Assessment of Women’s Empowerment in the Productive Social Safety Net Program in Tanzania

Report Submitted to the IDRC,
January, 2017
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>TABLE OF CONTENTS</td>
<td>2</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>4</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>5</td>
</tr>
<tr>
<td>ACRONYMS</td>
<td>6</td>
</tr>
<tr>
<td>1.0. ASSESSMENT OF WOMEN’S EMPOWERMENT IN THE PRODUCTIVE SOCIAL SAFETY NET PROGRAM IN TANZANIA: INTRODUCTION</td>
<td>8</td>
</tr>
<tr>
<td>2.0. METHODOLOGY, THEORETICAL AND ANALYTICAL FRAMEWORKS</td>
<td>12</td>
</tr>
<tr>
<td>2.1. BACKGROUND</td>
<td>12</td>
</tr>
<tr>
<td>2.2. OBJECTIVES OF THE STUDY</td>
<td>13</td>
</tr>
<tr>
<td>2.3. SIGNIFICANCE OF THE STUDY</td>
<td>14</td>
</tr>
<tr>
<td>2.4. THEORETICAL FRAMEWORK</td>
<td>15</td>
</tr>
<tr>
<td>2.4.1. Concepts of power and empowerment</td>
<td>15</td>
</tr>
<tr>
<td>2.4.2. Ladders and spaces of power</td>
<td>17</td>
</tr>
<tr>
<td>2.4.3. Cash transfers and women’s empowerment in gendered power structures</td>
<td>19</td>
</tr>
<tr>
<td>2.5. ANALYTICAL FRAMEWORK</td>
<td>22</td>
</tr>
<tr>
<td>2.6. METHODOLOGY</td>
<td>24</td>
</tr>
<tr>
<td>3.0. EVIDENCE FROM THE BASELINE SURVEY</td>
<td>30</td>
</tr>
<tr>
<td>3.1 INTRODUCTION</td>
<td>30</td>
</tr>
<tr>
<td>3.2. BACKGROUND</td>
<td>32</td>
</tr>
<tr>
<td>3.3. SOME EVIDENCE</td>
<td>34</td>
</tr>
<tr>
<td>3.3.1. Activity</td>
<td>36</td>
</tr>
<tr>
<td>3.3.2. Input on decisions on activity and income</td>
<td>37</td>
</tr>
<tr>
<td>3.3.3. Resources</td>
<td>39</td>
</tr>
<tr>
<td>3.3.4. Leadership</td>
<td>41</td>
</tr>
<tr>
<td>3.3.5 CONCLUSIONS ON THESE FINDINGS</td>
<td>44</td>
</tr>
<tr>
<td>4.0. ASSESSMENT OF WOMEN’S EMPOWERMENT IN THE PRODUCTIVE SOCIAL SAFETY NET PROGRAM IN TANZANIA: FOLLOW UP-ANALYSIS</td>
<td>47</td>
</tr>
<tr>
<td>4.1. INTRODUCTION</td>
<td>47</td>
</tr>
<tr>
<td>4.2. ROLES IN HOUSEHOLD DECISION MAKING ABOUT PRODUCTION AND INCOME GENERATION</td>
<td>48</td>
</tr>
<tr>
<td>4.3. INPUT IN DECISIONS</td>
<td>51</td>
</tr>
<tr>
<td>4.4. DECISIONS ON INCOME</td>
<td>53</td>
</tr>
<tr>
<td>4.5. ACCESS TO RESOURCES</td>
<td>55</td>
</tr>
<tr>
<td>4.6. LEADERSHIP</td>
<td>57</td>
</tr>
<tr>
<td>4.7. ALLOCATION OF TIME</td>
<td>60</td>
</tr>
<tr>
<td>4.8. CONCLUSIONS FROM THE FOLLOW UP STUDY</td>
<td>61</td>
</tr>
</tbody>
</table>
List of Tables
List of figures
### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AU</td>
<td>African Union</td>
</tr>
<tr>
<td>Cap</td>
<td>Chapter of the laws</td>
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<tr>
<td>CT</td>
<td>Cash Transfer</td>
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<tr>
<td>CCT</td>
<td>Conditional Cash transfers</td>
</tr>
<tr>
<td>CHI</td>
<td>Community Health Insurance</td>
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<td>CIDA</td>
<td>Canadian International Development Agency</td>
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<td>CMC</td>
<td>Community Management Committee</td>
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<td>CSO</td>
<td>Civil Society Organization</td>
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<td>DC</td>
<td>District Council</td>
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<tr>
<td>DRC</td>
<td>Democratic Republic of Congo</td>
</tr>
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<td>FGDs</td>
<td>Focus Group Discussions</td>
</tr>
<tr>
<td>FGM</td>
<td>Female Genital Mutilation</td>
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<td>FHH</td>
<td>Female Headed Household</td>
</tr>
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<td>GDI</td>
<td>Gender Development Index</td>
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<td>GEM</td>
<td>Gender Empowerment Measure</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GN</td>
<td>Government Notice</td>
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<td>GOT</td>
<td>Government of Tanzania</td>
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<td>GrOW</td>
<td>Growth and Economic Opportunities for Women</td>
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<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome</td>
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<tr>
<td>IDS</td>
<td>Institute of Development Studies</td>
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<td>IFPRI</td>
<td>International Food Policy Research Institute</td>
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<td>IPV</td>
<td>Intimate Partner Violence</td>
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<td>LMA</td>
<td>Law of Marriage Act</td>
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<td>MDGs</td>
<td>Millennium Development Goals</td>
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<td>NBS</td>
<td>National Bureau of Statistics</td>
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<td>NGOs</td>
<td>Non-Governmental Organisations</td>
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<td>NSGRP</td>
<td>National Strategy for Growth and Reduction of Poverty</td>
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<td>PAA</td>
<td>Project Authority Area</td>
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<td>PMT</td>
<td>Proxy Measurement Test</td>
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<td>PSSN</td>
<td>Productive Social Safety Nets</td>
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<tr>
<td>PWP</td>
<td>Public Works Project</td>
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<td>REPOA</td>
<td>Policy Research for Development</td>
</tr>
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<td>ROSCA</td>
<td>Rotating Credit And Savings Association</td>
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<td>SACCOS</td>
<td>Savings and Credit Cooperative Societies</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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</tr>
<tr>
<td>TAMWA</td>
<td>Tanzania Media Women’s Association</td>
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<td>TASAF</td>
<td>Tanzania Social Action Fund</td>
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<td>TAWIA</td>
<td>Tanzania Widows Association</td>
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<td>TC</td>
<td>Town Council</td>
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<td>TDHS:</td>
<td>Tanzania Demographic and Health Survey</td>
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<td>TGNP</td>
<td>Tanzania Gender Networking Programme</td>
</tr>
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<td>THIS</td>
<td>Tanzania Health Indicators Survey</td>
</tr>
<tr>
<td>TZS</td>
<td>Tanzanian Shilling</td>
</tr>
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<td>UCT</td>
<td>Unconditional Transfer</td>
</tr>
<tr>
<td>URT:</td>
<td>United Republic of Tanzania</td>
</tr>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNESCO</td>
<td>United Nations Education Scientific and Cultural Organization</td>
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<td>UNICEF</td>
<td>United Nations International Children’s Education Fund</td>
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<tr>
<td>URT</td>
<td>United Republic of Tanzania</td>
</tr>
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<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
<tr>
<td>VAW</td>
<td>Violence against Women</td>
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<td>VEO</td>
<td>Village Community Bank</td>
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<td>VICOBA</td>
<td>Village Community Bank</td>
</tr>
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<td>WB</td>
<td>World Bank</td>
</tr>
<tr>
<td>WEIA</td>
<td>Women Empowerment in Agriculture Index</td>
</tr>
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<td>WEO</td>
<td>Ward Executive Officer</td>
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<tr>
<td>WILDAF</td>
<td>Women in Law and Development in Africa</td>
</tr>
</tbody>
</table>
Part I

1.0. Assessment of Women’s Empowerment in the Productive Social Safety Net Program in Tanzania: Introduction

Tanzania’s PSSN was initiated in 2012 by the Government of the United Republic of Tanzania and is implemented by the Tanzania Social Action Fund (TASAF). TASAF was established in 2000 as part of the Government of Tanzania’s strategy to reduce poverty. Phase I (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. The second Phase (2005-2013) built on the Millennium Development Goals (MDGs) and expanded the first stage 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. Activities managed by communities included screening of potential beneficiaries, communicating programme conditions, transferring funds to beneficiaries, and applying peer pressure for compliance with conditions.

TASAF implements its interventions using a Community Driven Development (CDD) approach and activities managed by communities include electing community teams during village assembly who identify potential beneficiary households and screening of potential beneficiaries using pre-determined criteria agreed. Further, village/shehia council and village assembly play a key role in program oversight while Community Management Committees (CMC) playing key operational roles in program components, monitoring, and supporting compliance with co-responsibilities, transferring funds to beneficiaries.

Currently, the third phase of TASAF, the Tanzania Productive Social Safety Net (PSSN) Project, supports a national social protection program aimed at putting in place the building blocks of permanent national social safety system. Key element of this Project re the CCT program complemented with Public Works and Livelihoods Enhancement. The Program provides cash transfer to 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 livelihood. The

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objectives of this new phase, the consolidated PSSN, include: 1) increase consumption of the extremely poor on a permanent basis, 2) smooth consumption during lean seasons and shocks, 3) invest in human capital, 4) strengthen links with income generating activities, and 5) increase access to improved social services. It aims to improve consumption and human capital accumulation and to reduce the poverty headcount and poverty gap by 5 per cent and 30 per cent, respectively. The programme also aims to improve vulnerable populations’ ability to cope with shocks, invest in human capital, and increase access to improved social services. To receive the CCT component, 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. The project has continued to make good progress in the implementation of its planned interventions and has achieved the massive scale up plan. To date, the number of households targeted/enrolled in the program has moved from 39,473 households in 8 PAAs (in 2013) to 1.1 million households in 161 Project Area Authorities and in more than 9,976 villages. This is approximately 10.5 per cent of the total population. All beneficiaries have received CCT payments starting from September/ October 2015 payment windows. Eventually, all eligible households nationwide are expected to receive the programme.

