Women striving for self-reliance. Diversity of female-headed households in Tanzania and the livelihood strategies they employ
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The determinants of female headship in Sub-Saharan Africa

7.1 Introduction

The number of female-headed households throughout the developed and developing world seems to be on the increase. In the 1980s, between 15 and 20% of all households were headed by women in the United States, north-western Europe, the Caribbean, Latin America and Sub-Saharan Africa (Folbre 1991). Surveys conducted recently have indicated that incidences of female headship are increasing and percentages of female-headed households of 30 to 45% are now being listed for specific regions (Ponsen 2001 [for Honduras], Kromhout 2000 [for Suriname]; Safa 1999 [for the Caribbean]; Chant 1997 [for the developing world]; Mutoro 1997 [for Kenya]; Tellegen 1997 [for Malawi]; Driel 1996 [for Botswana]). Lower levels of female headship were supposed to be characteristic of most Asian countries. In Kumari’s study, households headed by unmarried women who remained single and formed a household appeared to be non-existent, as was the case of female-headed households due to divorce (Kumari 1989). Local laws, whereby women seeking a divorce must forfeit their religious affiliation, prevent women in Asian countries from dissolving their marriages (Buvenic 1997; Chant 1997; Folbre 1991). Otherwise, the erosion of the extended family system and traditional support networks prevent single mothers and widowed women from sustaining a livelihood on their own. More recent research, however, observed an increase in the number of female-headed households. Difficult economic conditions contributed to a rise in out-migration of husbands due to poverty, but also to a rise in the number of widows (Vecchio & Roy 1998). Vecchio and Roy (1998) and Kumari (1989) found that, due to the economic problems, poverty in rural areas often resulted in economic stress, and implied health problems for male heads (whether or not correlated with the drinking of beer), leading to premature deaths and a rise in the number of widows. Also in other south-eastern Asian countries, such as Cambodia, Vietnam and Laos the number of female-headed households is rising due to the many war
widows. In light of these facts, a shift in attention from male-headed households to female-headed households seems quite appropriate, because "this 'minority' household form may actually be in the process of becoming a major presence at a world scale" (Chant 1997: 3).

These global patterns of female headship are determined by a number of complex factors. Not much research has been performed on the determinants of female headship in Africa, while some important studies have been published relating to Latin America and the Caribbean (Safa 1999 and 1995; Chant 1999 and 1997). This chapter analyses the reasons why the incidence of female headship in Sub-Saharan Africa is relatively high and why women decided to stay unmarried in cases of unmarried female headship, or not to remarry in cases of divorce, separation or widowhood. The main question to be addressed is why some women do not opt (again) for the position as wife in a male-headed household. An overview of the main determinants of female headship might enable us to understand the decisions taken by women who maintain their own households. Conversations with some inhabitants of Ndala village, field observations and data obtained through in-depth interviews with female heads combined with research literature constitute the basis of this chapter.

One interesting study in this respect synthesised a range of factors that precipitate or inhibit the formation of female-headed households in the developing world (Chant 1997). Chant presented a range of possible factors determining the incidence of female headship in countries in the south, in order to stimulate more detailed comparative and systematic research on this subject. She also stressed the relative importance of different factors for different places. Chant's study, as well those of Safa (1999 and 1995) who also performed extensive research on female headship, were both focussed on the Caribbean and Latin America. This chapter aims the spotlight on Sub-Saharan Africa in order to counterbalance the literature on the aforementioned areas. There have been no studies on the determinants of the formation of female-headed households in Sub-Saharan Africa and this study tried to bridge the gap by presenting the determinants of female headship of households as revealed by the data obtained in a village in rural Tanzania, combined with extensive literature research. More general lines of thought are described as well as country, ethnic and individual-specific determinants. The significance of various factors as well as the context in which those factors became important in Sub-Saharan Africa and, more specifically, in East Africa, differ in some respects from those in the Caribbean or Latin America. The main differences between these regions and the situation in Sub-Saharan Africa are fourfold. Firstly, the economic development in Latin America and the Caribbean is different from that in most countries of Sub-Saharan Africa. The communities in the former regions have undergone a marked shift in economic activity from sugar production to export-oriented manufacturing (Safa 1999 and 1995). In most countries in Sub-Saharan Africa, the rate of industrialisation is not as high as in Latin America and the Caribbean (5 to 10% compared to 15 to 35%) (World Bank 1999). Only a small proportion of the working population in Sub-Saharan Africa performs wage labour in the production sector. A large part of the population practises agriculture as the mainstay of their occupation and a smaller part is involved in administration, small-scale trade or shop-keeping (Van Vuuren 2000; Bureau of Statistics of Tanzania 1992d). Secondly, and related to economic development, the rate of urbanisation in most countries of Sub-Saharan Africa is lower than in Latin America and the Caribbean. Less than 30% of the total East African population live in urban areas, compared to more than 70% in Latin America and the Caribbean (World Bank
The incidence of female-headed households appears to be higher in urban areas than in rural areas. Thirdly, men make up the majority of the sugar production labour force. Young women perform most manufacturing labour, which means that women have substituted men as the principal breadwinners. Fourthly, conjugal bonds are weak and unstable in the Caribbean as a result of consensual unions, which are traditionally very prevalent in this region. This has resulted in decreasing numbers of employed males, while employment opportunities in the manufacturing sector gave women greater autonomy and leverage within the household, thus raising women’s capability to reject marriage. At the same time, this situation has diminished men’s ability to fulfil their role as economic providers and has resulted in the ‘crisis of masculine identity’, marked by men’s concern about growing economic and social independence among women coupled with a simultaneous loss of their own bases of security and authority within the household (Chant 1999). Women’s resistance to marriage and men’s inability to provide for a family, combined with weak and unstable conjugal bonds, has resulted in larger rates of divorce, separation and lone motherhood and thus in more cases of female headship.

The cases of two female heads function as examples of the realities of marital life in Ndala village. The determining factors of female headship presented in this chapter have a general character which can be applied to most female-headed households. The addition of some specific marital experiences of individual female heads is included to counterbalance any generalisations inadvertently caused by this approach. At the same time, it is also possible to place the reality of their lives in a broader framework. Moreover, these cases emphasise that every woman and every man has her/his own experience of marital life and also her/his own reasons for marriage, divorce, separation and rejecting (re)marriage, regardless of general descriptions.

Mama Faudha is a widow aged about 30. She married in 1984 and she and her late husband had four children, two of whom have already died. Her husband died in 1991, when her eldest son was seven years. She comments: “I loved my husband. He took care of our children and me. He assisted me financially. On the question of whether she will remarry, she answered: “No, I will not marry again. I cannot give my heart to anyone else as I did to my late husband. Furthermore, you do not know if he will treat you well and give you a good life. I see things differently when I look around me at the marriages of my friends.”

Bibi Eva is an old woman. She married a carpenter in the 1950s. They had three children. He took good care of his family. Unfortunately, he died in 1959. In 1964 she remarried a Msukuma (a man from the ethnic group of the Wasukuma) and they had six children, of whom one died. “Life with him was very hard. Every night he came home drunk and battered me. I could not do anything right in his eyes.” After ten years of marriage, he just abandoned her, suddenly. “He was tired of this kind of life, tired of living in so much trouble. My children also told him not to come back.” Despite this experience, she continued: “I am a Christian and life is better with a husband than without.”

The determinants of female headship can be categorised into five sub-groups. These factors vary considerably across countries, regions and even between villages and families, but some generalisations can be made. These factors have a considerable influence on patterns and implications of female headship. The first group consists of demographic factors. However, demographic factors, such as relative levels of male/female mortality, population age structures and marital status cannot simply dictate the incidence rate of female headship. Distinctive historical legacies, many of which are related to the processes of imperial colonisation and
missionary activities form the second group of determinants. In certain areas of the developing world, levels of female headship are embedded into their historical experience and developments that modified the pre-colonial experience into patriarchal gender relations. Furthermore, economic development, with its implications at household level, seems to play an important role in determining the ratios of female to male headship and is taken as the third group of determining factors of female headship. The forced imposition of the monetary economy has affected the society as a whole in various respects, and individual households experienced dramatic changes in family life. The fourth group contains legal issues that complicate the formation of female-headed households, such as marriage and divorce legislation, legal aspects of land inheritance and property tenure. The proximate cultural legacy is taken as a fifth group of factors, as members of a society act within a certain cultural context. With data on the demographic antecedents in Section 7.2, the historical and colonial influences in Section 7.3, the economic context in Section 7.4, the legal setting in Section 7.5 and the cultural legacy in Section 7.6, it is possible to draw conclusions about the incidence of female headship in Sub-Saharan Africa (Section 7.7).

7.2 Demographic antecedents

Male/female mortality
Incidence and patterns of female headship are influenced by demographic factors. Differentials in male and female mortality, fertility rates, age structure and patterns of migration help to explain the percentage of female-headed households and also the large variations in incidence across countries. Differences in male/female mortality rates are often a direct result of war. In the aftermath of a war, female headship tends to be particularly high due to the absence of the men who have fallen on the battlefield. Several wars have taken place in Tanzania in living memory. In the middle of the 19th century, warfare both between chiefdoms and against Arab domination in Unyamwezi resulted in large numbers of casualties among the local population. Later, in the beginning of the 20th century, workers who the German Imperial forces enslaved on cotton plantations initiated an insurrection against the colonialists. The uprising, known as the Maji Maji revolt cost 75,000 lives. During the First World War, too, approximately 100,000 Tanganyikans perished during rape and pillage of the countryside by rival German and British armies, conducted in order to obtain the provisions necessary to feed their troops. In 1978, Tanzania was embroiled in a war against Idi Amin of Uganda, which took a heavy toll in human life. In Ndala ward there is even one village, where some of the survivors and victors retired after the cessation of hostilities, named after the capital city of Uganda, Kampala, to commemorate the glorious victory there. Many of these war victims were men, who left wives behind elsewhere, resulting in a rather unbalanced demographic structure within the locality.

Life expectancy
Life expectancy of males and females is another factor that causes differences in male/female mortality. There is a difference in the life expectancy of Tanzanian women and men of more than two years (49.0 years for women and 46.8 years for men) (NGO Policy Forum 2001). The census data of Tabora Region and Nzega District shows that of all household heads who lost
their spouses, 80% were widows and only 20% widowers (Bureau of Statistics of Tanzania 1992b). This explains the incidence of female headship due to widowhood, but age is not the only factor influencing mortality. Diseases or accidents are other mortality factors that cause a higher occurrence of widows or widowers. Although disease and accidents are more random than gender-differentiated life expectancy, they both influence the rate of widowhood and indirectly the incidence of female headship. An influenza epidemic caused many deaths under German rule. Sleeping sickness caused many male and female deaths during the period of the British mandate. In addition, AIDS has had and will continue to have considerable implications for the occurrence of widowhood. AIDS will be an increasingly important cause of premature widowhood in the near future. Furthermore, AIDS is causing a high mortality rate among middle-aged generations and is thus placing grandmothers with or without grandfathers in the position of household head. Most widows who head their own household in Ndala village lost their spouse due to old age or disease, frequently for sicknesses other than AIDS. During the period in which the fieldwork was conducted, the incidence of HIV-infected persons was relatively low compared to data available for the year 2000 (see Section 5.2.4).

**Fertility rate**

The fertility rate between 1995 and 2000 in Tanzania amounted 5.48 (UNFPA 2000) and the infant mortality figures recorded deaths of 138 males and 123 females per 1,000 births per year in the period between 1995 and 2000. Theoretically speaking, declining fertility rates result in a higher incidence of women heading their own household, as they have to support relatively fewer children. This also means that at a later stage in their lives they have fewer children who might take them into their household after divorce, separation or widowhood. The data in this study revealed that, on average, 5.54 children were born to women living in male-headed households, while the average for unmarried women who head their households was 4.73, and 5.43 for women who are currently divorced or separated and head their households, with an average of 5.62 applying to widows who now head their own household (see Table 5.3). This data shows that the fertility rate of unmarried female heads is lowest and the fertility rate of divorced or separated female heads is nearly the same as that of women within male-headed households. In many cases in Ndala village, divorce or separation took place after women had passed their reproductive age. For most women, divorce or separation meant the end of the childbearing period, while only a few had one or more children from a new partner with whom they were not married. Most widows in Ndala village lost their spouses after completing their families. It could be suggested that lower fertility rates may raise the levels of female headship, especially for unmarried mothers. A more reasonable explanation is, however, that unmarried female heads choose lower fertility rates. Raising only a few children is easier for them, as they have to do so alone and without a spouse. Since a low fertility rate can also be caused by female headship itself, the fertility rate probably explains only part of the female headship pattern.

