016). Even at national level, women's participation in leadership positions is low compared to that of men. Undoubtedly, education did contribute to this difference since in the past fewer females than males attained high levels of education and many females did not even enrol in primary schools. This explains why the literacy rate for women is lower (76%) than for men (85%) (NBS, 2014).

Nevertheless, illiteracy was not the only reason. Lack of confidence is another reason that was given by the respondent for the very low participation in leadership positions. A female respondent aged 42 years from Masimbani Village, Bagamoyo District stated the following:

"In our community if a woman wants to be a leader, she fills the forms and waits to be selected, votes are the ones that will decide. The challenge we have here is that women are still not ready to take up leadership positions but there are no cultural practices prohibiting them. If any woman has shown up to compete for a leadership position, we would vote for her as fellow women, but they don't show up, they leave those chances for men. I wonder why we women are not confident. I myself think I can't be a leader; maybe other women are thinking the same."

Even in recent times in many village meetings women say little during public meetings attended by women and men. This was confirmed by a male respondent from Handeni District who stated:

"It is always like that (keeping quiet at public meetings) because many women have no confidence in themselves. If you give them a chance to express their views, they are scared of talking that's why men believe that they better decide for women to implement. If you attend our village meetings you will find that the women are not contributing anything in a

meeting, they just attend. If you tell them to give their views, they remain quiet. They seriously need to change”⁸

(In-depth interview with a male respondent aged 45 years from Kilimamzinga Village, /Handeni District) male 45 years)

To some extent it is a reflection of the gendered power relations in a patriarchal male dominant society and of the socialisation process within the families where males and females are allocated sex specific roles and where men are portrayed as leaders and women as obedient followers. As we pointed out earlier, women are culturally conditioned not to talk in public and their confidence is always undermined by norms that make them accept they are inferior. There may also be some historical reasons for the low participation in leadership positions in the rural areas. A male respondent stated that in the past, women were not allowed to attend meetings unless it concerned issues regarding the ownership of clan property or other resources. *(Interview with a male respondent in Mwamigagani Village, Itilima District., June 10, 2015).*

The low participation in leadership positions and public meetings is changing, particularly among the younger generation but it was very low among the respondents for this study where most of them were older women aged 50 years and above and who were still affected by the older tradition of deferring to men to take the leadership roles.

To conclude this sub-section, women’s empowerment as signified by their participation in leadership positions was very low among the women in the study sample. It was in fact the lowest of all the four WEIA selected indicators and this cuts across the three parts of the analysis in this book.

8 During public meetings women will often sit together either on the left side of the meeting place or even at the back while the men usually take the front seats. This segregation by sexes and who sits in front or on the right or left is also prevalent in churches where women sit on one side of the centre aisle (left) while men sit on the right side of the aisle.

CHAPTER 8

TOWARDS A HOLISTIC APPROACH TO SOCIAL PROTECTION AND POVERTY REDUCTION

Paschal B. Mihyo, Jamal B. Msami, and Donald E. Mmari

8.1. INTRODUCTION

To avoid examining the Tanzania's Productive Social Safety Net (PSSN) in a vacuum, our analysis began in Chapter 2 with a quick historical overview of Tanzania's long search for a social policy that can ensure that the gap between social groups including between urban and rural people is not too wide. We looked at the overarching Ujamaa policy and concluded that despite its honourable aims and objectives of universal access to essential services it lacked the backing of a robust economy and an effective institutional framework that could generate enough resources to sustain it. We also noted that rolling back the frontiers of the state through economic reforms of the late eighties and early nineties, created opportunities for economic recovery and growth but had many winners as well as losers with many rural and urban poor in the latter group. We traced changes in social policy in the nineties to the need to redress new imbalances that had resulted from these economic and social reforms. TASAF and its programmes such as the PSSN were projected as responses to the need to promote redistributive social welfare alongside the agenda of the day focused on economic growth and poverty reduction.

In assessing the contribution of TASAF to poverty reduction we focused on its programme of PSSN, and within it we wanted to find out the extent to which it had empowered women by improving their *condition* in terms of wellbeing and participation in economic and social activities on the one hand or their *position* in terms of increasing the voice and choice together with leadership in household and community affairs. In assessing these factors, we reached several conclusions, ten in fact.

First and foremost, we concluded that although the PSSN programme of TASAF does not explicitly aim at ensuring gender empowerment, the choice of women in very poor households as the primary target group is a clear indication that gender empowerment is implicit in the PSSN

policy (or at the very least its most notable unintended consequence) and the cash transfers made under this programme have a big potential to promote empowerment and contribute to poverty reduction in targeted communities. The second conclusion is that cash transfers increase the capacity of women to manage and decide on finances and increase their bargaining capacity within households and communities. But in order for these capacities to be un-trapped, cash transfers have to be accompanied by enhancement of capabilities and awareness creation activities which expose women and men to rights of women, opportunities for economic advancement and leadership and management techniques relevant to their day to day activities.

