Women striving for self-reliance. Diversity of female-headed households in Tanzania and the livelihood strategies they employ
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Introduction

1.1 Male-headed and female-headed households

There has been an increasing realisation in recent decades among both national governments and international agencies that women play a central role within Africa's agricultural systems. Before that time, the term 'farmer' was invariably attributed to the man within the household, who held the functions of sole breadwinner. Boserup (1970) was the first to undermine the notion of the male farmer as 'the' breadwinner in the household. She has shown that not just men, but also women perform much of the agricultural work, like preparation, planting, weeding, harvesting, transportation, drying, storage and processing of the food crops. In East Africa, some 80% of these activities were performed by women assisted by their young children (Mutoro 1997a). Although Boserup stressed the important role of women in agriculture and much research and developmental programmes have been devoted to them (Gladwin et al. 1987; Boserup 1980; Bryceson 1980; Bryceson & Mbilinyi 1980; Fortman 1977; Mbilinyi 1977, 1972a and 1972b), she focused on households in which the man (as the head) and the woman (as the accompanying housewife) live together with their children. In patriarchal, but also in matriarchal societies, men were assumed to play particular roles and to function as heads of their households with other members including the wife under their control. As late as the 1970s, most researchers took the notions of male-head-breadwinner and female-housewife for granted. From the 1980s onwards, it became increasingly evident that the composition of an important part of the households in Sub-Saharan Africa had been subjected to sociological changes. Chant & Brydon state the following about women in Africa: "...in most countries it is quite ridiculous to presume a male head of a household who provides for the family's needs and a dependent wife who looks after the house, children, the elderly and the sick" (ibid.: 6). Not every household is headed by a male person and there are also households without male members in which the woman functions as head of the household. A lot of research in Sub-Saharan Africa has carried the assumption of the ever-present male head at
expense of the female roles in the peasant household. Studies from the 1980s and later have shown that these notions neglect the roles of women as household head and as breadwinner.¹

This change in household composition is often ascribed to labour migration of the husbands, by which women are left behind and subsequently are forced to manage the household acting alone and independent of any physical assistance from their spouses. Men migrate to urban centres to seek work, travel far away from their family holdings and leave their wives behind, who then act as de facto heads of their households. Labour migration is regarded as a central issue in studies amongst female headship of households. In areas affected by labour migration, this appears to be the most frequent reason for females to assume headship of a household. The first extended studies originate from the 1970s and were performed in labour migration areas, such as Botswana (Kerven 1982 and 1979; Molenaar 1980; Kooijman 1978). Many Tswana husbands left their family holdings and migrated to South Africa to seek employment in the mines there. Remittances were usually sent home to maintain the existing standard of living of those left behind in the rural areas. Once a year, husbands return home to assist in the agricultural work, but most of the time women have to maintain the household on their own.

Studies were also performed in other countries during the 1980s and 1990s and most of the time, labour migration was the main issue with regard to the formation of female-headed households (O’Laughlin 1996; Driel 1994 and 1991; Valentine 1994 and 1991; Makinwa-Adebusoye 1993; Izzard 1985 and 1982). Discernment increased, however, that there are more diverse reasons for women to head their own household. Besides females who manage their household and the farm in the absence of the husband who migrated to work elsewhere, households also exist where the female head is a widow, a divorcée, a woman who has been abandoned by her husband, the wife of a polygamous husband who lives alone part of the time or a single woman who has not (yet) married. These women manage their own households and are able to sustain their household through effecting their own livelihood strategies. These female heads of household have their own sources of income and have to make without any financial assistance from a male partner. In this respect, they differ from women who were left behind by their absentee migrant husbands. Divorcees, separated wives, widows and unmarried women have to make without this support.