1 Fertility rate is defined here according to the UNFPA and World Bank definitions: total fertility rate represents the number of children that would be born to a woman if she were to live to the end of the childbearing years and bear children in accordance with prevailing age-specific fertility rates (World Bank 2000a; UNFPA 2000). The fertility rate does not therefore represent the number of live births per 1,000 female population aged between 15 and 44.
Reasons for rather high fertility rates can also be found in Tanzania and in Ndala village itself. There are still substantial numbers of women whose economic activities are based in the household and this eases the task of child-rearing. A more important reason is that most of the women have little or no control over matters of family planning due to inaccessible or inadequate methods of contraception. The reliance on children as a source of social security in old age is another reason. A high infant mortality rate is probably the most crucial factor with regard to fertility rates. The number of children born to women is still determined to a large extent by the under-5-mortality, which is still relatively high in Tanzania (138 males/123 females per 1,000 births) when compared to less developed countries as a whole (87/88) or to the more affluent countries (13/10) (UNFPA 2000). Adolescent fertility is another aspect that influences the occurrence of young female headship. Female headship among young women is often associated with adolescent fertility, primarily when childbearing takes place out of wedlock. No data is available on the age at which women in Ndala village gave birth to their first child and thus no further information can be presented. The next case shows how mama Pili, an unmarried female head, was able to control her fertility.

Mama Pili was born in 1951. She has held the position of assistant-matron at Ndala Hospital since 1972. She lives in her own house, which she herself had built. She never married. She takes care of her old mother, her own two children and two children of her younger sister. In 1988, she had her first child with a teacher from the Teacher Training College who also fathered her second child. She receives financial assistance from him to help her with her children’s upbringing and she has a good relationship with him. She does not want to marry him nor another man, because she wants to take care of her mother. If she were to marry, there is a chance, as she said, “that that man will dispose of my money meaning I will be unable to spend it on my mother. You never know beforehand how your husband will turn out. Furthermore, I do not want any more children as I am now financially secure enough to give my two children a bright future and a good education. I like taking my own decisions regarding my own household, my own salary and my own family.”

Age at marriage
Women’s age at marriage is another factor influencing levels of female headship. Most women in Tanzania are accustomed to living in the homes of their parent(s) until they get married. The age at which women marry seems to be postponed in cases of their migration, education and/or employment opportunities. The tendency towards postponement of marriage is specific to Sub-Saharan Africa, but can also be observed in western countries (Mulder & Manting 1993). A considerable number of unmarried female heads in this survey attended formal higher education and obtained employment as a nurse in Ndala Hospital or as a teacher at the primary school. Most of these unmarried female heads had left their parent’s home and migrated to find employment in Ndala village. These women eventually established their own households; some live on their own in their own houses or houses belonging to the hospital or primary school, while others live with female workmates in their own room belonging to Ndala Hospital. Education and employment opportunities have caused the age at which these women marry to rise, due to indefinite postponement. For some women these opportunities meant the cancellation of their marriage plans. One unmarried female head interviewed in this survey intended to marry her boyfriend after completing her education as a nurse.

Mama Joyce found employment at Ndala Hospital. She was raised in Dodoma and migrated to Moshi to train as a nurse. After finishing her education, she migrated to Ndala village to seek employment in Ndala Hospital. Previously to living in her boyfriend’s house, she lived with her colleagues in a room in the house
of Ndala Hospital. She intended marrying during the dry period of 1996, but unfortunately the relationship with her prospective husband deteriorated due to misfortune and the marriage was not only postponed but cancelled indefinitely. At the time she was 30 years old.

**Age structure**

The age structure of the population is another factor that influences the number of female heads. Table 7.1 shows the age structures of Tabora Region (rural area), Nzega District (rural area) and Ndala village.

**Table 7.1**

<table>
<thead>
<tr>
<th>Age group in years</th>
<th>Sex ratio</th>
<th>Males Tabora Region as % of pop.</th>
<th>Males Nzega District as % of pop.</th>
<th>Males Ndala village as % of pop.</th>
<th>Females Tabora Region as % of pop.</th>
<th>Females Nzega District as % of pop.</th>
<th>Females Ndala village as % of pop.</th>
<th>Ferr</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 4</td>
<td>97</td>
<td>8.6</td>
<td>8.0</td>
<td>7.4</td>
<td>8.9</td>
<td>8.6</td>
<td>7.8</td>
<td></td>
</tr>
<tr>
<td>5 - 9</td>
<td>100</td>
<td>8.2</td>
<td>8.1</td>
<td>6.9</td>
<td>8.2</td>
<td>8.1</td>
<td>6.9</td>
<td>7.1</td>
</tr>
<tr>
<td>10 - 14</td>
<td>101</td>
<td>6.4</td>
<td>6.1</td>
<td>6.8</td>
<td>6.4</td>
<td>6.1</td>
<td>6.1</td>
<td>6.1</td>
</tr>
<tr>
<td>15 - 24</td>
<td>88</td>
<td>8.2</td>
<td>8.4</td>
<td>7.4</td>
<td>9.4</td>
<td>9.5</td>
<td>13.4</td>
<td></td>
</tr>
<tr>
<td>25 - 34</td>
<td>87</td>
<td>5.8</td>
<td>6.0</td>
<td>5.1</td>
<td>6.6</td>
<td>6.9</td>
<td>6.6</td>
<td></td>
</tr>
<tr>
<td>35 - 44</td>
<td>90</td>
<td>3.8</td>
<td>3.8</td>
<td>3.0</td>
<td>4.3</td>
<td>4.4</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>45 - 54</td>
<td>90</td>
<td>2.8</td>
<td>3.1</td>
<td>3.0</td>
<td>3.2</td>
<td>3.5</td>
<td>3.6</td>
<td></td>
</tr>
<tr>
<td>55 - 64</td>
<td>104</td>
<td>2.2</td>
<td>2.4</td>
<td>2.5</td>
<td>2.2</td>
<td>2.3</td>
<td>2.9</td>
<td></td>
</tr>
<tr>
<td>65+</td>
<td>120</td>
<td>2.6</td>
<td>2.5</td>
<td>3.1</td>
<td>2.2</td>
<td>2.2</td>
<td>2.8</td>
<td></td>
</tr>
<tr>
<td>Total mean</td>
<td>97</td>
<td>48.6</td>
<td>48.4</td>
<td>45.2</td>
<td>51.4</td>
<td>51.6</td>
<td>54.8</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Census 1988 (Bureau of Statistics of Tanzania 1992b).*

In general, a relatively larger part of the population in the rural areas of Tabora Region is female (51.4% females and 48.6% males in 1988). For Ndala village the proportion of females in the total population is even larger (54.8%), mainly due to the contribution of the 15 to 24 year old group. This group also includes females enrolled at the Teacher Training College and novices at the Noviciate of the African Sisters who reside in Ndala village for at least three years. Table 7.1 also shows that the sex ratio for the age groups between 15 to 54 years is below 100, which means that the number of females exceeds those of males. The difference in these age groups is explained by male migration to other areas in search of work. The higher sex ratios of age groups above 55 years can be partly explained by the retirement of such journeymen to their native village, as 55 is the usual age of retirement in Tanzania. The fact that the age groups of marriageable people comprise more women is a demographic antecedent for the incidence of female headship. These age groups contain divorced/separated female heads or unmarried female heads rather than married women who head their household in the absence of their migrant spouse. The data of Ndala village showed that there were very few married women left behind by their husbands due to labour migration, a matter dealt with in more detail in Sections 3.4.4 and 7.3. In most cases, the husband migrates with his wife and family in search of work but, in some cases, husbands just left in search of work and simply never returned to their wives, thereby increasing the rate of separation by default. The case of
*mama* Agatha shows that labour migration was the cause of her decision to stay unmarried for the rest of her life.

*mama* Agatha is a teacher aged 45. She is an unmarried woman. She has had a boyfriend who promised to marry her and they were once engaged. Her boyfriend was offered an opportunity to migrate to Europe to work for four years and they were going to marry upon his return. *Mama* Agatha waited all those years for his return with great expectations of the agreed marriage. Finally, he returned home. He told her: “Sorry, I am not going to marry you”. *Mama* Agatha asked him what the reason was that he had changed his mind. He answered her: “That is my decision and also the decision of my parents” and did not inform her about the underlying reasons. She was extremely disappointed and angry and decided never to trust a man again. “I don’t like boys anymore as you cannot trust what they say. He let me wait for many years without communicating and then he discards me as if I am dust”, she said. Since then she has not been involved again in a relationship with a man.

*Sex differences in marital status*

Some other figures from the Census 1988 are also interesting in this respect. Table 7.2 presents data on the amounts and proportion of males and females of widowed, divorced, separated, married and single people for Tabora Region, Nzega District and Ndala village. The category of single people contains unmarried people of 10 years and older.

Women constitute the majority of the groups of divorced or separated people and widowed people. This confirms the theory that women (as opposed to men) are unlikely to remarry after divorce, separation or death of the spouse. The group of single people contains relatively more males, some of whom will probably marry at a later date, some who run their households on his/her own and some who are still in age groups below the legal age of consent for marriage, which is 15 in Tanzania. Table 7.2 also shows that 7% of the total population (of 10 years and older) of Nzega District, in which Ndala village is located, are divorced or separated people (male as well as female), while 3% of the total population has lost his or her spouse. The data for Ndala village was collected in 1994, while the data from Tabora Region and Nzega District dates from the 1988 Census records. The data on Ndala village shows that 36% of the total population were married couples while the percentage of divorced/separated people was 13%. This might point to a tendency in Ndala village in which marriage is becoming a less attractive alternative to staying single, whether or not after divorce, separation or widowhood.

**Table 7.2**

<table>
<thead>
<tr>
<th>Category of marital status</th>
<th>Tabora Region</th>
<th>% of total</th>
<th>Nzega District</th>
<th>% of total</th>
<th>Ndala village</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married people</td>
<td>45%</td>
<td>55%</td>
<td>50%</td>
<td>45%</td>
<td>55%</td>
<td>52%</td>
</tr>
<tr>
<td>Div./sep. people</td>
<td>34%</td>
<td>66%</td>
<td>6%</td>
<td>34%</td>
<td>66%</td>
<td>7%</td>
</tr>
<tr>
<td>Widowed people</td>
<td>20%</td>
<td>80%</td>
<td>4%</td>
<td>18%</td>
<td>82%</td>
<td>3%</td>
</tr>
<tr>
<td>Single people</td>
<td>57%</td>
<td>43%</td>
<td>40%</td>
<td>57%</td>
<td>43%</td>
<td>38%</td>
</tr>
</tbody>
</table>

*Source: Census 1988 (Bureau of Statistics of Tanzania, 1992b).* *Total population of 10 years and over.*
**Change in marital status**

Let us compare this data with the change in marital status for Tabora region between 1978 and 1988 (Table 7.3). The proportion of married people in Tabora region increased by 14%. In 1988, half of the population of Tabora region was married, compared to 36% in 1978. Nothing in the 1978 Census (Bureau of Statistics of Tanzania 1978) indicated that the increase in the numbers of married people, during the ten years until the Census 1988, was caused by large numbers of 5 to 14 year olds entering the age group of 15 to 24 years old in 1988 and thereby being a potential source for the increase in married people shown in the latter census. The sections of the population with most married people are the age groups between 15 and 44 years (which remained stable and showed only a 0.6% decrease) and 45 and 64 years, which decreased over the same period by 1.3%. The increase in married people in this period can therefore not be ascribed to a relatively large population growth in any one specific age group. The proportion of single people decreased by 20%, while the proportion of unmarried females decreased more than that of unmarried males (21% compared to 17%). These figures probably indicate that women were younger when they married. The larger proportion of married people, however, has also led to more frequent divorces and separations. The proportion of divorced or separated males is, in the first instance, smaller than that of divorced or separated females and, secondly, it decreased less than the proportion of divorced or separated females (3% compared to 5%), indicating that males remarried more often than females after a divorce or separation. Data obtained from fieldwork in Ndala village in 1994 show that the percentage of married females is rather low (34%) and the percentage of divorced or separated females is rather high (17%) when compared to the data from the Tabora Region in 1978 and 1988. This means the total percentage of married people in Ndala village is comparatively low compared to the same data in 1988 (36% compared to 50%). This also shows that a relatively large proportion of divorced or separated people fall in the category of people aged 10 years and over in Ndala village, compared to the data of Tabora (13% compared to 6%). In conclusion, this data confirms the tendency, of women in particular, to pursue their own lives without further interference from a husband.

