

# DE-AGRARIANISATION AND RURAL EMPLOYMENT NETWORK

Afrika-Studiecentrum, Leiden

## Female-headed Households: Their Survival Strategies in Tanzania

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## Preface

This working paper provides research findings emanating from the De-Agrarianisation and Rural Employment (DARE) Research Programme funded by the Dutch Ministry of Foreign Affairs and coordinated by the Afrika-Studiecentrum in conjunction with African research teams from institutions in Ethiopia, Nigeria, Tanzania and South Africa. We wish to acknowledge the encouragement of Hans Slot of the Ministry of Foreign Affairs and the editorial skills of Ann Reeves for providing vital back-up for the work of the programme's research teams.

Despite Sub-Saharan Africa's agrarian image, the rural peasant population is diminishing in relative size and significance. From a multi-disciplinary perspective, the DARE programme has sought to dissect the process of change, drawing attention to the new labour patterns and unfolding rural-urban relations now taking place. The programme research theme consists of four sub-themes: economic dynamics, spatial mobility and settlement patterns, social identity adaptations and gender transformations.

The objectives of the DARE programme have been to:

- 1) compare and contrast the process of de-agrarianisation in various rural areas of Africa in terms of a economic activity reorientation, occupational adjustment, social identification, and spatial relocation of rural dwellers away from strictly peasant modes of livelihood.
- 2) examine how risks on rural household production and exchange influence the extent and nature of non-agricultural activities in rural economies.
- 3) explore the inter-relationship between agriculture and the service sector in African economies; and
- 4) publish and disseminate the research findings to policy makers and scholars in Africa and elsewhere.

The Afrika-Studiecentrum's role has been to facilitate the formulation of country case-study research in various rural African localities by African and Dutch researchers, provide a discussion forum for work-in-progress, and assist in the publication and dissemination of completed analyses of research findings.

The overall findings from the DARE programme are intended to provide insight into the processes of change which are moulding the livelihood prospects of African rural and urban dwellers of the next century. It is hoped that the knowledge gained may be useful for formulating more effective developmental policies to assist in short-circuiting Sub-Saharan Africa's current economic and political vulnerabilities.

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DARE Programme Coordinator



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# **Female-headed Households: Their Survival Strategies in Tanzania**

## **Introduction**

Since the 1980s it has become increasingly apparent that the composition of an important group of households in Sub-Saharan Africa has been subjected to changes. In the past in both patrilineal and matrilineal societies, men were assumed to have particular roles and expected to function as heads of their households with other household members under their control. Studies over the last two decades have shown that these notions neglect the existence of other types of households (Mutoro 1997, Driel 1991 and 1994, Burger *et al.* 1991, Chant *et al.* 1989, Omari 1989a, Smith *et al.* 1988, Clark 1986, Due *et al.* 1986a, Bertell 1985, Swantz 1985, Touwen 1984). Compositions of households have changed and a variety of household types have emerged. This change is often ascribed to the labour migration of husbands to urban centres in search of work, leaving women behind to manage the household on their own. However, in addition to these female household heads, there are more reasons for women to head their own households. These households exist where the female head is a widow, a divorcee, a woman who has been abandoned by her husband or a single woman who has not (yet) married but has acquired her own land.

From the literature one conclusion is clear. Where women are on their own in rural areas with children to look after and without the financial support of husbands or other male relatives, they are often very poor. Female-headed households constitute a major section of the poor (Cooksey 1994, Sender *et al.* 1990, Smith *et al.* 1990, Chant *et al.* 1989, Omari 1989a and 1989b, Clark 1986, Collier *et al.* 1986, Due *et al.* 1986a and 1986b, Bertell 1985, Izzard 1982, Brown 1980, Konter 1980, Kooijman 1978). In spite of their large labour input and the energy female heads put into agricultural work, their agricultural productivity remains low. These households appear to have distinctive characteristics which affect their level of agricultural production (Smith *et al.* 1988).

Most researchers have failed to present any empirical data to prove the poverty of female-headed households. They argue that female heads are in a more disadvantaged position in agriculture than male heads. For women without male partners, access to land, labour, farm equipment and information is more difficult and the conclusion is that their agricultural output is consequently lower (Kerven 1979). Consequently they are assumed to be poor. However, the exact relation between the disadvantaged position of female-headed households in agriculture and their poverty remains ambiguous.

Unfortunately, an investigation of their full economic position was beyond the scope of this study. The lower agricultural output of these women might result in their lower economic position but might also be compensated for by other income-generating projects. Most

researchers focused primarily on their agricultural situation. It seems likely that large numbers of households have been involved in income-generating activities to earn cash to buy food in case the harvest fell short, and to buy household utensils like lighters, fuel or salt. Slowly literature supporting this hypothesis is becoming available (Bryceson 1997, Tellegen 1997).

Important works have been published on rural Tanzania which includes extensive fieldwork findings (Cooksey 1994, Mbughuni 1994, Sender *et al.* 1990, Smith *et al.* 1990, Smith *et al.* 1988, Chipande 1987, Collier *et al.* 1986, Due *et al.* 1986a and 1986b, Segal 1985). In these works, the economic position of female heads of households has been investigated and described with empirical data. The studies performed in Tanzania, however, contradict each other in their conclusions about the percentage of poor peasants within the category of female peasants as heads of households. According to Collier (1986: 102), the percentage of female-headed households in Tanzania within the category of poor households did not appear to be significantly smaller than the percentage of male-headed households (15% versus 19%). In contrast, Sender and Smith (1990: 63) conclude that the poorest households are predominantly female-only households. Smith and Stevens (1988: 564) found in their study that female heads are poorer than male heads of households. Cooksey (1994: 63) argues that, in Tanzania as a whole, female-headed households are less common among the poor than among the non-poor. In rural areas, female-headed households constitute 11.7 per cent of the very poor and only 5.7 per cent of the non-poor as opposed to urban areas where the percentages are 12.4 and 14.5. Mbughuni (1994: 219) uses Katapa's analyses and found that using mother's marital status as a primary variable, single mothers were poorer than married mothers, and that the mother's wealth index differed from one marital status to another with those in consensual union at the top, followed by married women with a husband present, and widows at the bottom. The study by Blackden *et al.* (1999: 26) examines the assumption that households headed by women in Tanzania are poorer than those headed by men. They conclude that incidences of poverty were statistically lower in female-headed households than in male-headed households in Tanzania. According to this study, there is no consistent evidence to support the hypothesis that poverty is necessarily more prevalent among female-headed households.

These divergent conclusions could be related to differences in definitions of the concept of female-headed households and/or with the methodology used.

This study suggests that not all female-headed households are disadvantaged relative to male-headed households. It analyses the economic position of households with a male as head as well as households with female heads in which a distinction is made between various types of households headed by women. My study focuses on the household as an economic unit in which agriculture and non-agricultural income-generating projects are important. The acquisition of land, the supply and demand of labour, as well as income generation through agricultural and non-agricultural activities are the main issues of my analysis. Women in



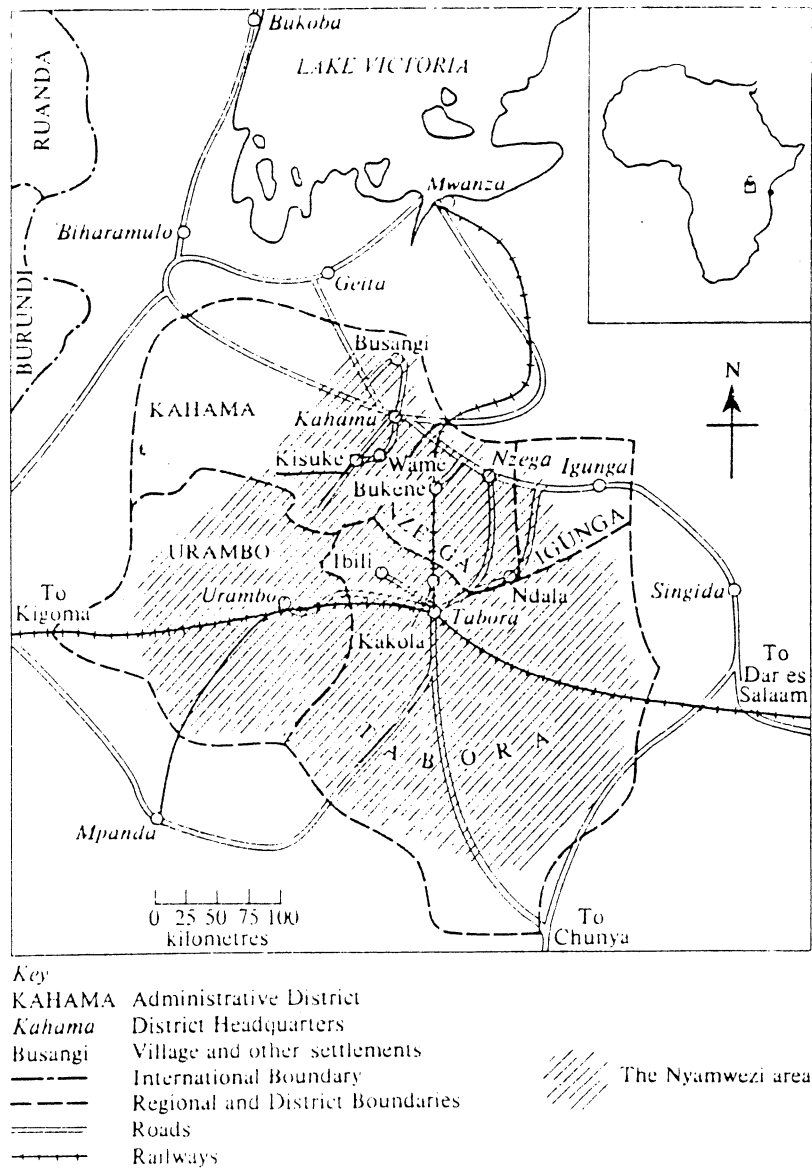
female-headed households are compared with women within male-headed households. My central research aim is to analyse the economic position of female heads of households who are divorced, separated, widowed or unmarried, and what survival strategies they adopt to maintain their households.