The programme utilizes a three-stage targeting process, including geographical targeting, community-based targeting, and a proxy-means test (PMT). In the first stage, national poverty maps are utilized to identify the poorest Project Authority Areas (PAAs) and villages. At the village level, committees comprised of community representatives elected during a Village Assembly then identify the poorest households. The households identified in this process are then enumerated for the PMT to ensure they meet the poverty criterion. Those that meet the poverty criterion (that score below the designated threshold), are then enrolled into the programme. As previously mentioned, to accomplish the programme objectives, the PSSN has three components: 1) an unconditional cash transfer (UCT) paired with a variable CCT (the programme’s core component), 2) a PWP component, and 3) 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 are as follows: The UCT (Tanzanian shillings (TZS) 10,000\(^2\)) is 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.

\(^2\)As of May 2017 (midpoint of the endline data collection, 1 USD = 2209 TZS).
under five who are in compliance with pre and post-natal exams and regular child health check-ups; (ii) a grant (TZS 2,000) to households with children with 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 is set at TZS 38,000 on a monthly basis, but payments are made bi-monthly. Additionally, workshops are planned on topics related to beneficiaries’ co-responsibilities and those related to good childcare practices, sanitation and hygiene, education.

The cash transfer component aims to increase household income on a permanent basis, while the PWPs component aims to reduce negative coping decisions during the lean season by providing a predictable income during this period.3 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 livelihoods component is to enhance households’ income generation capacity so that vulnerable populations are better able to support themselves in the medium and long term. This objective is accomplished through 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 is a strong emphasis on savings promotion, building on the experience of the Community Savings Groups implemented in TASAF II as well as with additional individual savings mechanisms.

Figure 1.1 Programme Details

The **Conditional Cash Transfer** provides:
- 10,000 TZS fixed benefit (approx. 5 USD);
- 4,000 TZS fixed benefit for each if the household has a child under 18 years (approx. 1.80 USD);
- 4,000 TZS fixed additional for child under 5 conditional on health compliance (approx. 1.80 USD);
- 2,000 TZS additional for each child (up to four children) conditional on enrollment in primary school;
- 4,000-6,000 TZS additional for child conditional on enrollment of child in lower or upper secondary school (approx. 1.80-2.70 USD); and
- Maximum monthly transfer of TZS 38,000 (approx. 18.00 USD).

The **Public Works** 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 **Livelihoods Enhancement** component provides:
- Basic training to help prepare beneficiaries to access existing productive opportunities;
- Savings promotion and mobilizing beneficiaries to form savings groups; and
- Support to households’ income generating capacity and income diversification.
- A productive grant.

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Part II

2.0. Methodology, Theoretical and Analytical Frameworks

2.1. Background

This study arose out of a project sponsored by the IDRC and it is part of a larger comparative research programme called GrOW which seeks to provide evidence that can inform social and economic policies to improve poor women’s lives, while promoting economic growth (IDRC, 2017). The study focused on TASAF 3 explained in the introduction earlier and examines the relationship between social cash transfers and women’s empowerment. The Tanzania component of this research aims to assess the extent of changes in women’s empowerment as a direct effect of TASAF 3. It uses 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).

Although the REPOA study aims to focus on the empowerment dimensions of social cash transfers delivered by TASAF 3, it is difficult to separate out the effect of the transfer from the context of its delivery. This is because TASAF delivers both conditional and unconditional transfers within a framework of directive interaction with beneficiaries. This interaction encompasses meeting the conditions associated with co-responsibility, such as the uptake of health and education services as well as specific participating in training sessions to be delivered by TASAF and district technical staffs which are intended to enhance participant’s capabilities. Livelihood enhancement is an explicit objective of TASAF 3. Beneficiaries who manage to make savings are to be encouraged to participate in savings groups which may become eligible to access livelihood enhancement grants after completing a successful savings cycle.

The design of TASAF 3 is informed by research on the constitution of poverty in Tanzania as well as experience of the first two phases of the social action fund. This included a pilot cash transfer project as part of TASAF 2 which was implemented in three districts. The design of TASAF 3 differs from the pilot programme in several respects. It incorporates a public works component which beneficiary households can participate in for a limited number of days. Livelihood enhancement and financial literacy are stated programme priorities although it is unclear how these are to be operationalized. TASAF 3, unlike the pilot, comprises both conditional and unconditional transfers. Finally, although TASAF 3 makes provision for transfers to households in which children are attending secondary schools, the transfers are considerably lower than in the pilot programmes, with a ceiling set at ten dollars a month for conditional and unconditional components irrespective of household size.
TASAF 3 aims to address regional variation in local livelihood systems by localized criteria for community targeting supplemented by national criteria (TASAF 2011). The programme design document and operation manual are not explicitly oriented towards gender outcomes (TASAF 2012a; 2012 b). Since there is no marked difference in poverty rates between male and female headed households the programme is directed at ‘persons’ within households, who fulfil programme vulnerability criteria. Benefits are calculated on a household basis. A household becomes eligible for a transfer because it is categorized as meeting the criteria for inclusion having one or more members who qualify, either vulnerable adults, including pregnant women, or children. In contrast to the pilot cash transfer programme undertaken in TASAF 2 where transfer amounts were determined by household size up to a ceiling, the amount a household can receive is limited, irrespective of the numbers of potential beneficiaries. Households receive a basic transfer equivalent to five US dollars a month, paid every two months. In August 2014, this amounted to 17500 Tanzanian shillings.

The basic transfer for TASAF households is unconditional. As long as households continue to meet eligibility criteria, determined by a TASAF subcommittee of village government, they will receive the payment, at least for the duration of the programme. TASAF households can also receive an additional conditional payment if their members include pregnant women or children. Although the language of programme documents does not elaborate on the gendered intentions of the intervention, this component of the programme is implicitly directed at the women who are likely to assume caring responsibilities for children and who therefore are the ones likely to ensure that they meet the conditional obligations around school and health clinic attendance.

The initial programme operational manual does not state explicitly that payments should be made to women, but staff at TASAF head office confirmed that the woman is the default recipient in mixed households. Moreover, as women are more likely than men to be involved in village saving groups, the livelihood enhancement component of the programme is similarly gendered in its orientation. The livelihood enhancement component of the programme is not funded from within programme resources. Participants are expected to attend trainings on financial literacy and to form savings groups, which may be eligible for grant support, but individual beneficiaries are not provided with seed capital. Livelihood enhancement is assumed to occur as a result of engagement in the programme resulting in increased capacity for self-reliance and hence economic empowerment. It was on this basis therefore that REPOA chose to study women’s growth opportunities under the GrOW Programme developed by the IDRC since TASAF 3 seeks to empower women in poor households.

2.2. Objectives of the study
The overall study explores women’s empowerment occurring as direct or indirect result of cash transfers in through TASAF. Drawing from the Women Empowerment in Agriculture Index (WEAI) approach, the study examines five Domains of Empowerment (5DE), production, productive resources, income, leadership and time, as well culture, laws, and religion as the additional generic variables. It also studies the Gender Parity Index, which measures women’s input in the 5DEs. The main research question is therefore: “to what extent do CCTs empower women in TASAF targeted households?” As shown in our theoretical framework, empowerment is defined as the ability or power to make decisions and choices through these named domains and other variables.

It is important to note that the 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 which reported a series of misuse of cash by men beneficiaries in alcohol, mistresses, and other personal (vs. family) benefits. 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 explore such questions such: is the cash transfer payment to women effective? Is this added responsibility to a woman a burden or a source of empowerment?

2.3. Significance of the study

For a long time women in Tanzania have been left out in the cycle of socio-economic development. Their contribution goes unnoticed, uncounted and not appreciated (TGNP 2003, 1999). We will use our findings to put more emphasis and/improve focus on women empowerment and inclusion to the development process. The findings will also inform and influence social protection policies of the Tanzania Government and the practices of TASAF in addressing gender issues in poverty reduction. As part of the IDRC GrOW Programme, the results will be shared with a broader network of researchers within the IDRC network with the view of sharing best and worst practices and shaping the future agenda of research on social protection in the context of women empowerment. In the end, it will provide some policy recommendations for future programs.

The research process was participatory and collaborative as the research teams kept close contact with intervenient (policy makers, NGOs, local committees) at local, regional and central levels. Validation of findings was facilitated through of findings. In particular the teams worked closely with TASAF, whose staff played a leading role in
the sampling procedure of this project. This collaboration continued at every stage including presentation of preliminary findings and the draft report at various meetings with key stakeholder including TASF, development partners funding the PSSN, members of the REPOA community of practitioners on social policy and the IDRC in November, 2017. These processes notwithstanding, REPOA takes responsibility for any errors of judgment and omissions that may become apparent in this report.

2.4. Theoretical framework

A study of women empowerment through social protection mechanisms such as credit 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. This section is therefore divided into subsections covering the concepts of power and empowerment, power ladders and power distance in patriarchal communities; and analytical tools for analysis gender empowerment.

2.4.1. 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 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 and 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 the 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 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 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. But 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.
2.4.2. 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 societies 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 though 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 postcolonial 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 determine one’s level on the ladder of power. These are achieved and ascribed power. 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 favor of men taking the lead role while women were subjected to their control. Agriculture was essentially a female domain and some of these communities, women held land titles in their own right. 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 lay 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 and 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 law gave women the right to own land to the exclusion of their husbands and co-wives. The patriarchal vision of land ownership in Western Uganda was systematically entrenched through judicial doctrine in the early 1960s. 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 more scarce and commoditized, gender relations related to land shifted in favor 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 enabled 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.

