



STUDY

Women at Work – Livelihood Strategies of Women in the Kilimanjaro Region of Tanzania

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Preface

In the context of promoting gender equality, women's economic empowerment has become an important issue on the international agenda, with both the G7 and G20 addressing it. In 2016, women's economic empowerment was the main topic at the UN Commission on the Status of Women's session. It is also referred to by Goal 5 of Agenda 2030 (Achieve gender equality and empower all women and girls). The current Gender Action Plan of the German Federal Ministry for Economic Cooperation and Development (2016–2020) identifies gainful employment and economic empowerment of women as a sector-specific issue. At Bread for the World (Brot für die Welt), we also discuss how women can be successfully strengthened in their economic activities, taking into account the different contexts in which our partner organizations and the people whom they support develop their activities.

It is impossible for women to focus only on activities which generate income. In accordance with the gender roles society ascribes to women and girls, they also have to take care of children, men, the household and the community in which they live. Therefore, the borders between reproduction and production, both for the market and subsistence needs, as well as between social and economic activities become fluid. In order to secure the livelihood of their families, women carry out many different activities in various fields. What they do exactly depends on their position within the family but also on their personal interests and capabilities. Development workers have to take this into account when developing strategies for the economic empowerment of women as well as considering the general social, political and economic environment in which women live. However, projects to

support women will only be successful if the concerned women present their perspectives, state their goals and actively participate in defining strategies themselves.

This case study aims to give an overview of the different environments in which women in the Kilimanjaro region of Tanzania live, in all their complexity. Closely related is the question about adequate approaches for strengthening women's strategies for securing livelihoods and advancing their self-determination. This study puts forward suitable approaches and ideas.

Heike Spohr conducted the case study with the support of TUSONGE, a partner organization of Bread for the World who facilitated the field work of the study. TUSONGE is a women's organization, focusing on the economic empowerment of women in the Kilimanjaro region. Heike Spohr analyzed data collected in a number of focus group discussions and individual interviews with women and men who belong to TUSONGE's target group. However, the study does not focus on the work of TUSONGE, but more generally on the livelihood strategies of women in the Kilimanjaro region. Additionally, the TUSONGE team, as well as representatives of other NGOs in the region and of the Moshi Cooperative University, provided further important input.

Bread for the World would like to thank Heike Spohr, the TUSONGE team and all the women and men from the Kilimanjaro region who shared their experiences and knowledge for their engagement and insights into complex situations.

CARSTA NEUENROTH
Gender Advisor – Bread for the World

Introduction

The economic empowerment of women contributes to gender equality. However, in accordance to existing gender roles and stereotypes, society generally ascribes the responsibility for domestic and care work to women and girls. Thus, women look for ways to combine and balance income generation and care for the family. This women's economy as described for instance by Gerlind Schneider for women in Harare (cf. Schneider 2000) is characterized by ignoring the borders between reproduction, market production and social and economic activities. The goal of the women's economy is to maintain and secure a family's subsistence. Therefore, women perform activities in different areas and fields of action. The analysis of these activities shows how they are interconnected across various fields of action. Synergies arise in the context of these interconnections and the combination of different resources and actions all aimed at strengthening and assuring the subsistence of the family. According to Schneider, the advantages and strengths of the women's economy lie in its orientation towards subsistence, the combination of resources, diversification, flexible organization of work and its integration into social networks. This case study was developed within the conceptual framework of the women's economy, in that it focused on the advantages and strengths identified by Schneider.

The aim of the study was to explore and analyze how women organize and balance their lives between caring responsibilities and income generation. The related question of how their caring responsibilities, economic strategies and self-determination can be strengthened in the context of development cooperation was also addressed.

Methodological approach

The case study was conducted in cooperation with the community development organization TUSONGE, a partner organization of Bread for the World in Tanzania which aims at empowering women economically mainly through capacity building and networking. TUSONGE operates in Majengo, an urban ward of Moshi town, Msaranga, a semi-urban ward of Moshi town, and Biriri and Ivaeny, two rural wards of the Siha district. All are in the Kilimanjaro region of northern Tanzania. The organization organized the focus group discussions and interviews with members of its target groups and facilitated the field work of the study.



The gender of market vendors in Moshi depends on the products they sell. Food markets as Mneney are dominated by women.

Thus, beneficiaries of TUSONGE's work in all regions could be interviewed, so that insights into the five economic sectors (textiles, food and catering, retail shops, modern agriculture and livestock, and transportation), as defined by TUSONGE, would be possible. However, the study does not focus on the work of TUSONGE, but on livelihood strategies of women in the region in general.

This report does not intend to present scientific data and the results it presents could not be validated. Despite the great diversity of individual contexts, the intention was to find similarities. The selected case studies will provide an idea of the variability of women's situations in general and women's economies in particular.

Chapter 1 will present general facts and figures pertaining to Tanzania that have an impact on the construction of gender relations in general and define women's limitations and potentials regarding economic activity in particular. Chapter 2 will present the concrete findings from the focus group discussions (in part only with female beneficiaries, in part in mixed groups) and individual interviews. These will be linked in part to the results from the literature review and will provide the basis for conclusions and recommendations to Bread for the World and other interested organizations, as described in chapters 3 and 4.

Chapter 1

Providing the context for gender relations in Tanzania and the Kilimanjaro region

1.1 Socio-economic factors

Tanzania occupies rank 68 in the Global Gender Gap Report 2017, Germany rank 12. Rank 144, the last of the ranking list, is occupied by Yemen. Through the Global Gender Gap Report, the World Economic quantifies the magnitude of gender inequality in different countries and assesses their progress over time. The ranking is done on the basis of indicators across the four key areas of economy, politics, health and education. Rank 68 places Tanzania in the upper ranks. Government policies and legislative amendments advanced women's rights in the country. The constitution prohibits gender-based discrimination. Political participation as well as access to education of women and girls has improved. Gender budgeting has been introduced in all government ministries and at regional and local levels.

However, in reality women and girls experience inequality and disadvantage (see box on p. 7). Their legal protection is inadequate, partly because judicial authorities recognize both customary and Islamic law which can result in contradictions within the laws. Thus, the right of women to land is still restricted because of such contradictions.

The Tanzanian society, the villages and communities are patriarchal in character in the sense that norms, practices and attitudes confirm the recognition of male dominance. Gender-based violence (GBV) is widespread. A constitutional reform which also includes to advance women's rights is stuck in parliament.

According to Africa for Women's Rights (2010), a campaign aiming to convince African states to ratify international and regional women's human rights protection instruments, particularly serious concerns in Tanzania are violence against women, unequal access to education and health services and unequal access to employment.

Unequal access to employment

According to a study by the Food and Agriculture Organization (FAO) on rural employment in mainland Tanzania, men and women both play substantial roles in agriculture, with significant disadvantages for women:

"[...] [D]espite the crucial role women play in agriculture, their access to productive resources is more limited than that of their male counterparts. Nearly three-quarters of all landholders are men. When they are owners, women tend to have smaller plots. They own less livestock than men and have more restricted access to new

technologies, training, vocational education, extension advice, credit and other financial services. [...] Self-employed women in agriculture earn significantly less than men, although there are significant regional variations. While more women than men are employed as casual laborers, the average wage for women is almost three times less than those paid to men. Most women in rural Tanzania work in low paying jobs" (FAO 2014, p. viii).

According to the World Bank (n.d.), the rate of female-headed households increased steadily between 1992 and 2012, from 18.6 to 24.3 percent respectively. This implies that on top of their traditional responsibilities, in households without adult male members, more and more women are assuming responsibilities usually considered to be men's.

The restrictions on the land ownership of women result in limited possibilities to access credits, since collaterals are standard requirements. The Land Act,



Government policies and legislation advanced women's rights in Tanzania. But in reality women experience inequality, for example in their access to land, productive resources, water etc.

General information

Family Planning: 34 percent of married women use contraception. Married women in urban areas are much more likely than their rural counterparts to use a family planning method (46 and 31 percent, respectively).

Fertility rate: 5.4 births per woman (may have started to decline). The rate varies widely, is negatively correlated with the educational status of the mother: 3.0 children per educated woman, 7.0 children per uneducated woman.

Child marriage: 37 percent of girls in Tanzania are married before the age of 18 (Girls Not Brides 2017). The practice of demanding and paying a bride price remains widespread.

Child pregnancies: 23 percent of women between 15 and 19 years old have already borne children. This again is negatively correlated with the education of the mother.

Infant mortality: The under-five mortality rate was 81 deaths per 1,000 births for the whole period of 2005 to 2010, and 51 deaths per 1,000 for 2010 only, so it is in steady decline.

Birth attendance: 51 percent of all births were assisted by health professionals, although not always in health facilities. Nurses and midwives are the most common birth attendants, assisting in 42 percent of births. 30 percent of births were assisted by relatives or untrained people.

Maternal mortality rate: The maternal mortality rate for the period from 2000 to 2010 is estimated to be 454 deaths per 100,000 live births.

Malnutrition/anemia: 40 percent of women have some level of anemia, 10 percent are moderately anemic, 1 percent severely anemic. 11 percent of women had a body mass index of below 18.5 and were considered undernourished.

AIDS: Fewer than 50 percent of the respondents of the Tanzania Demographic Health Survey 2010 (NBS Tanzania/ICF Macro 2011) have “comprehensive” knowledge of AIDS transmission and prevention methods. It is lowest among young people aged 15–24 (43 percent). 3.8 percent of women and men aged 15–49 in the Kilimanjaro region are HIV-positive, with higher rates in women than in men (TACAIDS et al. 2013).

Commercial sex: 15 percent of men had had commercial sex in the year before the survey.

Female Genital Mutilation (FGM): 14.6 percent of all women aged between 15 and 49 have been subjected to FGM (slight decline of three percent since 1996). According to the Tanzania Human Rights Report 2015 (Legal Human Rights Centre LHRC 2016), FGM has taken a new form where even older women who are married might be subjected to an operation which will be performed by a health practitioner in a health center and not by a traditional practitioner.

Literacy rate: 73 percent of women in Tanzania and 83 percent of men are literate (World Economic Forum WEF 2017).

Political participation: Since 2005, Tanzania has had a quota system for female representation in parliament of at least 30 percent. There are also quotas for several official positions at local level (cf. chapter 3.3 of this report). In 2016, 37 percent of all members of parliament (MPs) were women (WEF 2016).