The existence of households headed by women has been recently recognised and has received considerable attention throughout the 1990s. Although insight increased over the last decade, the distinction between the different types of households is rarely evident in the social science literature. Recent studies do recognise different types of female-headed households, but most often a twofold distinction is made between female-managed (or maintained) households - a household where the female manages the household and the farm in the absence of her husband who has migrated to work elsewhere - and female-headed households proper, which includes all remaining types of female-headed households (Mutoro 1997a; Buvinic & Gupta 1994; Driel 1994). It is plausible to assume that differences exist between these types of female-

headed households: a widow as female head in the later years of her life might be in another, less favourable economic position than an unmarried mother as female head who has secured her own economic base and who does not need a husband to provide for her. Differences in the use of (hired) labour, agricultural inputs, capital investments within the agricultural system, the results of the agricultural process and income-generating activities can also be expected, due to the different circumstances in which the various types of female heads have to manoeuvre. Before describing the different types of female-headed households, we will consider the phenomenon of female household headship as it was dealt with in literature.

1.2 Female-headed households in social science literature

Until the 1980s, the subject of female-headed households and their context has not been investigated extensively. More studies appeared at the end of the 1970s and during the 1980s. Although the authors were aware of the different types of female-headed households, the concept of female-headed household was only dealt with as a uniform concept. The only factors investigated were the absence or presence of male members and the related effects on the internal labour supply within these households and the amounts of remittances sent by migrant husbands. The studies performed in this period dedicated only a few sections to women who head their own household. They clarified that female-headed households face other difficulties in sustaining their livelihood than those faced by male-headed households. Most of the female-headed households in rural areas rely heavily on agriculture for their food crops. The general conclusion held by most literature on the subject is that most of the female-headed households experience greater difficulties in carrying out agricultural activities than women in male-headed households; their position in agriculture differs on some issues, especially when comparing the agricultural productivity of these households. As a result, they are less able to depend entirely on agriculture (Izzard 1985 and 1982; Kerven 1982 and 1979; Molenaar 1980). Kerven (1979) asserted that this was caused, amongst other reasons, by the fact that women were carrying out agricultural tasks that are customarily considered men’s responsibility. The absence or presence of a husband distinguished these types of households. In some cases, women were less well equipped to fulfil these tasks and in other cases, these tasks were in conflict with other time-consuming female domestic tasks (Mazrui 1992; Birdsall & McGreevy 1983). They faced a labour shortage and as a result many agricultural tasks were either not done by women at all (in the absence of men) or were done inadequately. Kerven (1979) also concluded that female heads had less access to land, labour and capital than women from male-headed households. Studies performed in the 1990s showed the same results (Buvinic & Gupta 1994; Driel 1994; Firebaugh 1994; Blumberg 1993; Due 1991; Folbre 1991; Aarnink & Kingma 1990).

One suggestion became clear in the social science literature reviewed. Where women are on their own in rural areas with children to look after and without financial support of male partners, they are quite often very poor. Female-headed households constitute a major section of the poor (Vecchio 1998; Engel 1995; Buvinic & Gupta 1994; Cooksey 1994; Sender & Smith 1990; Smith & Sender 1990; Chant and Brydon 1989; Omari 1989a and 1989b; Hansen 1988; Preston-Whyte 1988; Collier et al. 1986; Clark 1986; Due & White 1986b; Bertell 1985; Crehan
Despite of the large labour input and energy female heads put into agricultural work, the productivity of their agricultural labour remains low. These households appear to have distinctive characteristics, which dramatically affect their contribution to a sufficient level of agricultural production (Smith & Stevens 1988).

Most of those researchers failed to present any empirical data to illustrate the poverty experienced by these female-headed households. They argue that female heads are in a more disadvantaged position in the agricultural sector than male heads. For women without male partners who head their own household, access to land, labour, farm equipment, information etc. is smaller and they conclude that, as a result of this, their agricultural outputs are lower (Kerven 1979). However, the relationship between the disadvantaged position of female-headed households in the agricultural sector and their poverty was not evident. It seems that the authors based their conclusions strictly upon the lower agricultural output due to their disadvantaged position in agriculture. Unfortunately, a comprehensive analysis of their level of economic well-being remained outside the scope of these studies.