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.

2.4.3. **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 in order 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 favor 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 catalysts 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 and others (above cited), 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 upon 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 better or higher levels of income. The assumption ignores the 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 lead on decisions related to the distribution of the meager 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, 2017; Barrientos 2016), it is important to extend it to the household spaces of power also.
In the above 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 in particular. Most of these stereotypes distort the behavioral 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. Recent 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 have to 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 used on consumption more than investment in production or human capital development. The researchers in this team found that where communities depend very much on livestock for example in Lesotho and Ethiopia, investment decisions will favor livestock more than agriculture while in Kenya or Malawi most households depend on agriculture and therefore decisions may favor agriculture. The bottom line is that funds targeting education and health are definitely used on those services and when it comes to investment, the gender issue is not 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 and 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.

2.5. 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 as regards their role in decision making as regards 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-à-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 focuses on who makes decisions at the household level on the manner in which the resources accruing from cash transfers are used.

The UNDP Gender and Development Programme have 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 among 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 to determine 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, Smyth and Mukhopadyay, 1999: 33-38). 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 this research focuses more on decision making on the 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 in order to achieve control over the factors of production on equal basis as men’ (March, Smyth and Mukhopadyay, 1999:92). 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.

After examining the usefulness of these gender frameworks of analysis we adopted the Women Empowerment in Agriculture Index (WEAI) (IFPRI 2012). This index was developed by IFPRI to track change 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 figure below.

**Figure 2: Measuring the Five Domains of Empowerment Using the WEAI**

<table>
<thead>
<tr>
<th>Domain</th>
<th>Indicators</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production</td>
<td>Input in production decisions</td>
<td>1/10</td>
</tr>
<tr>
<td></td>
<td>Autonomy in production</td>
<td>1/10</td>
</tr>
<tr>
<td>Resources</td>
<td>Ownership of assets</td>
<td>1/10</td>
</tr>
<tr>
<td></td>
<td>Purchase, sale or transfer of assets</td>
<td>1/10</td>
</tr>
<tr>
<td></td>
<td>Access to and decisions on credit</td>
<td>1/10</td>
</tr>
<tr>
<td>Income</td>
<td>Control over the use of income</td>
<td>1/10</td>
</tr>
<tr>
<td>Leadership</td>
<td>Group member</td>
<td>1/10</td>
</tr>
<tr>
<td></td>
<td>Speaking in public</td>
<td>1/10</td>
</tr>
<tr>
<td>Time</td>
<td>Workload</td>
<td>1/10</td>
</tr>
<tr>
<td></td>
<td>Leisure</td>
<td>1/10</td>
</tr>
</tbody>
</table>

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

### 2.6. Methodology

Based on the analytical frameworks discussed above and using the Women 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 include 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 involved in the CCTs pilot phase of TASAF were included in this study. Both methodologies involve 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 paying 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 woman and man in a household.
The quantitative methodology used a randomized controlled trial (RCT) evaluation framework and uses TASAF interventions (pilot and PSSN) as well as their evaluation framework (baseline now and evaluation in 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, 16 pilot districts. Randomly sampled (by TASAF) 15-18 Households per village. 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, Uyui DC, 1 in the Islands: Unguja; and 2 Pilot - Bagomoyo and Chamwino. 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 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 contain 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 Part IV on cultural, religious and legal variables and their impact on power 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 as well as the 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 qualitative approach. Questions in this section will be drawn from the questions asked in the quantitative survey but requiring and thus benefiting from acquiring more detailed information on whether or not women are 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 male and the other with female. We also made use of several secondary sources, which will include: TASAF administrative and program material; National Health, Education and Labour information; and any additional source deemed appropriate. In addition, key stakeholders in the implementation of PSSN and social protection in general have been involved through qualitative in-depth interviews.

The findings in the subsequent parts of this report are divided into three outputs of the research. First is the set of quantitative results that arose from the baseline study conducted immediately after the launch of the project in 2015 (Part II). In Part III we present findings of follow up study by the research teams eighteen months after the baseline study. In Part IV we present findings of the research team on the impact of culture, religion and legal institutions on the findings in Parts II and III and in Part V we present conclusions and recommendations. In the conclusion we as much as possible try to explain the differences in the findings of the baseline and follow up studies with a view to highlighting the changes noticed that could be attributed to interventions by TASAF through conditional cash transfers.

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Part II

3.0. Evidence from the Baseline Survey

3.1 Introduction

The research results covered in this part of the research is used to test existing theories and practices in CCTs in other regions and their applicability to Tanzania, using quantitative data within the theoretical framework we set out to use in Part I. It
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 and extensively documented 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 family (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 3.

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 they have shown that the allocation of power matters both in developing and in developed countries alike. It matters in France (Bourguignon et al. 1993) and in Nigeria in South Asia and in Africa, in 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 with regard to 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. Secondly we
wanted to see whether, how and to what extent our findings are consistent with, and therefore corroborate, the findings recently 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 part of the report is divided into three sections. The first one is devoted to providing some background information to the reader. The second section provides a detailed overview of findings with regard to 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.

3.2. Background

Some of the debates that emerged and engaged scholars in the literature on power seem to mimic in a sort of specula way the debates that emerged and engaged scholars in the literature on freedom.

In fact, just like the literature on freedom distinguishes freedom to or positive freedom from the freedom from or 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, relational, social nature of power is determined primarily be structural or agential factors (Dowding, 2008).

Building on our theoretical framework on gendered spaces and ladders of power (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 that 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 assumption 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 to these three prepositions 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, subordinately, 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, these 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 of the genders 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 genders. We do so, not only because we wish to assess on the basis of empirical evidence the state of the 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 report.

There are at least two sets of findings that are particularly interesting for us. First, in the course of 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 (7.25%) equal opportunity to use/own resources, and that only with regard to the leadership positions 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.

3.3. 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, UNDP introduced the Gender Inequality Index which is estimated on the basis of three sub-dimensions namely reproductive health, empowerment (percentage of parliamentary seats and educational attainment), and labor market participation. The Global Gender Gap Index measures gender gaps on the basis of health, education, economy and politics.

In spite of their merits and their possible methodological flaws, these indexes 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 analyzing 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.

This is why in the course of this study, that included the collection of survey data, we decided to use a different approach to assessing gender empowerment. We decided to estimate empowerment by focusing on four 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

We decided to assess empowerment along these four dimensions 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 left out of this part because 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. We therefore left the issue of time to a separate
paper that will be devoted exclusively to the issue of time balancing linear and cyclic perceptions and interpretations of time in the communities covered by the research.

3.3.1. 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.

As shown in table 1, 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 1 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 the other case 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 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 1: Role in production and income-generation

<table>
<thead>
<tr>
<th>Activity</th>
<th>Men (%)</th>
<th>Women (%)</th>
<th>Ratio (%Men/%Women)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>83.32</td>
<td>80.36</td>
<td>96.44</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>32.9</td>
<td>27.66</td>
<td>84.0</td>
</tr>
</tbody>
</table>
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

3.3.2. 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 2, we recoded the answers provided by the respondents and decided to treat all the responses indicating that no decision was made as system 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 is clearly male-dominated, the decision-making process concerning some other activities display greater gender equity. To be more specific, men have 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.

Table 2: Input on decisions

<table>
<thead>
<tr>
<th>Activity</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>3.97</td>
<td>3.49</td>
</tr>
<tr>
<td>Activity</td>
<td>Mean 1</td>
<td>Mean 2</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>3.86</td>
<td>3.35</td>
</tr>
<tr>
<td>Livestock raising</td>
<td>3.56</td>
<td>3.5</td>
</tr>
<tr>
<td>Non-farming activities</td>
<td>3.75</td>
<td>3.73</td>
</tr>
<tr>
<td>Wage and salary</td>
<td>3.99</td>
<td>3.62</td>
</tr>
<tr>
<td>TASAF’s livelihood or PWP</td>
<td>3.12</td>
<td>3.47</td>
</tr>
<tr>
<td>Fishing and fishpond culture</td>
<td>3.95</td>
<td>2.11</td>
</tr>
<tr>
<td>Savings</td>
<td>3.75</td>
<td>3.70</td>
</tr>
<tr>
<td>House maintenance</td>
<td>3.97</td>
<td>2.97</td>
</tr>
</tbody>
</table>
The data that was collected in the course of the survey allow us to explore whether and to what extent there is a gender-based variation with regard to 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 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) 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>
<thead>
<tr>
<th>Activity</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>3.9</td>
<td>3.46</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>3.8</td>
<td>3.31</td>
</tr>
<tr>
<td>Livestock raising</td>
<td>3.5</td>
<td>3.43</td>
</tr>
<tr>
<td>Non-farming activities</td>
<td>3.64</td>
<td>3.73</td>
</tr>
<tr>
<td>Wage and salary</td>
<td>3.83</td>
<td>3.55</td>
</tr>
<tr>
<td>TASAF’s livelihood or PWP</td>
<td>3.15</td>
<td>3.57</td>
</tr>
<tr>
<td>Fishing and fishpond culture</td>
<td>3.92</td>
<td>2.17</td>
</tr>
<tr>
<td>Savings</td>
<td>3.71</td>
<td>3.69</td>
</tr>
<tr>
<td>House maintenance</td>
<td>3.82</td>
<td>2.84</td>
</tr>
</tbody>
</table>

**3.3.3. 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 4, 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, last but not least, because 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 raring and savings. And, in this regard, one should note that women edged out men, however minimally, both with regard to livestock raring and savings.

Finally, there is a third category of activities (TASAF, non-farming activities), for which women report to have more entitlement to resources than men.