Based on this central theme, the following research question was formulated: Are female-headed households in a more disadvantaged economic position than male-headed households, and what are the survival strategies of these households?

This paper is part of a more extensive research project on the differences between the survival strategies of different types of female-headed households, namely unmarried, divorced or separated women and widows who head their own households. It is not assumed that all female-headed households are poor and that distinctions have to be made between, for example, widows as heads of households who generally have difficulties meeting their needs, and unmarried women as heads of households who themselves have decided to live alone and maintain their households without a male partner.

The study was carried out between April 1992 and March 1996 in a small village in Tanzania called Ndala (see Figure 1) where the majority of females head their households for reasons other than male labour migration. Ndala offers good opportunities for studying female-headed households. Firstly although labour migration is not the main reason for women becoming household heads, the percentage of female-headed households within the total number of households is nearly as high as in Botswana or other Southern African countries. Secondly, it is a rural village in which more than 95 per cent of households depend on agriculture. Due to bad weather conditions and increasing pressure on land, the majority of households are no longer self-sufficient in food. Rural households have been forced to find sources of income outside the agricultural sector. Thirdly, the village of Ndala is an isolated village in the interior of Tanzania and is, as such, a good example of villages of this kind.

**Figure 1: Map of Nyamwezi Area**



Source: Abrahams 1967

## **Female-headed Households: Concepts and Methodology**

### ***The Household***

The household is defined as a co-resident group of people, who may or may not have kinship relations with each other, living together in one dwelling place where they normally eat and sleep all year round. This definition denotes exactly what a household is, by whom it is formed and how such a unit can be recognised. From the joint activities of eating, sleeping and residing together within one dwelling unit, persons derive the status of household member and as such derive identity. Only from these joint activities do these persons derive the status of household member and gain their identity as household members (O'Laughlin 1999). It is this identity that facilitates empirical research: it is what people themselves regard as their household and to which they belong.

### ***Headship***

Asking the respondent who s/he recognises as the head of household meets the perceptions of household members on headship. Reported headship is then the criterion: the person reported to be the head by the respondent (Rosenhouse 1988: 3). This criterion was also used by the Bureau of Statistics of Tanzania in the Household Budget Survey: 'Head of household will mainly be the person recognised as such by the rest of the members of the household to be the head' (Bureau of Statistics 1992a). This criterion enables a distinction to be made between male and female-headed households without using pre-formulated criteria. Asking only the respondent who s/he recognises as household head neglects the opinions of others and denies the fact that not all household members might agree about the perceived head. However, most household members generally do agree. Disagreement erupts only in a few households. The researcher then has to make a choice as to who s/he recognises as head. To avoid these problems, the respondent was asked about the perceived head. The respondent in my study was defined as the woman as wife of the husband, or the woman on her own. In cases of male-only households, the male was interviewed.

### ***Poverty***

Poverty is a multi-dimensional concept and is therefore not managed in a uniform way either in policy documents, scientific literature or in practice. Despite the many conceptualisations of poverty there has been a tendency to reduce the concept of poverty to a one-dimensional issue, i.e. an economic state in which a lack of income or of consumption prevail (Pradhan *et al.* 1998, Ravallion 1996). In its first Human Development Report, the UNDP criticised this perception of poverty. This report cautions that there is no automatic relation between income growth and human progress. It defines poverty not as a state but as a process whereby people's choices and the level of their achieved well-being are narrowed. This view has caused a shift in

skilled jobs but this involves only a small number of people. Thirdly, there is the in-migration of spouses from elsewhere in the country after marriage to someone living in Ndala Village. No figures for this type of in-migration were available.

### ***The Research Area***

#### ***Soil Fertility***

The Tabora region is known for its low-fertility sandy soils. The increase in population in the area due to immigration and natural increase, the abandonment of shifting cultivation and the non-application of manure have resulted in decreasing soil fertility in the last decade. Soil fertility differs from place to place within Ndala Village, and households with larger acreages of land are able to fallow it for a few years in contrast to households who need to use their whole landholding every agricultural cycle. In this case, intercropping or crop rotation is practised and/or fertilisers are used.

#### ***Rainfall***

Agricultural production in the Tabora region is rainfed and rainfall is thus a key determinant of agricultural production. The amount and distribution of rainfall throughout the agricultural season determines the outcome of agricultural activities. There is one rainy period per year, between November and April/May, with a dry spell of two weeks in January/February. The amounts vary from year to year and place to place, and rainfall is by no means always well distributed within a single rainy season. In the last few years, the average rainfall in Tabora Town has amounted to nearly 1,000 mm, while Ndala Village has experienced an average of only 750 mm.

Fieldwork was undertaken in 1994 and 1995, and for this reason the rainy seasons in these years are described in more detail. In 1993/94 the rainy season started very late and the inhabitants of Ndala could only start cultivating maize in January. (Cultivation would normally start at the beginning of December.) Rainfall in this rainy season amounted to only 430 mm and rice could not be grown at all. Farmers were able to cultivate maize but for most people the amount finally harvested was far too small. The 1994/95 rainy season amounted to 790 mm and the duration as well as the rainfall distribution resulted in good harvests for most people. Successful harvests are celebrated with drum festivities (*ngoma*) and the 1995 dry season gave the Wanyamwezi the opportunity to celebrate a good harvest.

#### ***Land Tenure***

Issues related to land such as its availability and land tenure are important in the process of cultivation. Gender differences in access to land are often mentioned in the literature (Wanitzek 1994, Sender *et al.* 1990, Smith *et al.* 1990, Omari 1989a, Omari 1989b, Smith *et al.* 1988, Bertell 1985, Swantz 1985, Mascarenhas *et al.* 1983, Izzard 1982, Mbilinyi 1977).

The current laws of land tenure are based on inheritance rights as they existed before the advent of colonial domination. Social organisation was based on clans, comprising single families headed by a male in most instances, who traced their origins back to a common ancestor. Land was collectively owned by the clan but apportioned to family units under the authority of the male head of the family. Males bore the duty of carrying the family lineage, and land was held in trust for male clan members. Upon death, it passed from one male heir to another, with females excluded from 'inheriting' family or clan land. There were two reasons for it. Firstly, the idea behind this customary rule against female inheritance of family land is to protect the land against alienation outside the family, based on the assumption that daughters marry outside their natal family (Wanitzek 1994). And secondly, a wife was not regarded as a member of the husband's family for purposes of landholdings and the labour she contributed did not entitle her to proprietary rights to the husband's land. In general, married women's access to land is indirectly through men. They can use the land owned by their husbands or by his family. If her husband dies, a widow may be able to use his land through levirate (also called wife inheritance): the custom being that the deceased's brother or next-of-kin takes the widow as his wife and looks after her accordingly. This means that a female member of the family can enjoy usufruct under the auspices of her father, husband or any other male relative.

In Tanzania, land is currently owned by the state and the right of occupancy is allocated by the village government to village members. The 'Village and *Ujamaa* Villages Act' of 1975 requires that each village member, male or female, be allocated separate plots of land to which they receive the rights of occupancy. With government approval, the occupier can transfer the right of occupancy to another person. This right is inheritable and land can be an object of purchase and sale, gifts, etc. This right of occupancy (usufruct) was introduced by the British in 1923 through the Land Ordinance Law. A right of occupancy was defined as a 'title to use and occupation of land and includes the title of a native or of a native community lawfully using or occupying land in accordance with native law and custom'. It was also this ordinance which declared all land as public land and subject to the powers of disposition given to the governor (Mvungi *et al.* 1994: 329). In practice, land ownership is ascribed to male or female heads of households.

Rules on inheritance are now to be found in the Local Customary Law Order of 1963. This declaration upholds the universal patrilineal principle of inheritance, that descent is traced through males. However, specific rules were added about inheritance for daughters and widows for different types of property. The terms of family and clan land were continued but self-acquired property was supplemented. This term includes 'property obtained through efforts of an individual or a family' and in the case of land means that it is acquired through clearing virgin land, usually with the permission of the village government (Mtengeti-Migiro 1991: 364). One of the rules of the Local Customary Law Order provides that the deceased person's sons and daughters have the exclusive right to inherit this kind of property.

During the implementation of the Villagisation Programme, the term 'family land' has a different meaning than in pre-colonial societies. Besides the communal plots of land in these established villages on which farming was undertaken collectively, individuals may still keep small plots. These family holdings are what can now be regarded as family land. The Local Customary Law Order claims that: 'If there is only one child, it will inherit all the property, but if the child is female she cannot inherit family land which she is allowed to use for her life without selling it'. This means that a female can use the land but that there is always a risk that it will be confiscated by males. Another rule has to be accepted regarding the inheritance of family land. It states that: 'Women can inherit except for clan land which they may receive in usufruct but may not sell. However, if there is no male of the clan women may inherit land in full ownership' (Mtengeti-Migiro 1991: 364-65). These rules do not make a clear distinction between family and clan land. Full ownership of land by daughters is only in cases of self-acquired land and if there is no male clan member. But as Mtengeti-Migiro ironically observes: 'Male relatives in a clan have never been scarce' (Mtengeti-Migiro 1991: 365).