Data: Where not mentioned otherwise, the figures come from the Tanzania Demographic and Health Survey 2010 (NBS Tanzania/ICF Macro 2011).

amended in 2004, gives women the right to mortgage land in order to enable them to access bank loans. Only 17 percent of women and 21 percent of men have individual bank accounts at a financial institution (WEF 2016).

In 2011, 62.81 percent of micro-finance borrowers in Tanzania (with 16 institutions reporting) were women. This figure dropped to 47.32 percent in 2012 (with 9 institutions reporting) (OECD 2014).

1.2 Legal and political context

International context

The government of Tanzania has ratified the following international conventions, which focus on the protection of women's rights:

- Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), ratified in 1985
- Southern African Development Community (SADC) Heads of States Declaration on Gender, signed in 1997
- CEDAW Protocol, ratified in 2006
- Maputo Protocol, ratified in 2007

National context

Some important legal reforms and governmental policies have been introduced to improve the protection of women's rights:

- Several laws support women's economic and social well-being, such as the Sexual Offenses (Special Provisions) Act of 1998 and the two Land Acts of 1999, which ruled that women and men should be treated equally in terms of their rights to acquire, hold, use, and deal with land (cf. Ellis et al. 2007).
- The reform of the property laws aims at establishing equal rights to acquire, own and use land (Village Lands Act No. 5, 1999).
- An amendment to the Constitution in 2000 prohibits any discrimination based on gender.
- In 2000, Tanzania adopted the Women and Gender Development Policy (WGDP) to ensure gender mainstreaming in all government policies, programs, and strategies.
- The Education Sector Development Program (2000–2015) was implemented to promote women's access to education.
- The 14th amendment to the Constitution in 2005 increased the number of seats reserved for female Members of Parliament from 15 to 30 percent.
- Gender responsive budgeting is being institutionalized in all ministries, as well as regional and local authorities (Ellis et al. 2007).

Despite the ratification of important international conventions and national legal reforms, legal protection for women in Tanzania remains limited; in part because the judicial authorities take into account both customary and Islamic laws (cf. OECD 2014): “Tanzania's current legal framework has failed to address women's rights and gender equality due to the prolonged and continued existence of forced child marriages, killings of elderly women, female genital mutilation and limited access to reproductive health services” (Mutungi 2016). Though the Tanzanian government started a constitutional reform process in 2011 and the final draft of a new constitution with several modifications relevant to strengthening women's rights was submitted to the parliament in October 2014, it is still pending approval.

Although there are no legal restrictions for female-headed households and women and men have the same paternal authority rights, in practice “[m]ost communities in Tanzania are essentially patriarchal, whereby traditional norms, practices, and attitudes are centered on male domination” (OECD 2014). The Law of Marriage Act allows unregistered polygamous marriages and allows significant disadvantages for women in cases of divorce, though polygamous marriages are on the decline (cf. OECD 2014).

Furthermore, child marriage is legal in the case of girls aged 15 to 18 and in exceptional cases even as young as 14. The minimum marriage age for men is 18. In July 2016, the High Court of Tanzania ruled that the respective Law of Marriages Act be revised to eliminate the inequality between the minimum age of marriages for boys and for girls, with the objective to raise the minimum marriage age to 18 for girls as well.

For the working area in the Kilimanjaro region, TUSONGE identified the following gender gaps:

- “[...] cultural discrimination of girls against boys manifested in some parents' reluctance to further girls' education
- Girl children laboring in assisting mothers in their socially prescribed roles
- Boys accorded more opportunities than girls (education, food and nutrition, recreational time and facilities)
- Women and girls not given family property
- Patriarchal culture and traditions, perpetuating unequal power relations between males and females
- The socialization process making women believe they

are inferior, weaker and less deserving and intelligent than men

- Multiple roles of females, their lack of freedom in decision-making at household and community levels limiting their career advancement, effective leadership and economic participation. Females have low access to credit facilities due to lack of collateral and poor saving ability or culture and lack of access to and control over productive resources, including land [...]
- Cultural factors and kinship systems subordinate women and worsen their economic dependency and vulnerability.“ (Mosha 2013)

Gender inequality manifests itself also by the lack of participation of women in local decision-making processes. In a baseline survey in 2011, TUSONGE described women’s participation in local decision-making processes as follows: “The situation is even worse since women and specifically young ones are perceived as individuals who socially must be represented either by their fathers or brothers. After being married they will be represented by their husbands and sons. They are not given equal opportunity in self expression and participating in the meetings which directly affect their own development [...]” (TUSONGE 2011).

1.3 Specific characteristics of the Moshi and Siha districts

The Kilimanjaro region is characterized by great diversity with regard to ecological systems. The volcanic soils of the region are very fertile. However, families do not have enough land, as it has been divided following patrilineal rules (from father to son), in particular in the most fertile middle and upper belt. Consequently, most of the families in these areas own or rent plots in the lower belt, which is less densely populated, and produce mainly maize and beans. The lower belt also serves as an area for the production of fodder (cf. Ansantemungu 2011).

Tanzanian families living in rural and semi-urban areas are highly dependent on agriculture and on seasonal changes, which shape the size of family incomes and expenditures. Even families living in the urban center of Moshi cultivate one or two acres to ensure their livelihood. It is not exceptional for people to have to travel 20 kilometers to reach their land, even if they live in rural areas.

Like Msaranga, the semi-urban areas of Moshi have specific characteristics. Many of the families here have migrated to Moshi from other areas, living in rented houses or rooms. There is also a considerable rate of single women.



Agriculture is the main source of income for families living in the rural and semi-urban Kilimanjaro region.

Chapter 2

How women in the Kilimanjaro region live and work – findings

There exists a great diversity of how women organize their lives in Siha and the region of Moshi. In her dissertation on the “Construction of womanhood: The case of women in rural Tanzania”, E.V. Swai identified “family not as passive social institution, but as consisting of actors consciously working to achieve their own goals”. She argued “that women’s activities in the family are not monolithic but vary with women’s social and economic position they hold in their families, as well as women’s own interest and predispositions” (Swai 2006, p. 169).

Despite many variables in women’s lives and business strategies, the following descriptions intend to encapsulate the tendencies and structures valid for most of the women living in the working area of TUSONGE.



Many women are the main breadwinners for their families in Kilimanjaro region. They are engaged in agriculture and animal husbandry.

2.1 Women at work: fields of activities and gender division of labor

Care and reproductive work keeps women in Siha and Moshi region busy every day. The extent depends on the number of children a woman might have, whether she has to take care of sick family members and on the distances that she has to cover to collect fuel wood and water.

Sioni Robath Massawe

One extraordinary case is that of Sioni Robath Massawe. Many women in the urban part of Moshi take care of street children, who do not belong to their family or clan. However, Sioni Massawe’s case is extraordinary because despite being a 40-year-old widow with four children of her own, she started to take care of four more children. Two of her own children live independently. Her 18-year-old daughter still lives at home with her in Biriri and helps to take care of her seven-year-old sister. The four other children, who are now aged 10 to 15, are still attending school. They joined the household in 2010, shortly after Sioni Massawe’s husband died. The children had lost their parents and had no contact to any relatives. They stayed in the community but began to steal in order to survive. When one local woman announced that she would use rat poison to prevent them from stealing, Sioni Massawe decided to protect them and take them into her house. Initially, her neighbors promised to support her, but after one year nobody contributed anything anymore. Sioni Massawe was lucky. She was able to obtain the title of her husband’s land and she also had some “start-up” capital, because her husband had lent money to neighbors that she was able to collect after his death.

She started to grow vegetables on the acre of land that was now hers and had the advantage of having a well close by. Massawe now sells her produce at Makiwaru Market in Siha district. Additionally, she grows maize and beans. She also has eight pigs, four goats and some poultry. With all this, she can ensure the livelihood of her extended family, with a yearly net income of 760,000 Tanzanian Shillings (TZS) from the sales of her vegetables and 100,000 to 200,000 TZS from selling maize, which is subject to high price fluctuations.

Sioni Massawe is proud of her work and the improvements that she has been able to make on her house. She works extremely hard – getting up at 4 o’clock in the morning and going to bed at 11 o’clock at night. Her current plan is to buy more land and diversify her vegetable production to attract more customers. She would like to be trained in how to grow more vegetables and protect them from diseases.

The majority of the interviewed women had three to five children of their own, who were either still living in the household or already living independently. A majority of those who were in their 40s or 50s had assumed additional responsibilities of childcare, taking care of grandchildren, the children of brothers, abandoned children (parents “ran away”, because they did not know how to support their children), children from parents, often single mothers, who had migrated to a bigger city in search of employment, or orphans, who were often of parents who had died of AIDS. With reference to the impact of high HIV and AIDS rates, UNICEF stated in a report: “An under-researched issue is the effect of these changes on women’s ability to cope and the effect of these multiple pressures on the care received by children. Grandparents, and particularly grandmothers, are being called upon to mitigate the effects on childcare of HIV and AIDS” (UNICEF 2010, p. 28). The societal effects of this tremendous extended care work can only be roughly estimated. And one can only imagine the tragic scenario if all these women did not assume the additional responsibilities.

Between 10 and 20 percent of the female participants of the focus group discussions head households, either because they were widowed, their husbands left them or spend more time with another wife, they left their husbands or they had children without being married.

Care and reproductive work, agriculture and animal husbandry are the main fields of activity for women in rural and semi-urban areas. The workload, which peaks during sowing and harvesting time, is tremendous, particularly for women heading households, while the workload of married women depends on how active their husbands are (see gendered division of labor on p. 14 and the case of Husna Tesha on p. 25)

Care and reproductive work is a continuous challenge. The workload varies, depending on the number of people to take care of and the intensity of care needed. While grown-up children might leave home to live independent lives, others in need of care, such as a mother-in-law or children from the extended family, might enter this dynamic relationship of dependency and care-taking. The workload also depends on the support women get. It is common that older daughters or daughters-in-law support their mothers. As children grow older, they need less care while older relatives need more. Illness is an unforeseeable – but significant – variable, with high relevance

in regions such as Kilimanjaro with high HIV and AIDS rates. The women interviewed in the context of this study talked about the relationship between young women and their mothers-in-law. They said that generally part of the workload shifts from the mother-in-law to the daughter-in-law, who assumes work in her mother-in-law’s household, additionally to her own work. In return, her family might be “compensated” by the mother-in-law with food for instance or housing.