Third, from both the baseline and follow up assessment, it is clear that based on the Longwe Framework of Gender Empowerment (March *et al.*, 1999), the targeted women are doing well on welfare which has improved due to injection of funds, awareness due to increased information on emerging opportunities in areas of production and resource management. However, their participation and leadership roles have not improved substantially. While they have some degree of control over household decisions especially on resources accruing from the TASAF interventions, participation in public political spaces and economic and social arenas, is still very low. We have attributed this to socialization and cultural systems that shape the power structure in which these decisions are made, and we have argued that cash transfers from TASAF alone cannot and are not meant to lead to transformation in these structures.

Fourth and related to this conclusion we have found that leadership is still a male domain and interventions targeting welfare alone cannot improve women's participation in leadership unless they are accompanied by awareness programmes for men, women and the youth on equal citizenship rights, gender equality and democratic community living. In essence these constitute the norms, values and beliefs that define beneficiaries' social life, mitigating how empowerment occurs. In addition, special programmes for men and women would be required to enhance capacity for leadership and the management of resources especially those accruing from TASAF interventions.

Fifth we have observed and concluded that culture and religious values

have a big influence over the construction and prevalence of views and values on gender equality/inequality. There is a glaring lack of political will by the elite in rural and urban areas to confront and interrogate these values because the subordination and marginalization of women continue to be perceived as sources of cheap labour and tools for social discipline (and cohesion). Women as mentors to children are relied upon to reproduce these ideologies to inculcate the culture of submissiveness and conformity in society as a whole. In light of these factors we have also concluded that government agencies aiming at changing the status quo may achieve their desired outcomes by supporting CSOs and FBOs with similar goals, and by intensifying civic education and awareness creation about the negative contribution of such values to the development of their communities and the nation as a whole.

Sixth, we have found that there is a good body of statutory laws that seek to promote and protect human rights in general and women's rights. They are in line with regional and international instruments and standards on human and women's rights. However, the enforcement of these laws and instruments is constrained by lack of political will to enforce them to the letter, and the existence, application and predominance of undocumented, informal and ambiguous customs and practices that contradict these instruments and laws which are allowed to operate as parallel systems especially in rural areas where they are the only rules applicable.

Our seventh finding is that while men were slightly more empowered than women on most of the five domains in the WEIA Index, the gender gap was small but varied across issues/activities, and that leadership was the area in which the gender gap was widest. This creates a big opportunity for the gap to be narrowed down in the course of time if interventions such as those by TASAF are combined with other interventions that increase capacities and capabilities through education, information sharing facilities, fast tracked land and other reforms that increase opportunities for equal citizenship and the strengthening of women's organizations in rural areas.

The eighth conclusion arising from this analysis is that increasing equitable control over resources such as land and livestock will take time especially in rural areas and is likely to take longer because it is built within cultural and religious beliefs some of which are considered non-negotiable. The

increase in education and access to information opportunities through community information and learning centres can contribute substantially to the change of mind-sets, beliefs and values.

Ninth, the study found some differences and similarities in women's empowerment among the three types of households that were involved in the research, namely polygamous, monogamous and female headed households. In the context of the selected 5 WEIA indicators and based on mainly qualitative data from FGDs and in-depth interviews, women's empowerment was found to be most visible in production – making decisions in production. Women are the main producers of food and other crops and as such are automatically involved in making many of the decisions regarding the process of production. Many women are also involved in income generating activities to supplement the low family income and here too they must make many decisions relevant to these activities. However, in both types of productive activities women face challenges in the control of the products of their labour particularly in polygamous and monogamous households. Thus, women's control of income was low in comparison with their decision making in production particularly in polygamous and monogamous households. It was even lower in terms of access to and disposal of resources such as land and property in all three types of households including the female headed households. But irrespective of households, community perceptions of women's roles and place in society remain the same.

Tenth and finally, women's empowerment in terms of holding leadership positions and participating in political activities was the lowest of the five WEIA indicators. This again applied to all the three types of households. The analysis of the data identified several cultural, religious and legal factors which have led to the above state of economic empowerment of women. We further concluded that CCTs can generally have significant impact on reducing household poverty especially by encouraging the beneficiaries to access health services such as community health insurance (CHI) and education for their children. However, for CCTs to make a significant contribution to women's empowerment there is a need to address the challenges posed by adverse cultural practices, religious beliefs and laws that currently disempower women in the full realisation of the impact of CCTs and other strategies to reduce poverty and promote inclusive and

sustainable development.

These conclusions compel us to end the book with proposals which we think need to be considered in creating enduring institutional frameworks for effective social policy. We believe that livelihood and opportunity development of households and communities is key to sustaining alleviation, reduction and ultimately eradication of poverty. Nonetheless, it requires a more holistic approach considering some of the measures we propose below.

8.2. REVERSING COLONIAL LEGACIES IN RURAL DEVELOPMENT AND RURAL POVERTY

The colonial past based on mass poverty for the majority and pockets of prosperity for the happy few was a product of a colonial strategy that created and institutionalized the rural-urban divide that has kept the rural areas at the bottom of poverty and prosperity pyramids. The subjugation of the poor majority was perceived as a tool for maintaining the welfare of the urban elite, cultivating a culture of dependence on the state, thus cementing the legitimacy of state benevolence. The rural–urban divide that post-independence Tanzania has been trying to reverse has been shaped by many factors we inherited from colonial policies. Since the onset of massive urbanization, there has been a systematic competition for human and financial resources between the urban areas and the countryside. Since the introduction of poll tax during the colonial period—first by Imperial Germany in the late 1890s and then later by Britain in 1923 (Fjeldstad and Therkildsen, 2008; Harnevik, 1993), men and later both men and women were forced to migrate from rural areas to urban centres, commercial farms and mining and other extractive enclaves in search of wage employment with which to pay tax and meet other subsistence needs.