This declaration restates that wives are not members of the husband's family for landholding purposes. Thus widows have no share in the inheritance if the deceased left relatives of his own clan. If he leaves no relatives, the widow will be entitled to inherit all his property but this is subject to another rule of the declaration which states that women cannot inherit family or clan land. Two possibilities are mentioned in this declaration. The widow *may be asked* whether she wishes to live as the wife of one of the deceased's relatives. If she declines the offer she is free to return to her family. Alternatively as stated in another rule in this declaration, she *may choose* to live with a relative of her deceased husband as his wife, or she may opt to remain with her children in the house of her late husband as an independent member of the family. In both cases, however, the general principle of usufruct remains valid: in the event of death or remarriage, all land shall revert to the deceased husband's family (Mtengeti-Migiro 1991: 362-66).

Mtengeti-Migiro also states that these rules theoretically offer an opportunity for women to obtain plots of land but she is negative about the actual practice. She believes that female acquisition of land is hard to realise because it is the norm in the villages that land be allocated to the head of household, in most cases a man. Furthermore, if the wife dies, there is the likelihood of the property merging with that of the husband and it becoming indistinguishable thereafter. After the death of the husband, the rules of inheritance will definitely come into play. She denies the existence of other types of households than the ones headed by a male.

The question of landlessness in this village hardly arises. Table 5 shows the different ways in which land is obtained and the number of households which have acquired plots of land through these opportunities. Most households have acquired land in more than one way.

**Table 5: Methods of Land Acquisition by Households in Ndala Village**

Method of obtaining land	Female-headed households		Male-headed households		All households	
	n	% size of holding	n	% size of holding	n	% size of holding
Inheritance	16	32	25	36	41	35
Borrowing	3	6	5	7	8	7
Renting	4	8	4	6	8	7
Cleared bush	24	50	39	56	63	53
Purchase	9	18	10	14	19	16
Given by Mission	2	4	3	4	5	4

Land is still obtainable in Ndala Village, although the fields nearby are all occupied. For most inhabitants the walking distance to their fields is less than half an hour, although some also have plots of land an hour's walk away. These are mostly fields suitable for rice cultivation (*mbuga* lands). New settlements are appearing near inhabited areas and plots of land can be acquired by clearing virgin land in the surroundings, with the permission of the local government. This is the most common and easiest way of obtaining plots of land for male-headed as well as female-headed households in Ndala Village.

It is remarkable that no significant difference could be made between male and female-headed households in the ways in which land is acquired. As clearing the bush is a heavy task, women need assistance. Inheritance of family land is practised regularly and by most households and inherited land was adequate to provide for subsistence needs. Only a few had to buy or rent additional plots of land or clear new fields. With respect to inheritance, no significant difference exists between male and female-headed households. Widows and divorced or separated women did, in fact, use land that belonged to their former husbands. This was only possible in two ways: if sons did not claim land and had migrated elsewhere, or if sons allowed their mother to stay on their father's land until her death. Sometimes the sons took their own part of their father's land and the rest was available for the mother. For these women there is the ever-present risk that their land may be confiscated by their sons. In practice, this risk is not very real as many sons migrate to the cities and do not return to these lands. Nearly 60 per cent of the children born into households in Ndala Village migrate to other regions. Thus the land to be divided does not become too small for those children who do not migrate. In practice, this kind of land tenure is a very common way for women, and especially female heads of households, to occupy land.

No significant differences can be found in the acquisition of land between male and female-headed households. The tenure of land shows a significant difference between these

types of households. The area of land used by the households in Ndala Village shows that female heads are not better off than women within male-headed households. Female heads have smaller fields than women in male-headed households and this approaches nearly three-quarters of the plots of male-headed households: 2.4 acres on average compared to 4.1 acres for male heads. In general female-headed households are smaller: 4.1 members in contrast to 5.4 members. Field results revealed that in female-headed households members depend on fewer acres than members within male-headed households. People living together within a household with a female head have less acreage per capita than people residing in a male-headed household (0.59 acres versus 0.76 acres). The consequences of this for the level of well-being of different households will be analysed in the next section.

### *Labour Use*

The cultivation of agricultural crops is organised at the household level. The Villagisation Programme of President Nyerere in the 1960s and 1970s aimed to organise agricultural production on a block farm and/or communal basis which would make it possible to employ machinery, chemicals and other technological developments in a relatively cheap and well-organised manner. Men and women cultivated these fields in Ndala Village communally during that period but for several reasons could not sustain communal farming. The most important reason for its failure was that labour was withdrawn from agricultural activities at household level. In spite of the aims of the *ujamaa* policy in terms of families and communal farming to increase agricultural productivity and to develop an export base of cash crops, the production of food crops for subsistence needs at the household or individual level remained most important.

The household is the most important unit of production for agriculture in Ndala Village with respect to labour input and the area under cultivation. Each household has its own fields and the head of the household and his wife, or the female head have control over its agricultural production. Most labour is recruited from within the household although women do most of the cultivation. With respect to labour, there is a distinction between male and female-headed households. As female-headed households appear to have smaller plots of land and have fewer members in the household, it is not surprising that the number of household members assisting in cultivation, 2.4 labourers, is also lower than that of the 3.3 labourers of male-headed households. It appeared, however, that labour productivity is less in female-headed households because the available labour that female heads have at their disposal is inadequate. They used hired labour more often than male-headed households (about 66 per cent versus 46 per cent of the male-headed households). The number of day workers hired on a daily contract was higher in male-headed households: about six persons were hired during the agricultural season versus 3 persons by female heads. Another differentiating factor is the number of days on which the labour was hired. Female heads used this type of labour on more days than male-headed households. Hiring labour was done most often for preparing the fields and weeding: female



heads asked for assistance in these tasks for 7 days on average during the agricultural season versus 4 days in the case of male-headed households (see Table 6). The mean costs per person per day were less for female-headed households (Tsh 236 versus Tsh 347 for male-headed households). The labourers were not hired at fixed prices: the amounts they were paid in return for their labour were decided arbitrarily. Female heads generally offered less than male heads. The payment was more dependent on the number of persons than on the number of days the labour was required.

**Table 6: Labour Use during Cultivation**

	Female-headed households	Male-headed households
Household member as labourers	2.4 persons	3.3 persons
Use of hired labour	34 hh (68%)	32 hh (46%)
Total mean costs of hired labour	5,540 Tsh*	8,960 Tsh
Number of day workers	3.4 persons	6.0 workers
Duration of hired labour	6.9 days	4.3 days
Mean costs/labourers/day	Tsh 236+	Tsh 347

\* n = 27; seven female heads paid their labourers in kind

+ p < 0.05

In the literature it was stated that women or female heads needed money more often than male heads to be able to access sufficient labour. Men relied on their kinship relations more than female heads were able to. However, in the cash economy of Tanzania nothing is for free anymore. In the survey, in most instances women as well as men had to pay cash for labour, even if the labourers were recruited from kinship relations. Seven of the female heads, however, were allowed to pay their labourers in kind e.g. a *debe* (18 kg) of maize or some clothes.

### ***Cultivated Crops***

Maize is the staple food. Households which cultivate maize use the largest part of their land to grow it. For most households the cultivation of maize is the main agricultural activity to meet subsistence needs and only a few households are able to sell maize as a cash crop. The cultivation of other crops is of secondary importance to the cultivation of maize. The amounts of rainfall influence the cropping patterns of the farmers. At the onset of the rains, farmers concentrate on planting maize and when this is finished, and if rainfall levels during the first

months of the rainy season continue to be high enough, farmers start sowing rice and other crops in January. As rainfall is unreliable and unpredictable throughout the season, farmers adopt strategies to spread risks: the planting of rice is one of them. In Table 7 data are presented from the cultivation period November 1994 - June 1995. It shows that not all households were able to grow maize. This was due to several reasons: firstly, a few households settled in Ndala Village in that year and did not cultivate any fields; secondly, some households were not able to cultivate due to a lack of labour, sickness of the household head or other household members and hiring labour to cultivate fields is an expensive alternative that not all households can afford; and thirdly, some households are able to buy the total amount of maize needed till the next harvest. If they have a regular income from a job which provides them with sufficient earnings, they are able to buy maize in large quantities and do not have to cultivate their own fields.

**Table 7: Cultivation of Crops in Ndala Village (1994/95)**

Kind of crop	Female-headed households (n=50)	Male-headed households (n=70)
Maize	88%	83%
Cassava	26%	34%
Beans	26%	33%
Groundnuts	38%	34%
Sweet potatoes	18%	43%
Vegetables*	62%	41%
Fruit**	34%	34%

\* vegetables include the leaves of the cassava plant and *mchicha*, a kind of local spinach

\*\* fruit like mangoes and papayas

In Ndala Village Baba Mattias is the only photographer and his wife is a teacher at the primary school with an annual salary of Tsh 260,000. They have four children of primary school age. He earns his money by taking and selling photos which are becoming increasingly popular in Ndala and the surrounding villages. He makes a profit of nearly Tsh 40,000 a month. Of their ten acres of land, they cultivated only a small part during the 1994/95 cultivation period. They grew cassava which required little attention but bought all the maize the family required.

