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Accessibility of Resources by Gender: The Case of Morogoro Region in Tanzania

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Introduction: The Concept of Gender

Gender has been defined in a variety of ways, both in research and generally. While it usually refers to men and women, it encapsulates more than the differences between them. Early definitions use gender to describe social and biological differences between women and men. It is particularly applied to social meanings of biological sex differences or behavioural aspects of men and women shaped by social forces (Riley 1997).

In this study, we use a definition by Riley (1997) focusing on the socio-economic aspects of gender. Three major points emanate from Riley's definition. First, gender is a social institution. It is central to the way a society is organised and, like the family, religion, race and other social institutions, affects the role men and women play in a society. Gender also establishes patterns of behaviour through interaction with other institutions.

Secondly, gender involves differences in power. Gender orders social relationships, giving some individuals greater power than others. It affects both 'power to' and 'power over'. 'Power to' refers to the ability to act in society and often requires access to social resources such as education, money, land and time. Individuals with 'power over' are able to assert their wishes and goals even in the face of opposition from others. In every society, the roles assumed by women and men determine their opportunities and privileges. Women usually have less 'power to inherit land, for example. They are also less likely to develop individual characteristics (such as higher education) that would give them access to better paying jobs or political office, thereby enhancing their power. In the

same vein, women generally have less 'power over' than men. They usually have less power than their husbands in family decision-making and less authority than men in the work place. Because women hold far fewer positions in governing bodies, they tend to have little impact on decision-making or public policies. Gender inequality may also be structured and perpetuated by the economy, the political system, and other social institutions. Civil law and religious customs in various countries, for example, may restrict a woman's ability to own property, work in certain occupations, or serve as a religious leader.

Thirdly, gender is a cultural construct. It refers to the cultural construction of male and female identities, often cast as binary opposites: for example, male dominance versus female submissiveness or the male's sphere of public activities versus the female's private sphere within the home (Creighton and Omari 1995). Gender is also organised differently in various societies. Accordingly, the expectations for women and men vary throughout the world. These differences are perhaps most clearly illustrated in intercultural comparisons of what is considered male and female work. For example in sub-Saharan Africa, female farming systems predominate, and women are involved in most aspects of agricultural production.

Background Information

In most developing countries, stereotypes of male difference and privilege over women are dominant (Mosha 1992). The difference is mostly reflected in the areas of work intensity, decision-making and access and control of, resources. Men control most resources and decision making in the family. Although FAO/WHO (1992) argues that women's access and control of resources may be increased if they earned income, this is not always the case. Despite women's important roles as producers and household managers, they are often marginalised in the allocation of resources and decision making. Their lack of direct access to resources, such as land, capital and credit, and information reduces their net productivity (FAO, 1990; Dankelman and Davidson 1988; 1991; FAO 1996; Mngodo *et al.* 1996).

In Tanzania, as in most communities of Africa, women's lack of access and control of resources reflects their subordinate status in society (Jonsson 1986; URT and UNICEF 1990; FAO/WHO 1992). The prevailing patriarchal system determined access to resources and enhanced traditional systems of male dominance in most communities. Therefore, inheritance of resources such as land, or assets such as houses and trees passed through male hands. In a few matrilineal societies however, women have rights to land and relatively more economic autonomy over its proceeds, particularly food crops (Mwaipopo 1994). Yet, even here, the overall overseer of those resources was male: the maternal uncle.

Historical analyses of the development of social relationships in Tanzania suggest that colonial economic policies and the commoditization of indigenous

economies, capitalized on existing patriarchal systems in facilitating indirect rule at the local level. At the household level, it strengthened male dominance by confirming men as heads of households and owners of its property (Mascarenhas and Mbilinyi 1983). In this way, they enhanced inequities in access to resources between men and women (Becker 1995). Yet, women are the main farmers/food producers in Africa. Depriving women access to land seriously constrains their productivity and the household's access to important foods produced by women (Dey 1988). Consequently, male dominance and control of resources limits women's decision making, efficiency and productivity at household and societal levels (Makundi 1996).

Access to Land, Labour Time and Agricultural Inputs

Legally, women and men of Tanzania have equal access to land, livestock and productive assets. In practice however, such access is often reserved for males. Patriarchal relations of production exploit women and perpetuate the control of land and women's labour time by men. Men mostly inherit the land and control the critical inputs for agricultural production as well as proceeds from the sale of crops, produced by all adults and children (Wagao 1991). Although married women can access land through husbands, their ability to optimally utilize the land is limited since they are still answerable to their husbands. For example, they have no power to sell the land (Muro 1988; Ministry of Agriculture 1996). Issues of access to land also go beyond calculations of acreage. They include the distance to the fields and the quality of the soil (Aarnik and Kingma 1991).