**Table 7.3**

Percentage distribution of population of 10 years and over by marital change: 1978 compared to 1988 (Tabora Region) and 1994 (Ndala village)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Single people</th>
<th>Married people</th>
<th>Div./sep. people</th>
<th>Widowed people</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tabora region</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1978</td>
<td>Males</td>
<td>100</td>
<td>64</td>
<td>34</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Females</td>
<td>100</td>
<td>55</td>
<td>39</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>60</td>
<td>36</td>
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<td>Males</td>
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<td>Females</td>
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<td>Ndala village</td>
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<td>Total</td>
<td>100</td>
<td>45</td>
<td>36</td>
<td>13</td>
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*Source: Census 1988 (Bureau of Statistics of Tanzania, 1992b).*
To summarise the demographic data, the life expectancy of women in Tanzania is higher than that of men, there are more women in certain age groups, the percentage of married men compared to that of women seems to be higher and the rate of divorce/separation has increased. This data merely confirms the tendency of women to set up their own household as a single woman or after divorce, separation or widowhood, rather than explain the pattern of female headship. This demographic data reveals only general information on which the incidence of female headship can be founded.

7.3 The historical and colonial legacy

The relatively high levels of female headship characteristic of Sub-Saharan Africa also partly reflect the impact of imperial colonisation. The European colonisation of Africa varied considerably from region to region and sometimes even within the same region, but left an indelible imprint on people’s lives. During the colonial period, a small elite used its political and economic power to mould African patriarchal structures to its advantage, often weakening women’s status. This section analyses the colonial period in Tanzania and the colonial policies, in order to find determinants of female headship and it describes the degree to which these policies have influenced the status of women. Two specific policy items are examined here, i.e. labour migration and the production of cash crops. Besides these policies, Christianity also brought with it elements (such as education) which encouraged or helped women to set up their own households, but at the same time it imposed restrictions on women with regard to living without a husband. This dichotomy is described at the end of this section. Although each country/region has its own specific colonial legacy, most of the influences of colonialism as described in this section have a more general character and are more or less applicable to other countries in Sub-Saharan Africa being involved in the same colonial history.

7.3.1 The colonial period in Tanzania

The colonial period started in 1890 when Tanganyika became a German protectorate. The Reichstag, the German Parliament of the day, was unwilling to allocate much money and wanted Tanganyika to be self-reliant wherever possible. However, they did invest in the construction of the first railway-line from Tanga to Moshi. Furthermore, they stimulated the cultivation of cash crops, such as coffee around Kilimanjaro and sisal elsewhere. In a short time they succeeded in constructing 40 flourishing sisal plantations, which produced the most important Tanganyika export products for many years. The Reich also introduced the cultivation of cotton, first at plantations, but later they encouraged small farmers to cultivate cotton on their own fields. Especially the area south of Lake Victoria appeared to be favourable for the cultivation of cotton and this area became the centre of cotton production.

The Versailles peace talks put an end to the German administration when the Supreme Council conferred all of German East Africa to Britain. During the war, the Germans were initially victorious, defeating British forces (from Uganda and Kenya) at Tanga in November 1914, but the tide soon changed and the German army was pursued by the British troops for many years, but without being entirely defeated. Tanganyika was placed under British mandate
by the League of Nations. The Germans abandoned all their claims to East Africa. In contrast to the German Reich, Tanganyika was not an important colony to the British. Investments were not forthcoming and together with other factors, such as diminishing prices for export products and the world crisis, Tanganyikan agriculture suffered considerably during the 1920s and 1930s. During the Second World War, the production of rubber and sisal was stimulated as well as the production of food crops for labourers at these plantations, but also to feed British troops garrisoned in East Africa. They dictated the cultivation of maize instead of millet. After the Second World War Tanganyika was supervised by the United Nations with the aim of developing it towards self-government and independence. In 1961, Tanganyika became independent and one year later it became a republic. In 1964, Zanzibar joined the republic and the United Republic of Tanganyika and Zanzibar (Tanzania) was born.

7.3.2 Colonial policies

The alteration of the status of African women has to be understood within colonialism’s impact on the social structure of African society as a whole. Two core colonial policies are identified here as having had an impact on African society as a whole. Firstly, colonialism often resulted in a differentiation of social and domestic labour through forced labour migration to the colonist’s plantations. Secondly, they introduced the production of cash crops on a large scale, which was accompanied by a confiscation of all land and productive resources and the reallocation thereof under real contracts granted under the seal of the Empire.

- Forced labour migration

The Wanyamwezi peoples had their vast experience, knowledge and disciplined labour from the arduous caravan routes (see Chapter 3). The German administration appeared to have recognised the value of this and when the caravan trade declined, they enslaved them on the sisal plantations in the north-east of Tanzania. The Wanyamwezi also constituted most of the casual labour force in Dar es Salaam. “They formed a labour aristocracy during the German regime, receiving the highest wages and other concessions” (Kerner 1988: 162). Labour migration continued under the British system of indirect rule. The imposition of a ‘head tax’ by the colonial power, the British King, and the development of the cash economy forced men into the labour force to earn necessary cash (Lugalla 1995b; Itandal 1992; Koda et al. 1987). “Households were economically forced to release some members of the family to seek wage labour in order to meet subsistence needs, due to the decreasing capacity of the households to produce enough to cover reproductive costs with the land and other means of production at their disposal” (Bryceson & Mbilinyi 1980: 101). In eastern Africa, young men were the first to accept paid employment on plantations. This sex-selective out-migration meant that women and children were left behind. The lower minimum wages for women compared to men, one of the colonist policies, did not stimulate out-migration of women (Creighton & Omari 2000; Kilbridge & Kilbridge 1990; Koda et al. 1987). These women remained at home, because patriarchal authority and a culture of female subordination denied them opportunities for paid employment (Giblin 2000). Men who left their wives behind and who feared they would misbehave, relied on social constraints provided by watching neighbours and relatives as well
as on the cultural restrictions maintained by ‘traditional’ notions of respect and obedience (Hodgsons 2000; Hodgsons & McCurdy 1996).

Male out-migration meant that wives and children were left behind and had to manage the household in the absence of their husbands and/or young male family members. During the period of male migration to the plantations in the north-eastern region of Tanzania, life on the open plains was difficult, as droughts and the lack of male labour harmed and impeded the natural agricultural processes. Women, however, cultivated the fields, performed all household tasks, proved they were more or less capable of coping with the situation and learned to head the household on their own, with or without remittances from their husbands. This process helped women to gain a degree of independence. They learned new skills and had the opportunity of developing their capacities without direct male dominance. Although nowadays labour migration of husbands without their families does not occur often in Ndala village, it was labour migration that helped women to prove they were able to maintain their households on their own without interference of a husband. As such, the period of labour migration has offered women the opportunity to experience self-sufficiency, increase their self-confidence. As heads of their household after a divorce, separation or widowhood, women might also experience this kind of freedom. It is remarkable that most of these women do not opt to remarry (Chant 1999; Safa 1995) and are satisfied with their status as female head. The case of *mama* Sophia illustrates some of these aspects.

*Mama* Sophia is a woman born in 1957. She married in 1984 with a Nyamwezi man who was at that time employed at the office of the ruling party, the *Chama cha Mapinduzi* (CCM), in Ndala village. He was fired after he was found guilty of fraud. After this incident, he left Ndala village and went to Dar es Salaam in search for labour. “He just left, without the intention to come back and to fetch his family. I do not regret that, however, as I have already obtained my own sources of income.” They had four children, the youngest being only three months when her husband left her. She had a fifth child by another man. “I have not heard from him since he left. I would not want him to return anyhow because I am afraid of the risk of AIDS. This life suits me better, without a husband I mean, as I am not restricted in my movements now. I can take my own decisions. I prefer it this way. The risk of remarrying is that I will be bound again to a husband who treats me badly. He might drink or beat me. I am afraid of that. In this village all the husbands drink too much.”

Another consequence of labour migration was marital instability, even when the period of labour migration was not preceded by an era of familial stability. Warfare, instigated by the European imperial forces and aimed at establishing and securing their rule (see Chapter 3), had already affected kinship and gender relations. They caused the dispersal and scattering of family groups. The absence of many men and the isolation and insecurity of women who remained at home in the villages caused many problems and tensions in family and marital life (Bryceson 1999b; Safa 1999; Mung’ong’o 1998; Lovett 1994; Mbilinyi 1989; Bryceson & Mbilinyi 1980). Divorces or separations have given some men and women an escape from their marital problems (Abrahams 1989 and 1977). The relatively large proportion of divorced or separated people in Ndala village, but also in Tabora Region as a whole (see Tables 7.2 and 7.3) and especially the larger proportion of females who were divorced or separated, show that women are increasingly taking more control over their own lives and are increasingly able to secure themselves from any marital difficulties by setting up their own households in cases of divorce or separation initiated by their husbands. Otherwise, women themselves take the initiative to file for divorce or separate from their husbands, empowered by their ability to
manage a household on their own. Some other women, such as women in male-headed households who are experiencing marital problems, found strategies to increase their economic and social autonomy by renegotiating labour obligations and marital and social household relationships. Autonomy does not imply complete independence from men, rather it suggests that women are willing and able to control their own resources, and therefore have a greater voice in the household than women who look to men as the main source of support and authority (Safa 1986: 2). Other women were unable to escape their marital problems and still have to cope with them, like men. Swantz described this as follows: “Still for others, life continues as a hardship along with the determination to live through the struggle” (ibid.: 150).

- **Production of cash crops**

The out-migration of young men had a negative effect on the agricultural development of Ndala village and its surroundings. Massive depopulation of the indigenous rural labour force resulted in decreased acreage of land being cleared and cultivated, by whatever means, and less cultivation requires less clearing of bush. Consequently, this meant that cleared land close to dwellings reverted to bush and incidences of sleeping sickness, malaria and the menace of predatory animals increased. These developments brought famine and shortages and the women and children left behind were most affected in the sense that they had to bear the real costs of reproducing the colonial labour economy (Kerner 1988: 163; Konter 1977). The production targets of the British administration in Tabora Region were meant to meet this situation. The British stimulated the cultivation of cash crops by introducing the Groundnut Scheme, a forerunner of the Tobacco Scheme in the post-colonial period. The introduction of cash cropping changed the existing domestic division of labour. In pre-colonial societies, women made major contributions to the production of food crops and appeared to have had access to the products of their labour. In areas, however, where cash cropping was introduced and where women also made major contributions to these crops, the production of cash crops became a man’s domain (Mullings 1976: 247). One of the first to recognise the loss in economic status of African women was Boserup (1970). She described how Europeans decided that cultivation by men was superior to that of women: “Virtually all Europeans shared the opinion that men are superior to women in the art of farming; and it then seemed to follow that for the development of agriculture male farming ought to be promoted to replace female farming. Many Europeans did all they could to achieve this” (ibid.: 54). Women’s labour became inferior and they did not produce the cash required to enter the monetary economy as men did. They were bound to the domestic group.

The practice of land allocation was also a sign that colonial policies tended to reinforce male supremacy and thereby underestimate the productivity of women. In the colonial society system, only the Empire possessed the rights to the freehold tenure of land claimed in the name of that Empire. Those planter colonists, who possessed landlord rights under chattels real contracts with the crown, supervised that land and were able to assign ‘ownership’ of land in the sense of private property to their tenants. In practice, only men inherited land under British law and this affected the way in which landlords issued tenure rights to the indigenous peoples. Assigning land to male persons in this way meant that women were categorically disadvantaged. This type of colonialism had a retarding effect on the status of women (Chant...

7.3.3 Christianity and education

From several points of view, western observers regarded the advent of European colonists as a positive event for African women. They brought western Christianity and started with schools to educate the African people (Omari 1989; Swantz 1978; Nolan 1976). Regarding the area in which Ndala village is located, Nolan (1976) writes: “Schooling was in many parts of East Africa the means by which a permanent community of interest could be identified and Christianity came to be closely associated with education in many areas” and “… with schooling went a whole range of new attitudes towards the outside world, health, literacy and manual skills” (ibid.: 225). One of the revolutionary characteristics of mission schools was their availability to any pupil without conditions of kinship or initiatory tests and their open explanation of new skills. This explained their eventual popularity. Many girls were able to attend the schools, a remarkable feature in the beginning of the 20th century. Christianity attracted girls, in particular, as it encouraged them to refuse to marry polygamous husbands as extra wives (ibid.: 226). They came to learn about religion, but did not attend classes of reading and writing. In this way, Christianity and education would lift them from the burden of polygamy and forced marriages and also from the toil of agricultural labour (Larsson 1991; Omari 1989). Nowadays, at the level of Tanzania as a whole, 67% of the male young people and 66% of the female young people attend primary school; and of those 78% and 84% respectively attain the last year of primary school. Of the total population of Tanzania 16% of the males and 34% of the females are illiterate, which is relatively low for East Africa (UNFPA 2000).