The industrialization policies of the colonial past concentrated factories not where the raw materials were produced but where the owners lived, and close to export outlets. These enclaves and outlets created a malignant demand for labour which encouraged the migration of the active labour force from rural to urban, plantation and mining centres. The paradox of this urban biased system of planning is that while the emerging urban centres needed the peasants to remain in the rural areas and produce the food and energy sources required to push forward the growing urban

economy, plantation and mining enclaves, they still kept on sucking the human and other resources from the countryside (Shivji, 1979).

At the same time, in order to keep the living standard in urban areas comfortable to the colonial administrators and the settler elite and tolerable to African migrant workers, the colonial systems ensured markets paid the farmers very low prices in order to ensure a steady supply of cheap labour and raw materials which were exported to metropolitan industries. Rural development or rather policies of rural underdevelopment were therefore crafted to ensure a steady flow of rural labour to urban, mining and plantation economies and cheap supplies of food and raw materials to urban and metropolitan centres (Arrighi, 1973; Shivji, 1979).

To achieve these goals, the rural policy planning paradigm was characterized by several strategies that were calculated to keep rural areas in general and peasants at the bottom of the poverty and vulnerability pyramid. Significant among these strategies was planning for extractive development. Rural development or the little of it that was allowed was geared towards extraction of resources from rural areas instead of setting up factories close to the source of these resources.

The distancing of factories away from the sources of raw materials had a crippling effect of suppressing forward and backward linkages between agriculture, forestry and fishing sectors and industry on the one hand and blocking the spill overs of industrialization into the rural economies on the other (Acemoglu, Johnson and Robinson, 2001). The extractive strategies also went hand in hand with the establishment of agricultural marketing boards. Unlike those established by post-colonial administrations, these boards were not aimed at crop or product development. They were geared towards controlling product and crop development and providing the only marketing channels that were used to pay the peasants a bare minimum for their produce thereby reducing the cost on the part of manufacturers and exporters to their home countries. They, in fact, became poverty generating enterprises for the local people.

The third strategy was the suppression of the possibilities of land being used as collateral for credit and other development. This was achieved by the *de-legitimization of private land ownership* making all land crown land without opportunity for peasants and rural people either individually

or collectively, acquiring titles over their own land. This made our people foreigners in their own country while settlers had all rights of political, social and economic citizenship with a land bank that catered for their credit needs to the exclusion of the rural people (see Austen, R.A, 1987, Austen, G., 2010).

This strategy created a divide between ‘settler’ and ‘peasant’ economies within the same country with the urban elite including a few privileged Africans owning land and property with leases and titles while the rural African people were condemned to amorphous land tenure systems based on the so-called communal tenure which could not be used by anyone to enter into financial or other productive transactions requiring security.

The fourth strategy was that of *institutionalizing monoculture*. This went hand in hand with the extraction strategy. Most communities were encouraged to specialize in one cash crop and those which were earmarked for labour supply were completely discouraged from growing cash crops (Coulson, 1977; Rweyemamu, 1973). There were instances where peasants were deliberately supplied with boiled seeds to induce crop failure and labour migration to urban areas (Neal, 1981). Monoculture also led to induced frequent food shortages and famines which led to further out migration to urban and other areas. The worst effect of monoculture was that it discouraged the adaptation of some communities to the food staples used by other communities and this also suppressed buoyant development of internal food markets. This had the effect of communities experiencing food shortage and going hungry only because their own staple was not available while in fact there was plenty of food in other communities or districts. It removed the food basis of social cohesion between ethnic groups (Baah, 2003) and nurtured chauvinistic ideologies about the foodstuffs of each community.

The struggle to reverse poverty generating colonial institutions especially in rural areas has not been easy because as Austin (2010) has pointed out, the colonial legacy was institutionalized through a culture that created an appeal for *modernization by westernization* accompanied by a culture of systematic rejection of our own identities and positive culture. This has made it difficult for the past four governments to completely eradicate the root causes and the systemic structures that sustain the imbalanced growth

between the urban and rural areas and perpetuate vicious circles and cycles of poverty and vulnerability. The previous and current governments have taken measures to address these and other challenges. There are policies for rural development almost in every sector and the current 2nd National Five-Year Development Plan (2016/17-2020/21) provides a road map on how to implement these policies in a holistic way. There is an urgent need to identify the historical root causes of poverty and remove them even if they seem convenient for general administration or resources mobilization. In addition, if social policy must succeed to remove or reduce poverty, there is a need to look for more innovative ways and strategies that can change rural production and raise rural incomes. Below we look at some innovative ways of planning for local development.

8.3. BUILDING BRIDGEHEADS BETWEEN RURAL AND URBAN MARKETS

A holistic approach to planning will require that neither the urban nor the rural sectors contribute to the problems of the other. It is easy to note that even today, some of the problems that face urban areas arise from landlessness and unemployment in rural areas and at the same time rural areas face many problems that emanate from urban areas. A few examples serves to illustrate this point.