Access to New Technology

Women's disadvantaged access to resources limits their ability to respond to new economic opportunities. Modern or improved technologies were introduced in developing countries to reduce drudgery in farm operations while improving production. However, it has been observed that modern technology has done little to improve the welfare of women (Lamming 1983; Lewis 1984; Trenchard 1987; Rwambali 1991). Women are still working with traditional and rudimentary tools like hand hoes, mortars and pestles. They often do not have enough cash to hire or buy new technology such as ploughs, oxen, manure or chemical fertilizer. On the other hand, the new devices and equipment have been benefiting men (Lamming 1983). Consequently, women's productivity is often low and sometimes left out in development planning (Mwaipopo 1994).

Access to Capital and Credit

In Tanzania, public credit programmes depend on physical collateral. They are therefore heavily biased towards men, the *de jure* owners of family assets. Women are usually unable to accumulate assets that would serve as collaterals and therefore receive very little credit from the banks (Virji and Meghji 1989). Women's

weak land rights result in an inability to use land as collateral to obtain credit. Commercial and development banks provide loans to sectors mostly dominated by men. For example, credit technological services have been provided mostly for export crops controlled by men while denying such services to women (Virji and Meghji 1989; FAO 1996). Social and cultural barriers, women's lower education levels relative to men and their lack of familiarity with loan procedures may also limit their mobility and interaction with predominantly male credit officers or moneylenders. All these have increasing negative impacts on women's productivity.

The cooperative and rural development bank (CRDB), in conjunction with international organization, has tried to provide credit facilities to women in Tanzania on concessionary lending terms to enable them establish small-scale income generating projects. However, problems like lack of property ownership by women, lack of guarantors to women economic units by village leaders and limited entrepreneurial knowledge by women, have hindered implementation of these programmes. Consequently, only few rural women have benefited from the bank's credit programmes (Virji and Meghji 1989; FAO 1996).

Access to Markets

Women also have limited access to markets in comparison to men (FAO 1988; 1990). Inferior education and training superimposed on deep-rooted traditions and institutional arrangements create barriers for women to access markets (Clones 1992). According to Nkonoki's (1994) study in Tanzania, while nomadic women have fewer domestic tasks and greater prospects for owning cattle and producing ghee for sale, they are prevented from taking advantage of these conditions due to their lack of access to markets and political clout.

Access to Education, Innovation and Extension Services

According to Wiley (1984), although Tanzanian women provide over 60 percent of all required farm labour, agricultural and development-related information largely bypass them. Women lack information and opportunities for further training. Agricultural information and extension work are seldom directed to women's domains. In fact, most agricultural extension programmes concentrate on educating males thereby increasing women's dependency on their husbands, rather than extension agents, for access to such information (Rafferty 1988). In addition, because women are usually busy on the field, or preparing food, or collecting firewood or water, they are not always available to participate in extension education in the villages (CARE International/Tanzania 1995). In relying solely on husbands or neighbours for agricultural development information, women suffer significant disadvantages due to proven low trickle down of such information (Shayo 1991; Wambura 1992; Weidemann 1987; Van Den Ban and Hawkins 1988; Gabriel 1989). Furthermore because extension workers generally target

household farms under male heads, it is mostly men that benefit from extension work (FAO 1987; Nikoi 1990; Malima 1993; Mwaipopo 1994; FAO 1996).

Access to Decision-making Power

Decision-making in Tanzania depends on the dominant organizing structure in the community. In patrilineal societies women are subordinate to men and play very limited role in household or communal decision. We had mentioned earlier that while matrilineal communities privilege women, such privileges are still subject to censure or approval by a 'custodian uncle'. Consequently, many crucial decisions affecting women are made by men with little or no input from women (URT and UNICEF 1990).

In order to increase awareness and draw policy attention to these issues, this study sought to investigate access to resources by gender based on the role of women in household food security.

Methodology

The study was conducted in six villages in Morogoro Rural and Kilosa districts. A longitudinal survey design, covering two cropping seasons was used. The study population were men and women household members. A purposive sampling technique was adopted to select three villages in each district. They are Fulwe, Melela and Msufini in Morogoro Rural district, and Kidoma, Kimamba and Dumila in Kilosa district. A representative sample for the study from each village was based on Boyd's (1981) formula $n/N \times 100 = C$ where C represents a figure greater or equal to five percent of the village household population; N is the total households in the village and n is the number of selected households. Selected households were used to get the information needed in the basic survey (data collection). A village register provided the sampling frame while respondents were selected by random sampling procedure (Table 1).

Primary data were collected through structured questionnaires. This was conducted in stages. First, a preliminary survey was conducted to obtain general information about the villages and familiarize and introduce the study to the village government. During the preliminary survey, a list of relevant guidelines and questions guided discussions with respondents. To ensure validity, ten members from five households in Mikese village were interviewed to pre-test the survey instrument, identify any shortcomings and make modifications in some questions before the actual data collection.