Care and reproductive work is not only done in a woman’s own household, but extended to the community (contributions in kind and work for weddings, funerals or other ceremonies).

Agricultural work and animal husbandry is the other main field of activity for women in rural and semi-rural areas. Part of the produce is consumed by the household, while part of it is sold on the market. Women are generally involved in both, often being solely responsible for the subsistence production. It is not always easy to differentiate between subsistence and market production.

Traditionally, the home garden has been considered the responsibility of women. The terms “home garden” or “kitchen garden” are widely used to describe the land adjacent to the homestead. One might associate with these terms a relatively small piece of land, which is the case in the semi-urban areas of Moshi. In the rural area, however, the land adjacent to the homestead or kihamba might be one to two acres in size. Even if these plots of land are quite large, it generally remains the responsibility of women to cultivate them. Production from these fields not only satisfies subsistence needs, but also has high importance for the family income because it can be sold on the market. The agrobiodiversity in the kihambas is much higher than in the shambas, fields which are rented or owned for growing maize, beans and/or groundnuts, and are generally further away from the homestead.

The subsistence production, which is attributed to women, is not monetarily valued, while the market-oriented production, generally attributed to men, is monetarily valued.

Additionally, women develop a creative net of short-term and frequently changing activities around these two fields of activity (care and reproductive work and agriculture) with their varying workloads. In the case of agriculture, the seasonal fluctuation of the work is significant. When there is little work in agriculture the time can be used to generate additional income with other activities.

Where women are heavily engaged in agriculture, agriculture itself is the most important business.

- **Social engagement in the community is a continuous field of activity**, as women get involved in social or religious groups, in which they might assume social responsibilities, or they might be active for the benefit of the community as such, like in a school committee, land committee, etc. or provide support for funerals and other ceremonies. It is in general not monetarily valued.
- **Marketing** is a frequent activity for women to sell their vegetables, animal products (e.g. eggs, milk), fruit, etc. If large amounts of money are involved, men tend to assume the marketing. If land is owned by a woman, she will also assume the marketing of large amounts of produce. Marketing is monetarily valued.
- **Other businesses/income generating activities (IGA)** also keep women busy. The amount of time women still have available will decide on the extent of these activities.

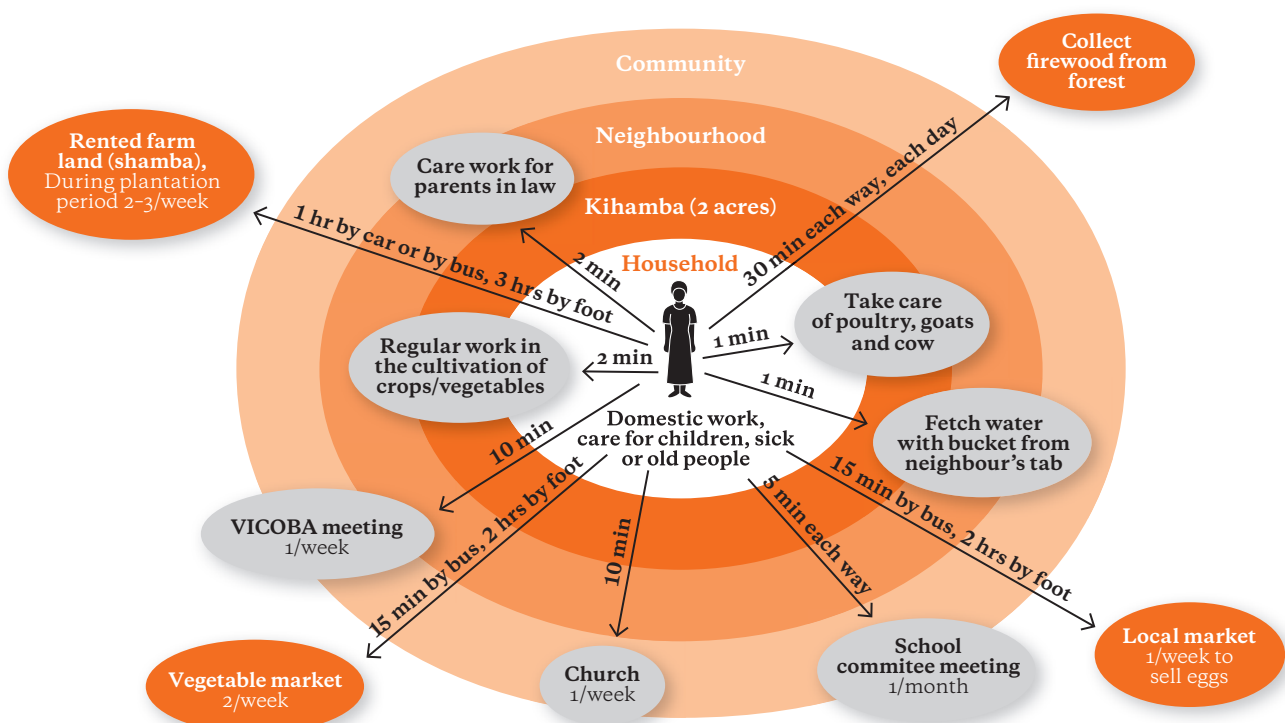
Women are active in fields of activity that are both monetarily valued and not monetarily valued. However, their contributions are not recognized, neither in the field of care and reproduction nor in the fields of activity that are monetarily valued.

Women's mobility

Many families living in the middle or upper belt of the Kilimanjaro, or even in the urban center of Moshi, rent or own plots of land in the lower belt (shambas). Thus, women – and men – have to cover long distances in order to work there. The following mobility map provides an impression of Jonaisi E. Kileo's workload, the places she visits and the time needed to cover distances in rural and semi-rural areas.

She is 47 years old and lives in Ivaeny, the mountainous area of the rural Siha district. Jonaisi Kileo has to spend considerable time to cover distances to places, which she needs to visit regularly. Her water source (her neighbor's tap, which she is allowed to use on a temporary, paying basis) is quite near. But some women have to walk 15 minutes or more to fetch water. Many women cover significant distances regularly, in order to reach the houses of relatives, the church, the school and the local market to sell some of their products, such as vegetables or bananas. Others cover long distances to buy products, which they then sell at the local market.

Mobility map featuring the distances covered by Jonaisi E. Kileo



Women’s businesses in rural, semi-urban and urban areas

As mentioned earlier, there is no such category like “the women of the Kilimanjaro region”. They constitute a highly heterogeneous group within the rural, semi-urban and urban areas.

Not only families living in rural and semi-urban areas, but many families living in urban areas have their own or rented farm land. There they cultivate crops such as rice, millet, maize or beans. The majority of women in rural and semi-rural areas have the possibility – and responsibility – to cultivate land, in part of considerable size, near their homestead. Women in the urban center of Moshi lack this space and only have the possibility of growing vegetables or herbs in small gardens or containers. Here, also many women in Moshi have poultry, which presents an opportunity to produce eggs for their own consumption as well as for selling.

Plots of land and houses in urban and semi-urban areas are often rented, not owned. New families come and others might move away. Therefore, social coherence in semi-urban areas is much lower than in the rural areas of the Siha district (cf. p. 20).

In urban areas, where women spend less or no time on agriculture, and only a little time on animal husbandry, they have more chances to engage in some other kind of business. The options increase in semi-urban and urban areas. But also in rural areas women are constantly developing and – if possible and necessary – adapting their livelihood strategies. In Biriri for instance, women have formed a commercial “cooking group” to provide food for larger ceremonies.

Apart from the differences between rural, semi-urban and urban areas, other characteristics also affect women’s possibilities to engage in business:

- The higher the education, the more options there are for women living in semi-urban and urban areas. However, higher education does not necessarily discharge women from the responsibilities traditionally attributed to them (Swai 2006);
- The stronger the support of the husband, the more time and freedom of choice there is in all areas;
- The better the socio-economic networks, of men or women, are, the better the possibilities of reducing costs or increasing marketing chances.

Julieth Alphonse Shirima

Julieth Alphonse Shirima, 37, is a member of a Village Community Bank (VICOBA) in Msaranga (semi-urban) and sells stationary and other goods in a small retail shop. Since she owns a computer, she is also able to offer secretarial services. The months from July to October are “good months” for her and most other shop owners. During these months, people have more money because they can sell their agricultural production of maize, beans or coffee. March, April, May and June are months of little income. Since Julieth Shirima has no bank account, she has another strategy for managing the periods when her income is low. She pays her rent in advance during the good months so that she has fewer financial liabilities during the difficult months. She has also increased the diversity of products in her shop, offering breakfast in the morning too.





Agricultural seasonality and gender division of labor as a governing pattern

Economic transactions in the rural, semi-urban and urban areas of the Kilimanjaro region are highly dependent on seasonality. They are prescribed by the production cycles of the most important crops sold on the market: maize, beans, coffee, bananas and other fruit in the middle and upper belt, and maize, beans, rice, sorghum and cassava in the lower belt.

The gendered division of labor in agriculture defines the workload of men and women. There are certain specific tasks which are only done by men, such as pruning the coffee plants and applying fertilizers and pesticides. These are carried out at particular times of the year. A task only carried out by women is the harvesting of coffee, which is extremely labor intensive and continuous during the months of July to December. Although women spend more time working in the coffee plantation than men, the marketing is done by men. Women also do most of the work in maize and beans production during the labor-intensive months from January to March, April, May and June are the most difficult months in term of availability of cash. There is almost “no circulation of money”. The income from agricultural production is mostly spent, and only those who have a

Gendered division of labor



Tasks	Women 	Both  	Men 
Sweeping and cleaning the house, domestic work	With help of children, often daughters		In some cases, men help with outside cleaning
Preparing food	With help of children, generally daughters		
Taking care of children	In most cases		
Taking care of small and big animals	In most cases	When women have other IGAs, men might assume part of this	
Going to the market to buy food	In most cases		
Taking care of ill people	In most cases		Washing of sick men is often assumed by men
Realizing businesses, like textiles, retailing, etc.	In most cases		Fewer men than women
Buying inputs	In few cases	In most cases	
Preparing the land	In many cases women do it – or hire manual labor or somebody with a tractor		In some cases men do it
Seeding/planting	In most cases	In some cases	
Weeding		In most cases	If a husband cannot provide support, he will find money to pay laborers (can be female or male)
Applying fertilizer	Most cases (on Saturdays with help of children)		
Applying pesticides	Hire a male laborer		
Irrigating		The average farm has 2–3 acres and an irrigation system – with water committees (majority of members are men)	
Harvesting		With the help of children	
Packaging	Generally		
Storage	Generally		
Marketing of crops, such as maize, sorghum, rice, beans	With consent of husband (only in a few cases)		

certain “financial cushion” can store part of their production and sell it at higher prices.