A lower agricultural output of female heads of household might indeed result in these women having a generally lower level of economic well-being, but this might also be compensated by other income-generating activities performed by them. The studies mentioned do not reveal data on compensating activities, as only the agricultural situation was investigated. On the contrary, it seems likely that large numbers of households have been active in off-farm income-generating activities to earn cash money, in order to be able to buy food in case harvest fell short and to buy household utensils like lighters, fuel or salt. Literature supporting this hypothesis is slowly becoming available (Bryceson 2002a, 2002b, 2000, 1999a and 1999b; Tellegen 1997; Bryceson & Jamal 1997; Hardon-Baars 1994; Geier et al., 1989). The studies performed in the 1970s and early beginning 1980s did not show to what extent the households depend on agriculture as their mainstay for subsistence. Neither was it made clear which livelihood strategies female heads of household were undertaking to compensate for lower agricultural outputs, or whether distinctions could be made between the different types of households involved. These studies did clarify, however, that households headed by women face other problems in sustaining their livelihood than those which male-headed households encounter. These distinctions were taken as the basis for this study.

Empirical data on the economic position of female heads only recently became available. Since the National Migration Study was performed in Botswana in the late 1970s, much attention has been paid to the social and economic aspects of the female-headed households in this country (Driel 1994; Valentine 1994 and 1991; Izzard 1985 and 1982; Kerven 1982; Wees 1981; Brown 1980; Molenaar 1980). Literature is also becoming available from other countries in Africa (Mutoro 1997a; Appleton 1996; Kennedy & Haddad 1994; Due 1991; Sender & Smith 1990; Hudgens 1988; Schlyter 1988; Smith & Stevens 1988; Chipande 1987; Clark 1986; Due & White 1986a and 1986b; Segal 1985; Touwen 1985) as well as from Latin-America and the Caribbean (Ponsen 2001; Safa 1999, 1995 and 1986; Chant 1985) and Asia (Islam 1993; Singh 1993; Kumari 1989). In her study performed in Kenya, Mutoro (1997a) illustrated how each household type has specific needs and constraints and that these should be understood in order to explain and understand differences in agricultural productivity. In comparing the female-managed households with the female-headed
households, she demonstrated that female-managed households have better skills of farm management and achieve higher levels of agricultural productivity than female-headed households. Although these conclusions were based on a rather small number of households (33 male-headed, female-managed and female-headed households) she was one of the few to clarify that. She indicated that distinguishing between the various types of households helps to explain differences in farm management, agricultural productivity and household incomes. Unfortunately, she did not analyse the different types of female-headed households separately.

In the Tanzanian case, some important works have been published that involved extensive fieldwork (Blackden & Bahm 1999; Cooksey 1994; Mbughuni 1994; Sender & Smith 1990; Smith & Sender 1990; Smith & Stevens 1988; Collier et al. 1986; Segal 1985). Some of these works investigated and described the economic position of female heads of household and supported their conclusions with empirical data. The studies performed in Tanzania, however, contradict each other in their conclusions about the percentage of poor peasants in the category of female heads of household. Blackden & Bahm found that the incidence of poverty in Tanzania was statistically lower in female-headed households than in male-headed households (1999: 26). According to Collier et al. (1986: 102) the percentage of female-headed households in Tanzania in the category of poor households did not appear to be significantly lower than the percentage of male-headed households (15% and 19%, respectively). In contrast to this, Sender and Smith (1990: 63) conclude that “the poorest households are predominantly female-only households”. Smith and Stevens (1988: 564) found in their study that female heads are poorer than male heads of household. Cooksey (1994: 63) argues that throughout Tanzania female-headed households are less common among the poor than among the non-poor. Female-headed households in rural areas constitute 11.7% of the very poor and only 5.7% of the non-poor, opposed to urban areas where the percentages are 12.4 and 14.5. Mbughuni (1994: 219) used analyses of Katapa, who found “that using mother’s marital status as a primary variable, single mothers were poorer than married mothers and that the mother’s wealth index differed from one marital status to another with those in consensual union at the top, followed by married women with a husband present and widows at the bottom”.