The second stage was the basic data collection which included written information on personal characteristics, accessibility of resources and decision making by gender as well as interviewers' observations of events in the homes and fields, and the general appearance of the area were recorded. Open-ended questions were added to probe deeper for additional insights into the information collected.

Table 1: The village households (N), household sampled (n) and percentage of sampled households

Districts	Villages	Number of village households N	Number of sampled households n	Percent of sampled households
Morogoro	Fulwe	1137	57	5.0
Rural	Melela	800	40	5.0
	Msufini	388	20	5.2
Kilosa	Kidoma	615	31	5.0
	Kimamba	850	43	5.1
	Dumila	1031	51	5.0

Source: Survey data 1994/95

Secondary data were obtained from reports and other official documents. Data collected was analyzed by using the Statistical Package for the Social Science (SPSS). Descriptive statistics, Chi-square and Multiple regressions were used in the analysis.

Results and Discussion

Women's Access to Resources

This study identified lack of access to capital (49.6 per cent) as the major factor limiting women's contribution to household food security in Tanzania.

Limitation to time (12.0 per cent) was the second limiting factor. Lack of decision making power (8.2 per cent) featured as another limiting factor but to a lesser extent. Limited agricultural knowledge and food (1.2 per cent) also was identified as a constraining factor.

Access to Land by Gender

Lack of access to land (5.4 per cent) was specifically important in Kimamba village in Kilosa district (42.9 per cent), and applied to men and women farmers. Generally, villagers rented land for cultivating food crops cultivation the Sisal estate under agreement of paying back, post-harvest, a bag of maize per cultivated hectare of land. As a patriarchal community, land ownership was completely reserved for men. Even in a matrilineal community like Morogoro Rural, cultural norms of women inheritance have become reversed, undermining women's ability to own land by insisting that only household heads can own land (Table 3).

Table 2: Women lack accessibility to resources

Factors	Number	Percent
Lack of access to land	13	5.4
Lack of access to capital	120	49.6
Lack of decision making power	20	8.2
Limitation to time	29	12.0
Limited agricultural knowledge	3	1.2
All the above	4	1.7
Lack of access to capital, decision making power and time	37	15.3
Lack of access to land, capital, decision making power and time		
Lack of access to land and capital	6	2.5
Lack of access to land, capital and decision making power	3	1.2
	7	2.9
Total	242	100.0

Table 3: The head of household by gender

Response	Female		Male	
	Number	Percent	Number	Percent
Yes	21	8.7	227	93.8
No	221	91.3	15	6.2
Total	242	100.0	242	100.0

As noted in Table 3, males dominated (93.8 per cent) as heads of the households among the respondents. Only 8.7 per cent females were heads of the households. These were either single, widows, divorce or separated couples. There were few married women who claimed to be heads of households. Consequently, women were marginalized in terms of access to land or household decision-making, since they were not heads of the households. These findings corroborate those encountered by Aarnink and Kingma (1991) who reported that women's span of manoeuvre in household decision making is drastically curtailed by customs and

patriarchal traditions but enhanced in matrilineal societies. Surprisingly, however, the amplifying effect expected in a matrilineal community like Morogoro Rural was actually lacking. Women had no more access to land here than their counterparts in other patrilineal communities. This could have resulted from two possible reasons:

1. In-migration and intermarriages of different ethnic groups and
2. Economic changes

Similar observations have been reported by Swantz (1998) in Mtwara and Lindi communities where little or no in-migration has taken place.

These findings resemble those by FAO (1990 & 1996) and Mngodo *et al.* (1996). Despite limited involvement in the ownership, more than 50 percent of the women revealed that no restrictions were placed by their husbands on their use of the land. About 42.9 percent claimed that their husbands placed restrictions on them. Both situations affect women's productivity in different ways. As argued by Dankelman and Davidson (1988), Aarnik and Kingma (1991) and FAO (1996), since women play a major role in food production, without adequate access to land, it will not be possible for these women to cultivate enough land for food production.

Access to Capital and Credit by Gender

Lack of access to capital (49.6 per cent) was found to be the major constraining factor to women farmers. In contrast with men, women's agricultural activities focus on subsistence crops. This leaves women with limited cash income. When women do earn cash from trading activities, the husband usually controls all family income, including his wife's earnings. Consequently, women in the study area had limited access to cash. Without cash, they have difficulties purchasing agricultural inputs and other foods they cannot produce on their farms. This has serious consequences on their net productivity and ability to strengthen the family's food security. The findings of this study are similar to Clone, (1992) findings. In order to increase women's access to liquid capital, income generating activities of women should be strengthened. Due to limitations of time (12.0 per cent) women concentrate to those activities which are to be conducted at their homestead. Men dominated in petty business (58.3 per cent), crafts (57.5 per cent) and vegetable growing (54.2 per cent).