When the harvesting period starts in the month of July, household expenditures increase steadily until they reach their peak in December, a month of celebrations, and January when school fees have to be paid. They are a significant expenditure and were mentioned in many of the interviews as being a heavy burden on the household economy.

Gender division of labor in detail

Where women work – the table on page 14 presents results from a focus group discussion with women in Msaranga. The general patterns are more or less the same for all areas, while the options for the additional businesses decrease with the distance to an urban center and infrastructural connectivity.

Though women clearly described the unequal distribution of the workload and responsibilities, the majority of women and men interviewed for this study did not question the gender division of labor. Consequently, a change in the gender division of labor was not identified as a possible solution for time management problems. When women were asked about time management in case they were to start a new business and receive training to do so successfully, they took their present workload as a given and were prepared to add to it.

“Now I get up at 5:00. If I have to get up at 4:00 in order to realize a business, then I will do that. And if I can only go to sleep at 11:00 instead of 10:00, then I am prepared to do that too”, says one woman at the group discussion in Biriri.

How income is spent – The gendered division of labor and decision-making

The case of Selina Kileo visualizes the gendered division of labor and income very well. Selina Kileo is 50 years old, married and has six children. She lives in Ivaeny, the mountainous region of the Siha district. Her husband owns a bigger kihamba (land close to the residential house mainly in the upper belt or highland zone). Their



Selina Kileo is a hard working woman: She is responsible for the care and reproductive work in her family, as well as for agricultural production.

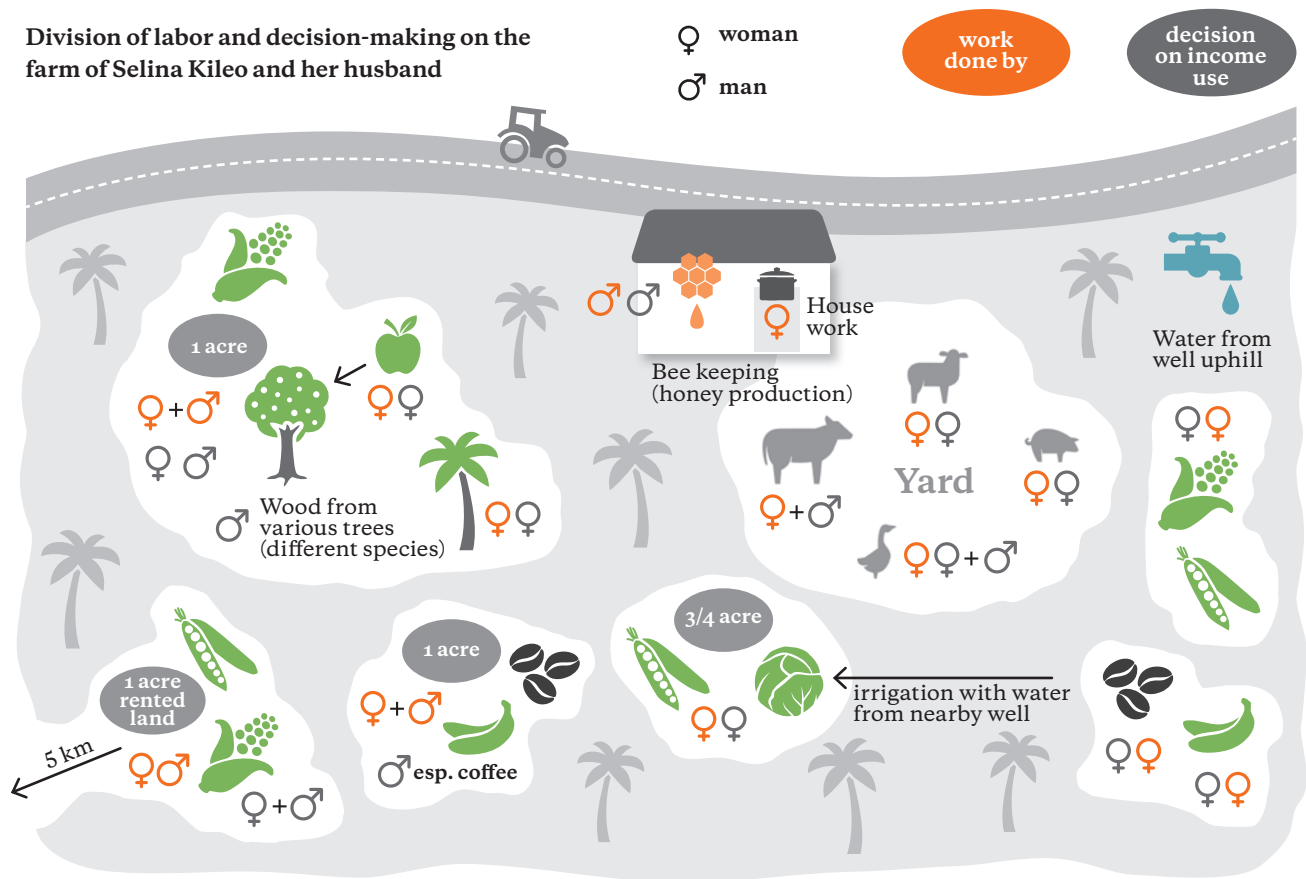
shamba is a plot of land in the lowland zone, where seasonal crops such as maize, beans and groundnuts are grown (cf. Asantemungu 2011).

Two of Selina Kileo’s children, 21 and 29, are married and live independently. Two sons, 11 and 14, still live at home and go to school. Selina Kileo also fully supports her 25-year-old son, who is presently looking for employment, and her 22-year-old son who is at college. They both also live with her. She also supports her mother-in-law, who lives in the neighborhood.

Selina Kileo is completely responsible for the care and reproductive work, as well as for the agricultural production on the kihamba, be it for subsistence or for the market. She produces and markets leafy vegetables, green beans, eggs, fruit and green bananas. Like many other women in Ivaeny, she also sells green bananas for other women who cannot go to the market. In general, she pays 3,000 TZS to the women and tries to get 5,000 TZS on the market. Sometimes she gets less than expected.

Selina Kileo also takes care of 40 hens, several pigs and sheep, which she sells when the time is right. She also has two cows, whose milk she sells. She uses their manure in her kihamba. She also works with her husband on farm land that they rent some five kilometers away. They produce maize and beans for the market here.

Division of labor and decision-making on the farm of Selina Kileo and her husband



Selina Kileo and her husband decide together on how to spend the income from selling the maize and beans. She alone decides on how to use the income from selling green beans and green vegetables, fruits and green bananas, all produced by herself. Her husband decides on how to spend the income from selling coffee which they are producing together as well as from honey and wood which are produced by himself. He is responsible for the marketing and since he usually receives the money he can take as much as he likes to spend how he pleases. Misuse of money by husbands is a frequently mentioned problem by many of the interviewed women.

As Selina Kileo's case shows, there is no clear differentiation between subsistence and market production. Whether produced on the kihamba with higher responsibilities for women or on the shamba with a higher involvement of men, the complete harvest, e.g. of maize, will be put together. The amount needed for subsistence will be put aside (e.g. two bucks of maize per year) and the rest will be sold on the market. If a kihamba is quite big a considerable part of the production for the market is actually produced on the kihamba – with women

assuming the main responsibility. In some cases, the husband spends more time on the shamba than the wife, for instance, when she needs to be closer to the house, because she has to take care of very small children. Sometimes though, the woman spends more time than her husband on the shamba as well.

In some cases, women are solely responsible for the complete agricultural production; be it because the husband has formal employment or because he is away from home during the day "looking for income" (see the case of Husna Tesha, p. 25).

But in most cases, it is clearly the women's responsibility to ensure the satisfaction of the basic needs of all family members, including sufficient food. In times of scarcity, the women have to think of strategies to satisfy the family's basic needs. Consequently, when women are asked about the highest priority regarding the spending of the household income, the satisfaction of basic needs is clearly what they prioritize, with food coming first, then education, including school fees, health and improvement of housing. Men place a higher priority on investing in production for the market. In their interviews,

local leaders in all sites confirmed that the regular payment of school fees could be observed when women had their own income and control over it.

Causes for women’s increasing workload

Since the gendered division of labor attributes the responsibility of care and reproductive work to women alone, some changes affecting Tanzania have led to an increase of women’s workload and an increasing disparity in the workload between men and women at the same time. The HIV and AIDS pandemic has had a huge impact on the workload of women because they are the ones who take care of the sick. It also takes money away from the household whenever medicine needs to be bought or medical care is needed. HIV and AIDS rates are slightly higher in urban areas than in rural ones.

Additionally, the domestic food price index in Tanzania has increased significantly during recent years, as has the burden on women to fulfill their responsibility to ensure food security for their families.

Generally, Tanzanian women are responsible for satisfying the food needs of all the family members. Men might contribute higher or lower amounts from income they consider to be theirs or even nothing to buy necessary food items. In times of scarcity, it is a women’s responsibility to find coping strategies, as one of the interviewed woman said: „During those days, when my husband cannot or does not provide money for buying food, I have to go and knock doors to see how I can get food. I pay my debt at the beginning of the new month, when I get my salary” (employed woman in Msaranga).

So does Florence Christopher Liotis. She is a VICOBA member in the semi-urban area of Msaranga. She had a food-vending business, but lost her stand. Currently she is employed in the housekeeping department of a hotel in Moshi but plans to relaunch her business to complement her low salary.

She gets up at 5:00 in the morning and stays up late to do the domestic work with her older daughters. Her hotel job starts between 7:00 and 8:00 in the morning and ends at 4:00 in the afternoon. At lunchtime, she hurries home to prepare a meal for her five children, who all still live at home. While her two older children only return home at 5 o’clock in the afternoon, her eight and nine-year-old daughters look after the youngest child, who is only three, in the morning and afternoon,

respectively. The nine-year-old daughter attends the morning shift at school, while the eight year old attends the afternoon shift.