**Table 4: Entitlement to use of resources generated by activity**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>3.15</td>
<td>2.86</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>3.09</td>
<td>2.79</td>
</tr>
<tr>
<td>Livestock raising</td>
<td>2.87</td>
<td>2.91</td>
</tr>
<tr>
<td>Non-farming activities</td>
<td>2.95</td>
<td>3.07</td>
</tr>
<tr>
<td>Wage and salary</td>
<td>2.79</td>
<td>2.74</td>
</tr>
<tr>
<td>TASAF’s livelihood or PWP</td>
<td>2.57</td>
<td>2.71</td>
</tr>
<tr>
<td>Fishing and fishpond culture</td>
<td>3</td>
<td>1.81</td>
</tr>
<tr>
<td>Savings</td>
<td>3.08</td>
<td>3.09</td>
</tr>
<tr>
<td>House maintenance</td>
<td>3.04</td>
<td>2.41</td>
</tr>
</tbody>
</table>

The evidence presented so far, thus, sustains the claim that while men are 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 is not particularly large. It is actually, for the most part, rather small, it varies across activities, and for some activities there is an indication that women are 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 explanation is that, while there is a clear division of labor 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 were 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 ‘real’ reality could be explained by the fact that scholars on the basis of some reductionist approach end up equating the differentiation of role 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 been
aware of the fact that sometimes responses to survey questions cannot reflect the reality because of a sort of a ‘courtesy fallacy’. 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 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 a given 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 fail 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.).

3.3.4. 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 display a remarkably wider and more significant gender gap. In order to assess leadership, responses were collected about membership in groups and about speaking in public.

With regard to 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 5: Membership in Groups

<table>
<thead>
<tr>
<th>Group</th>
<th>Male (%)</th>
<th>Female (%)</th>
<th>Total (%)</th>
<th>n=men+women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural/livestock/fisheries</td>
<td>22.1</td>
<td>16.4</td>
<td>19.0</td>
<td>590</td>
</tr>
<tr>
<td>Water users</td>
<td>78.9</td>
<td>72.3</td>
<td>75.3</td>
<td>154</td>
</tr>
<tr>
<td>Forest users</td>
<td>16.7</td>
<td>11.3</td>
<td>14.0</td>
<td>163</td>
</tr>
<tr>
<td>Credit/microfinance (e.g. SACCOs/ROSCAs)</td>
<td>18.2</td>
<td>24.1</td>
<td>21.6</td>
<td>1378</td>
</tr>
<tr>
<td>Mutual help/insurance (e.g. burial societies)</td>
<td>81.1</td>
<td>82.3</td>
<td>81.8</td>
<td>1010</td>
</tr>
<tr>
<td>Trade &amp; business associations</td>
<td>10.5</td>
<td>3.6</td>
<td>7.1</td>
<td>111</td>
</tr>
<tr>
<td>Civil groups/ charitable groups</td>
<td>64.7</td>
<td>52.8</td>
<td>58.0</td>
<td>225</td>
</tr>
<tr>
<td>Local government</td>
<td>52.3</td>
<td>38.3</td>
<td>44.1</td>
<td>1005</td>
</tr>
<tr>
<td>Religious group</td>
<td>59.6</td>
<td>71.5</td>
<td>66.6</td>
<td>1066</td>
</tr>
<tr>
<td>other women's/men's groups</td>
<td>36.9</td>
<td>46.4</td>
<td>42.4</td>
<td>530</td>
</tr>
</tbody>
</table>

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

Table 6: Respondents’ reported level of participation while speaking on public issues.

<table>
<thead>
<tr>
<th>Issues</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infrastructure</td>
<td>3.41</td>
<td>2.1</td>
</tr>
<tr>
<td>Proper wages in public works</td>
<td>3.31</td>
<td>2.01</td>
</tr>
<tr>
<td>Misbehavior of authorities</td>
<td>3.33</td>
<td>2.01</td>
</tr>
<tr>
<td>Communal development</td>
<td>3.46</td>
<td>2.15</td>
</tr>
<tr>
<td>Local committees</td>
<td>3.41</td>
<td>2.04</td>
</tr>
<tr>
<td>Family matters</td>
<td>4.69</td>
<td>3.93</td>
</tr>
<tr>
<td>Marital matters</td>
<td>4.72</td>
<td>3.98</td>
</tr>
</tbody>
</table>

But once the information on public speaking was collected and analyzed, the data showed quite clearly that in this respect there is a large and very significant difference between men and women. Women have some say in 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 is overpowered by men’s ability to have their voices heard. Regardless of whether women have to speak on infrastructures, on proper wages in public works, on the misbehavior of authorities, or communal development, women for the most part report to speak but with a great deal of difficulty, while men feel remarkably more comfortable when they do so.

This is the key area that differentiates men from women. But these data are telling in a second respect. Earlier on we noted that the gender gap was associated with a sort of division of labor or roles within the household. The participation in activities displayed that some activities (fishing) is more likely to be male dominated than other activities and that vice versa there are some activities (TASAF’s livelihood) in which women are more likely to perform better than men. But the division of labor within the household may not reflect only who does what in the sense of who performs which activity. It’s also clearly differentiation of roles.

Men are the households’ public face. They do participate in decision making in the household, but they do not decide alone, they need to come to terms with their partners and wives, and therefore their 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 6. Women feel very comfortable to speak to their husband 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.
3.3.5 Conclusions on these findings

This part analyzed 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 play a leadership role.

Data were analyzed to assess what is the balance of decision-making authority in the household, to see whether and to what extent with the results of the qualitative analyses performed in the course of this projects and, last but not least, to see whether and to what extent our findings are consistent (and in what ways) with has been reported in the literature.

The first conclusion that our data analysis suggests is that men have, on average, more power over more authority in the decision-making process. 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 is for the most part rather small. Second, and more importantly, the amount of power over or authority in the decision making the decision-making process varies across issues and activities. Respondents were asked to provide to indicate whether they had no input, 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 indicating that no decision was made were 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 indicates there were inputs in all decisions.

The responses indicate that women’s input varies across activities as they more input into some activities than in others. For instance, by analyzing how much input women had on various activities we found that women are 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 provide input in at least some but in less than most decisions. Women also reported to provide almost some input (2.97) on issues pertaining to house maintenance, while they provided into few decisions concerning fishing and fish pond 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 on, our data analysis reveals that there are 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 the qualitative analyses performed in the course of the project. 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 with regard to making decisions on TASAF activities. The evidence at our disposal is in itself 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 spillover effects and their sustainability over time.

References


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Part III

4.0. Assessment of Women’s Empowerment in the Productive Social Safety Net Program in Tanzania: Follow up-analysis

4.1. Introduction

In the previous part we presented the results of two sets of baseline data. We did so because we wanted to assess 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 are 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, that each set of the analyses that we performed consistently showed that TASAF empowers women, but, as we noted, 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 spillover effect to activities outside TASAF.

In other words, the data collected and analyzed in the previous part showed that TASAF empowered women with regard to TASAF activities, but were not the appropriate kind of data to explore whether empowering women in the TASAF activities also contributed to empowering them 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 TASAF in the TASAF activities, the gender gap was 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, that they had access to and ownership over, they lacked leadership.

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, asking respondents to answer the same questions that they had been invited to respond 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 can detect the impact of the cash transfer program.
on the women empowerment with regards to both the TASAF activities and to the other activities covered by the survey questionnaire as comparators.

4.2. 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 was centered around four questions, namely whether women had participated in one of the nine activities included in the survey questionnaire, whether they had 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.

Our analysis of 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 TASAF activities was sensibly 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 3.27 (fishing and fishpond culture) to a maximum of about 80.5 percent 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 conclusions 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, the correlation would yield a strong, positive, and statistically significant coefficient ($r = .998$). See figure 1.
The meaning of the scatterplot displayed in fig. 1 is fairly straightforward. It means 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 cases (TASAF 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 TASAF has had any impact on the participation rate, we compared and contrasted the ratio between the rate of participation of men and women across the nine activities included in the survey.

The comparison between the ratio 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 five cases (wage and salary, non-farm activities, savings and house maintenance) the rate of participation of men. In the case of saving the rate of participation of women is nearly twice as high as that of men.

This remarkable increase in the rate of participation for women averages out to more than 31 per cent across the nine activities covered in the survey.

Table 7: Role in production and income-generation

<table>
<thead>
<tr>
<th>Activity</th>
<th>Ratio at Baseline</th>
<th>Ratio at Endline</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>96.44</td>
<td>94.17</td>
<td>-2.27</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>84.0</td>
<td>68.74</td>
<td>-15.26</td>
</tr>
<tr>
<td>Livestock raising</td>
<td>95.8</td>
<td>100.99</td>
<td>5.19</td>
</tr>
<tr>
<td>Wage and salary</td>
<td>95.8</td>
<td>165.70</td>
<td>69.9</td>
</tr>
<tr>
<td>Non-farming activities</td>
<td>98.6</td>
<td>156.77</td>
<td>58.17</td>
</tr>
<tr>
<td>TASAF’s livelihood or PWP</td>
<td>107</td>
<td>143.74</td>
<td>36.74</td>
</tr>
<tr>
<td>Fishing and fishpond culture</td>
<td>78</td>
<td>49.40</td>
<td>-28.6</td>
</tr>
<tr>
<td>Savings</td>
<td>95.08</td>
<td>193.91</td>
<td>98.83</td>
</tr>
<tr>
<td>House maintenance</td>
<td>100</td>
<td>158.26</td>
<td>58.26</td>
</tr>
<tr>
<td>average</td>
<td></td>
<td>31.21</td>
<td></td>
</tr>
</tbody>
</table>

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 fig.3 below
4.3. Input in decisions

In the course of 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 TASAF 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 TASAF empowered them with regards to TASAF activities. The data, however, did not allow us to assess whether and to what extent the implementation of TASAF had a spillover effect and contributed to empowering women win 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 TASAF program.

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 (TASAF and fishing) for which there was considerable empowerment.