Table 4: Involvement in income generating activities by gender

Task	Female	Male	Total Percent
Petty business	41.7	58.3	100.0
Vegetable growing	45.8	54.2	100.0
Fruit growing	58.0	42.0	100.0
Brewing	60.4	39.6	100.0
Baking	56.5	43.5	100.0
Crafts	42.5	57.5	100.0

Additionally, women's lack of control over land is a key factor in the chain of gender disparities embedded in the economic system. It impairs women's eligibility for credit, since traditional lending institutions require collateral, often in the form of land. Even in cases where women do have titles to land, there is evidence that women cannot take full advantage of the established credit system because credit institutions tend to be male-oriented and discriminate on a cultural and social basis against women.

Women's Source of Income

The most common sources of women income in the study villages were mat making, beer brewing, petty business and hired labour. Cash crop and livestock production are dominated by men and provide an insignificant source of income for women. So, while women in Kilosa and Morogoro Rural have engaged in various activities to generate income, the scope of those activities remains low. The income generated was also generally low: about 60 percent of the respondents were getting between 501–3,000 Tanzanian Shillings per week, equivalent to US \$ 0.5 – 3 per week (Table 5).

In order to adequately strengthen women's income generating activities, support has to be provided to appropriate women's group. This is because, in Tanzania, credit or loans suppliers are interested in groups rather than individuals. Additionally, since thorough economic analyses are required by lenders to assure profitability of their loan activities, women also have to be supported with feasibility studies of potential businesses. Ousmane (1996) study has similar conclusions.

Table 5: Average weekly income from income generating activities

Average weekly income (Tsh)	Number	Percent
Below 500	37	8.6
501–1000	115	26.7
1,001–2000	121	28.1
2001–3000	68	15.8
3001–4000	23	5.3
4,001–5000	34	7.9
Above 5,000	33	7.7
Total	431	100.0

1 US \$ is equivalent to about 1000Tsh.

Decision Making on Household Income Expenditure by Gender

Decision-making regarding household necessities like salt, sugar and kitchen items were dominated by women. Purchase of items like furniture and luxury things like radio were determined by men. These results indicate that while some decisions were jointly made by spouses, there was a gender-based division for decision-making on certain household areas. This is different from conclusions reached for Tanzania and Zambia respectively by Due and Anandajayasekeram (1982) and Phiri (1990) stating that decisions on income expenditure was made jointly between spouses.

Decision Making on Family Income by Gender: Who Keeps the Funds from the Different Sales?

In general, husbands kept family income from different sales except off-farm income kept by the wife. A greater part of family income was therefore controlled by men even when the main producers were women (FAO, 1989). These confirm findings by Mung'ongo *et al* (1990) that women were accustomed to subordination and play very little role in decision making.

In all cases, decisions were made by the family (husband and wife) although the husband always had the leading role. Decisions made by solely women were negligible. This could be a constraint to women farmers if they play a big role in food production but cannot make decisions on different production activities. The findings of this study compare with Aarnink and Kingma (1991) that women's range of household decision making is drastically affected by customs and patriarchal power.

Decision Making Related to Resources Allocation by Gender

Women's contributions were generally marginalized in all activities. Most of the contributions to decisions were made by men. They confirm statements by URT and UNICEF (1990) that, at all levels, in developing countries, women are not provided equitable voices in decision making.

Access to Education, Agricultural Knowledge and Extension Advice by Gender

Women generally reported limited possibility of getting agricultural development advice from extension workers. This is supported by Makundi (1996). The fact that there was an inadequate number of extension workers, also reported by Wambura (1992), was cited as a reason. In addition, available extension workers were said to concentrate on predominantly male target groups or contact farmers who were only a small proportion of the rural population. Other reasons for limited extension support for women include unreliable transportation for village extension workers and poor pay that diverted extension workers to other avenues to increase their earnings. Consequently, information on improved technology did not reach women farmers in time, thereby reinforcing their decreased productivity.

Conclusions and Recommendations

This study confirms the results of many similar studies highlighting women's comparatively limited access to resources and decision making power. Lack of access to capital was a major factor limiting the contribution of women to household food security. Other factors, such as time constraints, lack of access to agricultural knowledge and land were also reported.

While decisions were reportedly made jointly by the family, there was a gender-based dichotomy in designating spheres of influence for decision-making. Women controlled decisions regarding domestic activities but overarching control was exercised by men in all other areas. In addition, income from the sale of cash crops, food crops, livestock and land was controlled by men. Women only handled cash obtained from sale of local beer and crafts.

It is therefore recommended that there is need to involve women in decision making and improve their accessibility to resources. Women should be assisted to engage in income generating activities. Extension services need to be improved, made reliable and be conducted in time. To increase their access to credit facilities, women can be supported to form groups.

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