Florence’s husband has a small retail shop, whose income varies. When there is no income, it is Florence’s complete responsibility to ensure that the family has enough to eat. Since people know her and know that she has a regular income, it is possible for her to ask for food and pay at the beginning of the next month. Difficult months are January, June, August and October, when they have to pay school fees for the four children who are attending school.

In times of scarcity, Florence can also get support from her parents. They live in a rural area and can provide food. She and her husband also have a small plot of land, where they produce for their subsistence. The work is sometimes done by Florence and her husband together, sometimes by Florence and her older daughters. The land is an important component for the family’s food security.

Positive role models

There are always exceptions to the rule and examples of people challenging traditional Tanzanian gender stereotypes:

Elizabeth Paul Mroso, 42, is one of these exceptions. She is a successful business woman. From a poor family and one of nine children, she was not able to attend school as a child. Since her youth, she has never taken much interest in the traditional roles attributed to girls and boys. There was a defining moment in her childhood when she saw an advertisement showing a woman driving a tractor. She decided to learn to drive a tractor and started helping out in a local garage. She first “learned by watching”, then she started working on the wiring installation herself. At the age of 15, she began learning to drive a boda boda (taxi motorbike) that had been repaired in the garage, at night. She got married at the age of 19 and her husband understood that her skills would help generate income for the family. He bought a three-wheeler to transport heavy goods and a maize-grinding machine. Elizabeth Paul Mroso can earn 40,000 TZS per day transporting goods. Maize-grinding is more profitable but it is a seasonal business.

Gladness and Godfrey Mungure, 40 and 43, are also exceptions. Godfrey altered his land title so that it included his wife. The couple also manages other aspects of their life less conventionally. The two are both active members of VICOBA: Godfrey is member of a VICOBA founded by TUSONGE, while Gladness is member of a VICOBA set up by an environmental NGO. Godfrey also helped Gladness a lot when their children, who are now aged 11, 14 and 22, were small. The two work together to ensure that one is not overburdened and both agree that they manage time well. There are many activities that they do together, such as going to the market. They say that their way of living has also had an impact on other families, who observe them and sometimes start changing their own lives, asking them for advice at times.

Their oldest daughter Judith became pregnant when she was still at school. The baby's father was also a student. The plan is for the two to marry as soon as he has finished his education. It went without saying that the parents would support their daughter in this difficult situation. She still lives at home, with the baby. The father often comes to visit at the weekend or during holidays and helps out on the shamba. Judith is pleased that her parents are open-minded because she knows other young women who do not have their family's support. Some have been thrown out in similar situations, having supposedly harmed their reputation. In such cases, mothers are often blamed for not having educated their daughters properly.



Gladness and Godfrey Mungure from Biriri are an extraordinary couple. The land title is in both their names and they collaborated closely in the upbringing of their children.

2.2 Together you are less alone – networks and forms of cooperation and support

Extended family networks also play an important role in the Kilimanjaro region, given that state security nets fail to cover all segments of the population (cf. Steinwachs 2004). “Entitlements and duties are derived from the type of social relationship. Priority relatives are for example, mother-in-law and daughter-in-law, divorced woman via child to the father, elder brothers of the father (baba mkubwa), and brother of the mother (mjomba)” (ILO/Steinwachs 2002).

In the interviews and focus group discussions, female respondents were asked to describe their responsibilities towards their mothers-in-law and grandchildren, as well as other relatives in need and orphans. They often mentioned the fact that they had to give the title of their own production to the community to contribute to its welfare.

Many respondents described the flexibility and dynamics of the composition of households, which can be understood as a sign of assuming responsibilities beyond the limits of the household. In urban areas, for instance, members of the extended family might move in and out. Young relatives from rural areas might come because of better education facilities or sick relatives because of better access to health facilities. In other cases, relatives might move from urban areas to rural areas temporarily because they have lost a job or other opportunities to make a living in the city. (cf. the case of Judith Nelson Mhalu).

In accordance to the gender roles assigned to them, women play an important role in ensuring that these dynamics work.

This study also aimed to focus on the identifying aspects of social interaction, networking and reciprocity. However, despite the expectation to find strong networks with reciprocal dynamics of mutual support and solidarity, between women in particular, that went beyond subsistence and market-oriented production and social and economic spheres (cf. Schneider 2000), these could not be identified as governing patterns. Nevertheless, several of the case studies indicated that there were individual instances of such patterns.

Various respondents explained that during the past 10 to 15 years there had been a trend towards individualization, with a certain loss of the dynamics of social

networks being incurred. A study by UNICEF confirms this tendency: “Tanzania is undergoing rapid transition away from a subsistence rural economy to an increasingly urbanized, informal economy, which, compounded by the impact of HIV and AIDS, has placed tremendous pressure on traditional extended family structures and norms. [...] There is also evidence of a breakdown in inter-generational support, as families become more nuclear or single-headed and/or members migrate from home villages to secure better livelihoods” (UNICEF 2010, p. 27).

In the case of Judith Nelson Mhalu, some kind of cooperation still exists. In general, however, there is less cooperation and less “exchange of services”. The existing cooperation tends to be more dependent on personal relationships, between neighbors for instance, than on the “social institution” of being a neighbor and providing mutual support. In the semi-urban parts of Moshi, one contributing factor might be low social cohesion because residents have often migrated to the area from other parts of the country.

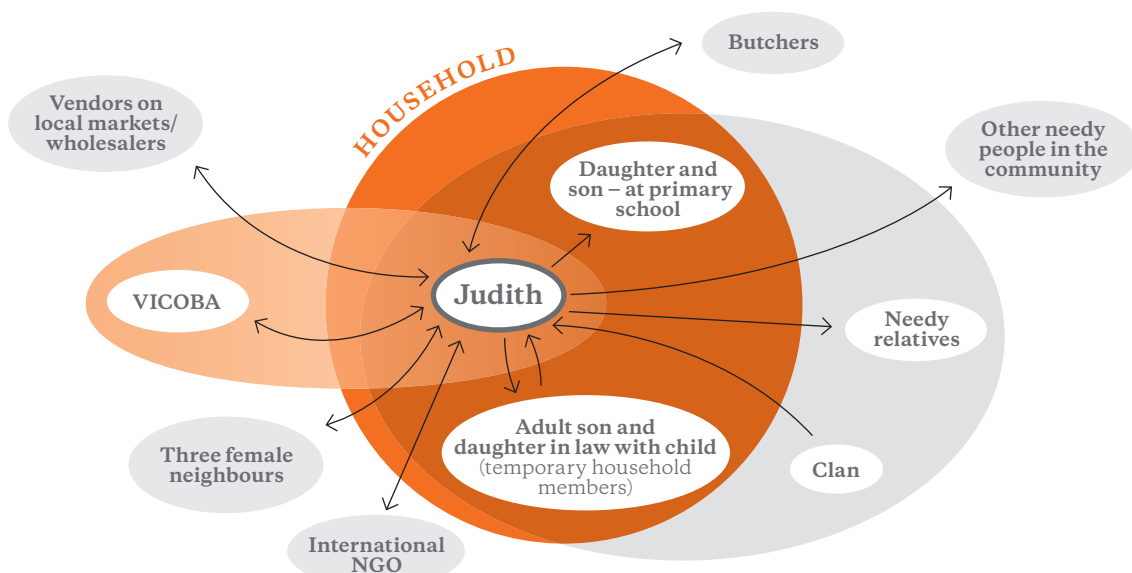
Judith Nelson Mhalu is a 47-year-old single mother of five. Two of her children are in primary school still and live with her. An older son also lives in the household with his wife and child. Two sons live independently. Judith Mhalu left her husband after suffering from years of severe abuse, which has left visible marks on her face and body. Despite this she is extraordinarily self-confident and actively ignores the gender stereotypes that could restrict her activities. In a sense, she has to because she is a single mother and the head of her household, and has to reduce her dependence on others as much as possible.

The figure presents the various forms of cooperation or economically relevant relationships of Judith Mhalu: She ensures that her younger children’s basic needs are satisfied. She is also temporarily covering the needs for food and shelter of her son and his family. Her son in exchange helps her to sell the family’s piglets, while her daughter-in-law assumes responsibility for most of the housework.



Judith Nelson Mhalu left her husband because of domestic violence. She ignores many gender stereotypes and works very hard as head of her family’s household.

Relationships of cooperation in the case of Judith Mhalu



After Judith Mhalu left her husband, she was provided with land by her clan. This is where she built her house and now cultivates maize, beans, sunflowers, vegetables, etc. She decides on how to use the land and the income derived from it, but the land still belongs to the clan. In return, she supports relatives in need.

She also complies with the rule that everyone should contribute the tithe of the own production to people in need, whether these are clan members or members of the wider general community. If she is in a meeting when her children come home from school, they can knock on the doors of one of their three neighbors who will attend to them. She provides the same service to her neighbors.

As a VICOBA member, she can buy shares so that other members can take out loans. Additionally, she pays a pre-defined contribution of 1,000 TZS to the group's social welfare fund. She can also take out loans. Neither she nor the other interview partners mentioned any other type of mutual support among VICOBA members.

She maintains a commercial relationship with vendors at the local markets, where she also sells piglets for instance. Wholesalers come to her house to buy other products such as maize. The price is usually negotiated over the phone in advance.

Likewise, she will also call the butcher from her mobile and negotiate a price for a pig which he will collect for slaughter. An international NGO gave her and her three neighbors a calf. She will have to give away the first born calf. She can thus share her experience of calf rearing.

Differences between rural, semi-urban and urban contexts

The fact that homesteads in rural areas are far apart can make it more difficult to maintain close relationships with neighbors. "Sometimes I don't see my neighbors in three months," said Tasibora I. Massawe, who lives in Biriri. In some cases, however, as we saw with Judith Nelson Mhalu, neighbors might look after children occasionally. But even in an urban context, where neighbors live much more closely, the extent of mutual support, for instance with regard to childcare, is dependent on individual relationships rather than on social patterns that in the past were established forms of support and an expression of social coherence. The mobile phone has become the most important means of communication and coordination, as well as for economic transactions in all areas. It

is probably most important in rural areas, where people before would have been forced to cover long distances to communicate or coordinate directly with others.