Table 8: Input on decisions

<table>
<thead>
<tr>
<th>Activity</th>
<th>Baseline</th>
<th>Follow up</th>
<th>Change</th>
<th>% Change across dimension</th>
<th>% Change over previous value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food crop farming</td>
<td>3.49</td>
<td>3.82</td>
<td>.33</td>
<td>6.6</td>
<td>9.46</td>
</tr>
<tr>
<td>Cash crop farming</td>
<td>3.35</td>
<td>3.51</td>
<td>.16</td>
<td>3.2</td>
<td>4.78</td>
</tr>
<tr>
<td>Livestock raising</td>
<td>3.5</td>
<td>3.83</td>
<td>.33</td>
<td>6.6</td>
<td>9.43</td>
</tr>
<tr>
<td>Non-farming activities</td>
<td>3.73</td>
<td>4.06</td>
<td>.33</td>
<td>6.6</td>
<td>8.85</td>
</tr>
<tr>
<td>Wage and salary</td>
<td>3.62</td>
<td>3.78</td>
<td>.16</td>
<td>3.2</td>
<td>4.42</td>
</tr>
<tr>
<td>TASAF’s livelihood or PWP</td>
<td>3.47</td>
<td>4.15</td>
<td>.68</td>
<td>13.6</td>
<td>19.6</td>
</tr>
<tr>
<td>Fishing and fishpond culture</td>
<td>2.11</td>
<td>2.53</td>
<td>.42</td>
<td>8.4</td>
<td>19.91</td>
</tr>
<tr>
<td>Savings</td>
<td>3.7</td>
<td>3.87</td>
<td>.17</td>
<td>3.4</td>
<td>4.59</td>
</tr>
<tr>
<td>House maintenance</td>
<td>2.97</td>
<td>3.22</td>
<td>.25</td>
<td>5</td>
<td>8.42</td>
</tr>
</tbody>
</table>

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 8); the other is to measure change as a percent change over the initial value:

\[
\text{follow up} - \text{baseline} \over \text{baseline}
\]

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 TASAF and fishing.

Hence, while the data presented above sustained the claim that TASAF increased women participation, the evidence we have just presented sustains the claim that TASAF contributed to increasing the input that women have in the decision-making process over various activities especially those supported by TASAF.

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, 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 Fig.4 below.

**Fig. 4: Activities women had input/no input across the two phases**

4.4. Decisions on Income

With regards to income, the baseline analysis revealed that men were on average putting 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 decision concerning the use of income generated by TASAF activities. They provided as much input as men on the use of income generated by livestock raring 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 TASAF, 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 TASAF-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.

In the wake of the program implementation, the situation has changed considerably because women now provide input in more than most decisions concerning the use of TASAF income and they provide input on more than some but less than most decisions concerning the use of the other types of income.

**Table 9: Input on decision on use of income generated by the following activity**

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

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 fig. 5 below.
4.5. Access to resources

With regard to 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, it is clear that women have become more empowered. In fact, the responses reveal that their empowerment increased in seven of the eight categories. Furthermore, the data reveal 4 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, with regard to the entitlement to the resources used for wage and salary activities there was a 11.4 per cent increase, while as regards 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.
While this evidence sustains the claim that, overall, women’s entitlement to resources and empowerment has increased, one should note however that in one case (TASAF activities) there was a decline (See column in Table 10 below). The data do not allow us to advance any claim as to why this may be the case.

Table 10: Entitlement to use of resources generated by activity

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

If we want to see how much the situation has changed between the baseline and the follow up study, we can look at the scatterplot in figure 6 below.

Figure 6: Entitlement across the two phases
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 insignificant statistically but changes sign—from negative ($r = -0.101$, sig. = .797) to positive ($r = 0.564$, 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 7: Entitlement across the two phases

4.6. Leadership

As we noted in some of the previous chapters, and as the literature (Anderson et al. 2017- see Part II) had also observed, 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 data collected in the course of the baseline study 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 pertains instead the activities that pertain to what 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 11: Membership in Groups

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

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

The comparison of the follow up data with the data collected in the course of the baseline study 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 dramatically less likely to join groups of water users, mutual help, religious groups and gender-specific groups. (Check if there is no contradiction here because women are more into the mutual aid, religious and gender based groups)

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 percent to a
maximum of 82.3 percent with an average of 41.9 percent. The follow up study shows that the membership rate varied from a minimum of 5.2 percent to 53.2 percent with an average of 31.82 percent. Membership rates had declined by more than 10 per cent. And if we compute the percent change from the baseline with the following formula:

\[ \frac{\text{follow up} - \text{baseline}}{\text{baseline}} \]

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, and therefore we have no evidence to claim that this could have been one of those unintended consequences that Hirschman so often discussed, it is however safe to say that the TASAF program in this respect was not able to empower women as much as it did inside the household i.e. beyond welfare.

The analysis of the data on the reported self-confidence in speaking in public presents a nearly identical picture. There was a minor improvement in some areas (communal development, infrastructures, proper wages), a larger improvement in other areas (local committees, misbehavior 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 that overall the change indicated that women had become less rather than more empowered.

Hence, while in all the other areas there was empowerment, in the area of leadership, which is where we detected the largest gender gap, there was no improvement and possibly some widening in the gender gap.

This means that while cash transfer programs, like TASAF, 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 12: Respondents’ reported level of conforming while speaking in public on issues.

<table>
<thead>
<tr>
<th>Issues</th>
<th>Men</th>
<th>Follow up</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infrastructures</td>
<td>2.1</td>
<td>2.12</td>
<td>+.02</td>
</tr>
<tr>
<td>Proper wages in public works</td>
<td>2.01</td>
<td>2.07</td>
<td>+.06</td>
</tr>
<tr>
<td>Misbehavior of authorities</td>
<td>2.01</td>
<td>2.12</td>
<td>+.11</td>
</tr>
<tr>
<td>Communal development</td>
<td>2.15</td>
<td>2.16</td>
<td>+.01</td>
</tr>
<tr>
<td>Local committees</td>
<td>2.04</td>
<td>2.17</td>
<td>+.13</td>
</tr>
<tr>
<td>Family matters</td>
<td>3.93</td>
<td>3.73</td>
<td>-.20</td>
</tr>
<tr>
<td>Marital matters</td>
<td>3.98</td>
<td>3.8</td>
<td>-.18</td>
</tr>
</tbody>
</table>

3.7. Allocation of time

The allocation of time has changed in several ways. First of all, 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 TASAF program, the decline was considerable. The baseline study revealed that, as we can see from table 12 above, 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 it had was for the control group. And this evidence is consistent with the expectation that the participation in the TASAF program allows women to allocate less time to work and conversely more time to leisure activities.
TASAF activities there is a likelihood workload would increase because they still perform household chores)

The third conclusion suggested by these data is that, however, 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 evidence suggests that the TASAF program 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, it is safe to conclude that the implementation of the TASAF program contributed to empowering women.

Table 13: Time use (mean hours) by women across some selected activities, comparison by treatment and control

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Control</td>
<td>Treatment</td>
</tr>
<tr>
<td>Cooking</td>
<td>2.28</td>
<td>2.39</td>
</tr>
<tr>
<td>Domestic work</td>
<td>3.26</td>
<td>3.41</td>
</tr>
<tr>
<td>Farming/livestock/fishing</td>
<td>5.28</td>
<td>5.28</td>
</tr>
<tr>
<td>Care for children/adult/elderly</td>
<td>2.04</td>
<td>2.43</td>
</tr>
<tr>
<td>Work on own business</td>
<td>5.33</td>
<td>5.35</td>
</tr>
<tr>
<td>Religious activities</td>
<td>2.43</td>
<td>2.66</td>
</tr>
</tbody>
</table>

The p-value was calculated using the Two-sample Wilcoxon rank-sum (Mann-Whitney) test
Ho: Activity_hrs(treated==0) = Activity_hrs(treated==1)

4.8. Conclusions from the follow up study

The purpose of this part of the report was to compare and contrast the findings from the baseline study with the findings of the follow up study. We decided to do so, not only because we wanted to assess whether and to what extent the findings of the baseline study were validated by the findings of the follow up study and to track change over time but also to have an opportunity to explore more fully the impact of the TASAF program on overall women empowerment.
While the baseline study did provide an indication that as far as TASAF activities were concerned, women had been empowered, the nature of the collected data could not be used to make any inference as to whether empowering women in TASAF-related activities had some kind of spillover effect and contributed to empowering them also in some other areas and activities.

In order to test whether there had been a spillover effect, we had to compare and contrast the findings from the follow up study with the findings of the baseline study— which is precisely what we have attempted to do in the course of this chapter.

By doing so 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 reported in this part in many ways validate what we had suggested in our analysis of the baseline data. 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.

Thanks to TASAF women have been able to become more assertive and play an ostensibly a larger role in the life of their respective households, but have not made any progress in terms of leadership. Describing the change as a lack of progress is actually an understatement, because actually with regard to leadership women have become less empowered that they were two years before.

These findings have an obvious policy implication in that while TASAF can continued to be implemented as is now since it does well what is expected to do, it needs to be complemented by programs specifically designed to empower women in the area of leadership. This because the data both from baseline and follow-up has supported the argument that TASAF has empowered women at the condition level but not at the position level.
Part V

5.0. The Impact of Cultural, Religious and Legal Factors on Women’s Empowerment through Conditional Cash Transfers

5.1. Introduction

The previous chapters have defined women’s empowerment as a mechanism to build their capacity by creating an enabling environment for them to access the resources and opportunities. More importantly, the concept entails the freedom for women to have the ability to utilize the resources and opportunities independently without social coercion for their personal and community development (Swantz, 1985; Meena, 1992). Therefore, women’s empowerment is a gradual process which requires a multi-sectoral approach that can enhance the ability of an individual woman to make different choices in her social life.