The predominance of brokers or middlemen in urban markets has been more of challenge rather than an opportunity not only in Tanzania but in most countries in Africa. Almost in every urban area in Tanzania, big markets for all produce are controlled and regulated by unregistered and unregulated brokers. Suppliers of products from rural areas cannot easily get access to urban markets without passing through these brokers. Dar Es Salaam is a classic example. If you are selling watermelon your journey ends up at the Buguruni market, where access is itself controlled by brokers. Similarly, attempts to get farmers produce to the larger market at Kariakoo requires the support of a different set of brokers. The pervasiveness of market brokers spans the expanse of food markets, to include vital public services such as electricity, water, as well as real estate. Now with the efforts to increase rural energy supply, the problem of self-appointed brokers known locally as ‘vishoka’ is already causing problems for the Rural Electrification Authority and all these vishokas are based in urban

areas.

Similarly, the business in livestock is controlled by cartels from urban centers including organized groups engaged in cattle rustling and export of live animals to the Gulf. While these actors have agents in rural areas, their main sponsors are in urban centers. Urban authorities need to help the rural producers by addressing the illegal role of these self-appointed intermediaries. In addition, we should also take note that the expenditure and patterns of local consumption are planned and managed from urban centers. Supplies for schools, hospitals, prisons and other custodial institutions tend to come from urban areas. We must plan for the consumption of local raw materials for urban based industries and locally produced food supplied to these custodial institutions (schools, hospitals, prisons etc.) by rural institutions. This will increase demand and encourage farmers to produce more for local and outside markets. Schools have become institutions for socialization of children against local food staples and their later preference for foreign food brands and imported food staples.

Therefore, planning could ensure that urban commodity markets are regulated in such a way that they do not undermine the income security of rural producers and their markets. At the same time, instead of urban markets concentrating on imported food and raw materials they should be incentivized to sell for consumption, food and other items locally produced.

8.4 MULTI-LEVEL PLANNING IN THE FIGHT AGAINST POVERTY AND VULNERABILITY

Rural poverty is continually generated by shocks arising out of income insecurity generated by climate volatility, commodity price fluctuations and disasters. Some of the shocks arise from loss of assets and resources through theft, health shocks aggravated by unexpected changes in household demographic composition, unemployment, or natural disasters. Starting with resources or income poverty, people increasingly become unable to meet their basic needs or those of their families thereby combining poverty and vulnerability. These combine to make recurrent illness or sickness part of the vulnerability cycles which ultimately lead to chronic poverty (Armando Barrientos, 2007; Aniruth Krishan, 2011). Planners need to study the root cause and cycles that propel the degeneration of rural people

from income poverty to chronic and inter-generational poverty. They need to adopt a multi-level approach to poverty alleviation and women empowerment which combines education, health, water, assets ownership, human security and income stability.

In order to help rural people to cope with these kinds of shocks we need to learn from the practices of Indian NGOs such as SEWA in India which in collaboration with the FAO has adopted and popularized holistic strategies which have been copied and implemented by IFAD, the World Bank, Grameen Bank in Bangladesh and several NGOs based in Europe (Crawley 2013). Some of these strategies include the following:

- *Establishing institutions for sustainable market access for the poor:* This strategy includes establishing marketing outfits controlled by producers which enable farmers to sell their products at fair prices; organize fair and transparent procurement facilities and ensure local consumption is based on local production. This goes beyond cooperatives. It requires small scale coordinated institutions that are member driven and focused on securing collective bargaining strength for producers.
- *Linking social protection to access to land:* In India, SEWA secures land for the poor and provides them with modern skills on farming and cooperative development. It incubates the programmes until they can be independently managed by the target groups. The same could be adopted by TASAF under the PSSN Programme. It could work with relevant ministries, ANSAF other farmers' networks to link social protection with agricultural policies and land reforms.
- *Establishment of community information and learning centres (CLCs):* these are multipurpose hubs for future proofing. They provide information on disasters, livelihoods, culture, health etc., and provide skill training for employability to youths and adults.
- *Tool pools and libraries:* A very innovative strategy through which people with tools put them in a common pool and when they are not being used by owners they are hired by others for a modest fee. These are called tool libraries and are for profit. The benefits are later shared by the groups.

- *Combining essential services*: India's SEWA uses an integrated approach to information services. They provide technical, financial and marketing services and regular updates on market prices for their products. This helps farmers to side-line brokers and commodity sharks. Mobile phones are used to connect producers directly with buyers and to side-line brokers. Even in Kenya this has become the norm with youth linking with farmers and connecting them to urban markets.
- *Warehouse receipt systems*: These are meant to alleviate cash shortages. The system allows them to deposit non-perishable crops at harvest time which can be used to obtain credit, partial payment and stock surpluses until prices stabilize. Tanzania's warehouse receipt system has been helpful but, in some cases such as the cashew nut growers' complaints about arbitrary charges (Mihyo et al 2019).
- *Food, fodder and seed banks*: These supplement the warehouse system. They are used to guard against creeping vulnerability and insulate members from the negative impact of low prices or reduced wage earnings. They are also very common all over Laos and Vietnam.
- *Climate risk insurance and quality assurance*: This scheme has multiple types of insurance including rainfall and weather insurance. In addition, campaigns are organized on quality assurance to ensure producers are aware of quality expectations of buyers of their products.