This overview of the conclusions about ‘the poor female-headed households in Tanzania’ indicates that no consensus exists about their economic well-being. From analysis of these studies, it also appeared that the concept of ‘female-headed household’ is managed as a homogeneous category of households. No distinction was made between the types of female-headed households that can be identified. These conflicting conclusions could have a relationship with differences in the definitions of the concept of female-headed household, but also with the methodology used, as well as with the definition of poverty applied. This study is meant to improve our understanding of the contrasting livelihood strategies employed by female-headed households compared to those of male-headed households, in which the definition of the concepts used and the combination of the different methodologies have to result in clear-cut conclusions about the level of economic well-being of female-headed households.
1.3 Typology of female-headed households

It is important to distinguish the studies of female headship in Botswana households and those from other parts of Africa. In Botswana, as in other South-African countries, labour migration of husbands and/or male relatives to mines in South Africa is the predominant reason for the existence of households headed by women, who are left behind. In other Sub-Saharan African countries, such as Tanzania, labour migration is not the main reason for a woman to head her household. There appeared to be several circumstances, all of which brought women into the role of household head. These circumstances provide a basis for identifying different types of female-headed households. Kerven (1979) was the first to distinguish several types of female-headed households. She differentiated between:

- Households headed by single women;
- Households headed by divorced women;
- Households headed by separated women;
- Households headed by widows;
- Households headed by married women.

At first sight, these types of households appear to be distinctly different but, in fact, they can be regarded as representing different phases of a household’s life cycle. It is clear that not all single women will remain unmarried; some will marry at a later stage in their lives. Later on some of them may be left as household heads, while their husbands migrate in search of employment. It is equally possible that some of them will get divorced or be deserted by their husbands and become a household head as a divorced or separated woman. Subsequently, the husband may die and the woman may assume headship as a widow (Izzard 1982). Although some of the types of female-headed households identified were provided by unforeseen circumstances that can occur during a lifetime, there is also a factor of choice in the formation of female-headed households. Some women choose to set up their own household after a divorce or separation or after becoming a widow, while others prefer to remain in an extended household with relatives without actually being head of that household themselves. A mixture of circumstances and choices also plays a role in the lives of single women, who are unmarried and may live with or without their children. The typology is based upon the several discernable phases of the life cycle and the related position that women occupy in the life cycle. It follows the distinction made in the literature between de facto female-headed households and de jure female-headed households. The de facto female-headed households can be defined as households with a woman as temporary head in the absence of the male head. The responsibility of headship has been delegated by the male head to the woman, while other members of the household usually accept the rights and duties of her headship. This is operative only during the period that the husband is absent. Upon his eventual return, she will relinquish these rights and duties to him. Married women who stay left behind upon the economic migration of the husband belong to this type, which corresponds with the aforementioned female-managed households (Mutoro 1997a). In de jure female-headed households there is no adult male who can claim to be head and thus the woman is head in her own right. Widows, single women, divorced women and separated women belong to this type.
In addition, other typologies became apparent from the literature. These are based on the presence or absence of male adults within a household in which the husband is absent. The assumption is that male adults within a female-headed household might assist the female head in the decision-making processes that determine agriculture, child rearing and/or in providing money for the household (Wees 1981). Clark criticises the use of the concept of ‘women-headed households’, because it is based on the assumption that female-headed households are defined by the absence of a husband. The influence of other male members on the economic functions, such as the provision and management of resources within a household, becomes underexposed (Clark 1986: 106). One can bring in that the capacity of women to head their own household is underestimated, as this study will show. It is evident that the concept of ‘female-headed household’ is not understood in all its dimensions. This study pays particular attention to the diversity of female household headship. This chapter confines itself to providing descriptions for each type of female-headed household. The results give a better understanding of the reasons and the necessity to identify these groups and distinguish them from one another.