As illustrated by the case of Judith Nelson Mhalu, mobile phones are used to negotiate prices. They are also used as "mobile wallets" for making financial transactions. Mobile money accounts are easily accessible, for men and women alike. Money transfers are immediate, even in the most remote areas. However, if people need cash they have to make a visit in person to a store, but there are many of these now, even in remote rural areas.

The disadvantage of these services is that the costs are extremely high, especially when smaller amounts are withdrawn or transferred.

For example, there is a fee of 500 TZS to withdraw 1,000 TZS (50 percent). Transferring 1,000 TZS to another Vodafone user costs 30 TZS (3 percent). The fee of 7,000 TZS for withdrawing higher amounts, e.g. 699,999 TZS, is much more reasonable (1 percent), as is the transfer fee of 2,000 TZS (0.29 percent) for the same amount. The high fees for lower amounts puts women, who tend to have lower incomes, at a much greater disadvantage.

Gender dynamics on the markets – Networks between owners of market stands

The gender of market vendors in Moshi depends to a high degree on the products. At textile markets such as the Maimorial Market men tend to sell textiles used by men, while women sell those used by women and children. Likewise, female vendors sell mainly to female customers while male vendors address mainly male customers.

Food markets such as the Majengo and Mneney markets visited for this study tend to be dominated by female vendors. However, the situation is changing. In her dissertation, Swai described a local market in the Siha district, near Moshi, as follows: "In the early times also, it was hard to see men in this local market." Lawate, part of the Ivaeny ward in the Siha district, used to be known as women's market (*singira ya vaka*) and only few men could be seen in the marketplace. "[...] But at the time I was doing this study, the number of men equaled that of women" (Swai 2006, p. 135/136).

In the case described, it can be said that women tend to sell items of lower value. Men sell items such as meat, which has a higher value. Butchery remains a male domain in Moshi and many other regions.



Vendors at Mneney market like Anna Tarimo established structures of coordination.

Recent gender analyses of value chains in different countries confirm the following structures: Women tend to be active in value chains with lower profitability and economic insecurity, while men are found in those with higher profitability and economic security (some studies have been carried out in Tanzania; e.g. Nombo et al. 2012). There is a complex network of causes, which are all related to a broad set of socio-cultural factors that create discriminatory gender relationships.

In their interview, representatives of MVIWATA, a national network of small-scale farmers' groups in Tanzania, which also has offices in Moshi, confirmed that such structures existed in the local farmers' networks. MVIWATA uses collective bargaining power and has pooled the large-quantity production and storage of grain to sell it to "big" customers such as the Tanzanian National Food Reserve Agency or the FAO. Although women shoulder a considerable burden of the agricultural work, men tend to take over when it comes to fixing prices and receiving cash. MVIWATA has a gender policy that prescribes that 70 percent of participants receiving training have to be female.

According to the respondents of a focus group discussion in Ivaeny, the gender dynamics in the marketing of coffee changed when the market price of coffee decreased and bananas became more profitable. Men went

from marketing coffee to bananas, edging out women who had traditionally worked in this area.

Network structures on Mneney market

Regardless of whether food vendors are male or female, certain structures of coordination and cooperation have been established at the Mneney market. Anna Israel Tarimo, a 52-year-old divorcee, and Mary Elibariki Manga, a 49-year-old married woman, are part of the informal coordination and cooperation network which decides on the important parameters, such as prices, at Mneney market. There are clear rules for setting a price for a particular product on any day. Everybody at the market sticks to these rules.

On the day of our visit, Anna Tarimo was selling tomatoes, mangos, potatoes and onions. She always buys her products in the morning before coming to the market and has established business relationships with certain wholesalers. She always knows what prices have been established before she buys a product.

Mobile phone and informal communication networks enable quick and efficient exchanges to determine the wholesale prices of specific goods. Anna Tarimo receives her information about wholesale prices from other food vendors elsewhere in Moshi, who have already been in contact with wholesalers earlier in the morning. Thus prepared, Anna can open negotiations with wholesalers who come to the marketplace to sell their products. Food vending is her main business; she is not engaged in agriculture.

The food vendors at Mneney market fix their prices for a specific day in such a way that a certain profit margin will guarantee an income. These prices are the same all over the market. Everybody knows that deviation would result in disadvantages for the vendor.

Mary Elibariki Manga also sells her products in a similar fashion. She sells coconuts, salt, scouring pads and other small kitchen utensils that she had bought in Kenya, as well as sunflower oil she had produced herself. Like many other women, once a week on Tuesday (the day before market day) she goes to Kenya by bus. In this case too, all the women use their mobiles to communicate the wholesale prices. Mary Elibariki Manga buys large quantities of produce, such as coconuts. She uses a boda boda to go to the border town or Holili, where she rents a car to return to Moshi with her goods. The price of the coconuts is fixed in Kenya, via mobile. On Saturdays, Mary has another chance to sell the goods that she was



Mary Elibariki Manga buys products in high quantity in Kenya once a week and sells them at Mnemey market afterwards.

not able to sell on Wednesday. The price of kitchen utensils is fixed – there is no need or option to negotiate. Anna Tarimo and Mary Elibariki Manga both have regular customers, as well as “jumpers”.

Mary’s husband makes doors and windows. The two of them also rent a shamba of three acres, where they grow rice, maize, beans and groundnuts. Mary Manga also grows green vegetables and sunflowers on the kihamba. Furthermore, she keeps poultry and goats and has two cows. She is responsible for the housework, the animal husbandry, production on the kihamba, sunflower oil production and the buying of products in Kenya and their selling in Moshi. She can decide on what is done with the income as she pleases.

Network structures on Maimorial textiles market

The networks at the Maimorial textiles market, for second-hand products, are structured differently. Halima Munsini Mvumo, a 52-year-old married woman, has a stand where she sells second-hand shoes. She is part of an informal group of 16 male and female shoe vendors. The group has existed for many years and Halima Mvumo is a long-standing member. One group member travels regularly to Dar es Salaam to buy shoes in huge quantities, receiving the bus fee from the other group

members, as well as 20,000 TZS to compensate for “lost sales”. A huge bag of shoes in Dar es Salaam has a fixed price of 1,450,000 TZS. At the beginning, Halima Mvumo could only afford to buy smaller bags with lower quantities of shoes because she did not have enough capital for more. Now, she can buy huge bags because she took out a loan of 5,000,000 TZS from her VICOBA group. During the time of this study, she was selling shoes from her first bag. It takes three to four months to sell off one bag. When she has no more shoes, she will take some of the loan, which she has deposited in her bank account, and buy another bag. She has an income of about 600,000 TZS per month, while her husband, who is a police officer, has a monthly salary of 400,000 TZS. They also receive another 50,000 TZS from renting out two rooms. They intend to invest this additional income in extending their house so that they can rent out more rooms.

Halima Mvumo is in a better economic situation than most of the members of her VICOBA group. Since she has a relatively high income from her shoe business, she can take care of four children who are not her own. She is a successful businesswoman who can share her experiences with others, especially regarding the advantages of collective bargaining power.

2.3 Land and power – Access to resources and control of them

Women’s access to land and control of it

There are many reasons for the severe discrimination against women in Tanzania. This concerns women in the Kilimanjaro region too, particularly in terms of their access to resources, mainly land, and control of them. According to the 1995 National Land Policy, women have the right to acquire and own land. At the same time, however, the policy states that family land and inheritance will continue to be governed by “custom and tradition”. Thus, patrilineal practices shall ensure that land ownership stays within the clan (cf. OECD 2014, Asantemungu 2011, Rutazaa 2005).

In its “Concluding observations on the combined seventh and eighth periodic reports of the United Republic of Tanzania” of 9th March 2016, the Committee on the Elimination of Discrimination against Women called upon the State of Tanzania to expedite its law review process, which was still not finalized, and to ensure that all discriminatory legislation was repealed or amended, and that customary and religious law was harmonized with statutory law alignment with CEDAW.

Even if women are aware of their right to inherit and claim land from their fathers or husbands, it is still difficult to ensure that these rights are granted. Already in 2013, the CEDAW committee sent a clear signal to the Government of Tanzania to support women and their access to land ownership. It ruled that Tanzania’s legal framework, which treats widows and widowers differently regarding ownership, acquisition, management, administration, enjoyment and disposition of property, “is discriminatory and thereby amounts to a violation of article 2 (f) in conjunction with articles 5, 15 and 16 of the Convention”. It ruled that Tanzania should grant two widows, whose case had been submitted, appropriate reparations and adequate compensation commensurate with the seriousness of the infringement of their rights, and that Tanzania should ensure that all discriminatory customary laws limiting women’s equal inheritance rights be repealed or amended and brought into full compliance with the Convention. This step has yet to be made.

Apart from legal factors, socio-cultural factors also need to be addressed. A woman, for instance a widow, who claims her right to inherit the land of her late husband, is doing something that she is not supposed to do

according to tradition. Thus, she is likely to enter into conflict with her late husband’s clan. According to women in Mbokomu, she is not likely to get any support, not even from other women who understand her claim or from other members of her VICOBA group.

Slowly but surely – Local structures to claim women’s rights

According to Article 60 of the Village Land Act of the United Republic of Tanzania, the Village Land Council consists of “not less than five nor more than seven persons, of which not less than two shall be women, who shall be – (a) nominated by the village council; and (b) approved by the village assembly”.

Tasibora I. Massawe, 55, is one of three women in the Village Land Council in Biriri. She was approved by the village assembly and is well aware of her duties in this important local body.

Along with the other council members, she has dealt with different types of land conflict in Biriri:

- In most cases, the Village Land Council deals with inheritance conflicts between relatives and related issues;
- In some cases, one of the spouses (in general the husband) might have sold a piece of land, for instance in a situation in which he was drunk, without the involvement of the other, and with severe long-term consequences for the whole family;



Tasibora I. Massawe is a member of the Village Land Council in Biriri.

- At the time of the interview, the council was dealing with the case of a family of nine, where the father had passed on his land only to the sons. The daughters, who no longer lived in Biriri had claimed their part of the heritage. The case was yet to be solved.

Tasibora Massawe explained that the first step of council members in such cases was to talk to those in a position to grant a right, i. e. the father.