8.5 EDUCATION FOR LOCAL PRODUCTION AND LOCAL JOBS

Since colonial times, our education system has been preparing young people for removal from their communities. Primary schools tend to be within communities. But secondary schools are built away from communities and the higher the students go the more they lose contact with their surrounding communities and the more they feel unhappy about living in their communities. Therefore, schools have become institutions for systematic removal from communities. In addition, the technical education being offered in most institutions of vocational education and

training (VET) has been known to focus on skills targeted by formal sector for which very few jobs exist, as well as skills which are already saturated in labour markets, such as welding, masonry, carpentry, hairdressing etc.. Even some technical colleges located in rural areas do not offer skills on local farming, livestock management, fishing or horticulture. They still prepare young people to leave their communities in search of jobs in urban centres (Massawe, 2014:159-186). This is not to mention the proliferation of degree courses that inculcate skills that are completely unrelated to the world of work. (Eyaa 2014: 55-76)

The lack of adequate preparation of young people for the real world of work in the contexts of labour market and technological change, denies them the opportunity to manage the transition from school to work and in rural areas it makes them unemployable pushing the majority of them to the lower brackets of the prosperity pyramid (Mihyo, PB, Mmari ED & Msami IB, 2020). Technical education could be more useful if it inculcated among other things skills about indigenous systems of farming, harvesting, food storage, rodent control, fishing and fish processing etc. which sustained our communities and made famine occasional in the past. Such skills will enable such people to become resourceful extension officers, successful self-employed artisans and farmers and give them capacity to create their own jobs in the rural areas.

In addition, planning in education should address the institutional capacity gaps in the system of education related to: the quality of teachers and lecturers; the learning capability for students in all areas and the challenges that face them in learning arising from food insecurity, income insecurity, human insecurity and transport and accommodation constraints. Furthermore, governance systems of learning and teaching, resources allocation and support systems should be organized in such a way to ensure there are no gaps between rural and urban schools (Capra, 2009).

8.6 HEALTH BEYOND HEALTHCARE

The poor in general and the rural poor have more health-related challenges than other groups. They have a heavier burden of disease than others because of diseases of poverty arising from their habitats (e.g. respiratory infections and sharing habitats and food and water with animals); their occupations for example vector-borne diseases and venom for farmers and

livestock herders or waterborne diseases for those who earn living from swamps and wetlands. Other poverty related diseases include accidents arising from underground work or climbing mountains and trees and back and limb injuries arising from carrying heavy loads etc. Rural people have lower life expectancy, higher rates of maternal mortality and limited if any health insurance (MoHCDGEC *et al.*, 2016; NBS and OCGS, 2013). Illness in one of the family members especially if they are the sole income earners tends to affect livelihoods at family or household level because health is a vital human capital for them. As we seek to implement the health guidelines in Tanzania's current second five-year development programme (FYDP II in 2016/7-2020/21) we should go beyond the provision of medical health service and link health and habitats, water and sanitation; gender and workloads, alternatives to kerosene and charcoal as main sources of energy (OECD 2003; Mihyo, 2015:269-289). A holistic approach is necessary because if we concentrate on custodial health care our governments will keep spending more and more and people will continue turning up for treatment. A holistic approach to health that combines prevention and cure and addresses the environmental and other causes of the diseases of poverty will create a firm foundation for the creation of a wealthy nation through a healthy population (House et.al, 2009).

8.7 GOVERNANCE SYSTEMS AND FOOD INSECURITY

Hunger generally and its link with urban and rural poverty is sometimes attributed to shortages of food caused by rapid population growth. The argument is always that there are too many mouths to feed. What is missed however is the issue of governance i.e. how food supply is managed. This has two components. First is the issue of availability *vis a vis* its affordability. Second is the issue of markets. On availability whenever there is food shortage those who are negatively affected are those who cannot afford it at going market prices.

Sometimes, especially in urban areas, shortages are engineered by food suppliers and their brokers. In rural areas some farmers sell all their food during harvest time and end up having to buy it back at very high prices when they finish their stocks. The issue of governance is related to internal and external markets. Just as the rural poor sell most of their food to the urban food markets (Lofchie, 1994), many countries in Sub-Saharan

Africa and some regions in Tanzania, export food to external markets even in times of severe drought and food shortages.

At the height of drought and famine in Ethiopia and the Sahel countries in the eighties of the last millennium, food exports did not decline in those countries. Inside those countries, drought did not affect all regions. Awash Valley in Ethiopia continued to produce food which was exported. The production of export crops such as coffee, sugar, flowers etc., continued and no efforts were made to promote the growth of food crops in the wetlands. (Lapè, Collins and Rosset 1998).

Stories about collusion of the elite in several African countries to create food shortages by selling food to neighbouring countries and then buying it back at premium prices to offset the artificial shortage created keep on surfacing from time to time. These are issues of governance and how markets are managed or manipulated. We have seen it in the sugar industry recently in Tanzania and with the shortage of food in some regions such as Dodoma in 2016. These are governance issues that require local leaders and planners to address.