**Unmarried, single women as household heads**

The monetisation of the bride wealth in combination with the access of men to wage employment in order to acquire the necessary commodities for the bride wealth has given many women the feeling of being treated as ‘barter goods’. For them, marriages are an expression of the traditional patriarchal relations within a household, which they term ‘male colonisation’ (Mascarenhas & Mbilinyi 1983). They consider marriages an institution, which forces them into a predominantly dependent position. One manifestation of the resistance resorted to by this group is a total rejection of marriage and to live as an independent woman. That the desire for male independence is strong among young women in Africa was already evident from studies carried out in the 1980s (Gabba 1990; Mbilinyi 1989; Omar 1989b; Vuorela 1987; Swantz 1985). Very often, these unmarried single women are relatively young and live with their children in their own household. To have children is important for their status as woman and they represent insurance for their future. They established their own economic base, independent from a male partner.

**Divorced and separated women as household heads**

A woman may become head of the household following a divorce, although some divorced women decide to remarry. However, when marital life proved unsatisfactory to them and because of enduring marital instability or negative past experiences with their former husband(s), they may decide to stay alone without any interference from a husband. In that case, she starts her own household. Another possibility open to those wishing to escape marital troubles from spouses is separation. From the female point of view, a married woman might be left by her husband or she might desert her husband on her own initiative. The reason for this separated life may be the husband’s neglecting his responsibility to rear his children, continuing quarrels about household matters or his living together with another woman. Often they don’t get officially divorced, which requires both spouses to go to court. As long as neither of them wishes to remarry, an official divorce is not an absolute necessity. These women are called separated women to contrast divorced women. For many of them,
bad experiences of living together with a husband caused a preference for setting up their own households. Consequently, they had to establish their own sources of income. Many separated and divorced women live together with some of their children, or the father also takes some children with him. Many divorced or separated women are convinced that they are in a much better position as female heads than married women living together with a husband. Sometimes a divorced or separated woman will remarry, but then she will often insist on remaining in her own house and farming on her own land.

Widows as household heads
When a husband dies and there are no other adult males who can presume headship, a widow becomes head of the household. According to the 1971 Law of Marriage Act, a widow in Tanzania is free to reside where she prefers after the demise of her spouse. Many widows prefer to set up their own household with or without the help of her own children and grandchildren. Alternatively, she may decide to co-reside with relatives, quite often daughters or sons. Widows are also called ‘residual household heads’ (Izzard 1982: 10).

Married women as household heads
Married women too, who have not been divorced, separated or widowed can also be head of a household. The married woman can function as household head in case her husband is employed elsewhere. He may return each year or after a couple of years. If the marriage is stable and the husband recognises his responsibility for the household, he will send his wife remittances regularly and return home to assist in agricultural work. When the marriage is not stable and/or the husband does not earn a sufficient income, his wife will be without remittances. In such a case, as temporary head of the household, she will be in the same position as divorced or separated women. Second wives of a husband who live in a separate house are also heading their own household. The husband divides his time between his two wives and part of the year he co-resides with his first wife and the other part with his second wife. In his absence, these wives head their own household, although under close supervision of their shared husband.

Considerable number of female-headed households
Female-headed households deserve attention for the very reason that they comprise a considerable number of the total number of all households. The number of female-headed households is still increasing and has now reached a considerable amount (Chant 1999 and 1997; Vecchio & Roy 1998; Buvenic & Gupta 1994; Kennedy & Haddad 1994). The need to investigate this phenomenon was already stressed in the 1975 World Plan of Action of the United Nations. It emphasised “the need for studying the extent of women’s activities, including research on family and household situations, with special attention to the extent of households in which the head is a woman” (Thomas-Lycklama B Nijeholt 1980: 78). According to Chant (1999) and Chant & Brydon (1989), around one third of all households are headed by a female. According to the most recent Population Census of Tanzania in 1988, nearly 30% of the households in rural Tanzania are headed by women (Bureau of Statistics of Tanzania, 1992a). During the 1980s, these percentages varied between 30% and 40% in other countries in Sub-Saharan Africa: Malawi 31.6% (Segal 1985), Kenya 30% (Burger &
Gunning 1991), Zambia 33 to 40% (Hudgens 1988; Schlyter 1988; Touwen 1985). No subsequent investigations have been performed, but it is assumed that the number of female-headed households shall increase, because an increasing number of women actively choose to live without a husband. This includes those who have or would like to have children and those who do not live with a husband after divorce, separation or widowhood (Chant 1999; Safa 1999 and 1995; Bertell 1985; Izzard 1985 and 1982; Swantz 1985). The increase in the amount of female-headed households is linked to the disappearance of some characteristics of the patriarchal society. This has a clear relationship to women’s agency and processes of empowerment in which they become increasingly able to express their preferences to live without a husband.