Colonialism and missionary activities that began during the colonial period really influenced the structure of Tanzanian society as a whole and the status of women in particular. Safa described the reinforcement by the Roman Catholic Church of civil authority and male patriarchy that undermined the status of women (Safa 1995: 47). Chant (1999) emphasised the ideological and pragmatic role of the Roman Catholic Church in encouraging women to marry and to remain married in spite of difficulties with their spouses. However, the establishment of schools and making education available to the people, girls and women included, influenced the status of women positively in three different ways. Firstly, it gave women the experience of being educated to the same level as their male counterparts and, in this respect, to be more equal to them. The Roman Catholic Church played in this process an innovating role in offering women new opportunities as regards learning and leadership and considering the equal value of men and women. Secondly, for some of the women, primary school education meant a first step towards a professional career as some were able to attend further education and obtain employment. Thirdly, in the case of Ndala village the influence of the missionaries on primary school education was considerable and this meant that Christian norms and customs were taught as a vital part of that education. Missionaries (and the establishment) preached in favour of marriages between a woman and one man, as the Roman Catholic Church rejected polygamous marriages. Values, such as love and respect between partners as a basis for
marriage, were preached and beating one's partner did not fit in this kind of marriage. These norms and values functioned as a resource upon which women and men were stimulated to act.

Apart from these more direct influences on women's status, religion and education also had an indirect influence on women. As an ideology, religion gave women power and rights in the household domain and even control outside the house. Education made women more conscious and more self-assured in the long run. Their sense of 'self' was addressed and they have learned to take their own decisions. Some women might have drawn strength and power from this resource to choose their own marriage partner and to resist forced marriages or even to reject marriage completely. The effects of this empowerment process can be most easily observed in the younger generation, as they had the best opportunities compared with their ancestors. The group of unmarried female heads in Ndala village is the best example. Many of these women were given the opportunity to attend formal education and to obtain employment. They were able to take the decision to stay unmarried or to postpone marriage and to arrange their own lives. Education empowered these women at a personal level to take control over their own lives (Rowlands 1998 and 1997; Afshar 1998; Koda 1995; Young 1993; Larsson 1991). In addition, at the level of close relationship between husband and wife, religion and education functioned as a basis for women to develop coping strategies to deal with male dominance in the household and within farming relations. Women are not passive subjects who naturally endure male dominance but they resist it as active agents who use it to safeguard their own welfare. Some women found ways to avoid it by rejecting marriage, as unmarried female heads did in Ndala village. Others who had experienced it in one marriage refused to remarry following a divorce, separation or widowhood. Some found solutions within marriage, while others are still searching for coping strategies to enlarge their influence in household relations.

As a religious ideology, Christianity influences the lives of religious people in Ndala village to a certain degree in that it offers guidance to the people who wish to live their lives according to Christian norms and values. A marriage between husband and wife who assume the responsibility for the (Christian) education of their children is the family form as intended by those religious principles. Furthermore, a marriage is supposed to last until death parts the spouses and according to Christian norms and values, divorce or separation is not an option for marital instability. Female household headship by unmarried mothers is therefore frowned upon and not stimulated. In such a religious environment, which started in Ndala village with the establishment of the Mission of the White Fathers in 1896, other religious communities also developed, such as the Pentecostal Church. Alongside the Christian Order settlements, to which nearly 40 to 50% of the population of Ndala village belong, nearly 30% of the population is Moslem. Taking these facts for granted, this study showed that Ndala village has large numbers of divorced, separated people and unmarried mothers, whether or not heading their own households. It could be expected, however, that if a large majority of the population of Ndala village lives according to chosen norms and values, this will lead to the existence of only a few other satellite household or family forms, in which men and women do not live together in holy matrimony. On the other hand, it can also be expected that such a large section of the population who profess to abide by Christian norms and values, will have a rather intolerant attitude towards households or families that deviate from Christian ideals.
However, this kind of attitude is not overtly visible in the village community, although those deviant families or households were not fully accepted either (see also Section 7.6).

7.3.4 Dichotomy between Christian and traditional values

A divergent contrast, therefore, can be observed between Christian norms and values, as professed by the religious community of Ndala village, and the consequences of these norms and values on everyday life. Two reasons can help to explain this divergence in the Ndala community. The first reason refers to the Wanyamwezi as people who have remarkably open minds, due to their long history as caravan traders and labour migrants. They were not confined to a single area for economic survival, but were journeymen by trade and even, one could say, by culture. During these journeys, they were regularly exposed to cultures, traditions and habits of other ethnic groups. Throughout their cultural history, the Wanyamwezi have formed collective relationships with the various traditions of ‘the others’: the Portuguese, the Omanis of Zanzibar, the Mtambalika, the Mpangalala and the British. They have frequently learned to take from other cultures those parts that were most compatible and beneficial to their own and, over time, integrate those together to create an ever-changing, and most of all flexible, collective cultural identity. A mixture of these traits amalgamated to form the culture of the Wanyamwezi and their attitude towards other groups and people was the basis for their openness, tolerance and acceptance of differences between them and others – whoever that may be. They have learned to accept different situations and people and have developed into a generally tolerant people (Rockel 2000; Abrahams 1981, 1967 and 1966; Rothlach 1975; Gottberg 1971; Unomah 1970; Roberts 1968). The gap between the profession of Christian norms and values and applying them in everyday life may be explained by their evident open-mindedness and toleration of other ways of life.

The other reason for the gap between norms and daily practice relates to the context in which missionary activities started in this area and has to do with the motivations for becoming a Christian in those days. Before the arrival of the Europeans, the Wanyamwezi were organised into a number of small but autonomous chiefdoms ruled by watemi (singular mtemi). The mtemi was the political as well as spiritual leader of his people. Aided by his privy council of elders, he formulated state policies and made important state decisions. It was his duty during times of prolonged drought to divine the causes, offer the necessary sacrifices to the gods and ancestors and summon ritual performers to invite the rains through prayer. He opened the agricultural year and guarded the state grain reserve. This reserve came from the harvest of his personal farmland, from tributes in grain paid to him by every inhabitant of his kingdom, as well as from the harvest of farmers in his kingdom that cultivated part of their crops in the name of the mtemi. By means of the centralised accumulation of agricultural produce, the mtemi was able to feed his courts’ guards, a standing or professional army and state visitors. In addition to these state duties, he also compensated people who had suffered losses of grain due to natural disasters or who simply came to him seeking alms or assistance. The traditional system rested on two central pillars. The first was the mtemi, who was the personification of the community spirit existing among the Wanyamwezi and who formed the link between the living and the dead. The second, the tribute system, formed the basis for the functions of the
*mtemi*, and was to provide a reserve from which any member of the community could draw if shortage of food occurred (Konter 1974; Unomah 1970; Abrahams 1966).

After the adoption of British indirect rule over Tanganyika in 1925, colonial policies soon dismantled *Nyamwezi* traditional systems. New kingdoms were charted and registered and a large number of *watemi* who had been previously recognised as traditional rulers were either forcibly eliminated or reduced to the rank of sub-chief or headman. The colonial order imposed a prohibition on the traditional customary-law tributes, thereby weakening the autonomy of the traditional *watemi* order, many of whom no longer had any income and could not provide for their people's needs. During food shortages, as occurred in Tabora province in 1925, the colonial regime imposed famine-inflationary prices on the little food they provided, instead of directly distributing any relief to the people (Bennet 1971; Unomah 1970). The prohibition of customary laws soon weakened the traditional chiefdom and thus undermined the loyalties the old order could call upon.

This social change, which was also evident in Ndala village, facilitated religious innovation (Nolan 1976). Christianity attracted many people during that time. Becoming a Christian was undoubtedly motivated by hopes of sustenance and personal gain. For the locals, the missions were providers of hope, education, religion, health and assistance in times of food shortages or protection from violent Europeans in times of trouble. Some believed that by becoming Christians they were doing the missionaries a genuine favour. They expected gratitude and material compensation. Others regarded Christianity as a societal order that might be joined and abandoned again when one grows tired of it. Many people were attracted to Christianity because they perceived it as good, because the missionaries were benevolent and because the fathers were not as bad as the Germans and British (Nolan 1976).

Adopting Christianity involved the rejection of elements of the indigenous religion, such as ancestor worship and sorcery (Itandala 1992; Tcherkézoff 1987; Konter 1974; Abrahams 1967). Abrahams found that relatively few locals were practising Christianity in the eyes of the missionaries. A total conversion to Christianity, including the rules of behaviour demanded by the mission regarding sexual relations, marriage and alcohol, and a total abolition of the indigenous belief system appeared to be very difficult for most locals. Tcherkézoff (1987) referred to this in his analysis of the hierarchical structure of values in *Nyamwezi* society. According to him, societies are characterised by a hierarchical structure of values, e.g. ritual and religious values, between which contradictions may exist. Individuals give meaning to these values through their specific position in the society and at a certain point in time. A specific position or a certain point in time might cause a dichotomy between the ritual and religious systems (Tcherkézoff 1987). This dichotomy still exists in Ndala village today. According to one of the White Fathers in Ndala village, families who converted to Christianity still make ritual offerings to their ancestors on various seasonal occasions. Offerings are usually made at fixed points in the agricultural cycle, e.g. planting and harvesting, or at social events such as marriages or births. Most of these offerings are made at the homestead of the offerer and placed at shrines in the form of small huts, ranging from about two or three feet in height, erected for one of the ancestors.

In conclusion it is, firstly, difficult to estimate the extent to which present-day beliefs are part of the indigenous religious heritage and how far these have been influenced by Christianity. Secondly, motives for converting to Christianity were also determined by
considerations of personal merit, material gain and survival, and not solely by hearing the word of God, being saved or learning how to pray (Nolan 1976). Most people prefer to make use of both services rather than to place their faith in only one of them. The dichotomy between Christian rules of behaviour regarding marriage and sexual relations and the fulfilment of these rules in the practice of every day life can be placed within this context. The dichotomy in the religious beliefs of many Wanyamwezi is reflected in their ambiguous way of life, in that not only the pure Christian norms rule their lives, but also part of their indigenous religious heritage.

7.4 Economic considerations

A country’s economic development seems to be a determining factor in the frequency of female headship. The significance of the household as a unit of production has changed and, consequently, gender relations within the household have shifted as well. A revision of the structures of patriarchal governance has resulted from this process and women constantly assess their role in the domestic arena. In Tanzania, as well as in other countries of Sub-Saharan Africa, production relations changed within the household, due to socio-economic developments. Although each country has its own distinct economic history, there are some general trends concerning the incidence of female headship of households. This section first examines the relationship between macro-economic level development and the frequency of female headship. Secondly, it examines economic considerations of women at the micro level when becoming head of their household.

7.4.1 The macro-economic level

Women’s economic contribution

Chapter 2 dealt with economic development in Tanzania, and it concluded that the economy transformed from a subsistence-based economy – in which subsistence production of crops for the household was central – into an individualised cash-based economy in which wage labour or earning money by performing income-generating activities became indispensable for the household’s survival. Economic crises resulted in restructuring and structural adjustment policies. Although these policies had severe effects on women, at the same time they increased the importance and visibility of women’s economic contribution to the household. Women as well as men were forced to seek additional household income to offset the rising costs of living brought on by the structural adjustment policies. Women sought alternative sources of income through wage labour, the informal sector and/or the intensification of agriculture. These ‘coping strategies’ developed by women during these times of crisis have now become embedded in their daily lives (Bryceson et al. 2000; Afshar & Barrientos 1999). By entering the money economy in search for cash, more women were able to buy the family’s necessities that could not be obtained from the farm, either through the exchange of farm products or with the money provided by their husbands.

The primary school provided wage employment opportunities to those living in Ndala village. The Teacher Training College, the Mission and the local hospital all employed local
people. The latter is a particularly important provider of wage labour: 120 persons were employed in 1994 in different departments varying from patient wards, the Out Patient’s Department, the Technical, Laundry and Domestic Departments, each of which requires specific skills. The data of this study revealed that 15% of all households had one or more members employed at Ndala Hospital in 1994, equally divided between male-headed and female-headed households. Employees with higher education, such as nurses, medical assistants, migrated to Ndala village from regions further away. The largest group of employees were local people and one-third were more highly educated employees from outside the community. The labour market gives Ndala village a very specific position regarding levels of employment opportunities. This special position has to be reviewed in comparative research, as the presence of Ndala Hospital makes this study area rather unique.

The survey has shown that women increased their economic contribution to the household by seeking out additional sources of income. The individual production systems of husbands and wives became separated from each other. Relationships between members of a household are no longer based on a ‘pooling’ of resources (Bryceson 1999a and 1999b). Instead, members now have their own sources. Women gained economic status by determining the distribution of their own income and consequently their economic dependence upon men decreased. In this way, women found ways to make ends meet and subsidise their own expenses for daily needs. The ability of women to determine matters relating to their own income from their income-generating activities gives them a certain degree of economic autonomy, which they did not have before. The enlargement of their own economic input, in addition to that of their husbands, is of great importance to them and raised their status. It not only gave them the potential for greater economic independence, but empowerment as well (Afshar & Barrientos 1999; Afshar 1998). Having control over their personal cash income increased their economic value and bargaining power within the household, causing a shift in household gender relations. From a female point of view, the empowerment of women might help, or have helped them, to become free from patriarchal relations of dependency at household level (Omari 1995: 219). Their increased economic contribution to the household might provide more authority and self-esteem in the family, and this might give them a basis on which to resist male dominance in the household (Safa 1995: 110-1). This change in gender relations should be viewed as a positive contribution towards a better life and more harmonious relations between husbands and wives. In some cases, however, women’s efforts to increase their economic contribution to the household lead to an increase in marital tension. From the male’s point of view, they feel that their patriarchal control is under threat. The fact that women are also controlling the economic sphere and cash income can result in a perceived assault on a man’s self-esteem. Bryceson (1999b) found that women’s freedom to spend their money is still a source of resentment for many men and increases the likelihood of domestic violence.