The previous chapters have identified systems and structures that shape the ladders and spaces of power in society and the place of 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. The findings in the previous parts 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 the situation was different. This part seeks to expand on the gender empowerment constraining barriers focusing on cultural, legal and religious factors and how they affect positively or negatively the impact of CCTs on women’s empowerment in Tanzania.

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 percent 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 TASAF 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. There are few studies in Tanzania on the impact of social protection programmes on women’s empowerment and the PSSN provides a good opportunity to carry out such an assessment especially since the main beneficiaries are women.

As indicated in the earlier parts the operational definition of the term “women’s economic empowerment” in this study is based on the Harvard and Longwe Frameworks of Gender Analysis and the Women 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 studies 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 part of the report 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 which informed this part was collected in several villages of Kahama (Shinyanga Region), Bagamoyo (Coast Region) and Chamwino (Dodoma Region) districts as examples of the piloted districts for the TASAF 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.

5.2. Theoretical Framework

In addition to the theoretical and analytical framework discussed in Part I in measuring empowerment as a factor of creating conditions for women acquiring capabilities to assert themselves on the spaces and ladders of power at household and community level, this part uses the capability theory approach to illuminate the findings on the impact of the Conditional Cash Transfers on women empowerment in Tanzania. This theoretical vantage point provides the close linkage between the provisions of Conditional Cash Transfers and household social relations. In this regard, the discussion seeks to unravel whether CCTs have significant positive or negative contribution to the women empowerment within a capabilities framework. 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.
5.2.1. The conceptual understanding of the capabilities approach

The main theoretical assumption of the approach postulates 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). The proponent of this theoretical approach contends that individual freedoms are of paramount importance for meaningful human development. This emphasis on the individual freedom provides a ground to understand the human society within a trajectory of socio-economic development. That is why, the theory enables a researcher to evaluate and analyse social relations and how the society is organized in relation to the interaction of each individual member in the society. 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, A 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. When a child is born, a society deals with early internal capabilities but later a person learns and acquires advanced and basic capabilities to master the 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 make development possible and in turn women empowerment achievable (Nussbaum, 2011: 23).

Amityar 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 the purpose of clarity in this theoretical approach, Sen (Sen ibid. 1999:87) defines “capabilities” as the amount of freedom an individual enjoys to lead 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-requisite for human development within this theoretical perspective. In life social problems and other obstacles are natural and therefore, a human being is required to be equipped with necessary skills and freedom to make different choices on how to overcome those obstacles.

In line with above, Conditional Cash Transfers (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 the 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, A 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 I of this report which provides for five stages with welfare at the bottom then access, awareness, participation and control. In order 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 fund 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 CCTs 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 effect of CCTs programs on social relationships and power relations are not given the attention they deserve. That is why; this part of the report examines the role of CCTs on Women Empowerment in Tanzania by analysing the social relations within the capabilities theoretical framework.

As explained above, the capabilities approach is discussed within the Women Empowerment in Agriculture Index (WEAI), the approach which has been used to assess the overall study. The findings in the baseline and follow up studies indicate
that 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 as regards 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 provide a raise a few issues on the role of culture on women’s empowerment or disempowerment.

5.2.2. 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 curved 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 conscientization; and legitimized through customs, laws and 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. But 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 aright 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. In spite of 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 many 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 has indicated that oral literature has been used in many African societies to perpetuate the myth of women’s inferiority and he has 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 Ndungo (2006) has shown that they are used to legitimate 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
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 inferior position. Therefore the low level of participation that we showed in Part III and evidence of which we present in this part, 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 shows 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.

5.3. Research design and methodology

The methodology for this study was pre-determined by the GROW Project in REPOA in collaboration with TASAF and the World Bank\(^5\). As a result the sampling techniques and other methodological issues were pre-determined by the main research Project as explained in Part I. The researcher for this part was part of the bigger team of the data collectors with specified terms of reference which required the use of ethnographic research methods i.e. to study of people in their own environment through the use of methods such as participant observation and face-to-face interviewing.

As such data for this study was collected through in-depth interviews, focus group discussions (FGDs) and participant observations. Both males and females were interviewed separately. As such field data for this report was gathered in nine districts in both Tanzania Mainland and Zanzibar, namely, Bagamoyo, Kahama, Geita, Mbogwe, Misungwi, Handeni and Kisarawe in mainland Tanzania and Mjini Unguja, Magharibi Unguja, Kati Unguja and Kusini Unguja in Zanzibar. In each district several villages were selected for the research. Finally, the researcher of this report has used

\(^5\) The World Bank is the main funder of the CCT Project being implemented by TASAF
some raw data collected by other qualitative researchers who visited more districts and more villages.

5.4 Objectives of this part of the study

The main objective of this part is to assess the role of CCTs on women’s empowerment in Tanzania by focusing on how cultural, legal and religious factors facilitate or block women’s power to make decisions on the five domains in the Women Empowerment in Agriculture Index used in the whole study. As indicated earlier, the findings of the data presented here, are part of the bigger research project. The main research questions were:

1) What are the gender relations in different types of Households?
2) What is the situation of empowerment among the respondents in terms of the four (4) selected WEIA DEs, namely, (i) women’s ability to make decisions on production; (ii). Women’s access to and power to make decisions over productive resources: (iii) Women’s control over use of income; (iv) and Women’s leadership role and their participation in economic activities?
3) To what extent do cultural, legal and religious factors promote or hinder women’s empowerment?

What are the policy implications of the findings? How can the policy implications be addressed?

5.5. Findings and discussion

The findings are divided into four sub-sections. The first one discusses the findings with respect to Question 1 of the Research Questions. The next one discusses the current situation of the empowerment of women using the four (4) selected WEIA Domains of Empowerment. The third sub-section discusses the findings with respect to Research Question 3 namely the extent to which the empowerment of women is affected by culture, legal aspects and religion; while sub-section four responds to Research Question four, namely policy implications and recommendations for addressing these implications.

The focus of this section is on cultural, legal and religious factors that impede women’s empowerment despite the good intentions of CCTs provided in Tanzania. The nature of power relations and gender roles within households and the community are culturally and geographically specific. The impact of the CTs on women depended very much on the socio-cultural setting or context. Overall, there were many positive benefits for women. This included increased self-esteem and confidence to handle money and an acceptance by men that women are capable of handling money. On
the whole, intra-household relations improved as a result of the CCTs targeting women and there were indications that some of these improvements may last beyond the length of the CCTs program. To this end, this section presents the cultural underpinnings that affect CCTs on women’s empowerment in Tanzania.

5.5.1. Cultural factors affecting CCTs on women’s empowerment in Tanzania

The research team applied ethnographical research techniques to uncover the cultural issues that seemingly act as obstacles for women empowerments despite the introduction of CCTs. However, it is important to note that some cultural issues are gradually changing and with time the empowerment of women will be realized. 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.

Nevertheless, the findings indicate that there are still cultural and social institutions which play a major role in perpetuating women’s inability to make their own choices including the little money they get through CCTs. 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 in many villages in Kahama, Mbongwe, Misungwi and Geita districts that women were culturally conditioned to kneel down 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, then the woman is required to sit down waiting for the man to finish drinking the water as a sign of social respect to male human beings in Sukuma ethnic communities in Tanzania. 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 families and societies at large. Some of these are assumed to be normal and have their rationalization. Polygamy for example is seen as a measure of status and wealth. That is why most old male respondents among Sukuma ethnic communities admitted to have married young women in order to increase human labour forces at their household level for the purpose of farming, grazing live-stock and domestic labour. The old men who get 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 a number of cows with the parents of the bride. It was interesting to discover 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 reminds us of the study by Professor Maria Swantz in her 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 they started since time immemorial and are therefore assumed to be normal. Most cultural norms are passed on from generation to generation and no one questions their authenticity and relevance in contemporary societies of Tanzania. This was revealed by several respondents who appeared not to notice that some cultural issues and practices were perpetuating gender inequalities between men and women.

Among 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; (a) 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 disregarding 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 provide larger bride prices. In the second case 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. The following case study aptly describes the situations prevailing in 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. She is poorer than her co-wives because the other two wives have cows, goats and big plots of farm (shamba) as is evidenced by the picture of her home (see Figure 8 below).
Figure: 8: A home of a woman whose parents obtained 15 cows as bride price

Source: Field data in Mwendakulima Village in Kahama district.

The cultural practice of arranged marriages which is common in many villages in rural Tanzania is linked to bride price which in turn is 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 believe the impact of CCTs on women’s economic empowerment will require a radical change in cultural practices such as bride price and arranged marriages. This explains why feminist theorists demand for radical changes in social institutions like family in order to have social institutions that treat both men and women equally (Meena, 1992, Mwaipopo, 1995)/

The socialisation process that started in the family and which groomed girls and boys into their gender specific roles is enhanced through a number of ceremonies that are carried out as part of the preparations for marriage. 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 stated:

“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)⁶

⁶ Such practices of girls’ initiation into marriages are also carried out in urban areas.
Another practice that is 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 the efforts of 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 to campaign against it, the practice is no longer carried out publicly as in the past. However, it is still a reality for 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 publically. 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 man can marry a woman who has not undergone FGM. These days’ things have changed and many people have resorted in 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 underscoring the lower status of females vis-à-vis the males, the practice has many health risks to women including difficult child bearing 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.

5.5.2. Legal factors affecting CCTs on women’s empowerment in Tanzania

Tanzania has a plural legal system in which statutory law, customary and religious law operate simultaneously. The co-existence of statutory and African customary law emanates since colonial era. Tanzania and former Tanganyika was under British colonial rule which introduced British common law to govern certain areas of law. While 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.

While 80 per cent of the population are predominantly engaged in agricultural activities, the last national census 2012 indicates that over 35 per cent of the population lives under the poverty line. The country’s population is estimated to be 45 million people as per (URT, 2012). On the mainland Tanzania, majority of the population are Christians while Zanzibar’s Muslim population constitutes over 90 percent of the Island’s population.