Cassava and sweet potatoes are grown in addition to maize and are regarded as the staple foods in hard times. These crops are drought resistant and sweet potatoes can be grown within a relatively short time (three months compared to five months for maize). These crops are only cultivated if labour is available and if there is enough land. Beans are intercropped with maize and groundnuts are grown as a cash and as a food crop. They are often intercropped with maize but some households devote an entire field to groundnuts alone. Beans and groundnuts are regarded as substitute crops and most households cultivate at least one if the time, labour, capital and land are available. Vegetables do not need a lot of labour and tend to be grown by women if seeds are available or left over from the previous year. Some women grow tomatoes on small plots near their houses for domestic use while a few male farmers cultivate vegetables such as tomatoes and onions as cash crops on land near water-holes.

Other crops cultivated less frequently include rice, tobacco, sunflowers and *njugu mawe* (cowpeas). During the 1994/95 cultivation period, rice was cultivated by only 5 per cent of male and female-headed households even though the cultivation period was suitable for rice-growing. Why this figure is not higher than 5 per cent might be explained by the fact that these months were the most severe after the bad rainy season of 1993/94 and the subsequent poor harvest of 1994. The severe dry season left the people with no strength to cultivate rice. In my pilot study rice was cultivated by more households during 1992/93. More than half the male-headed households and a third of female-headed households cultivated rice. Although rice is a crop of minor importance in the farming system of the inhabitants of Ndala Village, it has a high status as a food and is offered to guests if possible. Very few households were able to sell rice and those that did so were exclusively male headed. Tobacco and sunflowers are the only crops which are grown solely as cash crops. One household headed by a male and one female head cultivated tobacco, but in small quantities. The tobacco settlement schemes were implemented in centres just south of Ndala Village during British colonial rule. In 1992/93 more households cultivated tobacco, but it is a labour-intensive crop and special provisions are needed for storage and processing. Tobacco farming is a precarious job in Ndala Village. Sunflowers are mainly grown by male-headed households (11%). Nearly a quarter of all households grow cowpeas intercropped with maize. They are crushed and made into a sauce or they are cooked with maize.

### *Agricultural Output*

The amounts of harvested crops were calculated in relation to the 1994 market prices. Mean prices<sup>1</sup> were taken as prices fluctuate according to supply and the time of the year. The harvested values and amounts differed enormously between households: the range of values and the amounts harvested for male-headed households was between Tsh 0 and Tsh 418,600 and between 0 and 120 *debe* of maize (20 bags, 1 bag = 90 kilos); and for female-headed households between Tsh 0 and Tsh 82,800 and between 0 and 72 *debe* of maize (12 bags).

**Table 8: Harvested Value of Crops (without Fruit)**

Price groups in Tsh	Female-headed households		Male-headed households	
	n	%	n	%
0 < 10,000	21	42	23	33
10,000 < 25,000	14	28	13	19
25,000 < 50,000	9	18	17	24
50,000 < 100,000	6	12	10	14
100,000 < 200,000	-	-	6	9
200,000 >	-	-	1	1
Total	50	100	70	100

Seventy per cent of female-headed households have a value of harvested crops less than Tsh 25,000 compared to 52 per cent of male-headed households. In addition, more male heads harvested large values of Tsh 100,000 or more. Female heads harvested less than male-headed households and their total harvest of all crops as well as that of only maize in 1994 (after the relatively bad rainy season of 93/94) and in 1995 (after the relatively good 1994/95 rainy season) per household member was less than that of male-headed households (see Table 9).

Besides food crops, nearly half of all households also harvested fruit. Ndala Village is rich in mango trees, which were imported by the Arabs at the end of the nineteenth century. Banana and papaya trees are less common but still found in this area and some households have orange trees. Households with access to such trees pick the fruit and sell it at the local market, at the cattle market or in Tabora. Fifty-four per cent of the male-headed households and 46 per cent of the female-headed households earn money from selling fruit (mainly mango and papaya). Most

<sup>1</sup> The mean prices were calculated from information received from respondents. The prices they paid for the various crops at the market during 1994 formed the basis for the calculations. For example, respondents said they had paid Tsh 600 to Tsh 2,300 for a *debe* of maize in 1994 depending on the time of the purchase. For each respondent the mean costs of buying a *debe* of maize was calculated and this calculation resulted in a mean price for one *debe* of maize of Tsh 1,150.

households earn a few thousand shillings (see Table 9), but some make larger profits of Tsh 30,000 to Tsh 40,000 or even more. It is easy to make a profit from selling fruit, as it can be picked cheaply. Schoolboys are usually paid to climb the trees to pick the fruit.

**Table 9: Mean Values and Amounts of Harvest (1994)**

	Female-headed households		Male-headed households	
	mean per hh*	mean per capita	mean per hh	mean per capita
Harvesting of crops	Tsh 24,360	Tsh 5,970	Tsh 38,270**	Tsh 7,090
Fruit harvests	Tsh 12,600	Tsh 3,090+	Tsh 14,770	Tsh 2,740
Maize harvest (1994)	13.1 <i>debe</i>	3.2 <i>debe</i>	20.1 <i>debe</i>	3.7 <i>debe</i>
Maize harvest (1995)	16.0 <i>debe</i>	3.9 <i>debe</i>	32.2 <i>debe</i>	6.0 <i>debe</i>

\* per hh = per household

\*\* one male-headed household was excluded because of an extremely large sunflower harvest which raised his total harvest value to Tsh 418,000

+  $p < 0.05$

The following two cases show how profitable selling fruit can be.

Baba George lives with his wife, their 9-month-old twins and his wife's two brothers. Baba George and one of the brothers are employed in the domestic department of Ndala Hospital. Together they earn Tsh 330,000 and the brother shares his income with the household head. Other sources of income are the wife's sale of home-brewed beer (with profits of Tsh 720,000 in 1994), the sale of onions (Tsh 67,500 profit) and the sale of 12 bags of mangoes (at a profit of Tsh 66,000). Although the sale of mangoes is only a small fraction of the total household cash income, which amounted to more than Tsh 1m in 1994, the total profits from selling fruit are enormous.

Bibi Helena lives with her daughter and her grandchild. They have various sources of cash income, such as the receipt of kin gifts (Tsh 5,000), the sale of home-brewed beer (Tsh 58,500), the sale of charcoal (Tsh 90,000 profit), rents from letting a room (Tsh 12,000), the sale of embroidered sheets (Tsh 4,000) and the sale of 20 bags of mangoes (Tsh 84,800). In 1994 their total cash income amounted to nearly Tsh 260,000. The sale of fruit accounted for one third of their total household income.

The difference between the harvested values and amounts of crops may have been compensated for by higher food purchases by female heads. If not, they would have had less food at their disposal than members of male-headed households.

**Table 10: Food Purchases (1994)**

Purchases	Female-headed households		Male-headed households	
	mean per hh	mean per capita	mean per hh	mean per capita
Food	Tsh 80,690	Tsh 19,780	Tsh 88,540	Tsh 16,400
Maize	Tsh 29,340	Tsh 5,770	Tsh 25,960	Tsh 4,810
Maize	20.6 <i>debe</i>	5.0 <i>debe</i>	22.0 <i>debe</i>	4.1 <i>debe</i>

Besides purchasing food, gifts of food were also received by several households. More female-headed households were supported by gifts of food (22%) than male-headed households (8.5%). However, donations of food, of a few *debe* of maize per year, accounted for only a small amount of the total harvested and purchased amounts. To compensate for their smaller harvests, female heads required more money to buy food in 1994.

### **Livestock**

The number of livestock, especially cows owned by the members of a household indicates the strength of their social security in times of hunger. The group without livestock is very vulnerable and dependent on crop production and income-generating activities if they cannot produce enough food for themselves. According to my fieldwork data, a quarter of all households do not own any livestock, not even chickens. Table 11 presents the number of livestock owned by female as well as male-headed households.

**Table 11: Number of Households Owning Livestock and Smallstock in Ndala Village (1994)**

	Female-headed households		Average number of animals	Male-headed households		Average number of animals
	n	%		n	%	
Cows	2	4	1.5	7	10	5.1
Oxen	2	4	2.0	7	10	1.9
Sheep	-	-	-	3	4	11.6
Goats	5	10	4.2	15	21	8.2
Pigs	3	6	5.3	12	17	2.9
Chickens	32	64	12.6	52	74	17.7

Livestock ownership is a household wealth indicator. Livestock provide a household with storable wealth. Based on the figures in Table 11 and livestock prices at the cattle market in Ndala in 1994, average livestock owned by female heads amounted to Tsh 25,000, while male-headed households own livestock to a value of Tsh 70,000. Livestock is a source of income for households: meat and milk are sold to earn money although selling milk and meat is typically a man's job.

Livestock (sheep, goats, oxen and cows) are herded daily, mostly by children. In the dry season they are herded further and sometimes a boy is hired communally to herd livestock belonging to different owners. After the harvest the animals are allowed to eat the remains of the crops. Difficulties in feeding livestock during the dry season have their implications for the well-being of the animals and they can become very weak. Oxen tend to be weak when ploughing activities have to start, so the first rains are used to feed them to help to restore their strength before they can be used for ploughing.

Men usually have control over the goats and sheep until the value of the flock has reached the value of one cow (or one ox) at which time they barter the goats for a cow. Goats are also kept for slaughter for wedding feasts, to pay for hired labour (although most labour is paid in cash) or for festivities. Chickens are the main livestock resource women control, usually for the production of eggs but they may also sell the eggs and the chicken to obtain cash.