**Influences on the marital status of women**

The changing balance of power at household level means a change in the social system. Authority patterns between husband and wife might be altered as a result of this balance of power (Jambiya 1998). Wives as well as husbands endeavour to adapt to the new division of power relations. Wives in male-headed households gained more freedom in their economic
decisions and became less dependent on their husbands’ money. They do not now have to ask him for money all the time. A decrease in female’s economic dependency on their husbands can solve marital tension in this area and women in male-headed households feel they are better off with their own sources of income. In contrast, female economic empowerment may also lead to such acute marital tension that the threat to the male ego is too large and the husband takes the initiative to seek separation or divorce. The fact that men cannot come to terms with their diminished status as husbands and the economic independence of their wives increased the divorce rate. The wife, too, can initiate separation because of her economic independence and her ability to maintain her own household. Some accounts from female household heads in Ndala village illustrated how these mechanisms are often initiated. Women who earn individual incomes and manage their own budgets are in a position to head their own household when confronted with desertion, divorce or widowhood. For this reason, divorce or separation occurs most often in the second stage of the family life cycle and most divorced or separated women in Ndala village who head their own household are in the second or third stage of the family life cycle. This data also showed that nearly all women in male-headed households have secured their own sources of income through the sale of home-brewed beer, home-prepared food at the (cattle) market or some other kind of income-generating enterprise. In this way, they try to become increasingly independent and less dependent on their husbands as life progresses. Having their own source of income enabled other women to leave an unsatisfactory marriage and maintain their own household. If their husbands deserted them, they were able to support themselves and their household members, as this study has clearly showed. These women decided to remain single after divorce or separation in order to retain control over themselves and their personal income. The increasing number of male and female youths who shy away from ‘official’ marriage has also been related to this phenomenon (Koda 1995).

The relationship between employment or income-generating activities and female headship is evident: female household heads need access to income if they are to survive as independent units. For unmarried or single women, the knowledge that they are able to support themselves may mean that they feel they can postpone marriage or put it off altogether (Chant 1997). The unmarried female heads in Ndala village have demonstrated that they are able to sustain their livelihood and are able to make their own decision to remain unmarried. For most of them, what began as a postponement of marriage develops into an outright refusal to marry and a cancellation of all marriage plans, as they become accustomed to making their own decisions in all household matters. However, economic independence was not their motivation, it merely provided an environment that (in turn) empowered them to make this choice. The changing patterns of gender relations are complex and involve many developments and thus this economic development and its implications for the incidence of female headship must not be viewed in total isolation. The cases of bibi Lulu and bibi Monika show something of these interrelated influences involved in the decision-making process.

Bibi Lulu married in 1952. She had six children. In 1968, as she said in her own words: “My husband left for Dar es Salaam to visit a sick relative and he has never returned to this very day. Perhaps he met another woman and decided to forget me. I do not understand what it was that I did so wrong.” She returned to Ndala village in 1974 and began building her own house. Between 1975 and 1986, she resided with a young man (kijana tu) and she had one child with him and two children with other men. She has had nine children in total
from by different fathers; furthermore, none of these fathers assumed any financial responsibility for their children. Bibi Lulu does not want to remarry, as: “I then cannot take my own decisions. When I lived with that kijana, I was able to do as I pleased, because he respected me due to my age. My life with my husband was not good. Every time I had to beg for money and I hardly ever received any. He was employed at the Railway Station and earned a decent salary, most of which he drank away. He was frequently drunk and often beat me. Even so, I still regret that he walked out so suddenly, went away and left me behind just like that.”

Bibi Monika married in 1947. She had ten children, six of whom have died. She left her husband after 20 years of marriage. “It was a bad life. He drank regularly and often beat me.” Now she lives in the house of her daughter, who has also left her husband. “I do not want to remarry as life with a man is very bad in my opinion and I am frankly afraid of ending up back there. I got used to life without a husband and things are much better then they were then.” She never received any money from her husband and it was difficult to meet even the most basic needs. Now she depends financially on her daughter and assists her in the cultivation of the fields. Two of her girls left their husbands after marriage and two others are still married.

The individualised cash economy
The transformation of the subsistence-based economy into an individualised cash-based one, in which the informal sector plays an important role, influenced the frequency of female headship. In this respect, the theory of Vuorela (1987) contains some interesting aspects, among them the close association between the transformation and transition of different modes of production. Her theory arose from the desire to understand the situation of women in a Tanzanian village through an understanding of their historical subordination in concrete situations and across social formations. The articulation of the modes of production and shifts in gender relations are taken as its point of departure. She suggests that three different modes of production can be distinguished: the adhesive, the patriarchal and the atomistic mode. A sequence of these modes of production and reproduction can be traced through history, although no universal pattern is discernible. There are no clear-cut divisions between the times during which a single mode was predominant in history, “as history is seen as a continuous process rather than a series of abrupt changes from (...) one mode of human reproduction to another” (ibid.: 35). Among them, the patriarchal and atomistic modes of production are particularly interesting to consider in more detail. The patriarchal mode is one where males dominate and male-female relations are characterised by female dependency on males, especially in production. The emergence of sedentary agriculture and the domestication of animals have contributed to the emergence of a production system with delayed return and the organisation of people into domestic communities. As Mullings argued: “It is clear that with the beginning of animal husbandry, which is often the form of the first private property, male dominance appears” (Strathern 1988; Mullings 1976: 245). With the advent of private property, gender relations were altered to male guardianship: control and supervision of women by males became a permanent characteristic. The male-headed nuclear family developed from this basic unit of society. This mode of production currently prevails in Tanzanian rural society, as evident from the several accounts obtained from women in Ndala village. Section 7.6 analyses the patriarchal ideologies formed in this process.

The transition to a more individualised cash-based economy seems to bear some resemblance to the transformation of the patriarchal mode of production into the atomistic one. According to Vuorela, the atomistic mode has not yet crystallised into the dominant mode. Only some elements of this new mode have emerged. What shape it will finally take or how it will transform the patriarchal mode is not yet clear. “In the process of coming into being of the atomistic mode, the
patriarchal family (the male-headed household) is being replaced as the basic cell of society by the atomistic individual, a man or a woman as the basic cell” (Vuorela 1987: 56). Male control over productive relations loses the significance it once had in the patriarchal mode. Even if the family remains the domestic unit, the new mode will mean a restructuring of the gender relations within it. In addition, one of the basic changes will be the overthrow of the patriarchal system, i.e. male domination in both the familial and labour processes (Vuorela 1987: 34-61). Income generated by women themselves can be regarded as one factor influencing this overthrow or the ‘dismantling’ of patriarchy, as Thin (1995) termed it. Male control over their productive activities loses its significance and women become more individually orientated as they now have their own sources of income. Vuorela’s theory has value in understanding the transition from the patriarchal mode into the atomistic or more individualised mode of production up to this point. However, Vuorela added that the ideology that emerges under this process presents “the atomistic individual as a self-reliant subject who is not dependent on another person either for his or her subsistence” (ibid.: 56). In her view, the atomistic individual will be the basic cell of society that replaces the patriarchal family. Elements of this atomistic mode can also be identified in the literature (Mulder 1993; Kilbride & Kilbride 1990; Van Donge 1990). In his study of Tanzanian society, Van Donge concluded that social changes took place as a result of economic changes: “life is now much more individualised, even atomised” (Van Donge 1990: 13). Lineage membership became less important and as an institution has disappeared over the last decennium. This atomisation of life is reflected in marriage patterns: many people live without any one stable sexual relationship. Although elements of this atomistic mode can be identified and are related to the incidence of female headship, female heads will hardly ever function as atomistic individuals or be independent from any person. Economic restructuring thus strengthened the tendency of individualism, also that of women, but has not transformed female heads into self-reliant heads, as Vuorela (1987) predicted. Single females with children (whether or not residing on their own or with their mother) are the most common household type among female heads in Tanzania and not just the individuals alone, as Van Donge (1990: 13) also asserted. Kilbride and Kilbride (1990: 117) mentioned that atomistic households consist of a lone woman or man, or of a father with (some of) his children or a mother with (some of) her children. In this sense, women can act as atomistic individuals, but will not be self-reliant subjects. They depend on others, economically (through kin gifts), socially and emotionally. An atomistic individual will not be the basic unit of society. The extended, rather than the nuclear family, will form the basic unit. Jambiya confirmed this in his study among the Wasukuma, who reside north of the area of the Wanyamwezi (Jambiya 1998). This study of Ndala village showed that many female heads live together in extended families with kin relatives or consanguineous kin, such as mothers, daughters with their children or grandchildren. This form of emotional support from consanguineous kin enables female heads to maintain their livelihood quite adequately.

7.4.2 The micro-economic level

Cost-benefit analysis
Macro-economic developments filter down through society and are felt by men and women at the household level. The process by which women decide to perform income-generating activities is not only based on rational-economic grounds. Social factors are also included, as
shown above. The decision-making process involved when a woman leaves her husband in cases of divorce or separation usually occurs on several different grounds, but these invariably include economic considerations. The study of Katapa et al. (in Yngstrom, 1996) has shown statistical research that suggests that the presence of a male partner in the household is economically advantageous in Tanzania. Kerner (1988), however, illustrated that divorce holds certain economic advantages for women, such as direct control over their income and more freedom to decide what kind of investments to make. Men will tend to invest in women as a source labour, while “women will tend to invest in the education of children, who will possibly attain a salaried position and provide future aid in the form of remittances directly to the woman herself” (ibid.: 132). Moreover, a husband’s neglect or inability to support the household may lead to divorce (Appleton 2000). Chant (1985: 157) also mentioned the economic advantages for female heads, who “were better off financially once husbands had died or deserted them, because they planned their budgets more efficiently”. Women may therefore consider the economic costs, apart from the social costs, of their marriage in terms of its net contribution to the household income. Folbre (1991: 108) claimed: “Each individual’s net contribution to the household income is equal to the sum of his/her contributions less his/her consumption of household income.” The absence or departure of an adult male from the household due to separation or divorce does not necessarily have a negative effect, since this change may be accompanied by revenues greater than or equal to his net contribution to the household income. A husband’s net contribution to the household income is determined not only by what he earns, but also by the share of the household income that he consumes. If a man consumes less than he contributes, the impact of his departure would be negative. On the contrary, if a man claims a disproportionate share of the total household income, the household may benefit from his departure in economic terms. Other revenues, such as kin gifts from children, or the fact that women can exercise control over their own economic contributions without being required to place them at their husband’s disposal, may in itself compensate for the absence of an adult male. Another variable related to the net impact of the absence of an adult male is his level of economic dependency on the household, determined by the number of relatives provided for through gifts from the husband and his wife together. The departure of the husband means that financial contributions to his parents may cease. Thus, women face a paradox. Women with employment or their own sources of income gain more economic freedom and independence, while marriages to men may provide an avenue towards economic security, but at the same time a loss of personal independence and freedom (Kilbride & Kilbride 1990).

The degree to which a woman depends on a male provider changes over a woman’s life cycle. Her age and marital status are critical determinants of her capacity to resist a male’s presence at the household level. Women in the first stage of the family life cycle have young children and most of them are dependent on a man’s support (Safa 1995). However, some young mothers with their own economic base can be independent of male support, as this study of Ndala village showed. According to Safa, older women who do not have young children to support and who have developed their own income-generating activities are less dependent on male support. This is also true for women who may be able to call on their adult children to contribute to their household. The results of this study showed that many divorced or separated women are in the second and third stages of the household family life cycle. Those who have
their own income head their own household. Others earn a livelihood together with their consanguineous kin, such as unmarried, divorced or separated daughters and/or sons (Preston-Whyte 1988). Bibi Zawadi made her own decisions based on economic calculations.