1.4 Research theme and research questions

Little attention has been paid to the processes through which female-headed households construct a complex number of activities and social support capabilities in order to survive and improve their standard of living. Ellis (1998: 4) called these the livelihood strategies of households. The literature reviewed showed that agriculture is an insufficient solid basis for sustaining a livelihood for most of these households (Bryceson 2002a, 2002b and 2000; Raikes 2000). There is little insight into the way in which female-headed households sustain their livelihood, with which strategies they are able to make a living and if these strategies differ from those of male-headed households, who, it is presumed, have higher levels of economic well-being. Neither is there sufficient understanding of the reasons why increasing numbers of women decide or are forced by certain circumstances (such as divorce, separation or widowhood) to manage the household acting alone.

Firstly, this study investigates whether all female-headed households are in a disadvantaged economic situation, as presumed in the literature available, or if distinctions can be made in the level of economic well-being between the different types of female-headed households. It analyses the economic situation of households with a male head as well as households with a female head. Female-headed households are not viewed in isolation. Their position is related to the position of women within male-headed households. This study will give more insight into the lives of women who run their own household without any intervention from husbands. The livelihood strategies of both categories of households will be examined in order to find out whether female heads have greater difficulties in sustaining their livelihood than women in male-headed households. The study focuses on the characteristics of the economic processes the households are engaged in and in which agricultural subsistence as well as non-agricultural income-generating activities are important, including other external sources of cash income, such as salaries and kin gifts.

Secondly, the study analyses the determinants of female headship to improve our understanding of the processes involved in the formation of female-headed households. The changes in gender relations and more specifically in the institution of marriage in a patriarchal society during the last century are also taken into consideration. It seems that the position of a woman in the relationship to her husband or family has been changing from one of more or less dependence within the bonds of marriage into a more independent position, through
which it became possible for a woman to maintain her own household. Besides an ideological analysis, other determinants are also considered, such as demographic antecedents, economic considerations, historical developments, cultural legacy and legal implications. The analysis of these theoretical notions shall improve our understanding of the motivations of women to sustain their own livelihood.

The central theme or hypothesis of this study concerns, firstly, the livelihood strategies of female heads of household who are divorced, separated, widowed or remained or stayed unmarried, compared to those of male heads of household. It seeks to verify if female heads of household are more likely to reach lower levels of economic well-being through their livelihood strategies and if they belong to the category of the poorest of the poor. A further distinction in the livelihood strategies and their level of economic well-being can be made between the identified types of female-headed households. Secondly, the study reviews the determinants of female headship of households in order to improve our understanding of the motivations of these women to maintain their own households, despite the difficulties they face.

Based on the central theme, the following research questions have been formulated:
- What is the level of economic well-being of female-headed households compared to that of male-headed households?
- What livelihood strategies are applied by female-headed households and in what way do they differ across the different types of female-headed households identified; and in what way do they differ from the livelihood strategies of male-headed households?
- What are the determining factors behind the levels of female household headship in Sub-Saharan Africa and how can their increasing number be explained?

There are not many studies preceding this one which can answer these questions. There is still a lack of data and of comparative studies which can give more insight into the social and economic differentiation between women as heads of household. Latin American and Caribbean studies in the 1990s clarified some of these issues, but most of them failed to differentiate between the female-headed households. The need to clarify the social and economic position of female-headed households in countries in Sub-Saharan Africa still exists.