### **Household Survival Strategies in Ndala Village**

This section considers different income-generating sources available to households in Ndala Village. In addition to agricultural activities, these include salaries of employed household members, cash incomes generated by agricultural and non-agricultural activities, and the receipt of gifts from kin.

#### ***Employment Opportunities***

Tabora Town, with about 90,000 inhabitants, is the most important urban centre in the Tabora region. Most people rely on small-scale trade for their main source of income. In the trading centres entrepreneurs try to make money by selling furniture, food (especially in the market place), radios, fuel for cars and lorries and for cooking, and by sewing clothes. The only industries of any consequence in the region are the milling factories, tobacco-curing facilities, a printing facility and a honey factory. In Tabora and the district headquarters a small number of people are employed at the regional and district offices.

In Ndala and surroundings there are a few employment opportunities: at Ndala Hospital, at the Mission, and at the government schools (the primary school and the teacher's training college). In this respect Ndala Village is different from other villages. The hospital, directed by the Dutch Sisters of Charity of St. Charles Borromeo, is by far the most important employer with about 130 persons involved in this sector of the Ndala economy. Nearly half of its

personnel are untrained and recruited from within Ndala and are mostly Wanyamwezi. Nursing assistants who perform the more responsible tasks, and nursing aides who cover the unskilled activities within the hospital such as changing beds and washing patients, have usually only finished Standard VII at primary school. The other 50 per cent are trained staff: nurses, medical assistants, (assistant) medical officers and technicians. They are recruited from other parts of Tanzania and are from different ethnic groups from all over Tanzania. The hospital is also important for the economy of Ndala Village in another respect as it does not have its own kitchen. Patients' relatives are thus responsible for the provision of food which normally comes from the market place and is prepared in the hospital guest house.

The second important employer is the Mission. Missionaries employ about 25 persons in total who assist in the household, teach at the Noviciate of the Sisters, or cultivate the fields. Thirdly, the government schools, which were started by the missionaries and which are now run by the state government, provide jobs for approximately 25 persons in the village. There are no other major employers in the village so in the rainy season if households ask for assistance with cultivation in the fields, these activities would be performed by day contract workers, recruited from the village.

Thirty per cent of the households in Ndala Village have a member with a paid job who receives a regular income. Only a few households have two or even three members who earn a regular salary. Half of these households depend on Ndala Hospital for skilled or unskilled positions. A quarter of the households comprised trained teachers at the primary school or at the teachers' training college. The final 25 per cent of households had members earning a salary at the Mission (as cooks or servants). Although the salary level does not explain everything, it provides the opportunity to relate incomes originating from other sources. This indication refers to the total salary per year in 1994 (see Table 12) and is based on the actual salaries paid as provided by the respondents and Ndala Hospital.

Thirty-nine per cent of the households headed by a male as compared to 20 per cent of the female-headed households had members who were formally employed and who received a regular salary per month. The actual figures were 36 members from within 27 male-headed households and 11 members from 10 female-headed households.



**Table 12: Salaries Based on Full-time Jobs (1994)**

Type of work	Annual salary
Skilled jobs:	
Medical officer	Tsh 420,000
Medical assistant	Tsh 330,000
Teacher (teachers' training college)	Tsh 330,000
Teacher at primary school	Tsh 260,000
Nurse/midwife	Tsh 195,000*
Technician	Tsh 175,000
Unskilled jobs	
Nurse assistant/aide	Tsh 165,000**
Servant	Tsh 165,000**

\* up to Tsh 220,000 depending on the grade of nurse

\*\* minimum wages in 1994

Another difference concerns the level of the professions: employees who are members of a female-headed household are more likely to perform unskilled jobs (such as nursing assistants, *walinzi* (watchmen), cooks, servants etc.) than members of a male-headed household (73% versus 58%). Gender might explain the difference between these percentages but the research data are too small to confirm this. Within male-headed households 70 per cent of the members in formal employment were male and 56 per cent of the male employees performed unskilled jobs versus 64 per cent of the female employees. Within female-headed households nearly all employed members were female of which 70 per cent performed unskilled jobs.

A difference can also be observed in the annual salaries they earned in 1994. The mean salaries that members of a female-headed household earned were about Tsh 185,000 as compared to Tsh 230,000 earned by employees within male-headed households. Nine male-headed households had more than one member employed in a formal job. However, the fact that female-headed households tend to be smaller than male-headed households led to the mean income per household member in female-headed households of Tsh 45,000 a year compared to Tsh 40,000 a year for a member of a male-headed household.

**Table 13: Salaries Related to Household Income for Male-headed Households (mhh) and Female-headed Households (fhh)**

	Mean salary (in Tsh)	Mean salary per capita (in Tsh)	Households with employees		Salary as % of total hh income (all hhs)	Salary as % of total hh income specified hhs*	% of unskilled employees	
			n	%			male	female
mhh	230,000	40,000	27	39	39.6 (n=70)	67 (n=27)	56	64
fhh	185,000	45,000	10	20	27.1 (n=50)	77 (n=10)	-	70

\* specified households: only the households which have employed members

Formal income-generation and its contribution to the total income of the household is welcomed by all households. Only in a few cases was the salary the only source of household income. Although a smaller proportion of female-headed households can rely on a regular salary, the earnings contribute 77 per cent to their total incomes. For male-headed households with a paid job, this contribution accounts for 67 per cent of the household's total income. Comparing the male and female-headed households, a paid job and the related salary constituted a larger part of the total household income for male-headed households (39.6%) than in female-headed households (27.1%). In 30 per cent of the male-headed households the salary earned was the main source of income, compared to 18 per cent of the female-headed households. However, both female-headed and male-headed households have to rely on other sources of income in addition to salaries.

Most (80 % of female-headed and 61 % of male-headed) households in Ndala Village do not earn a regular income or salary. They are totally dependent on other sources of income-generating activities.

### ***Income-generating Activities***

Nearly all the inhabitants of Ndala Village cultivate their own fields for subsistence needs. Even shopkeepers, hospital workers and others who earn a regular income or salary cultivate food crops for subsistence purposes. Households involved in wage labour also try to obtain cash by performing income-generating activities, like selling part of their harvest, brewing beer or selling livestock. The need for cash is ever-present. Even when the harvest is good and future prospects for food storage are positive, people need cash to make household purchases such as soap, sugar, salt, kerosene, matches, and vegetables like tomatoes and onions. The main sources of income are derived from activities performed in the household, such as the sale of small amounts of food (eggs, meat and part of the harvest - maize, rice and peanuts),

brewing beer and to a lesser degree cooking meals or baking sweets for bars and restaurants or for sale in the market place.

The Ndala cattle market forms a focal point where the economic activities of the villagers take place. Every Thursday people gather at an open place about two kilometres from Ndala Village. Herds of cattle and goats, buses full of merchants, and all sorts of tradesmen come here from far and wide to take part in the social and economic comings and goings of the cattle market. Women sell their home-brewed beer, meals they have prepared or their *mandazi* and *chapati*.<sup>2</sup> Men have their stalls with soap, salt and other small items or they sell goats or cattle, alive or slaughtered for meat. Other businessmen travel from one cattle market to another with their *kanga* and *vitenge*<sup>3</sup> and second-hand clothes. Most of these businessmen come from villages other than Ndala, unlike the merchants mentioned previously.

During my fieldwork it became clear that most households only have market relations with Ndala Village and a few with Tabora. Normally women sell part of the harvest such as sweet potatoes, cassava or vegetables in the local market place and from their own homes. Only a few also trade their products at the Thursday cattle market. In general, however, men are more often involved in the sale of foodcrops, either in the market place or at the cattle market. The men's sales activities clearly exceed those of women. Women normally just sell a small part of their own harvest, while men buy up crops like maize, rice or cassava in larger quantities and try to resell them at a profit.

Andrea has his own food-producing activity in the village of Ndala. He is about 40 years old, married and with four children. He lives on the outskirts of Ndala and his fields are situated around his house. A water-hole was dug near his house and some of his fields are bordered by little dams or dikes about 40 centimetres high which prevent the water from streaming out of the fields in the rainy season. Thanks to the water-hole he is able to irrigate his fields by hand and cultivate vegetables which need regular water like tomatoes and *mchicha* (a kind of local spinach) on a large scale. Every year he harvests his maize as early as possible. Imagine how welcome a fresh cob of maize is at a time when most farmers are longing to harvest but have to wait another few weeks until the right moment and they are still depending on maize from the previous year's harvest. Andrea found a niche for himself in the market and with his stored water was able to earn extra income in a manner unique in Ndala Village.

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<sup>2</sup> *Mandazi* are sweet cakes made of maize or corn flour and baked in oil, and *chapati* are a kind of pancake.

<sup>3</sup> A *kanga* is a piece of cloth used by women as a dress and a *kitenge* (plural: *vitenge*) is cloth from which clothes can be made.

Table 14 lists the income sources of the inhabitants of Ndala Village, together with the number of households engaged in this kind of income-generating activity and the average amount of money earned. Differences in jobs can be observed between male and female-headed households.