After the Union of Tanganyika and Zanzibar in 1964, the country called 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 never established a unified code of law to apply in their integrated court system. Instead, the union government 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 in order to standardize the basic rights accorded 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. Nevertheless, in this report 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, this report reveals that the majority of the
respondents in the studied villages admitted to be 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. For example, we are in the 21st Century, but customary law in Tanzania is static and does not embrace current realities of life emanating from advancement of science and technology. To clarify further, customary law has not considered how to address social issues like abortion, family planning, 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 that particular ethnic community. In most ethnic groups 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 like 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 fathers’ homesteads to avoid what they considered as “the anger of ancestral spirit” 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 Tanzanian societies and embraced by both educated and non-educated individuals. In the same vein, we discovered that many of the respondents admitted to practice 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. The Respondent from Kidunyashi Village in Kahama District had this to say,

“Before I was accepted to return to my father’s homestead after I had stayed to 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.

The content is partly a result of historical construct of gender roles and social relations. Unfortunately, customary law is by and large informed and shaped by the cultural constructs of gender which is biased, static and at times present the misleading version of customary law in order to oppress, subordinate and discriminate against women. The Tanzanian government and some non-state actors have completely ignored and at times opposed the calls to change some aspects of customary law. Among the reasons to oppose the change of aspects of customary law, is the need to preserve African culture and values which some of the leaders still value and believe and which some leaders use to retain power.

To reiterate, there is a thin divide between customary law and indigenous belief system which is the most sensitive aspect of African culture. As a result, some Tanzanian societies like most of the communities in Sukuma ethnic groups have conditioned women to think that they are inferior to men to such an extent that they do not relate to laws that give them equal status with men. This perpetuates what we referred to in Part I 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 under the PSSN programme of TASAF.

5.5.3 Laws pertaining to access to and ownership of resources:

Section 24(1) of the Constitution of the United Republic of Tanzania, 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. 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 give 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, the 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 a number of 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 of all, women lack awareness of 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 tittles 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 tittles, 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.7 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.8 Furthermore, the field research found that Tanzanian’s inheritance laws have negative effects on the women’s welfare. Both Local Customary and Islamic Law perpetuate gender inequalities. These two legal systems in Tanzania tend to limit women’s inheritance on the basis of their gender. Under Customary Law, a widow is generally denied inheritance altogether. She can only get her fair share through her children. To

7 For a more in-depth discussion of these issues see Mascarenhas, 2016, section 3.2
8 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 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.
aggravate the situation, in many households it was revealed that daughters inherit the smallest share and usually attached with restrictions. Under the existing Islamic law, women only inherit half as much as men. 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 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 which would be used to help children, 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 severe in 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 right 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. The majority of the female respondents did not even know about the existence of such 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 percent of women aged 15-49 had ever experienced physical violence since age 15, and almost one-third of women (33 percent) 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). These pieces of legislation have some gaps but even if they had been strictly implemented, the violence against women would not have been as widespread as shown above.

Both female and male respondents were more aware of the legislation addressing 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 procedures for dealing with the problem 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 being 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

9 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.
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 in order 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 the majority of 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 make an attempt 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, the United Republic of Tanzania has significant number of Muslim population which compels the country’s legal system to have the third legal system, namely Islamic law. 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 involve the Muslims defendants.
5.6. 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 the 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 behavior 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 that were involved in the study mainly belonged to either Christianity or Islamic religions 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 no 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 has to vow to love and OBEY her husband whereas the husband has to love, protect and provide for the bride. 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. The disempowerment of some of the wives (if not all) through the Islamic religion has already been shown in Section 5.1 above.

Women and girls were also discriminated against in terms of inheritance and sharing of property in case of a separation. This discrimination was sanctioned by religion and carried out in special courts known as the Kadhi Courts. Divorce is also a simple matter of a man saying “I divorce you” several times as laid out in the Koran, the holy book of Islam.
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 “Taraka”, one or two up to three “Taraka”

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 district, 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. There is an inherent interconnectedness between indigenous knowledge and livelihood of rural communities. It is therefore difficult to separate or conceptualize these communities in terms of their economies without acquiring a deeper understanding of their knowledge base that influences and shapes their local cosmological understanding of the universe.

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, 1969, 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”.

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10 Taraka is the Swahili terminology which translates as an announcement of the 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 where 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 in this study 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.

5.7. Gender relations in the various types of households

Households in Tanzania can be categorised by a number of 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.

5.7.1. Gender relations in polygamous households

This study found that polygamy is a social reality in many households in the villages studied in this “GrOW Project”. 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. 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 programme that was being implemented by TASAF, it was noticed that in each polygamous household, only one

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11 This definition is different from that used by the National Bureau of Statistics, Tanzania which defines each wife and her children as separate household.
family member (one wife) was included as a beneficiary of the cash transfers in this programme. 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 even the husband’s favour. 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;

“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 turn usually spending 2-3 days in each house and as such do not have permanent settlements. The number of days spent which each wife reflected the level of the

\[\text{During the interviews with the men from these polygamous houses, some husbands pretended to have a monogamous household.}\]
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 of handling the husband. The motivation and special treatment was designed to entice a husband in order 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 that were selected for the study many husbands failed to meet their obligations due to poverty and other reasons. As a result, the majority of married women in polygamous households were compelled to engage in various income generating activities in addition to working on their husband’s farms in order to meet their family obligations such as food and other necessities for their children including school fees 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. When the husband was contacted for help he moved from one household to another. A respondent from Mauo village in Chalinze Constituency 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 to 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.

It was interesting to find that men were happy to exploit their wives and used them as their domestic labourers in the name of “wives”. 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 life style, 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 feed 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 was something considered to be outside their cultural norms. In addition, despite the fact that 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 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 37,000 Tshs 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 of subordination of women to men in polygamous households 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. The high rate of polygamy was attributed to the influence of the Islam because the vast majority of women and men in Zanzibar are Muslims. In fact, the data revealed that women in most villages in Zanzibar were so submissive to their husbands that they cannot make decisions on their own without approval of their polygamous husbands. This applied to productive as well as non-productive activities such as visiting relatives.

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).
Figure 9: A typical home of a TASAF Beneficiary on Mainland Tanzania

Source: Field data in Mwendakulima Village in Kahama district.

Figure 10: 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 done openly and accepted by society and even the wives themselves but have significant implications for the economic empowerment of women.

5.7.2. Gender relations in monogamous households

The percentage of women in monogamous households in the sampled villages in the mainland Tanzania was larger than on the Islands. Many of these 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) Christianity as a religion that advocates for a marriage system that involves only one man and one woman. 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 farming as well as in different income generating activities and thus made a substantial contribution to the livelihoods of their families 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 collecting 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.

A respondent in Kidunyashi village in Kahama had similar views and 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 other wives although not officially. Most of the women from monogamous marriages complained of the Sukuma 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."

The above quotation demonstrates clearly the extent 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 Sukuma ethnic community is a highly male-dominated society and this cultural practice oppresses women as it turns them into men's property. However, this practice of "other secret wives" (popularly known in Swahili as ‘nyumba ndogo”) can also apply to other communities especially if the Christian religious observation about the principle of one man and one wife is not strictly observed by the men. Any initiative that designs 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).
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.

5.7.3. Gender relations in female-headed households

According to the “European report 2010 on Development and Social Protection for Inclusive Development”, the proportion of single-person households in Europe is on increase, which parallels the rising number of single-parent families. In similar way, TGNP’s report 2007 indicates that the female-headed households in Tanzania are on the increase. It is estimated that there were nearly eleven (11) million female-headed households in Tanzania by 2012 (URT, 2013). This constitutes about a third (34%) of the country’s total number of households in 2012.

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 are on the increase. In the GROW 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 fact 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 at length 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 off-household goes mainly 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 also 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. In addition 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.

5.8. Current Status of Women’s Empowerment

5.8.1. Women’s ability to make decisions on production

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 the 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 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. Many respondents in villages in Kahama district and Mbogwe distri

A respondent said, “According to Sukuma 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 decision about how to spend the income.

There was some evidence that there were 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 in order 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 GROW Research Project 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 were
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 in the majority of 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 studies in Parts II and III above.

5.8.2. Women’s access to and power to make decisions over productive resources

The most common productive activity is agriculture and therefore the most common productive resource in rural Tanzania is land. The discussion on access to and power to make decisions over productive resources will therefore focus on land and livestock especially as that was the focus of the FGDs for the GROW 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 the food which is consumed by the majority of 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 Nhonomwa 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 over 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 this village of ours 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 Nhonomwa 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 Sukumaland. 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 did own 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, the majority of 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.

5.8.3. Women’s control over use of income

As shown above, women predominate in the agricultural sector but mainly as unpaid family workers or family help. As such 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 such 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. This was revealed in the research associated with the present study. 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's 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 domestic-based violence every-time they received TASAF’s money.

The first example comes from a married woman in Kweikonje village, 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 I am 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, 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 ups as: Right now that I am alone (it has been 3yrs 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, the majority of 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 TASAF’ if the underlying inequalities in the control and use of household income are not addressed.

Based on the above data from the GROW study, we conclude that empowerment of the majority of rural women in terms of control and use of income is limited and this tallies with findings of the baseline and follow up study as presented I Parts II and II above.

5.8.4. Women’s leadership role and their participation in political activities

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 that participated in this study 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 legislation 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 differential 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 one 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 I think I can’t be a leader, may be 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 had 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.”

(In-depth interview with a male respondent aged 45 years from Kilimamzinga Village, Handeni District) aged 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 selected for the GROW Study Project. It was in fact the lowest of all the four WEIA selected indicators and this cuts across the three part of the report in addition to the introduction.

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13During 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.