The fieldwork for this study was performed in a small village in western Tanzania called Ndala (see Map 1) from April 1992 to March 1996. It was interesting to obtain more information about female-headed households in a small rural village environment. It became evident that the Wanyamwezi, the ethnic group who inhabit this area, migrated for labour to coastal areas since the end of the 19th century. The research proposal was originally formulated with the purpose of analysing the position of the women left behind. After the pilot study in November-December 1992, however, in which 38 male-headed and female-headed households were examined, it became clear that labour migration was not the main reason for the formation of female-headed households. Nearly 40% of all households appeared to be headed by women. There were other reasons for women to manage their households without a husband. Most of the female heads were divorced or separated from their husbands; others were unmarried or widowed. There were few women left behind by their husbands due to labour migration in Ndala village.
Ndala village offers good opportunities for studying female-headed households. Firstly, labour migration is not the main reason for women to become the head of a household, although the percentage of female-headed households within the total number of households is nearly as much as in Botswana or other southern African countries. Secondly, it is a rural village in which more than 95% of the households depend on agricultural production. Due to bad weather conditions, the majority of households can no longer live self-sufficiently from the land they occupy. Rural households have been forced to find sources of income outside the agricultural sector. Agricultural activities combined with the relatively important different types of non-agricultural activities and the presence of a hospital that provides wage labour makes Ndala village an interesting location. Thirdly, the village of Ndala is a minor settlement situated in the rural areas in western Tanzania and is typical of many villages of this kind, although the presence of a hospital might make it representative for the villages-with-some-services, and not for the very isolated ones.
1.5 Research methodology

Data for this study was collected during my stay in Ndala village in the western part of Tanzania in the period from 1992 to 1996. Literature research was done on this topic, communication with women in the village and with the local authorities began and information about the surroundings and the way of life of its villagers was collected by participant observation during the first year. Over the following three years, three rounds of fieldwork were performed and communication with the villagers continued. The first round of fieldwork was a pilot survey. Data was obtained by means of a structured questionnaire written in Kiswahili. Swahili and English are the national languages; the majority of the younger population is able to speak Swahili, but not always English. The elder generation especially, however, speak the mother tongue of their ethnic group (*Kinyamwezi*). Only a small minority of the villagers are able to speak English. All interviews were conducted in Swahili and my research assistants and I posed the questions. My research assistants were able to translate the questions into the local language. The pilot study contained a total number of 38 randomly selected households (a sample fraction of 10%), of which 15 were headed by a woman (nearly 40%) and 23 by a man. This is quite high for a rural area when compared to the figures of nearly 30% mentioned in the last Population Census of Tanzania, carried out in 1988 (Bureau of Statistics of Tanzania, 1992a). It was observed that only a minority of households were headed by women left behind due to labour migration of their husband. Data obtained by this fieldwork were not included in the analysis of this study, as these data were only aimed at exploring the research area.

A second round of fieldwork consisted of interviewing 120 households (at random) with a questionnaire written in Kiswahili (see Appendix 1 for the English version): 70 households headed by a male and 50 households headed by a female. These data constituted the basis for the analyses in our study (Chapters 4, 5 and 6). This second group of households was selected at random by choosing one household from a group of ten households. Entering the field, we passed nine households and choose the tenth and so on. Ndala village is a sprawling village and nearly half of the households are living in the centre of the village. Households in the centre were visited as well as households in the outskirts. We tried to cover the whole area of the village when selecting the households. Without previous notice and after receiving the kind permission of the Chairman of the Village Committee, we interviewed the women present at that time. If the women were not at home, we talked to the men as heads of household, but we insisted on addressing the questions to women. When nobody was home, we simply returned on successive days until the wife or female head was present. By doing so, the non-response was nearly negligible (1%). We succeeded after several attempts to visit all the selected households. All persons received us cordially and they were hospitable and cooperative. This might be attributed to our status as fellow-villagers and possibly to my status as wife of the village doctor.

A third round of fieldwork concerned the organisation of in-depth interviews in ten households headed by women. These households were selected purposively.