**Table 14: Income Sources in Cash of the Inhabitants of Ndala Village**

Income sources	Number of households depending on this source				Mean amount of money (in Tsh)		
	all hh		mhh	fhh	all hh	mhh	fhh
	n	%	%	%	(n=120)	(n=70)	(n=50)
<i>Agricultural activities</i>							
Sale of milk	4	3	4	2	15,800	14,200	18,000
Sale of meat	8	7	11	-	76,200	76,200	-
Sale of eggs	21	18	19	14	3,600*	3,100	8,300
Sale of smallstock and livestock	32	27	33	16	24,500	17,800	15,900
Sale of harvest	41	34	39	26	11,950**	29,400	5,900
<i>Non-agricultural activities</i>							
Sale of honey	3	2	6	-	19,700	26,800	-
Sale of firewood	7	6	7	2	50,500***	60,400	3,400
Sale of charcoal	2	1	1	2	46,500****	3,000	90,000
Sale of home-brewed beer	36	30	23	40	117,100	145,700	94,200
Preparing/selling food	21	18	17	18	141,200	187,800	69,200
Letting houses/rooms	22	19	16	22	33,800	38,700	28,800
Sale of home utensils	7	6	7	4	23,400	31,800	2,250
Fetching and selling wood	2	1	1	2	100,000	50,000	150,000
Running a business/shopkeeping	17	14	19	8	88,200	103,900	37,300

\* excluding Tsh 32,000 of 1 household

\*\* excluding sale of tobacco of 1 household (Tsh 405,000)

\*\*\* large range: Tsh 2,000-120,000

\*\*\*\* large range: Tsh 3,000- 90,000

The average of 1.4 income sources per household (and 2.8 sources of income including salaries and kin gifts) does not reveal anything about the amount of money earned by the

household. For one household preparing and selling food might be secondary to sales of the harvest, while for another household this might be the main income-generating activity. No difference was found in the number of income-earning activities between male and female-headed households. The difference concerned merely the kind of activities performed. Table 15 shows that female-headed households are less dependent on income from agricultural activities than male-headed households. Non-agricultural activities as categorised in Table 14 are important to both: a large percentage of the female-headed households brewed beer, prepared and sold food, and let rooms or a house, and a large percentage of the male-headed households ran a shop or were involved in various business activities. Data on the amount of money earned from these activities as well as on the number of households involved are presented in the Appendix.

The total mean amount of money earned by male and female-headed households showed a difference of about Tsh 285,000 per household in 1994. If the different household sizes of male and female-headed households are included, the mean amount of money earned by income-generating projects which is available per household member shows a difference of only a little more than Tsh 8,000.

**Table 15: Importance of Agricultural and Non-agricultural Activities to Household Income for Female-headed Households (fhh) and Male-headed Households (mhh)**

	Cash earnings from agricultural activities as % of total hh income	Cash earnings from non-agricultural activities as % of total hh income	Amount of money derived from income-generating projects mean total	per capita
mhh	12.2	44.8	Tsh 1,028,500	Tsh 190,000
fhh	4.0	47.1	Tsh 742,550	Tsh 182,000

For half of all households, non-agricultural activities were the main income-generating activity, while 11 per cent of the male-headed households and only 4 per cent of the female-headed households had agricultural activities as the main cash-earning activity. This does not mean that agricultural activities, like cultivating maize, rice, groundnuts etc. is not important to these households. On the contrary, these income-generating activities are performed in addition to the cultivation of crops for subsistence needs. It was already shown that nearly all households cultivate their fields so that they do not have to buy food for subsistence.

Some of the income-generating activities shown in Table 14 are gender-specific. Sales of cattle, for instance, are only performed by men, while sales of smallstock can be effected by both women and men. Typical female activities hardly ever performed by men include beer-brewing and preparing and selling sweets and meals. Male activities are selling meat, collecting

and selling honey, producing and selling charcoal, fetching wood from the bush and trading food, cash crops or small items.

Although relatively small amounts of money are earned from these mainly non-agricultural activities, these income sources are important for a large part of the Ndala population. Only 18 per cent of all households do not get any income from these sources (20% of the male and 14% of the female-headed households). They depend on other sources of income, such as salaries or income from agricultural activities. Some households in Ndala Village do not have any of these income sources. They receive money from the social security system based on the (financial) capabilities of family members. None of the male-headed and only 5 of the female-headed households were unable to perform these activities and were totally dependent on gifts from relatives. Mama Agnesi was one of them.

Mama Agnesi was an old *bibi* (old woman or grandmother) who lived on her own. Her husband died ten years ago. They had three children, who all died in their twenties. For many years she had cultivated her own fields and she was able to run her own household. By selling oranges and vegetables in the rainy season and maize during the dry season she had been able to earn a little money to buy soap, kerosene and sugar. However over the last few years her strength diminished and she had become too weak to perform any income-generating activity. She had no money to maintain her house: the roof was sparsely thatched with grass and the rains during the previous rainy seasons had made holes in the mud walls. She could only survive by begging for money and food. Fortunately she lived on the road to the market place and not far out in the bush. She received money regularly from passers-by but a few weeks after my visit she died.

### ***Kin Gifts***

In Africa, most of the population is faced with multifarious social and economic insecurities. Families and households are vulnerable to incidental, temporary or permanent misfortunes which threaten their standard of living. Historically, all societies have developed arrangements to deal with such insecurities, although they function at different levels. In Third World communities, social security arrangements have been and still are largely based on primary relationships within and between small-scale units, such as obligations based on kinship or parenthood. However, these arrangements have proven to be vulnerable under the impact of economic, political or ecological changes. Official social policies of Third World state governments have been limited to the formal economic sector. The rural population, mostly involved in the informal economic sector and contributing to the state budget mainly through indirect taxation, has not benefited from these social security policies and people continue to remain dependent on additional provisions coming from other social relations (kinship, gender, friendship) (WOTRO 1997).

The Tanzanian state policy on social security does not impact on the villagers of Ndala. Most families are dependent on additional provisions from their families (kin gifts), while others are not covered by any security system. Kin gifts are valuable to the concerned households as a source of cash, besides salaries and/or income-generating activities. This kind of social security is a source of money welcomed by many, but not all, households in Ndala Village. Most kin gifts are paid in cash. Before the emergence of the cash economy, gifts were of food or clothes but since the subsistence economy transformed into a cash economy, the need for money is greater. Nearly half of the households I visited receive money from family members on a more or less regular basis. In many instances these gifts are in the form of money given by children to their parents; and if cash cannot be given, they support their parents with food and clothes (like a *debe* of maize or *kanga* or second-hand clothes).

For married daughters it is more difficult to give gifts as their husband's parents have first priority. In many cases after providing the husband's parents with money, there is nothing left to support the parents of the wife. Only when money is available after supporting the husband's parents can married daughters send money to their parents. Even when married women have their own income, sending money to their parents is not always possible and is often a source of conflict.

Baba Julias is a teacher at the teachers' training college in Ndala. He earns an annual salary of Tsh 330,000. He is married and has three children: a 5-year-old and 2-year-old twins. His wife Helena also has another child. She earns money by preparing *chapati* and *mandazi* and meals for a local restaurant and her monthly income amounts to nearly Tsh 25,000. Besides this income-generating activity, Baba Julias sells livestock. Once a year they assist his mother financially as well as Helena's parents and her other child. In total they remit Tsh 15,000 every year, nearly 3 per cent of their income.

Mama Maria is married and lives with her husband and their two children who attend primary school. Another child had died. Baba Nema trades rice and in 1994 bought 150 *debe* (tin) of rice for Tsh 1,600 a *debe*. He sold them after a while for Tsh 2,000 a *debe*. Through letting rooms they earn Tsh 36,000 a year. Their income was nearly Tsh 100,000 in 1994. Their mothers are still alive but they cannot afford to remit money to them although once a year they give both some clothes.

Unmarried daughters or daughters who do not have a husband following divorce, separation or widowhood, are less restricted than their married counterparts in how they spend their money, although they still have responsibilities to their families. In comparison to married women, they have the advantage of not having financial obligations towards their (former) husband's

relatives. Most daughters in these cases try to send some money to their parents as regularly as they can.

During fieldwork I made an inventory of households able to give money to relatives in other households. These financial relations are important for the well-being of many family members in Ndala Village and function partly as social security. In most cases kin gifts are channelled between children and their parents or between parents and their children: 75 per cent of the cases are of money being given by male-headed households and in 57 per cent of the cases female-headed households remit money. In other cases relatives (or others) were supported by money gifts (most of the time from a brother or sister of the household head). One fifth of the households (male as well as female-headed households) who receive kin gifts of money were able to remit money to family members or relatives as well.

Four kinds of households can be distinguished: firstly, households consisting of parents receiving money from their children; secondly, households with children sending money to their parents; thirdly, households with parents sending money to their children and fourthly, households sending money to relatives.

#### *Subgroup 1: Households of Parents Receiving Money from Their Children*

The majority of households in Ndala Village have relatives in other parts of Tanzania because family members have migrated elsewhere in Tanzania to start a family or to find work. These relations are of great value to households and for the economy of Ndala Village.

Not every child living outside his/her parents' homestead is able to send money home. Of the 317 children in 80 households with children living outside their parents' homestead (two-thirds of the visited households), 40 per cent of these children were not able to send money as gifts to their parents. For the families at the parents' homestead, money from children makes a considerable contribution to the financial situation of the household. Cash incomes derived from the activities mentioned in Table 14 were compared with the amount of money children gave to their parents: kin gifts add up to more than one fifth of the total household income in cash (n=120).

Differences were observed between male and female-headed households (Table 16). More male-headed households received kin gifts of cash than female-headed households (56% versus 34%). For 24 per cent of the female-headed households compared to only 5 per cent of the male-headed households, the receipt of money from relatives was the main financial source of income. This means that a quarter of all female heads were largely dependent on gifts from their sons and/or daughters for survival. Kin gifts constituted 3.4 per cent of the total household income of male-headed households, while this percentage was nearly 22 per cent for female-headed households. In absolute terms, the mean amount of money received by male-headed households was Tsh 22,000 versus Tsh 53,700 for female-headed households in 1994.