Bibi Zawadi was born in 1922 and married in 1938. They had five children, three of whom have already died. Her husband received a salary from the Mission where he was employed. He was a drunk and she received no money from him. “We lived a very poor life with regard to food for the children.” In 1946, when their youngest child was three months old, he left her and went to Mwanza. She managed to maintain herself and her family through her own sources of income, like the sale of home-brewed beer and gifts of money from her children. In 1988, her husband showed up all of a sudden: “He could hardly walk and he was very weak. He told me that he had stopped drinking. He lived in my house for a couple of years, but one day I told him to return to his house in Mwanza.” She chased him away. “I got used to living my own life during the 42 years he was gone. He had converted to Islam and I am a Roman Catholic. He sponged off my favours, cost me a lot of money and returned nothing financially. He also tried to profit from the kin gifts from my children, but all those years he never sent any word or let me know how or where he was. I never received even a one single shilling.” After his recovery he returned to Mwanza.

A woman who calculates the net impact of living without a male partner has to consider the costs of obtaining her own plot of land as well. Through purchase, renting or clearing bush she is able to acquire land and she needs cash money to this end. Women who decide to divorce or separate from their husband have to take account of one other factor in their calculations, namely the repayment of the marriage dowry. Repayment often involves large amounts of money, of which part is needed for the purchase of cattle in cases where cattle have to be returned. It is not easy to fulfil this obligation (Lovett 1994; Holm Andersen 1992; Guyer 1987; Varkevisser 1973). Those women either try to repay the dowry with their own savings or make use of other sources, such as kinship relations. In the latter case, financial support to repay the dowry is sought with relatives, such as sisters, children or parents. Safa (1999) concluded in her study that economic and emotional support provided by consanguineous kin is indispensable for female-headed households. The study of Ndala village also showed that kin gifts from relatives constitute a considerable part of the cash income of most female-headed households. Only a few divorced or separated women are able to repay the amount of dowry from their own income or savings, meaning that many of them still depend on others and especially on their own families to obtain the money required. When the dowry is withheld, divorced or separated women remain largely dependent on the family of their former husband. They remain dependent on others, but to a lesser extent than on their husband within conjugal bonds. Unfortunately, a lack of data concerning the actual amounts of dowry to be repaid by the divorced and separated female heads impeded this research. No data was available on how these women manage to repay these amounts of money to the families of their ex-husbands. No recent literature is available which deals with dowry and its reimbursement in cases of divorce. Section 7.5, however, offers some more information on the legal implications of dowry for marriage and divorce.

To summarise, a household not only functions as a rational economic unit. Decisions taken in the household are also taken on the basis of other considerations. The increase in economic contributions of women to the household provided some women with more independence from financial contributions of their husbands. This economic sovereignty has enabled some women to make the decision to leave their husband and set up their own household. Women who left their husband for this and/or other reasons were able to continue supporting their household by
means of this new economic reality. Economic considerations at the micro level concerning positive or negative net contributions of each household member are often at the heart of this decision-making process. Women acquired an economic base with which they are in a position to head their own household and provide for household members from their own sources of income. This section has also shown that women as heads of households do not become atomistic individuals. Support provided by kin as well as household members is indispensable for most of these women. Female economic power, attained from being in this situation is, however, not the sole cause of female headship. Their economic independence on men has given women a certain degree of personal empowerment, which changed the balance of power within the household. It made them feel more confident and gave them a degree of freedom in their acts and decisions that they did not have before. Economic independence is thus more than an absolute prerequisite for women who intend to start their own households and therefore indirectly influences the frequency of female headship.

7.5 Legal implications

Legal provisions about marriage, divorce, the maintenance of the ex-spouse and the custody of children may inhibit women’s decisions on marital and household arrangements. Each country has its own legal framework with respect to these issues. Large differences exist in the legal contexts between countries in Sub-Saharan Africa, but what they have in common is that they do not always favour women’s rights. We have analysed Tanzanian law on marriage and land tenure and these show the legal implications on the status of women. In this section, the 1971 Law of Marriage Act (LMA), the 1923 Customary Law Declaration Order and the 1923 Land Ordinance are each analysed on their own merit concerning the formation of female-headed households. Related issues, such as returning dowry in case of divorce and the relationship with the family-in-law following divorce or separation, are also examined. The implications of these legal provisions on the decision-making processes of women preceding divorce or separation and, indirectly, on the incidence of female headship are analysed here.

7.5.1 The 1971 Law of Marriage Act

The 1971 Law of Marriage Act was seen to provide a legal code for all matrimonial matters existing among the diverse religious and ethnic groups of Tanzania. One of the main aims of the Act was to improve the status of women by protecting their rights in matrimonial affairs. It sought to regulate monogamous as well as polygamous marriages and recognised marriages contracted in accordance with civil, religious or customary rites. Marriage is defined in the preamble as “the voluntary union of a man and a woman, intended to last for their joint lives” (Rwezaura & Wanitzek 1987). Free and voluntary consent of the conjugal partners was now required by law. This meant that a marriage could no longer be the result of arrangements made between the father-in-law and son-in-law or between the two persons to be married, as permitted in the Declaration on Customary Law of 1963. The 1971 Act also provided in matters of special interest such as cases of divorce, including the division of matrimonial
assets, child custody and child maintenance. These three issues are described in more detail below.

Firstly, each spouse is presumed to own separate property. Property acquired during the existence of the marriage is presumed to belong exclusively to the spouse in whose name it was originally acquired. If it was acquired jointly, that is, in both parties' names, it is then presumed to belong to both parties equally. However, the spouse who owns the matrimonial house is not allowed to dispose of it without the express consent of the other spouse, who holds rights of residence in that matrimonial house, while the marriage exists. It is also possible for either spouse to acquire additional property without informing the other while the marriage exists, and the same is owned exclusively by the acquiring party at the exclusion of the other. Should a marriage fail and divorce be the result of this, the 1971 Act guides the courts in determining and severing the matrimonial estate. The Act did not codify any laws regulating what happens to the matrimonial estate in the event of the marriage ending through the natural decease of one of the spouses.

Secondly, the husband is obliged to maintain his wife, whereas it is the wife's duty to maintain her husband whenever the husband, for health or other reasons, is unable to provide for himself. In the case of a divorce, the court has the power to order the husband to pay maintenance to his former wife and the wife to pay maintenance to her former husband if he is incapable of maintaining himself. Thirdly, when an annulment of the marriage is granted through divorce, such an act will include provisions relating to the maintenance and custody of the infant children of that marriage. The children's welfare is seen to be the guiding principle in such cases. The 1963 Persons Act stipulates that children born in wedlock belong to the father. The 1971 Marriage Act, on the other hand, stipulates that a mother may have custody of her children if certain conditions are met. There is a refutable presumption that it is in the best interest of a child below seven years to be with its mother (Rwebangira 1996; Wanitzek 1994; Mukoyogo 1993; Rwezaura & Wanitzek 1987; Mitchell 1980).

7.5.2 The law of inheritance

The law of inheritance in Tanzania is governed by different statutory instruments that determine succession. These include Customary, Islamic and Statutory Law. The code that applies to the majority of the Tanzania people is Customary Law. The basic patrilineal principle of inheritance is that descent flows through the male line and that inheritance therefore takes place along agnatic kin lines. The immediate descendants of the deceased inherit all his property exclusively. They are three grades of heirs: (1) the oldest son, (2) all the other sons and (3) all daughters. Only when the deceased leaves no apparent heir(s) do his paternal relatives inherit by default. Only when there are no known paternal relatives – which is seldom the case – can the deceased's spouse inherit.

Land regulated by the Customary Law Declaration Order of 1963 falls into three groups: self acquired land, family land or clan land. Certain rights and obligations fall to individuals on the basis of this categorisation. Clan or family land means that land passes to descendants of an extended family or clan. It can only be disposed of with consent of the family or the clan members. In this way, it is protected against alienation from the clan or family. Wives and daughters are not entitled to inherit clan or family land, on the assumption that they marry
away from their parental base. They sometimes possess clan land through usufruct rights, but they cannot dispose of it by way of sale. Self-acquired land means land acquired by an individual through his or her own labour, *e.g.* through clearing virgin bush land or purchasing land. The holder of such land has permanent rights or absolute ownership, control and disposition over it (Rwebangira 1996; Wanitzek 1994; Rwebangira 1993).

7.5.3 The Land Law

The 1923 Land Ordinance declared that all land in Tanzania is public or common land, owned in trust by the President representing the whole nation. No absolute freehold rights over land tenure exist in Tanzania. Legally speaking, individuals may only occupy and not own land, but in practice the difference between the right to use and the right to own land is negligible. The Land Registration Order of 1923 governs statutory rights of land occupancy. However, this codification of predominantly customary land tenure rights did not offer women the right to own (or inherit) land. The Villagisation Act of 1975, which arose out of land practices established during the Village Settlement Schemes, gave women some more concessions, but notwithstanding this, most land remained and still is in the hands of males. Despite everyday rhetoric by both governmental officials, leaders and development agents praising the important role of women in agriculture, women are still denied the right to possess definite land ownership rights to the land they work and sometimes operate. A Presidential Commission for an Inquiry into Land Matters was appointed in 1991 to make a thorough report on Land Policy and Land Tenure structures. Their remit includes gender inequality and all problems related to female succession. The new land law including joint title ownership, as proposed by the commission, is still not accomplished and unequal access to land and control over it by the female gender continues (Rwebangira 1996; Coldham 1995; United Republic of Tanzania 1994; Wanitzek 1994; Gondwe 1991a and 1991b; James & Fimbo 1973; James 1971).

7.5.4 Judicial divorce

The most important functions of the courts when a married couple wishes to separate their estates is dissolving the legal ties between husband and wife, to make financial provisions for the dependent former spouse, to order the division of property and to allocate rights and obligations regarding the care of the spouses’ infant children. With the Marriage Act 1971, the courts’ role in providing economic protection to divorced wives and their children greatly increased. Under customary law, the woman was entitled to no property upon divorce, but was only allowed to take her own personal belongings, including gifts from her husband (Bakari 1988). The Marriage Act of 1971 seems to have changed the status of women for the better. Should a marriage prove unsatisfactory for a woman and marital tension force her to seek an end to that marriage, she may now seek judicial divorce and settlements of her maintenance, the custody of children and a division of property. This process is, however, not as clear as it would seem at first sight. Only a small proportion of women seek judicial divorce. The data from Ndalá village show that only 6% of the female heads were officially divorced, while 40% of the female heads separated their husbands or were deserted by them. It seems that the provisions of the 1971 Act discourage women from seeking a divorce, while these were
intended to bring more equality into property relations for both genders and secure the economic maintenance of the former wife and infant children.

Women have several reasons not to opt for a judicial divorce, but often choose instead to separate from their husbands. Otherwise, they have no reason to go to court in cases where their husbands have deserted them. Firstly, there is a great likelihood that the wife will claim division of matrimonial assets where the wife has provided a considerable share by her income in either the formal or informal sector. This is especially so in cases where the wife’s contribution to the acquisition of matrimonial assets is evident. In rural areas, couples in general have little property to divide, as Chapter 6 has shown for the households of Ndala village. Rwebangira (1996: 20) mentioned that for this reason few court cases were brought in rural areas. On the other hand, a wife who has her own source of income has no need to seek judicial divorce, able as she is to sustain her livelihood after separation.

Secondly, some women prefer to end their marriage with as few complications as possible. The matters surrounding a division of property tend to escalate and perpetuate the existing conflict with their husbands. Others simply prefer to start a new life on their own and leave the often long and tiresome matter of the division of matrimonial assets behind them. This is more likely in cases where the divorce does not actually cause any real change in the lives of the women concerned, because their husbands never took care of her or the children. Their unwillingness to seek divorce, custody and division of matrimonial assets may originate from the fear that her former husband might bar her from seeing their children or that the community would shun or ostracise her. Women might avoid exercising their rights for fear of social or economic sanctions coming from their former husbands. They may be unwilling to contest their rights in court for fear of disharmonising extended family relations between their and their husband’s families (Bakari 1988). Furthermore, fixed monthly maintenance payments she receives as former wife or for the children under her supervision is not an ideal situation, as it tends to perpetuate economic dependence on her former husband. Moreover, in the majority of cases in which custody and division of matrimonial assets were finalised, the former wife receives a share that is normally insufficient to sustain her in the future (Rwezaura & Wanitzeck 1987).

Thirdly, many women (and men) are unaware of their rights under the 1971 Act and in reality feel they are governed more by traditional rather than statutory law (Castelnuova 1975). Bakari (1988: 63) found that many people feel that “… you need only know the law when there is property, but not where there is no property”. Misconceptions also prevail over the very understanding of what matrimonial property is and most men and women only consider the house, farm or business as real property and fail even to consider furniture or savings as such.