8.8 RURAL ROAD DEVELOPMENT FOR RURAL POVERTY REDUCTION

For the fifth phase government in Tanzania, this point is for emphasis rather for action. The government has already done a lot to improve rural road transport infrastructure. Planners need to see the importance of this drive, in terms of promoting linkages between rural and urban sectors and between industry and agriculture. We also need to change our approaches to transport planning. The impact of road transport on development is usually assessed on basis of consumer surplus and road user savings e.g. vehicle operating cost savings and journey time savings. However, most of the poor live in rural areas where transport demand may be low and using conventional assessment measures may lead to under-investment in such areas. To avoid cost benefit analysis determining choice, other indicators have been developed. Increased rural road transport infrastructure has substantially contributed to poverty reduction in Laos Peoples Democratic Republic in areas which were unreachable, and it has promoted the development of tourism in rural areas of Okinawa in Japan (Oraboune 2008).

8.9 PLANNING FOR MORE PEOPLE IN BOTH URBAN AND RURAL SPACES

Most of the cities which were built by colonial governments were built to accommodate minority groups and their administrative establishments. The local populations were confined to reserves and compounds outside the city centres. The roads were constructed in such a way that there were only three or four entry points into the centre so that if the so-called natives rioted in the compounds, they could be closed out of the centre and if they rioted within the city centre they could be blocked from leaving until they were 'pacified'. Post-independence governments took over these cities and very few changed their structures. Some for the same objective of riot control and some because they continued applying planning systems they inherited without reviewing or changing them. Some countries such as Nigeria and Tanzania have had to build new capital cities altogether because they did not handle the problem of colonial planning immediately after independence.

Villages have their own challenges. Recent waves of land transfers have been characterized by massive sale of huge tracts of land in some districts. One example is land transfers in the Coast Region. Tanzania concluded an international land deal with the British Sub-Biofuel Tanzania Limited in Kisarawe District. The investor acquired land in the district in order to cultivate *Jatropha* for biofuels production through a plantation model, which was expected to employ 1,500 small-scale farmers. Thus, the deal touched livelihoods of the small-scale farmers in eleven villages with the population of over 11,200 people in the district (Simbeye 2010). These villages include: Muhaga, Kibuta, Mtamba, Marumbo, Paraka, Kidugalo, Kurui, Mtakayo, Vilabwa, Mitengwe, and Mzenga (Simbeye 2010). According to the research done in 2012, the company promised to create over 1,500 jobs but by 2012 only 260 jobs had been created (Kabote, Niboye and Ringo, 2013:99-121). Another study covering Arusha, Coast, Dar Es Salaam, Iringa, Mbeya and Morogoro regions listed over 117 companies that were allocated commercial farm land with one of them obtaining as much as 795,000 hectares of land in one district (Katundu, Makungu and Mteti, 2013:122-159)

The sweetening of land deals to attract investors is likely to continue. But in some districts commercialization of land has led to the transfer of huge tracts of land to prospective commercial farmers who never developed the land and the current government is engaged in the difficult task of reviewing and where necessary nullifying some of these transfers. Land use planning needs to be inclusive and to be futuristic (Mihyo, 2013). There is therefore a need to plan in anticipation that the populations of our districts will continue to grow and the land that looks under-utilized or under-populated today will be full of people in the next twenty years. We should therefore learn to plan for more people both in urban and rural areas (RTPI, 2013).

8.10 PLANNING FOR CLIMATE AND DEMOGRAPHIC CHANGE

The number of people displaced by adverse climate conditions has steadily risen in recent years (Hepworth, 2010; Noel, 2012; Watkiss *et al.*, 2011). These climate refugees are increasingly moving to cities and towns setting up informal settlements in peri-urban areas. When such people enter towns and cities, they increase the stress on resources such as health, education, water, sanitation, energy and waste management. In recent years we have experienced waves of climate and flood disaster refugees from urban areas being resettled in rural areas. Dar Es Salaam is a very good example. Whatever the source of these refugees the entry of new people in an area if not planned for has immediate and long-term destabilization effects on host communities. Climate change floods are becoming more frequent in towns and cities. But most local authorities including those in flood prone areas do not set aside budgets for such contingencies and they rarely have flooding integrated in their plans. In urban areas, planning for disasters such as floods should include budgets for proper drainage, regular liquid waste disposal, budgets and plans for evacuation of victims and mutually agreed plans with neighboring hinterlands on their settlement. There should be clear and enforceable byelaws on disaster preparedness and prevention (RTPI, 2012; Major, and Sirku 2016; Ran and Nedovic-Budic, 2017).

As regards demographic change, it is important to note that both in urban and rural areas more than 60% of the population is below or around 15 years of age. Most of them are moving to urban centres for education or in search of jobs. Those remaining behind in the rural areas are older and less economically active. In both settings however, the elderly are also

living longer. Both these groups are less active in the economy but while young people need more services such as health, education and nutrition, the elderly consume less food but their health costs more. These and other changes call for a holistic approach to planning that caters for increased migration of the youth, reduced economic activities in rural areas, higher costs of education and health for the youth and higher costs of maintaining an aging population in the rural areas. It is time to develop the youth as an asset that will contribute to the economy today and tomorrow to turn the youth bulge from a disaster to a dividend (Canning, Sangeeta and Abdo, 2015). This requires education levels that allow learning and creativity, employable skills that are relevant to productive sectors; support for counselling on soft and survival skills and labour and other market information systems that will enable them to be active in various sectors of the economy.