**Table 16: Kin Gifts Received by Female-headed Households (fhh) and Male-headed Households (mhh)**

	Mean amount of kin gifts	HH receiving kin gifts		Main financial source	Kin gifts as % of total household income	
	(Tsh)	n	%	% of hh	all hh	specified hh*
mhh	22,000	24	56	5	3.4 (n=70)	27.1 (n=24)
fhh	53,700	28	34	24	21.8 (n=50)	39.9 (n=28)

\* specified households: only households which received kin gifts

Households which do not receive gifts of money from their children or who are in a different stage of the developmental cycle (for example parent(s) with smaller children) have to manage without this type of financial support. One out of two households (57%) does not receive any money from relatives, either because they do not (yet) have grown-up children who live outside the homestead, or because members of that household live elsewhere while attending school. Another reason why children are often unable to send money home is the fact that their own income is already insufficient to meet the high costs of living of their own family. Children who live elsewhere and who are possible remittants often do not have the opportunity to support their parents. One out of three households with possible remittants did not receive any money from their children (32%). Parents rarely complain about not receiving support. Several mothers told me that they understood why some (or all) of their children were not sending money. 'They work hard themselves in order to manage their own household and feed their own children.' However, some contrasting sounds were heard: 'My son is drinking his money away without providing for his wife and children properly. How could he then provide for me?' Within these relations, no distinction was made between sons or daughters. Sons without a job were not expected to be able to send money gifts home regularly and for a daughter without a job the same expectations held.

#### *Subgroup 2: Households of Children Sending Money to Parents*

In general, adult children send money to their parents if they can afford it and if they are allowed to do so by their husbands in the case of married women. Married sons remit money only when they can afford it. I noticed during conversations with women that parents expect to receive money from sons who have a regular income from wage labour or income-generating activities. No difference was made between the oldest or youngest sons, but no expectations of receiving money were directed to married daughters. The money sent by daughters was 'extra' and in that sense very welcome. Many men and women were able to send money to their parents if they had a job. On the other hand some husbands forbid their wives who have a paid job to give money to her own parents. Some of these women ignore their husbands and remit

money to their parents secretly while others feel resentful but obey their husbands. In some cases money was sent to the wife's parents with her husband's permission. In 20 per cent of the cases in which male-headed households remitted money to parents, the parents-in-law were also supported financially. Then, daughters in their position as married women were often able to send money to their parents, although in addition to kin gifts to their parents-in-law. If the parents of the husband died, money was regularly sent to the parents of the wife. This indicates that women are becoming financially less dependent on their husbands and earn money for themselves, as Bryceson (1995) suggests. In the case of female-headed households, 12 per cent were able to remit money to their parents. The following case shows that a woman does not need her own economic base in order to be able to support her parents.

Baba Theo and Mama Elisabethi got married in 1990. They had two children, who are now of primary school age. He built a house for his family not far from the centre of Ndala. For a few years he was employed at the Monastery of the Sisters of St. Charles Borromeo and received a regular salary. He quit in 1993 and started several income-generating projects, such as hiring out his ox-cart and ox-plough, giving assistance in repairing roofs or in agricultural work and so on. His income was higher than the salary he used to get from the sisters. Mama Elisabethi did not have an income. Baba Theo's income was sufficient to support his and her parents. Every month they are able to remit a total amount of Tsh 32,400 to both sets of parents.

Another angle concerning remittances deals with the financial situation of the parent(s). It is interesting to find out whether children whose parents are better off economically were remitting money more or less frequently than children whose parents have less money to maintain their households. Connell and Dasgupta observed a trend that relatives of non-poor families remitted money to their parents more often than relatives of poor families (WOTRO 1997). The outcome of my analysis confirmed this: 50 per cent of the children who live outside their parents' homestead were able to remit money to parents in financially sound situations (more than Tsh 200,000 a year). These remittances together accounted for about 15 per cent of their parents' total income. This contrasts with households in which parents have fewer financial means to survive (less than Tsh 50,000 a year). Only 25 per cent of their children were able to remit money to their parents. These remittances, however, contributed about 30 per cent to the total income of their parents. The conclusion that these cash transfers are strongly biased in favour of the non-poor and lead to or increase socio-economic differentiation, as Connell and Dasgupta conclude, is in this case not justified.

A quarter of all households were able to support their parents' households with kin gifts. Female heads, however, were in the minority: only 12 per cent were able to remit money to their parents compared to 37 per cent of male heads. The proportion of money gifts to parents

amounted to 59 per cent of all money gifts, compared to 38 per cent for female-headed households. These data do not mean, however, that female heads do not support their parents at all. On the contrary, more often than male heads, the parents or one of them live with the female head in the same household and they take care of each other. If the mother has a job, the grandmother looks after the children, cultivates the fields and has some income-generating projects if possible, while the female head takes care of her parents financially.

Children living in Ndala Village support their parents in whatever way they can depending on their own financial commitments. The provision of social security to parents of migrant family members is of importance, as there are hardly any other possibilities for them to secure their financial future. Only hospital workers and teachers can build up some 'official' social security which the state government will provide to qualified staff when they reach 55 years of age. The unqualified hospital staff receive money from the hospital itself, but for them and all those who receive kin gifts of money from relatives, the kinship-based form of social security is of utmost importance.

### *Subgroup 3: Households of Parents Sending Money to Their Children*

Some parents send money to their children, who are temporarily residing with grandparents, to pay for their livelihood and the costs of their school education. Some female heads of households but none of the male-headed households were sending money for this purpose. Only female heads paid school fees for one of their sons or daughters living away from the household while following some kind of professional training.

Male heads who sent money to children were usually supporting children of their former wives from whom they were divorced. These money gifts from parents to children are relatively less important than the money gifts from children to parents or to other relatives. The amount of money given to children accounted for only 16 per cent of the total amount of money gifts for male-headed households and 18 per cent for female-headed households. For the female heads concerned, nearly one third of their salary was spent on the education of their children. In nearly all cases it involved courses at the teachers' training college, or a nurse's training in a hospital. The women believed that the best educational training a girl could receive in Tanzania was to become a teacher or a nurse. After finishing at the teacher's training college or a nurse's training, graduates are certain to find a job. Once a girl has qualified as a teacher, she has to wait for the government's decision as to which school she will work in and then she can usually start within a few months of graduation. However, the costs of these boarding schools are very high and a girl needs financial help in order to be able to attend the training course. For student nurses the situation is different because they can study and work simultaneously at the hospital and earn a salary from the start. Once they have graduated, it is not hard to find a job in the training hospital or elsewhere.

Mary Magubiki is employed at Ndala Hospital as a nursing assistant. She lives on her own and has never married. She has three children and the oldest one is attending the teachers' training college. The other two children are cared for by her mother and live in Kahama where they attend primary school. She earns a salary of Tsh 195,000 a year, which is higher than the average due to her wide experience and duties. Three times a year she gives her mother Tsh 10,000 as a contribution to the upbringing of her children. Every month her daughter at the teachers' training college receives Tsh 3,000 and once a year her school fees are paid. This total of Tsh 80,000 takes a large slice out of her salary.

*Subgroup 4: Households Sending Money to Relatives or Others*

Female heads were supporting relatives more often than male heads (44% versus 25%). In most cases a sister or brother was supported, but also, in the case of male heads, the former wife from whom they were divorced. People performing duties for the household head in exchange for money also belong to this category, for example cowherds, servants or hotel employees.

Baba Charles runs a *hoteli*. He is married and lives with his wife and 2-year-old child. Four other people are part of his household and are all employed at the *hoteli*. Together they earn Tsh 3,500 a month (about Tsh 160,000 a year) and he remits money to his parents once a year (Tsh 6,750 in 1994). His money gifts accounted for 46.5 per cent of his total income.

Tables 17 and 18 show the money gifts of these four subgroups. In 1994 40 per cent of all households were able to remit money to other households: to their parents' households, to their children's households and/or to households of relatives (or others). Half of the male and 26 per cent of the female-headed households could support other households.

**Table 17: Money Gifts between Children (C), Parents (P), Relatives (R) and Others (O)**

	Number of hh remitting money to other hh		Number of hh supported by money gifts			Total number of households supported
	n	%	from C to P	from P to C	to R and O	
mhh	35	50%	26	4	8	38
fhh	13	26%	6	3	6	15

**Table 18: Relative Importance of the Different Kinds of Kin Gifts**

Kind of kin gift	From C to P	From P to C	To R and O	Total of kin gifts
mhh	59%	16%	25%	100%
fhh	38%	18%	44%	100%

Seven households supported other households with gifts of food or clothes. The total amount of money remitted by 31 male-headed households was Tsh 546,100 and from the 10 female-headed households it was Tsh 366,900 (see Table 19). For female heads these payments were a financial burden as kin gifts accounted for 21.9 per cent of the household income for female heads versus just 8.6 per cent for male heads.