She said that her biggest challenge was to change men's attitudes towards women: "It is difficult to convince men that we women can do things well. We might be aware of our potentials and our rights. But the attitudes of our husbands are only changing slowly. So we have to control our mouths at home, if we don't want to cause conflict".

She added that it was a long-term process that would take years and would have to be approached from different angles. But one important aspect is that women have to have access to law enforcement as well as to positions of power, such as on Village Land Councils or other local bodies (cf. Strachan 2015).

Female power – women in official positions

In Mbokomu, a semi-rural ward of Moshi, women occupy three of the four village executive officer positions but this has not always been the case. Happiness C. Mallomo, one of the four village executive officers, describes what difference it makes:

"Because I am a woman, women now have access to our services. They can come and speak with me more easily than before. And men come as well. For a woman, it is easier to speak to another woman, especially about issues that affect particularly women".

Happiness Mallomo said that women might request her support when:

- a husband denies that a child is his and refuses to support the family,
- a child is chronically sick and the husband denies support,
- women, particularly widows, want trees to be cut down to build a house, but environmental law prohibits the cutting of trees,

The importance of land ownership of women

The case of Husna Tesha shows the importance of land ownership for women. She is 47 years old, married and has five children, two of which are boys of 12 and 16 who live in her household in Msaranga.

Husna Tesha inherited a plot of land of one acre in a rice-growing area. To get there, she has to walk for 1.5 hours. Her husband's business is to buy gasoline in Kenya and to sell it to customers in Moshi. Therefore, he is away from home for most of the day. All domestic work is done by Husna with some help from the sons. Her husband feeds the goats.

Husna Tesha is proud of her plot of land and her rice production. She is responsible for everything, starting with the buying of inputs, during the whole production cycle, until the harvesting and marketing of the rice. She is also responsible for hiring the laborers she needs during peak periods. She decides on how the income from her land is spent. Husna Tesha does not know how much her husband earns. She would say that they contribute more or less equal parts

to the household income. With her income from rice production, she can ensure the family's food needs. She also invests in improving the house and adding rooms to rent out in order to increase the family's income.

However, Husna Tesha remains an exception. She does not occupy any official position and would not have time to do so during the first half of the year at least, when rice production is at its most intensive. But it is obvious that within her family no important decisions are made without her consent. Strachan confirms: "[L]andownership amongst [...] women is related to power within their marital relationships. It is argued that this predicts individual agency, in turn resulting in increased women's participation in political meetings. [...] [W]hen women have access to structural resources they gain power in their marital relationships and this makes them more likely to become engaged in political participation and decision-making" (Strachan 2015, p. 5).

- widows claim their right to inherit land after their husband's death and conflicts arise,
- domestic violence takes place, e.g. when a woman or children might be subjected to regular violence but they do not report it. Their neighbors might report it instead but the woman might even deny it thinking that the situation might deteriorate rather than improve.

If a case cannot be solved at village level, an officer might refer it to the community development officer, who is next up in the hierarchy. If the case cannot be solved at that level, the case might be referred to the Gender Desk at district level. The local male leaders of Majengo, Msaranga and Mbokomu, who were interviewed for this study, were very aware of these issues, possibly because of the intervention of TUSONGE. But not all duty bearers at local level are aware of women's rights and the violation of these rights, e.g. with regard to domestic violence or inheritance matters. Therefore, according to Consolata Kinabo, Human Rights officer at TUSONGE, it is of utmost importance to train and sensitize these duty bearers in particular, so that women who come to claim their rights receive adequate support from the official side.

Asset ownership and decision-making power

“Men own the big assets and decide on the big income, women own the small ones” summarizes the group of male and female moderators in Biriri the ownership and decision-making power of husbands and wives. The group accompanies and advises the VICOBA group members and has a good insight into of the respective situations of the group members.

This was confirmed in the focus group discussions and interviews in all locations, with slight differences and some exceptions. The table on the next page presents an example of the general patterns of ownership, division of labor and decision-making. In rural areas, the income on which women can decide seems generally to be smaller than in semi-urban and urban areas, where women have more opportunities to run their own businesses. The major part of household income in semi-urban and urban areas often comes from businesses managed by women.



In Husna Tesha's family no important decisions are made without her consent.

General patterns of ownership, division of labor and decision-making

Asset	Ownership	Related work done	Decision-making power on related income or selling
House	♂	♀	♂
Land: kihamba	♂	♀	♂
Land: shamba (general)	♂	♂	♂
Land: shamba (when woman inherited land)	♀	♀	♀
Trees	♂	Felling: ♂, Collecting fruit: ♀	Wood: ♂, Fruit: ♀
Cows	♂	♂	Cow: ♂, Milk: ♀
Pigs, goats, sheep	♂	♂	♂
Poultry	♀	♀	♀
Productive assets and income from business	The person in charge controls in general the complete productive process, including the spending of income. ♀ ♂	♀ ♂	♀ ♂
Ploughs, tractors, other machines	♂	♂	♂

A differentiation needs to be made between shared ownership, work or decision-making, and separate or divided work and decision-making. The latter refers to

processes, in which both women and men have clearly defined but different roles, tasks or decision-making power.

2.4 From town to country and back again – interconnection between urban and rural areas

Migration from rural to urban and semi-urban areas in search of a better life is common in the Kilimanjaro region. Nevertheless, family ties are maintained and relationships of mutual support are developed between family members living in the different locations. The following types of relationships were mentioned by the interviewed women who had migrated to urban or semi-urban areas, as well as by women living in rural areas whose daughters had migrated.

Julieth Alphonse Shirima lives in Msaranga. Like many young women, she maintains a relationship with her family of origin since she was born and grew up in a rural area. To visit her parents, she has to travel two to three hours by car or bus. In the past, she would frequently visit her family of origin. Now, she only goes when her mother is ill or wants to see her children.

Since she started using a mobile phone service for banking, Julieth Shirima has been able to transfer money to her mother without having to travel. Since she can use this service, she only visits her two or three times a year. The father of her two children lives with another wife in a different semi-rural area. It is extremely hard for Julieth Shirima, effectively as a single mother, to ensure proper

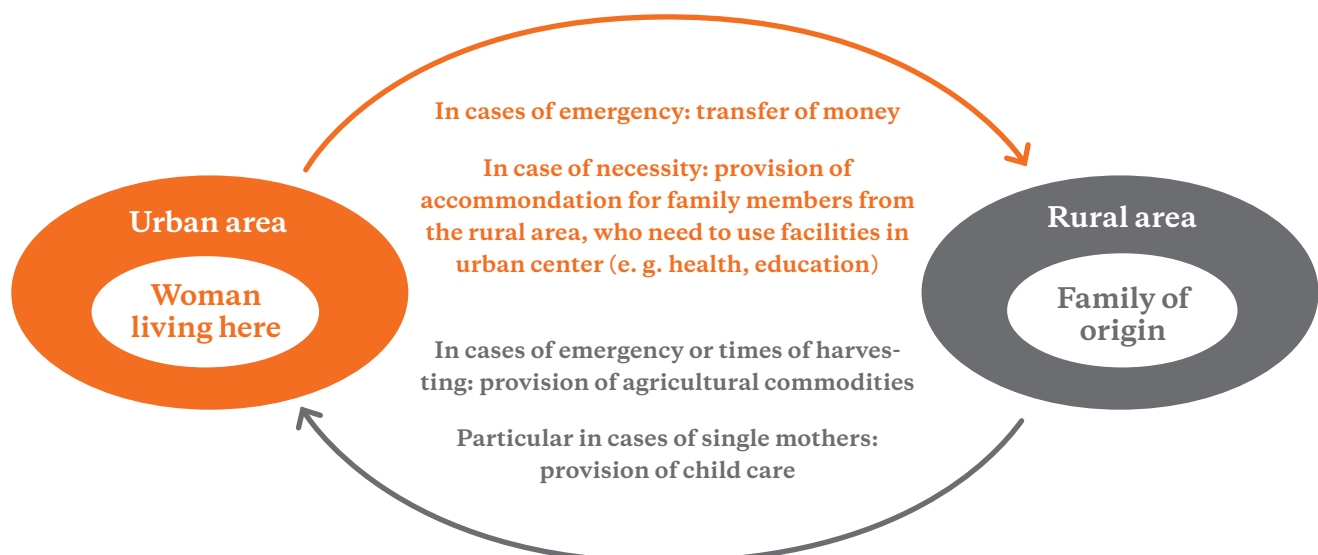


Family ties are strong in the Kilimanjaro region, even if family members have migrated from rural to urban areas.

childcare for her two children. There is no support from aunties or grandmothers, since these do not live close by. She sends her children to a kindergarten, but has to pay for this service, which many other women cannot afford.

In many cases, relatives in an urban area will provide accommodation for members of the extended family, whether this is because a nephew is about to start secondary school, as in the case of Halima Muumo, or because a mother was ill and needed treatment in Moshi, as in the case of Elizabeth Paul Mroso, who is taking care of her mother temporarily.

Relationships of mutual support between women in urban areas and their family of origin



Chapter 3

Conclusions and observations

In the Kilimanjaro region, women tend to assume the care work for their own family and for members of their extended family and others in need. Moreover, they are often the main breadwinners and the most important actors in agricultural production. In semi-urban and urban contexts in particular, they are involved in many other income-generating activities and small businesses. Many women are considered skilled negotiators at local markets and have quite high mobility, some of them traveling frequently to Dar es Salaam or Kenya to buy products at lower prices in order to sell them on local markets, thus increasing their profit margin. Others combine different services such as hairdressing or room rentals.

Diversification and flexible work organization

Women are engaged in multiple activities that ignore the conceptual boundaries between market-oriented and subsistence production, between unpaid care work and work that results in income as well as between individual, extended family and community activities.

Even in urban areas, many women plan their income-generating activities in accordance with their tasks in agriculture and animal husbandry. In semi-urban and rural areas, it is still more important to plan according to the agricultural cycle as production is crucial for sustaining the family, regardless of whether the whole production is used for subsistence or in part sold.

The more a woman is involved in agricultural activities, the more she has to be flexible and adapt her business activities to the seasonal calendar defined by the crops produced. The highs and lows of income also depend on the calendar. Even owners of businesses such as grocery stores depend on it indirectly, since the members of the farming community are their most important customers.