Fourthly, the division of matrimonial property does not take each spouse’s contribution into account. The division is based on a 50/50% basis. The law fails to address the wife’s domestic services and labour. Women feel that their contributions to the household assets are ignored. Regardless of the many contributions they had made towards the household and family throughout their marriage in terms of labour or money, they cannot refer to these in court or claim rights over them in divorce proceedings (Appleton 2000; Wanitzeck 1994; Holm Andersen 1992; Rwezaura 1982).
7.5.5 Legal implications for women

Custody of children
The 1971 Act was intended to provide women and their children with financial maintenance after divorce, by means of property and regular instalments of money paid by her former husband. The fact that women do not often seek a judicial divorce does not mean that they simply endure bad marriages, but points to the fact that women can do without these statutory arrangements when dissolving their marriages. Section 7.4 showed that women opting for a divorce or separation have taken care to secure their own source of income in order to be able to maintain themselves and their children. Custody of children and maintenance from their former husbands is not a necessity for their livelihood. Judicial divorce would possibly mean custody of their children and monthly maintenance payments. In practice, however, divorce proceedings grant fathers custody of the children whenever the father enters a claim for this. The mother is considered only when the father does not claim custody (Wanitzeck 1994). Women are discouraged from claiming custody of their children, as most wives are supposed to be economically incapable of maintaining their children. Thus, most women who sue for custody of their children actually lose the right to maintain them. To most women, separation represents a better chance of custody of at least some of her children. Furthermore, alimony payments from her former husband are limited to cases where she can show special reasons, and she has no prima facie right to maintenance (Rwezaura 1989; Rwezaura & Wanitzeck 1987). Moreover, separation prevents the spiralling escalation of conflict with her former husband and from a perpetuation of her dependence on him. Consequently, for many women separation represents an easier and better option than divorce.

Property rights
The 1971 Act also encouraged women to be aware of their share of matrimonial property and of their own acquired property. Husbands whose wives have left them cannot claim their property and husbands who desert their wives, cannot take their property with them. Under customary law, women may not have property rights. Her rights are limited to the possession of her own personal belongings. The 1971 Act brought about an environment in which separating from a husband became more profitable than divorcing him. For most women, the process of judicial divorce appears too complex, and separation of their husbands also gives them the opportunity to take more than only her personal belongings with her. Whether separated women actually do leave the house with their own property is not known.

Access to land
Land is a great asset in the formation of female-headed households. As nearly all households in Ndala village have their own plots of land to cultivate food crops for their own requirements, having land is necessary for women to set up their own households. Although it is not possible for women to inherit family land and current land laws still provide in the unequal access to land and control over it by the female gender, they can acquire their own plot of land by clearing the bush or buying land. In Ndala village, women are still able to acquire such plots of land. For unmarried female heads, divorced, separated or widowed women, obtaining land was not an obstacle to setting up their own households. Data on access to land presented in
Chapter 5 shows that many unmarried female heads were able to purchase land and that a large proportion of divorced/separated and widowed female heads obtained land by clearing bush. Inheriting land was also a possibility for women, although when it comes to inheriting land, the 1963 Customary Law Declaration Order is not very preferential to women in cases of widowhood. Widows were entitled to the homes and land of their husbands for the rest of their lives and to being custodians of each son’s share of the estate, until the sons take over their property. Nowadays, many sons leave their home village in search of labour and start a family elsewhere. In two-thirds of all households in Ndala village, family members have departed their native village (in search of work or education). Consequently, the risk of their former spouses’ land and property being confiscated has decreased. In those instances where sons claimed their birthright, the widow was able to acquire land in other ways. Furthermore, the 1971 Marriage Act gave better opportunities to widows in the eventuality of widowhood. The Act states that a marriage is terminated “by death of either party thereto”. Under customary law, marriage did not terminate upon the decease/demise of the female spouse, but had to be continued with another member of the deceased’s family, particularly wherever dowry had been paid. (Wanitzek 1994). Since the passing of the Act, a woman whose husband has died is free to reside wherever she pleases, to remain unmarried or to remarry. Widows who provide for themselves with their own source of income prefer to live on their own and maintain their own household, whether or not with the assistance from consanguineous kin such as daughters.

The repayment of dowry

Dowry, or more precisely the return or repayment of it, is also considered to be a matter determined by legal issues as, under customary law, the payment of dowry in itself was seen to consummate the marriage in a legal way. The 1971 Act contains no statutory instruments requiring the return of dowry upon the dissolution of a marriage. It states that dowry is irrelevant for the validity and duration of a marriage, which was a valuable provision protecting the wife’s inheritance. However, in many instances where the woman leaves her husband, he demands the return of the dowry in accordance with customary law. Men view the repayment as a compensation for their wives desertion and women are bound to repay it. Women usually argue that the total value of dowry need not be repaid, and the balance can be regarded as compensation for services already rendered by the woman in her marriage to her husband (Obbo 1982). Among the Wanyamwezi, the dowry must be reimbursed, accompanied by a deduction for the children born and still living. If the entire sum of dowry is claimed back, all rights to the children are conceded; they will then be members of the mother’s family (Pelt 1971). Two problems arise here. First, most women lack sufficient means to make these repayments and in many cases cattle and money are also disposed of. The second problem is that inflation and rising prices make it increasingly difficult for most women to acquire cattle through purchase. With the economic means at their disposal, they are able to sustain themselves, but even then most of them do not have enough resources to accumulate the capital sum equal to the dowry being demanded. The case of Mama Elisa provides some indications on the value of a dowry in 1998.

Mama Elisa became a widow in 1993. She returned to the native village of her late husband, which is also her native village. They had four children. The oldest daughter was employed as a teacher at Simbo Primary
School and she married in August 1998. *Mama* Elisa had entered into an arrangement with the parents of her son-in-law to pay her Tsh 150,000 and four cows as compensation for the dowry.

As a consequence of the complicated financial situations women find themselves in, the repayment of the dowry hinders the dissolution of a marriage and women continue to endure unsatisfactory marriages. Only when women are able to save money or were supported financially by their kinfolk, have they managed to repay the dowry and proceed to divorce or to separation from their husbands. The husband’s family pays the dowry to the wife’s family, and it is an important factor in the relationship between both extended families. By repaying the dowry upon the dissolution of her marriage, a woman is able to dislocate herself from all bonds with her husband’s family. If this is not done, then the husband and his family might interfere in his former wife’s life. This is one of the reasons why many women leave the village of their former husband after a divorce or separation and set up their own household elsewhere. Placing some distance between her and her former husband’s relatives might diminish the influence the family can exert on household issues and in some respects it favours female residential independence (Chant 1997). Normally she returns to her native village or she resides with one of her children. Most of them try to acquire their own plot of land, to build their own house and to obtain their own source of income in order to be as independent as possible from anyone else. However, emotional support and, in some cases, economic support from consanguineous kin remains vital. The case of Joyce shows that her own safety was the reason she moved to another place.

Joyce is an unmarried mother with two children under 7 years of age. She was employed at Ndala Hospital as a nurse. She had a good relationship with her boyfriend who is father to her children. They intended to marry (see Box 1 in Section 2.4). Misfortune, however, caused their relationship to deteriorate and the marriage failed to materialise. Her boyfriend then found ways to persecute her by tampering with and destroying her harvest on her own plot of land. He spread gossip about her in Ndala village and tried to get the children to come and live with him. Intent on protecting her children, she sent them to Dodoma to live with their grandmother. After enduring his torments for a few years, which culminated in an assault on her person resulting in actual physical injury, she felt forced to move away from Ndala village. Since 2000, she has lived in Tabora town and has started a new life there. Fortunately, she found a new job as a nurse in a private clinic in Tabora.

To conclude, legal provisions concerning marriage, divorce, inheritance of land and access to it have positive as well as negative implications on the frequency of female headship. In general, these provisions favour women who decide to divorce or separate their husbands. Widows were only favoured in cases of wife’s inheritance rights in that they need not follow customary law, but are able to decide themselves where they wish to live. Rights and access to land are major assets in the formation of a female-headed household. Although land laws give women the right to own and occupy land, they favour men as direct heirs to family and clan land. Practices of land allocation show that women need cash money to obtain land, but they are also allowed to get their own plot of land by clearing land, if available.
7.6 Cultural ideology

Cultural tradition is often used as a euphemism for the continued exploitation and oppression of women by their men folk. Male dominance or control over women's lives and female subordination that places them in a situation where they are dependent upon men has received considerable attention during the last decades (Caplan 2000; Creighton & Omari 2000; Chant 1999; Schrijvers 1999; Geiger 1998; Hyden & Peters 1991; Mbilinyi 1989; Strathern 1988; Mascarenhas & Mbilinyi 1983; Vuorela 1987; Bryceson & Mbilinyi 1980; Brycecon 1980; Sacks 1979; Mbilinyi 1977; Berger 1976). Men have used this cultural ideology to sanctify and reinforce their relations towards women (Campbell 2000 and 1995; Hobsbawn & Ranger 1983) but, at the same time, women have sought an escape from their husband's dominance within the boundaries defined by that culture. This section sets out the actions of women to cope with male domination. Although each culture offers its own specific tools for women, this section tries to give some main trends in which women in Sub-Saharan Africa strive to enlarge their self-reliance and autonomy.

7.6.1 Female inferiority as a cultural expression

This general picture of female inferiority and subordination is true of many societies, and also of the society of the Wanyamwezi (Aarnink & Kingma 1990; Abrahams 1981; Nolan 1977; Berger 1976; Pelt 1971). Wanyamwezi culture includes some traditions and customs that have clearly shaped gender relations. Aarnink & Kingma (1990) found that Wanyamwezi husbands restricted married women in their freedom of movement. Quite often, women cannot move where they want to without the permission of their husbands. Furthermore, frequent contact with other men provokes deep-seated and possessive jealousy in their husbands. Nolan (1977: 83) documented that during times when most of the men were away on safari (journey) to the coast during the dry season, women could not be approached in the absence of their husbands without arousing suspicion. Mama Isabella told something of the jealousy felt by her husband.

Mama Isabella was born in 1959. She finished the Teacher Training College and has been employed as a teacher for ten years. In 1979, she married a man of another ethnic group who was also employed as a teacher. They had four children. She divorced him in 1991. "I left him because I did not get used to the customs of that ethnic group, their religious belief was different from my Catholic background and furthermore, he was very jealous. When I returned from the market after buying some food, he always asked me: 'Where have you been?' He never believed my answers and he thought that I had been with another man. Wivu sana (Very jealous)''. After her divorce, she moved to her mother's place and obtained employment in a hotel. Two of her children live with their father. She never received financial assistance from her ex-husband after the divorce.

Aarnink & Kingma (1990: 48) also surveyed the constraints on cooperation with women in agricultural extension services and stated that Wanyamwezi women in village extension meetings "hardly ever ask questions (...) they are either unable or too shy to speak Kiswahili in front of many people, or they fear possible reactions from their husbands or father-in-laws". Moreover, according to Kinyamwezi custom, a woman is not allowed to speak when her father-in-law is present. This would mean that unmarried, widowed, divorced or separated women have a degree of freedom of action that married women do not enjoy. They do not have a
husband who restricts their movements or who curbs their autonomy. Every Nyamwezi, man or woman, shares very deep and rigid cognitive perceptions of human roles (Nolan 1977). Social relationships are clearly defined and individual behaviour is governed by precise formalities. One source of this common consciousness are clan ancestors. They created and formed Unyamwezi society and are thought of as having been very considerate of the society they handed down. In the absence of any written laws, the individual was required to merge his needs and ambitions with the common good according to oral traditions and precedents handed down from the past. Existing structures, notably that of male authority, can be maintained by constant reference to the past and a creation of a cult surrounding these ancestors. This cult could be a means not only of maintaining harmony and stability, but also a means of preserving the status quo (ibid.: 174-8). In its origin, the cult was not backward looking, but was used as a means of interpreting the present. When the social context in which the cult originated began to change, the cult symbolised an ideal past and was romanticised in order to maintain social structures and resist the stresses of social change. The cult of the ancestors is still undoubtedly symbolic for many Wanyamwezi, but the reality of social relationships as they now exist do not always correspond with the social context of that romanticised and idealised past.

This cognitive perception of human roles among the Wanyamwezi are expressed in men’s actions that are shaped by their common interest in maintaining the subordination of women (Giblin 2000: 178). This consciousness and the associated actions of men (and more particularly of husbands) have shaped gender relations and determined male and female levels of self-esteem. According to the studies of Aarnink & Kingma (1990) and Nolan (1977), the image Wanyamwezi women hold of themselves is largely decided by these social forces. In the first place, women feel controlled by men and men’s jealousy in many areas of life and consequently experience and quietly abide restrictions placed on their movements. Secondly, they are unsure of themselves. They feel shy, afraid and inferior, especially when in the presence of men. Thirdly, they have a low self-esteem. Men, in contrast, have a high level of self-esteem, expressed by their strong sense of common identity, confidence and self-assurance when dealing with others.