**Table 19: Amount of Money Gifts in Tsh**

	Total amount of kin gifts (Tsh)	Mean amount of kin gifts (Tsh)	Money gifts as % of total hh income
mhh	546,100	20,200*	8.6%
fhh	366,900	36,700**	21.9%

\* n = 31 (35 - 4 households who gave no money gifts but in kind)

\*\* n = 10 (13 - 3 households who gave no money gifts but in kind)

The percentages of money gifts related to the individual total household income displayed wide ranges: 0.5 - 36.7 per cent of female-headed households and 1.2 - 46.5 per cent of male-headed households. Kin gifts to other households (parents, children or other relatives) mean a great deal for the households concerned. For the individual households which remit money it is an offering which is only made after extensive consideration because they need the money themselves.

Mama Fideli lives with her unmarried daughter and her three children. She heads her household and has never married. Her total household income amounts to Tsh 49,800. She earned part of it by assisting the African Sisters with cultivating their fields, but most was remitted by two of her four children. She was able to give her mother Tsh 500 (1% of her total household income) only once in 1994.

Mama Maria has never married. She is employed at Ndala Hospital as a nursing assistant and heads her household that consists of her unmarried daughter with two children, two of her own children (under 18) and one child belonging to a relative (2 adults and 5 children in total). Her household income in 1994 amounted to Tsh 218,100 which included her salary, income from her daughter's hairdressing shop, and income from renting out a room. She was able to remit Tsh 80,000 for the secondary school fees of one of her daughters, which came to 36.7 per cent of her total income.

## Summary

The main differences between male and female-headed households with respect to agriculture and to earning cash incomes can be summarised as follows.

- The average size of female-headed households is 4.08 members compared to 5.40 members in a male-headed household.
- With regard to agriculture, no significant differences appeared in the ways in which female and male-headed households obtained their land. Their areas of land, however, were smaller. People living together within a household with a female head have less acreage per person than people residing in a male-headed household (0.59 acres versus 0.76 acres). Female-headed households made use of hired labour more often than male-headed households, as they have one household member less to help with labour. Their costs of hired labour, however, were not as high as those for male-headed households. The cultivation pattern does not differ between these households.
- For female-headed households, the value of the harvested crops was less than for male-headed households (Tsh 24,360 versus Tsh 38,270 for male-headed households). The amount of harvested maize was less for the household as well as per household member (3.9 *debe* versus 6.0 *debe* per household member). Female-headed households made larger purchases of food than male-headed households and they also received more gifts of food than male-headed households.
- Male-headed households own more livestock, cows, goats, oxen and pigs than female-headed households. The mean value of cattle amounted to Tsh 70,000 versus Tsh 25,000 for female-headed households.
- Nearly 40 per cent of the male-headed households versus 20 per cent of female-headed households have members with a paid job. The mean salary was lower for

female-headed households (Tsh 185,000 versus Tsh 230,000 for male-headed households), but when divided per member of household, the mean salary was almost equal (Tsh 40,000 versus Tsh 45,000). Relatively more members within female-headed households performed unskilled paid jobs compared to male-headed households (73% versus 58%).

- Female-headed households are less dependent on agricultural activities in their income situation than male-headed households: they depend more on non-agricultural activities. Non-agricultural activities are important to both, but the kind of activities differ.
- More male-headed households received kin gifts than female-headed households (56% versus 34%). For female-headed households these gifts are of more importance to their total household income than in male-headed households: for 24 per cent of the female-headed households, kin gifts were the main source of income versus 5 per cent in the male-headed households, and constituted 22 per cent of their household income versus 3.4 per cent for male-headed households.
- Male-headed households were more able to remit money to other households (to parents, to children or to other relatives) than female-headed households (50% versus 26%). Most money gifts were transferred to parents, but female-headed households assisted relatives in an important way. The mean amount of kin gifts was higher for female-headed households than for male headed households and these gifts accounted for 21.9 per cent of their total income versus 8.6 per cent for male-headed households.
- The differences in the relative importance of the various sources of income between male and female-headed households are summarised in Table 20. Male-headed households depend for nearly 85 per cent of their income on performing non-agricultural activities and employment versus female-headed households which depend on these sources for nearly 75 per cent of their income.

**Table 20: Relative Importance of the Various Income Sources for the Total Household Income**

Kind of income	Male-headed households	Female-headed households
Agricultural sources	12.2%	4.0%
Non-agricultural sources	44.8%	47.1%
Salaries	39.6%	27.1%
Kin gifts	3.4%	21.8%
Total	100.0%	100.0%

### **Conclusion**

Female-headed households in general harvested smaller amounts of maize than male-headed households, had lower values of subsistence crops, had lower incomes from employment and income-generating activities and received more kin gifts than male-headed households. The differences between female and male-headed households are large when expressed in absolute numbers and a conclusion about the poverty of female-headed households seems justified. However, the size of households of male heads and of female heads showed a difference of more than one person. Relating these data to the size of households, the differences are not great and in some cases even small. In comparing female-headed households with male-headed households the differences in size have to be taken into account. The size of the household seems a better variable in analysing the economic position of a household than the variable of headship.

As in the category of female-headed households, large differences exist in agricultural performance as well as in the outcome of survival strategies in the category of male-headed households. The cases of some inhabitants of Ndala Village served as examples. The survival strategies between male and female-headed households do not differ very much. However, some households (female as well as male-headed) have to struggle more than others.

In this analysis, the female-headed household is taken into consideration as one category, although different types were included. Conclusions were drawn without making distinctions between these types. To investigate the differences in the economic positions of female-headed households these types have to be analysed in more detail to distinguish the poor within the category of female-headed households more specifically.

Rural development policies are increasingly taking account of gender issues. This study shows, however, that a distinction needs to be made in policies directed at women in male as opposed to female-headed households. Women within male-headed households depend on different income sources to those living in female-headed households. Rural policies should be sensitive to these differences as they have a direct bearing on women's welfare, and the welfare of their families.



## Appendix: Income Sources of Households in Ndala Village

### MALE-HEADED HOUSEHOLDS

Income source	Total amount earned (Tsh)	Mean amount of money earned (Tsh)	Number of hh		Range (x 1,000 Tsh)	% of total hh income of all households
			n	%		
<i>Agricultural Sources of Income</i>						
Sale of milk	42,500	14,200	3	4	3.0 - 36.5	0.3
Sale of meat	609,250	76,200	8	11	7.5 - 208.0	3.9
Sale of eggs	39,800	3,100	13	19	0.1 - 14.0	0.3
Sale of livestock	409,000	17,800	23	33	0.5 - 104.0	2.6
Sale of harvest	793,750	29,400	27	39	0.2 - 67.5	5.1
<i>Non-agricultural Sources of Income</i>						
Sale of honey	107,000	26,750	4	6	9.0 - 48.0	0.7
Sale of firewood	302,000	60,400	5	7	2.0 - 120.0	1.9
Sale of charcoal	3,000	3,000	1	1	3.0	0.01
Sale of home-brewed beer	2,334,200	145,700	16	23	15.0 - 720.0	14.9
Preparing and selling food	2,253,200	187,800	12	17	0.2 - 468.0	14.4
Letting houses or rooms	426,000	38,700	11	16	3.0 - 128.0	2.7
Sale of home utensils	159,000	31,800	5	7	7.0 - 75.0	1.0
Fetching and selling wood	50,000	50,000	1	1	50.0	0.3
Business/shopkeeping	1,350,700	103,900	13	19	7.0 - 260.0	8.6
Others	48,000	12,000	4	5	6.0 - 24.0	0.3
<i>Other Sources of Income</i>						
Kin gifts	527,250	22,000	24	34	2.5 - 87.7	3.4
Salaries - regular	6,154,150	227,900	27	39	7.0 - 720.0	39.4
Salaries - non regular	29,300	9,800	3	4	3.0 - 13.8	0.2
<b>TOTAL</b>	<b>15,638,100</b>	<b>1,028,500</b>				<b>100</b>

## FEMALE-HEADED HOUSEHOLDS

Income source	Total amount earned (Tsh)	Mean amount of money earned (Tsh)	Number of hh		Range (x 1,000 Tsh)	% of total hh income of all households
			n	%		
<i>Agricultural Sources of Income</i>						
Sale of milk	18,000	18,000	1	2	18.0	0.3
Sale of meat	0	0	-	-	-	0.0
Sale of eggs	58,000	8,300	7	14	0.2 - 32.0	0.8
Sale of livestock	126,900	15,900	8	16	1.5 - 100.0	1.8
Sale of harvest	77,100	5,900	13	26	0.5 - 19.9	1.1
<i>Non-agricultural Sources of Income</i>						
Sale of honey	0	0	-	-	-	0.0
Sale of firewood	3,400	3,400	1	2	3.3	0.05
Sale of charcoal	90,000	90,000	1	2	9.0	1.3
Sale of home-brewed beer	1,883,500	94,200	20	40	3.0 - 360.0	27.3
Preparing and selling food	623,000	69,200	9	18	1.6 - 312.0	9.0
Letting houses or rooms	317,200	28,800	11	22	2.1 - 117.0	4.6
Sale of home utensils	4,500	2,250	2	4	0.5 - 4.0	0.07
Fetching and selling wood	150,000	150,000	1	2	150.0	2.2
Business/shopkeeping	149,100	37,300	4	8	9.6 - 79.5	2.2
Others	25,600	5,100	5	10	0.1 - 12.0	0.4
<i>Other Sources of Income</i>						
Kin gifts	1,503,800	53,700	28	56	4.8 - 235.0	21.8
Salaries - regular	1,832,600	183,300	10	20	41.6 - 300.0	26.6
Salaries - non regular	36,600	6,100	6	12	1.0 - 19.6	0.5
<b>TOTAL</b>	<b>6,899,300</b>	<b>742,550</b>				<b>100</b>

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