Most data for this research was obtained during the fieldwork period in 1994 and during my stay in Ndala village until March 1996. Information from after that period concerning developments in the study area regarding households and the people, their continuing efforts
to obtain money and the effects of their agricultural efforts were kept as up-to-date as possible through maintaining contact with others in the area. By obtaining information through letters exchanged with people in Ndala and with my research assistants Sharifa Njau and, until the year 2000, with Antonia Mattias, I was able to remain informed about many matters I needed to know during the final stages of my research project. Other key persons were also at my disposal including the Sisters of St. Charles Borromeo (who run the local hospital) and the wife of one of the hospital doctors. During their frequent visits to the Netherlands, I was able to acquire information about the most recent developments that took place in Ndala village.

1.6 Outline of study

Chapter 2 of this study deals with the concepts of 'female-headed household' and 'poverty'. In many studies, dealing with this subject the terminology applied is often not defined. To avoid inconsistencies, the units of analysis such as 'the household' and 'head of the household' and the concept of 'poverty' are analysed and described in order to be able to compare results with literature available on this topic.

Chapter 3 gives a broad outline of Tabora Region, where Ndala village is located. Before describing the research location, a general picture of the Tabora Region is provided. Ndala village is then described from the social, economic, geographical and religious perspectives. Some historical information is included to help understand the Ndala village of today. Information and data on the activities of women during the rainy season (the agricultural period) and the dry season in Ndala village are also presented. This chapter ends with a description of some of the characteristics of the inhabitants of this area, the Wanyamwezi. The description of the physical area and its inhabitants, in which and with whom this research was conducted, clarifies the context in which the people of Ndala village conduct their lives and under what circumstances they have to sustain their livelihood.

Chapter 4 presents the results of the study on the level of economic well-being of the categories of female-headed and male-headed households. The different components of the total household income, as an indicator of the level of economic well-being of female-headed households, are compared with that of male-headed households. The main sources of cash income are included in the analysis, such as salaries from paid employment, agricultural and non-agricultural income-generating activities and financial support from kin relations. In addition, sources of non-cash income are included, e.g. the value of the harvest of crops. Using the information on total household cash and non-cash income, an attempt is made to distinguish the level of economic well-being of female-headed households from that of male-headed households.

Supplementary to the data presented in Chapter 4, the analyses in Chapter 5 takes the types of female-headed households identified into account. The livelihood strategies of these households are analysed and compared for the different types of female-headed households as well as with those of male-headed households. The outcomes enable us to verify statements often made in literature, that female-headed households belong to the category of 'the poor'. The results also defeat the supposition that female-headed households are a homogenous group of households.
The comparison of household incomes as an indication of the level of economic well-being is one method of verifying the statement that female-headed households are poor; one can analyse the economic position of the different types of female-headed households compared to male-headed households. Another method is presented in Chapter 6. This method measures the level of material well-being of male-headed and female-headed households by the possessions of those households: in what kind of house do they live, what kind of furniture is in the house, what kind of possessions do they have, etc. With the help of these results, the level of material well-being of the types of households identified becomes clearer.

Chapter 7 tries to unravel the determinants of female household headship. An overview of the main determinants of female headship may improve our understanding of the decision taken by some women to maintain their household on their own and not to reside with a husband in a household (anymore). This analysis of the determinants is placed in the context of Sub-Saharan Africa, to contrast the studies on this subject performed in Latin America and the Caribbean, which differ in socio-cultural, economic and historical contexts. With data from the demographic antecedents, historical, colonial and missionary influences, economic implications, legal implications and the cultural legacy, it is possible to draw conclusions on the incidence and formation of female-headed households in Sub-Saharan Africa.

Chapter 8 concludes this study. It opens by comparing both methodologies used in this study, in order to see whether the outcomes of the methodology to measure the level of economic well-being and those used to measure the level of material well-being of households correlate with each other. Only then is it possible to present the conclusions about the level of economic and material well-being of female-headed households compared to those of male-headed households. Furthermore, the major findings are summarised and answers are given to the research questions posed by this study. This chapter closes by indicating the implications these study results bear on future research and policy.

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1 4 4

I plead guilty
That I have regarded my woman
As my property,
Because I paid the bride price
To her parents.

Echoes, Kundi Faraja

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