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Part VI

6.0. Conclusions and Recommendations

6.1. Conclusions
The study set out to explore the possibility of women’s empowerment directly or indirectly arising out of cash transfers through the PSSN Programme of TASAF. Using the five dimensions of empowerment as outlined in the Longwe Framework of gender Empowerment: welfare, awareness, access, participation and control, we examined these elements of empowerment within the five domains as outlined in the Women Empowerment in Agriculture Index (WEAI) approach, i.e. production, productive resources, income, leadership and time, as well culture, laws, and religion as the additional generic variables. The study was done in two phases, the first one being a baseline study immediately after the launch of Phase III of the PSSN and the second one being a follow-up study eighteen months later. The main research question was: “to what extent do CCTs empower women in TASAF targeted households?” Below we present our conclusions and recommendations.

First and foremost we have 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 the implicit policy of the PSSN 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.

Thirdly, from both the baseline and follow up assessment, it is clear that on the Longwe Framework of Gender Empowerment, 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 resources management. However, their participation and leadership roles have not improved substantially. While they have some degree of control over household decisions especially or resources accruing from the TASAF interventions, participation in public political spaces and economic and social arenas, is still very low.
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 addition special programmes or 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 is a source of cheap labour and women as mentors to children are relied upon to reproduce these ideologies to inculcate the culture of submissiveness and conformity is society as a whole. In the light of these factors we have also concluded that government agencies aiming at changing the status quo may get the desired outcomes by supporting CSOs and FBOs with similar goals, to intensify 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 in particular. 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 and are allowed to operate as parallel systems especially in rural areas where they are the only rules applicable.

On a positive note, our seventh finding and conclusion from both the baseline and follow up study is that while 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 resources reforms that increase opportunities for equal citizenship and strengthening of women’s organizations in rural areas.

The eighth conclusion arising from this one is that increasing equitable control over resources such as land and livestock will take time especially in rural areas 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 change of mindsets, beliefs and values.

Ninth, the findings of 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 households, monogamous households and female headed households. In the context of the selected 4 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 have to make many decisions relevant to these activities. However, in both types of productive activities women face challenges in the control of their labour product 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” roles and place in society remain the same.

Finally, women’s empowerment in terms of holding leadership positions and participating in political activities was the lowest of the four 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. It further concludes that CTs generally can 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 the CTs to make a significant contribution to women’s empowerment there will be need to address the challenges posed by discriminatory culture, religion and laws that currently disempower women in the full realisation of the impact of CTs and other strategies to reduce poverty and improve sustainable development.

6.2. Recommendations

In view of these observations and conclusions, REPOA would like to make separate recommendations to TASAF and development partners including the sponsor of this study, the International Development Research Centre of Canada.
6.2.1. Recommendations to TASAF

a) From implicit to explicit policies: In the light of the fact that the empowerment of women was implicit in the targeting of beneficiaries and delivery of services under TASAF III and still managed to have a significant impact on poverty reduction and empowerment of women as regards access and awareness, TASAF could consider making women’s empowerment more explicit in the next phase and build into the programme gender empowerment indicators such as those in the Longwe framework which aim at graduating empowerment from welfare to awareness, access to resources, participation in decision making at all levels and control of resources essential to production and reproduction in poor communities and households.

b) Changing both the condition and position of women: The research shows that the CCTs have transformed the economic and welfare condition of the poor household though injection of financial resources that have contributed to income earning, human capital development and opportunities for employment. In the next TASAF could increase the effectiveness of its interventions buy undertaking programmes that change not only the condition of the poor especially women but change their position is society by increasing their voice in the domestic and community arenas and by making women participation, voice and choice, part of the conditions of the conditional transfers.

c) Leveraging efforts with other programmes: Income poverty is sustained by many factors including low educations levels, lack of information, landlessness, limited access to financial resources etc. In order for TASAF interventions to be more effective TASAF may want to consider partnering and creating synergies with the community development funds and agencies targeting the poorest of the poor in order to maximize on resources and also to link its interventions with those targeting awareness creation and capacity building for leadership, enterprise development and vocational training.

d) Addressing knowledge and information asymmetries and bottlenecks: Lack of information on laws, procedures, markets, government funds for women’s development etc. have been pointed out as basic inhibitors of initiatives and progress among the poor. TASAF may want to consider working in collaboration with the ministries in charge of rural development, information and youth development, to set up rural information and learning centres that will be used to train youth to train adults on various issues related to production and leadership and at the same time these centres could be developed into centres for skill development focusing on indigenous and modern knowledge and technology relevant to the needs of the communities in which they are located.
e) Scaling up efforts to combat negative cultural practices: The prevalence of intimate partner violence related to resources including those accruing from TASAF interventions, recurrent gender based violence related to resources especially conflicts aimed at excluding women from inheritance, the violation of laws and regional and international standards on the rights of women to access and exercise equal rights with men in economic, social and political arenas and other negative cultural and inhuman practices against the dignity and rights of women, are in most cases perpetrated under the guise of customary and religious laws, institutions and practices. Given the convening power of the President’s Office of which TASAF is a unit, and bearing in mind that poverty reduction efforts will not fully succeed unless these practices are eliminated, poverty reduction programmes need to be backed by a nationwide campaign to enforce the existing laws on human rights and women’s dignity. These campaigns need to involve all law enforcement bodies, CSOs and FBOs dealing with gender issues and human rights and educational institutions who can help educate young people about these rights at an early stage.

f) Adopting a multi-sector approach towards social protection systems
CCTS have proved to be critical catalysts of empowerment in poor households and communities although they only target issues of income poverty. What has emerged from the study indicates that if social protection programmes adopt a multi-sector approach in their conceptualisation and implementation they could achieve bigger and more lasting outcomes. It is therefore recommended that TASAF interventions could be linked to interventions targeting poverty reduction by other government ministries, agencies and departments such as agricultural extension services, food security, warehouse receipts systems, climate, crop and community health insurance and infrastructure programmes.

g) Increasing coordination and coherence between agriculture and social protection: What emerges from this and other studies is that neither agriculture nor social protection on their own can resolve challenges of the poor rural communities. It is clear that small holder farmers experience frequent shocks arising from illness, death in the family, debts, droughts, crop diseases or crop failure, animal pest and human and non-human predators and thefts. These force them to adopt low risk and low return livelihood strategies that either retain them at the base of the poverty pyramid or pushes them into deeper, chronic and even intergenerational poverty. In order to break them out of cycles of poverty agricultural interventions which target their productive and reproductive strategies have to be linked up with social protection strategies that shape their consumption and human development strategies. TASAF and the President’s Office in general may want to consider directly linking the two so that agriculture can support the poor farmers to access resources and inputs provide employment opportunities, increase food security and price stability thereby reducing vulnerability and the need to social protection for many. At the same time social
protection can be a stop gap intervention, supporting smallholder farmers to engage in agriculture and non-farm activities and provide demands for food, agricultural inputs and other services.

**h) Enhancing risk management and resilience:** The current land registration processes going on around the country has indirect insurance effects because it provides security of land tenure to smallholders and this may encourage them to invest and reduce dependency on fallow farming and squatting. In addition to such measures, the government may want to consider enhancing measures that will reduce the temptation of poor households to adopt risky livelihood strategies such as selling crops before they are harvested, dependence on rural loan sharks to meet their health, and other human development needs; selling assets including implements and other assets. Measures that could reduce risks and increase resilience include weather insurance which has been successfully piloted in Malawi, subsidized livestock insurance which is now common in kentia and Senegal and community based insurance which has been successfully institutionalized in Ethiopia and Uganda. Currently the rate of such insurance in Tanzania is around 30% and under the national Development Plan II the target is to raise that to at least 48%.

**i) Mitigating the unintended effects of social protection:** Social transfers such as CCTs under the PSSN programme can increase food production and increase the demand, quality and frequency of food consumption at household level. But some of the activities such as public works can lead to reallocation of time from food production thereby reducing food supply and as has been seen and said by some respondents in the follow up study, public works may increase the workload of some members of the family who in addition to such works have to still perform normal household chores expected of them in the traditional division of labour. TASAF may want to consider including in its awareness programmes the need to ensure a balanced division of tasks between members of the household benefiting from its interventions.

**6.3.2 Recommendations to development partners**

**a) Scaling support for research on gender empowerment in social protection:** The enthusiasm and support extended by the World Bank and bilateral donors has laid foundations for a frontal attack on poverty and vulnerability. It is recommended that these efforts are producing results and if scaled up may contribute substantially to the achievement of the SDGs.

**b) Support the building of national coalitions of stakeholders working on social protection:** It is recommended that to enhance experience, vision, strategy and information sharing, development partners could consider supporting networking and
coalitions between ministries, agencies and departments of government dealing with social protection including local and district authorities.

c) **Leveraging global, regional and sub-regional commitments**: It is recommended to development partners to support national authorities such as the government of Tanzania, to domesticate and assess their implementation of national and regional commitments on human rights, women’s rights and policies on poverty reduction and social protection.

d) **Supporting the generation, dissemination and exchange of evidence to support policy formulation, implementation, reform and evaluation**: It is recommended to IDRC, DFID, SIDA, NORAD, DANIDA, FINIDA, Irish Aid and other development partners who fund research to scale up support for research on social protection and to facilitate a global sharing of evidence, best policies and policy outcomes among research institutions working on social protection.

e) **Supporting the building of communities of practice on social protection**: It is recommended for the above mentioned development partners and others funding research and evidence based policy to identify sub-regional centres of excellence and support them to increase their roles in supporting the formulation, evaluation and innovation of social policy through evidence based research and sharing the generated knowledge within communities of practice comprised of actors on social policy such as TASAF and other state and non-state actors.

f) **Supporting exchange of staff and technical experts**: It is recommended to development partners to support linkages between social protection experts in the North and the South and those within the South to facilitate exchange of staff and technical expertise that can help in the design, review, monitoring, evaluation and innovation of social protection policies in Africa.