8.11 RURAL AND URBAN ENTREPRENEURISM

Urban and rural planning projects are often regarded as tools for regulation and control over development (Callaci, 2012; UNICEF, 2012; Wenban-Smith, 2014). This view is being replaced by transformative approaches in which planning is seen as a stimulant to markets and entrepreneurship development. In China, local authorities have become entrepreneurial as they continually get involved in land development projects and investment in growth points (Furlong, Zhang and Wang, 2015). However urban entrepreneurship must go hand in hand with the development of linkages between rural areas and even rural cottage industries and the urban manufacturing centres. It is naive to talk about setting up an industry in an area when the raw materials required are not in sufficient production in the rural areas surrounding it. There are many districts now preparing to invite investors to set up factories. But if one is planning a milk factory when the current level of milk production is not even sufficient for local demand, such a factory will be very expensive because it will have to secure milk from outside the district. The same goes for all types of industries. Therefore, linkages between the rural and the urban are critical. If these industries must be cost effective, industrialization plans must support the development of agriculture, livestock, fishing and other activities that will provide the required labour and raw materials for their sustainability.

8.12 INTEGRATING SOCIAL CAPITAL AS A CRITICAL VEHICLE FOR POVERTY REDUCTION

In chapter 7, we discussed at length the negative impact of culture on social protection interventions. However, we have a lot of positive cultural practices on which we can build our social assistance systems. We have many systems of pooling resources together for mutual help and support. If they are not hijacked by predatory local elites, they are a dynamic force in social protection. In Africa, studies show that social capital has made rural project implementation, information sharing, diffusion of innovations and collective decision making on local development easier (Diawara, 2012). Informal credit and mutual help associations known as *essusu* in West Africa, *tontines* in Central Africa, *upatu* and *undugu* in East Africa and other revolving fund credit and savings schemes in Eastern and Southern Africa have continued to play a key role in managing income shocks, vulnerability and informal social protection. If incorporated in the social protection systems and insulated from predatory groups of power brokers, they can contribute immensely to making social protection programmes more effective and efficient.

8.13 FUTURE PROOFING AND VALUE PLANNING

We would like to end by emphasizing two things as Tanzania moves as fast as it is doing towards planning for industrial and agrarian change and transformation after the attainment of a middle-income status. First and foremost, the challenges that tend to pull us back when we are almost reaching our targets such as price commodity shocks, outbreaks of epidemics, droughts and volatility in currencies, are not new and will continue. Because these changes are recurrent, we must learn how to forecast them and their impact and factor them into our short and long-term plans. This calls for the *concept of future proofing* which is based on principles of futuristic planning. The principles developed by Planning Horizons (RTPI, 2014) emphasize the need for actionable short term, medium term and long-term evidence-based policies that are backed up by political will and based on collaborative, interdisciplinary and inter-institutional service delivery systems. They should be able to allow markets to operate in ways that strengthen resilience and reduce vulnerability and they must have as their priority, *public interest and the interests of the future generations* (RTPI, 2014).

Furthermore, we would like to call for further interest in the concept of value planning. People come to cities to establish businesses, secure employment, get access to social services or to participate in market opportunities offered by larger space. Those who move to new locations in the rural areas do that usually in search of water, fertile soil, more space, clean environment, more human security and markets for their products. Planners need to plan bearing in mind the needs of each social group and plan for better economic, environmental and social outcomes of urban and rural development. This imperative has led to the ***concept of value planning*** which hinges upon planning to enable people to create value for their economies and lives both in rural and urban settings.

Value planning needs development of capacity and competencies to enable planners to gather the necessary data on potential users of various services and amenities and the required resources for their delivery. It also requires the public service to enable other governmental and non-governmental agencies and service providers to be part of their network in planning and evaluating services delivery. In addition, the private sector needs voice in order to contribute to the identification of challenges and bottlenecks of service delivery so that the market forces can be unleashed to deliver service based on competition and quality.

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APPENDIX ONE: A METHODOLOGICAL NOTE ON ASSESSMENT OF TIME ALLOCATION ON PRODUCTIVE AND DOMESTIC WORK

There were methodological and conceptual issues, which could influence the research findings in this chapter. Methodological issues were related to a survey approach, which relied on recall methods and questionnaire design, particularly on the framing of questions. The recall is the standard approach in data collection, but it affects the accuracy of data because some participants might not have a good memory of the actual timing (Bryman, 2012). However, it was not a distant past because it covered the activities which were performed in the preceding 24 hours before the interview. The twenty-four hours were determined between the day before the interview from 4 am to the day of the interview at 3 am. The use of diary might increase the accuracy of data as it is more efficient and effective than a timesheet, which relies on recall (Bryman, 2012).

The questionnaire of the survey had some questions, which lacked clarity. For instance, in module B, activity number six was not precise because of the word ‘or’, which indicates a choice between TASAF’s livelihood and PWP. The statement reads, “wage and salary employment: in-kind or monetary work in TASAF’s livelihood or PWP”. It is likely that some participants were not beneficiaries of the Public Works Programme because in some areas PWPs were not yet implemented. However, PWPs were packaged with conditional cash transfers.