Social networks and mutual support

There is no doubt that the extended family still has a high relevance in the Kilimanjaro region. This means that responsibilities for care and support are not restricted to the nuclear family of wife, husband and children. The case of Judith Mhalu, who received land from her clan after leaving her husband, provides a good example of the responsibilities assumed, which go far beyond the

boundaries of a nuclear family (cf. p. 18). The case of Sioni Massawe (cf. p. 10) shows that there are some women who assume responsibilities beyond the boundaries of her ethnic group. A growing number of women are taking care of an increasing number of orphans.

In spite of the existing support described above, strong reciprocal dynamics of mutual support and solidarity as a social institution between women in particular could not be confirmed during the field work for this study. Many of the respondents, confirmed by other studies (cf. UNICEF 2010), suggested that not only in the Kilimanjaro region, but also at national level, institutionalized structures of reciprocal support were disappearing because of societal and global economic changes.

Discriminating behaviors and attitudes

In view of their multiple responsibilities and fields of activity, there are strong and effective limits on women's potential for development and realizing improvement strategies, which are mostly rooted in Tanzanian society's patriarchal structures, as described above.

The symptoms of these patriarchal structures, apart from legal and traditional frameworks that discriminate against women, are the behavior and attitudes of male partners, who very often:

- do not take responsibility for the household and care work and possibly other fields of activity, resulting in an extremely unequal gendered distribution of the workload,
- do not contribute enough (or at all) financially to satisfy the basic needs of the family,
- tend to misuse the income (e.g. spending significant amounts on prostitutes and/or liquor),
- react with strong resistance or even violence as soon as a woman (alone) challenges the patriarchal structures.

Strategies for women's economic empowerment and improving a family's livelihood have to address such issues explicitly. Focusing only on women as actors or agents of change fails to take into account the interlinkages between the roles of men and women and other important social and economic factors that influence gender relations, resulting in strategies which might have negative effects on women.

Gender roles and stereotypes

The gender roles of women and men, their responsibilities and fields of activity are interdependent. Strategies to improve livelihoods need to address the situation and needs of women and men, and have to involve them both. Mainstream discourses which distinguish between women's and men's spheres of activity need to be questioned.

The often invisible achievements and contributions of women, that are not monetarily valued, need to be made visible. Measures that increase women's options and decision-making power have to be developed as well as measures that increase men's sense of responsibility for their family's wellbeing. This will only be possible when local people, as well as development actors, reflect on present gender stereotypes and challenge them.

The interlinkages between men's and women's fields of activity need to be analyzed carefully. The observation that "... [n]ew economic opportunities were changing the agricultural roles of women and men, and often with men moving into women's activities when they proved profitable" (Shoo 2011, p. 10) is important in this context and as confirmed by this study in the Kilimanjaro region. Men's preferences regarding their agricultural activities are dynamic and depend to a high degree on their profitability. Focus group discussion participants in Ivaeny mentioned a case where men had moved from the production of coffee to the production of bananas, which was originally a women's activity, when the price of coffee started to fall.

Women's mobility

The argument that women need to conduct their economic activities close to the homestead because they have to fulfill their care responsibilities corroborate gender roles and establish constraints for women, for instance with regard to their mobility. Assumptions of this kind must be questioned because they are grounded in gender stereotypes, which result in the discrimination of women. Thus, the image prevails that women are inferior to men and that their place is in and around the home. Such gender stereotypes are reproduced widely, not only by men. Women themselves, having been socialized in the same context, tend to reproduce the image of women as housewives (Swai 2006, p. 153).

Regarding mobility, reality in the Kilimanjaro region is often different. Women's mobility is high but often unrecognized (cf. mobility map on p. 12). Women in rural and semi-urban areas in particular regularly have to cover short and long distances. They go to the market and to the field, collect firewood and water or help in preparing important events such as weddings or funerals, which take place in the community.

Woman's workload

A woman's workload and time poverty are important factors with regard to economic activities, especially in rural and semi-urban areas and during the months when agricultural work is very time consuming.

Therefore, the impact of any planned measures on a woman's workload must always be analyzed. Furthermore, schemes directed at the economic empowerment of women must aim at a reduction of their workload. A high workload and the resulting time poverty contribute implicitly to the continuation of discriminatory structures. In the long run, the improvement of women's quality of life has to be envisioned, as well as their access to rights and the possibility to "have the agency to use these rights, capabilities, resources and opportunities to make strategic choices and decisions" as stated in the UN Gender Equality Glossary regarding the empowerment of women and girls.

Chapter 4

Recommendations for promoting the (economic) empowerment of women

Project strategies and approaches

1. Address the economic empowerment of women within a gender-transformative approach. Initiatives directed at the economic empowerment of women must be combined with strategies aiming at the transformation of unequal (power) relations between women and men. The improvement of access to resources by women and control over them is crucial as is the increase of women's decision-making power at all levels (family, community, government).

2. Implement a human rights approach to strengthen women as right-holders and to help them realize their rights. At the same time, relevant duty-bearers, especially at the local level, have to become more aware of women's rights in order to know how to act and support women in case of them being violated.

3. Address men and women in promoting gender equality. Women's empowerment will only become a reality if present gender stereotypes are questioned and finally overcome by men and women. Therefore, strategies for the promotion of gender equality must address women as well as men, especially young men and boys. Older men of status and influence who are supportive of gender equality are important allies in this endeavor.

4. Identify and include in the work men and women who challenge traditional gender roles and stereotypes. Their example provides important positive role models.

5. Promote "women's workload" as a cross-cutting analytical category in all phases of the project cycle to alleviate women's workload and the related time poverty, which represent a considerable obstacle to empowerment.

Conducting a situation analysis

6. Conduct a comprehensive problem analysis which considers:

- all fields of activity, reproductive and productive, of women and men, the gendered division of labor and responsibilities, especially regarding the satisfaction of a family's basic needs including education, and women's and men's workload in all areas

- the situation of violence against women. The problem is so widespread and has such negative effects for the wellbeing and self-help capacity of affected women that addressing it is a must
- the seasonality of expected costs and income (important in areas where agriculture is the dominant sector, but also in cases where certain months are linked to increased costs, e.g. payment of school fees)
- gender-specific access, roles and decision making power in value chains, with a focus on strengthening women's role in marketing. The tendencies of men to interfere with the marketing activities of women once their profitability becomes attractive to them must also be addressed.

Planning the project

7. Facilitate the active participation of women and men in the planning phase (as before in the problem analysis):

- Identify measures that alleviate women's workload e.g. through tools and technology and by questioning traditional gender roles and stereotypes.
- Discuss the development of an "integrated family business plan" that considers all relevant income sources for a family, subsistence production and expenditure. Such a model would help to determine the alternative costs of subsistence production, as well as the necessities of reinvestment of profit in subsistence and market production.
- Promote women's financial literacy and access to a banking system.
- Promote the creation of an enabling environment for the effective participation of women in decision-making at all levels.

Advocacy and lobbying

8. Support networks and umbrella organizations which experience in political advocacy and lobby work in their respective countries. In countries in which, such as presently in Tanzania, constitutional or legal reform processes are under way or planned, organizations need support in participating in existing civil society platforms and formulating proposals for strengthening women's rights and the rights of others who are marginalized.



Women's empowerment will only become a reality if present gender stereotypes are questioned.

9. Facilitate the exchange of experiences among such actors and publicize the different experiences as good practice examples.

10. Facilitate the exchange of experiences among organizations, with regard to the development of institutional gender strategies and policies, their implementation and impact.

11. Proactively promote collaboration between local research institutions or universities and civil society organizations in a way that the research contributes knowledge and information for civil society advocacy.

Glossary

Buck

Weight unit, widely used in the region, 1 buck = 100 kg

Boda boda

Taxi motorbike

Duty bearer

Human rights-based approach concept: “Duty bearers are those actors who have a particular obligation or responsibility to respect, promote and realize human rights and to abstain from human rights violations. The term is most commonly used to refer to State actors, but non-State actors can also be considered duty bearers. [...] Depending on the context, individuals (e.g. parents), local organizations, private companies, aid donors and international institutions can also be duty-bearers” (UNICEF n.d.).

Rights-holder

The “counterpart” concept to “duty bearer”: “Rights-holders are individuals or social groups that have particular entitlements in relation to specific duty-bearers. In general terms, all human beings are rights-holders under the Universal Declaration of Human Rights. In particular contexts, there are often specific social groups whose human rights are not fully realized, respected or protected. More often than not, these groups tend to include women/girls, ethnic minorities, indigenous peoples, migrants and youth, for example. A human rights-based approach does not only recognize that the entitlements of rights-holders needs to be respected, protected and fulfilled, it also considers rights holders as active agents in the realization of human rights and development – both directly and through organizations representing their interests” (UNICEF n.d.)

Kihamba

Land (“home garden”) close to the residential house (mainly upper belt or highland zone), generally owned by one of the male family members and inherited in patrilineal way (cf. Asantemungu 2011).

Shamba

Farm land, generally in the lower zone, where for instance seasonal crops like maize, beans or groundnut are grown. In earlier times, the use of the shamba was granted by the clan chief for a defined period (e.g. one year). Nowadays, shambas can be acquired and constantly

owned. During the British colonial period, more and more shamba land was converted into kihambas, on which houses were constructed and families lived constantly (cf. Asantemungu 2011, Dancer 2015).

Tithe

Contribution to community members in need consisting of 1/10 of the own production. It was mentioned by many interview partners, specifically in the Siha district.

Women’s empowerment

“The empowerment of women and girls concerns their gaining power and control over their own lives. It involves awareness-raising, building self-confidence, expansion of choices, increased access to and control over resources and actions to transform the structures and institutions which reinforce and perpetuate gender discrimination and inequality. This implies that to be empowered they must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), but they must also have the agency to use these rights, capabilities, resources and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation in political institutions)” (UN Women n.d.)

List of Acronyms

CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
FAO	Food and Agriculture Organization of the United Nations
FGM	Female-Genital Mutilation
FHH	Female-Headed Household
GBV	Gender-based Violence
IGA	Income Generating Activity
SADC	Southern African Development Community
TUSONGE	Together we shall move forward, non-profit organization in Tanzania
TZS	Tanzanian Shilling
VICOBA	Village Community Bank

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