7.6.2 Female agents

This cultural legacy still acts as an influential ideology in the lives of the Wanyamwezi. The rift between the status of men and that of women is clear from the strict etiquette women are bound to perform. For instance, women kneel in front of their husbands, other men or superiors when greeting or being presented (Kilbride & Kilbride 1990; Nolan 1977). However, people do not exist in a permanent state of domination or subordination. Males, as well as females, are active and passive players in relation to each other and men’s acts alone do not provoke a permanent state of domination or vice versa. This cultural ideology should not be overemphasised when clarifying gender relations. It is not only ideology that determines actions, but also the agents within the system itself. Women should not only be regarded as static victims, but also as agents (Creighton 2000; Creighton & Omari 2000; Schrijvers 1999; Bryceson 1995; Stevens 1995). They are involved in a continuous effort to discover ways of expressing their authority in fulfilling their obligations at home as well as in their marriage.
Enlarging their economic independence, as described in Section 7.4, is one expression of this effort. Phenomena of unmarried motherhood, divorce, separation and not seeking remarriage after divorce, separation or widowhood appear to reflect a changing social context and represent an ebbing of patrilineal values and the social confines of the past. Swantz (1985) also mentioned the phenomenon of separation. Notably, if the wife chooses to leave a marriage and return to her native family, she represents a culturally sanctioned expression of female power within a patrilineal marriage system. Female heads have been depicted as a social aberration, directly linked to the breakdown of ‘family values’ (Chant 1999). Women’s resistance of (re)marriage is an expression of female agency. They see men as restricting their freedom and they are no longer willing to accept male domination (Safa 1995). Bibi Anifa told her story as follows:

Bibi Anifa married in 1962. She left her husband after two years of marriage and returned to her parent’s home in Ndala. She left him because, “he was always drunk and he beat me all of the time”. She gave birth to one child after she had already left him. Subsequently, she had five children with two other men. She receives financial assistance from none of them. Three of her children live with her in her household and two others are married. Her married daughter is sometimes able to assist her with buying clothes. “Her husband also drinks beer very often and beats her up. Sometimes my daughter sleeps outside the house when he comes home drunk and the following morning he apologises for what he did. However, he takes good care of his wife and his child.” Remarriage is not an option for bibi Anifa: “What if I marry such a man again! And I am too old now. Life without a husband is much better, I can come and go as I please and maintain my own household. I do not need a husband anymore.” She earns money by selling food at the cattle market and assisting others in the cultivation of their fields.

7.6.3 Sexual identities

It is not known whether negative experiences or negative attitudes towards marital life by divorced/separated, unmarried or widowed women have led to a change in sexual identity or sexual preferences of some of these women. Isaacs & McKendrick (1992: xi) has related life experiences with the inclination towards homosexuality: “Homosexuality is one of a number of sexual identity alternatives to which an individual is irrevocably inclined by his personality and life experiences”. Homosexuality is still heavily stigmatised in African cultures. Gay and lesbian organisations are currently functioning only in a few countries, like Ghana, Zimbabwe and South Africa. Recent literature clarified that homosexuality has long existed within African cultures, but most males and females in homosexual relationships lead secretive lives. Many of them are partners in heterosexual marriages and thus maintain their community’s ignorance of their homosexual activities (Johnson 2001; Pincheon 2000; Murray & Roscoe 1998; Isaacs & McKendrick 1992). The community of Ndala village it is also unaware of homosexual relationships and does not know whether negative marital experiences of women have led to (secretive) homosexual relationships. No households in Ndala village were either observed or could be outwardly perceived as being co-resided by two females. In one case, two middle-aged women lived together in one house, but repeatedly stated that they had their own income sources, cultivated their own personal land and that they both had their own rooms. None of the accounts identified any such households in Ndala village within the last decade. No further attention was paid to this phenomenon for reasons of its imperceptibility.
7.6.4 Beyond the boundaries of 'accepted' behaviour

Women in Ndala village, who willingly or unwillingly became the heads of their households, are representatives of female agents in resisting male domination. They experience fewer restrictions in their freedom and a greater feeling of autonomy in controlling their own lives. Living outside the boundaries of 'accepted' norms and values prevalent in their own society brought with it a certain degree of stigma or taboo from their neighbours and other villagers. Most female heads went through periods of doubt, uncertainty and hardship resulting from opinions expressed by others. However, being in control of their own lives and the experience of being able to maintain their own households gave them feelings of increased confidence and a positive self-image. Chant (1997: 107) described the feeling of those women as follows: “It is better to be a source of tales than to be with a man who could have ruined her family life”.

Those women prefer to remain alone. They, and the society around them, become increasingly accustomed to this state of life.

This analysis of cultural ideology and the actions of men and women within their marriage patterns challenges homogenising views of African women and men, as there is no ‘normative’ African man or woman. It also challenges any simple reduction of gender relations to ‘male dominance’ and ‘female subordination’. Women in male-headed households negotiate on the matter of sustaining their marriage, while female household heads find ways in which to push back the boundaries of ‘acceptable’ behaviour. Chant (1999: 17) formulates this as follows: “The gap between normative ideals of patriarchy and the grass-root realities of greater female autonomy has produced the crisis of masculine identity”. Female household heads continue to live outside the boundaries of ‘acceptable’ rules and norms concerning marriage, as defined by their common cultural consciousness. Resisting male control inside marriage through seeking other forms of maintaining a household, and thus taking control over their own lives, represents an important step in these women’s empowerment process (Rowlands 1998 and 1997). They cause a shift in the expectations of gender roles and gender relations within their immediate environment and channel those into new directions, chiselling away the patriarchal standard of female subordination bit by bit.

7.7 Conclusions

This chapter tried to find an answer to the question of why the incidence of female headship is as high as it is, namely 30% of all households in Tanzania and even 42% in Ndala village. Many studies found a reason in the increasing economic contribution women make to the household. The data in this study revealed that women make large contributions to the household economy. Female heads of households are able to maintain their households by combining income-generating activities, paid jobs and/or receiving kin gifts with the cultivation of their own fields. However, economic independence is not the main reason for the high rate of female headship, nor whether the husband’s fiscal contribution to the household is positive or negative. To have their own economic base, however, is important for women who decided to become, or happened to be, female heads. This is not a cause, but a prerequisite for female headship. Tensions within marriage, whether or not caused by the husband’s frustration
concerning the economic share of their wives, female resistance to male domination, husbands' jealousy of 'their' women interacting with other men, endless negotiations about the household budget and other household matters, men neglecting to raise their children or little autonomy in the decision-making processes, all play their part in a women's final decision to leave her husband or vice versa. Women who separate or divorce their husband for these reasons are only able to maintain their own household if they have their own source of income. However, the possibility of becoming economically independent from a man must contribute to the rate of female headship in that their contribution to the household economy gives women a certain degree of autonomy and self-respect and a basis on which to resist male dominance in the family environment. Economic independence is, therefore, not the cause but a source of empowerment for women that gives them the option to become head of their household if they wish.

The period of labour migration was preceded by an era of familial instability. The absence of men and the isolation and insecurity of women at home did not benefit these households or families. Husbands temporarily lost their control over their wives and were fearful of their wife's misbehaviour. Women, who had heavy workloads and lacked male companionship, made use of the absence of their husbands and sought ways to increase their economic and social autonomy by renegotiating their marital and social relations. Women's marital status within the boundaries of marriage changed due to these negotiations. Labour migration brought husbands in contact with people of varied cultures and different ways of life, while wives lived their lives without the direct control of their husbands who had pushed them into female subordination. These unusual circumstances affected the mind and thoughts of both spouses in different ways. Some women might have viewed the period of labour migration as 'enlightenment', as they were temporarily freed from the ever-present domination perpetrated by their husbands. Although neighbours or relatives provided some social constraints, those were in no way equal to their husband's presence. This experience enabled women to increase their control over resources, interact more freely without the constraints of their husbands and perceive themselves as capable managers of the household. For some women, such an experience might have given them more self-confidence and self-esteem, which must in turn have influenced the choice of other women to set up their own households or not remarry following divorce, separation or widowhood. Furthermore, this experience has had and will continue to have cultural and social ramifications that reach far beyond the divorce of the two spouses. To be able to maintain their own household without the watchful eyes of their husbands, as abandoned female heads have done, must have attracted the attention of other women in the vicinity.

Women must not be regarded as victims of male dominance; they do develop into powerful agents who are able to retain control over their lives and their financial, social and reproductive contributions to the household. This chapter has mentioned some sources of female empowerment that positively altered women's status in the community. It showed that women made efforts to assume control over their own lives. Women are being transformed into conscious social agents who are able to develop appropriate strategies to effect some changes in their lives. Setting up their own household is one such strategy. Although individual women take such decisions, the collective understanding of the processes and mechanisms of subordination and the consciousness that allows these processes to be altered, empowered
women to take these decisions. Women who head their own household show something of this empowerment process. Other women who are coping with these processes and mechanisms of subordination within marital bonds try to find solutions as well, by renegotiating existing household relations in order to acquire enough room to manoeuvre and then the freedom to act. Possessing and controlling their own source of income is one solution for the economic sphere of their lives. The older generation, in particular, is not yet ready to depart from old customs, although widows, separated and divorced women from this generation might experience some of this freedom. The younger generation is more independent from the economic, historical, colonial and cultural legacies of the past, as they are agents who actively seek strategies of taking control over their own lives. However, a large proportion of the female population in Tanzania is still unable to convert their plans into concrete action, as they see fit.

In their efforts to maintain their households, rural people are becoming increasingly individualistic. There is a tendency towards more individualised livelihood strategies within the households; from family-based economic activities to individual contributions from different members to the household budget. Not only in an economic sense has individualism penetrated their lives, but also in social aspects. The fact that women found strategies to resist male domination and gain more control over their own lives and are able to take their own decisions more or less independently from their husbands also represents a tendency towards individualism. Whereas women were once regarded as mere extensions of their husbands who decided how much money they got, how they spend it, what they were allowed to do and what they cultivated on their fields, they have now gained more freedom to act as they please. This individuality will not lead to the formation of atomistic households in the future, as Vuorela (1987) anticipated, because the nuclear as well as the extended family will be the basic cell of society rather than individuals as Vuorela predicted would be the case. For female heads, the household consisting of household members will continue to the nucleus, but with the absence of a husband. Female heads, like male heads, cannot be totally independent or self-reliant. They will depend on others, be it on other household members, neighbours, other women or consanguineous kin such as brothers and sisters from her own family, or in some instances also from the family-in-law.

This chapter has not given one precise reason for the high frequency of female headship in Sub-Saharan Africa. It showed, however, that specific demographic, historical, legal, economic and cultural changes during the last century and especially during the last few decades have given resources to women from which they developed a certain degree of social and economic autonomy. Some women used their autonomy to reinforce their position as wives in their household relationships within male-headed households. Female autonomy made it possible for other groups of women such as unmarried female heads or those who continued managing their own household as female heads instead of seeking remarriage after divorce, separation or widowhood, to set up their own households. Many of the demographic, historical, legal, socioeconomic and cultural issues described in this chapter vary more or less between countries and villages and even between families. The more general context in which female-headed households arise, however, has become evident. This chapter challenges other studies to verify this context for specific situations in Sub-Saharan Africa. Moreover, each woman has had her own reason for becoming a female household head. Her specific cultural, ethnic, historical, economic and social situation, her stage within the life cycle and her particular life experience,
embedded into existing gender relations that prevail around her, determine whether or not she is able to take control over her own life and act as an empowered woman.

The chapter concludes with a case in which a curse determined the destiny of three women and resulted in the formation of female-headed households. None of the above determinants of the rate of female headship featured as the main reasons for them remaining unmarried. This case emphasises that each woman has her own reasons for deciding not to live (anymore) with a male partner, and that her decisions cannot always be encapsulated along general lines of thought or behavioural patterns. This is the story of *mama* Halima:

*Mama* Halima is an unmarried 43-year-old woman. She is an educated woman and has a job as a nurse in the local hospital. She said: "I am living without a husband, as are all of my sisters. We are fair and attractive enough girls, but none of us ever married. The reason is that in our home village my father and my *baba mdogo* (the younger brother of her father) have an ongoing feud, do not cooperate or even communicate anymore. This is because we are all educated in my family and each of us has her own job with which we earn money. So my *baba mdogo* feels jealous, because we all have nice jobs and his children, they don’t even have a job.” She continued: “He summoned a maleficent power to curse us so that we will never married or even have boyfriends. I do want to have a child, but every man ignores me because of that curse. The same has happened with my sisters. We regret this very much. I have now decided to live out my days alone.”

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*Our husbands keep reminding us of the past,*
*Those obsolete thoughts of theirs*
*Of love and audacity*
*So that we may go on thinking of them*
*As we did in that era:*
*Thinking that they love us,*
*Thinking that they value us,*
*Thinking that they would be ready*
*To endure hardships and tortures*
*For our sake,*
*Thinking that,*
*For our sake,*
*They would be ready*
*To sacrifice their lives.*

*Our Husbands, Kajubi*²

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² See note 2, Chapter 1.