The data on time were collected using the timesheet, which had pre-defined activities, which participants performed in 24 hours. However, participants could also report activities which were not included on the timesheet. Some of the variables, such as cooking and domestic work, which includes collecting firewood and drawing water, overlapped. This overlapping would lead to the second allocation of time, which was spent during those two activities.

Regarding a contextual understanding of time, in this study, time was measured in minutes and hours. In every hour, there were fifteen-minute slots, but according to the collected data, it appears that a fifteen-minute slot was replaced by an hourly slot. The use of the hourly slot might inflate

the time spent on activities, for example, as the Table A1 below indicates, a few participants spent much more time working during the day.

TABLE A1: PARTICIPANTS' WORKING TIME WITHIN 24 HOURS

Hours	Frequency	Per cent
<= 6.00	883	31.8
6.01 - 12.17	1612	58.0
12.18 - 18.33	278	10.0
18.34+	6	.2
	2779	100.0

Source: Fieldwork data, 2015

From the observation of data on time, it is likely that researchers and participants perceived time differently because there are different ways of reading time (Bhaskar, 2016; Hoffman, 2010).

According to the qualitative analysis, it appears that this study captured the event time or cyclical time because it is very likely that participants perceived clock time as event time. During the face-to-face semi-structured interviews, some participants used repeated periods of the day, such as morning, afternoon, evening and night. Some face-to-face semi-structured interview participants tried to use linear time, but possibly they did that because of the influence of researchers during probing and prompting.

APPENDIX TWO: RESULTS OF T-TEST FOR INDEPENDENT SAMPLES FOR SCORES OF TASAF/ PWPS WOMEN BENEFICIARIES AND NON-TASAF WOMEN BENEFICIARIES											
	F	Levene's Test for Equality of Variances		T-test for Equality of Means							
		Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		Effect Size (Eta Squared)	
								Lower	Upper		
Total Working Time (WEAT)	Equal variances assumed	.676	.411	-.795	1773	.427	-.26579	.33420	-.92126	.38967	0.00035
	Equal variances not assumed			-.747	125.532	.457	-.26579	.35604	-.97040	.43882	
Cooking Time - Primary	Equal variances assumed	.338	.561	-.781	1533	.435	-.09417	.12062	-.33076	.14243	0.00039
	Equal variances not assumed			-.816	104.242	.416	-.09417	.11543	-.32306	.13473	
Cooking Time - Secondary	Equal variances assumed	.153	.696	-.139	1110	.890	-.04662	.33497	-.71046	.61722	0.00017
	Equal variances not assumed			-.141	15.471	.889	-.04662	.32976	-.74763	.65439	
Caring Children/ Adults/ Elderly Time - Primary	Equal variances assumed	1.210	.272	.580	372	.562	.24859	.42827	-.59354	1.09072	0.00090
	Equal variances not assumed			.412	20.002	.685	.24859	.60375	-1.01081	1.50799	

		Levene's Test for Equality of Variances		T-test for Equality of Means								
		Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Difference	95% Confidence Interval of the Difference		Effect Size (Eta Squared)		
Total Working Time (WEAT)	Equal variances assumed	.676	.411	-.795	1773	.427	-.26579		.33420	-.92126	.38967	0.00035
	Equal variances not assumed			-.747	125.532	.457	-.26579		.35604	-.97040	.43882	
Cooking Time - Primary	Equal variances assumed	.338	.561	-.781	1533	.435	-.09417		.12062	-.33076	.14243	0.00039
	Equal variances not assumed			-.816	104.242	.416	-.09417		.11543	-.32306	.13473	
Cooking Time - Secondary	Equal variances assumed	.153	.696	-.139	110	.890	-.04662		.33497	-.71046	.61722	0.00017
	Equal variances not assumed			-.141	15.471	.889	-.04662		.32976	-.74763	.65439	
Caring Children/ Adults/ Elderly Time - Primary	Equal variances assumed	1.210	.272	.580	372	.562	.24859		.42827	-.59354	1.09072	0.00090
	Equal variances not assumed			.412	20.002	.685	.24859		.60375	-1.01081	1.50799	

F		Levene's Test for Equality of Variances		T-test for Equality of Means										
		Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		Effect Size (Eta Squared)				
								Lower	Upper					
Caring Children/ Adults/ Elderly Time - Secondary	Equal variances assumed	.535	.466	-1.211	109	.229	-1.74286	.39388	.28346	.33094	.50291	.51803	1.11032	0.01327
	Equal variances not assumed			-1.181	5.554	.286	-1.74286	.39388	.28346	.33094	.50291	.51803	1.94003	
Domestic Work Time - Primary	Equal variances assumed	5.517	.019	1.390	1459	.165	.39388	.39388	.28346	.33094	.50291	.51803	.94992	0.00096
	Equal variances not assumed			1.190	77.461	.238	.39388	.39388	.28346	.33094	.50291	.51803	1.05281	
Domestic Work Time - Secondary	Equal variances assumed	.806	.374	-.294	50	.770	-.14773	.14773	.50291	.50291	.50291	.50291	.86239	0.00172
	Equal variances not assumed			-.285	9.493	.782	-.14773	.14773	.50291	.50291	.50291	.50291	1.01491	

Source: Fieldwork data, 2015

