# **Action to Assist Rural Women**

Gender Analysis Study



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#### Foreword

In Tanzania the needs of poor working women are many. The project - "Action to Assist Rural Women" (AARW) was formulated and executed by the Programme on Women's Employment of the International Labour Organization to initiate a different approach in addressing the multiple needs of resource poor women, focusing on employment and organization. The project has been implemented in Mufindi District, Iringa Region in Tanzania, in close collaboration with the Ministry of Community Development, Women Affairs and Children, and its immediate counterpart, the Mufindi District Administration and Community Development Department. The project was implemented as part of a whole series of AARW projects implemented in Africa, including Zimbabwe, Niger, Guinea, and Mali. The project in Tanzania has been financed by the Government of Netherlands since 1990 in various phases.

The present Gender Analysis Study was undertaken in 1995 in order to assess the project impact on specific gender needs of women participants, as well as those men who were indirectly related to the project activities. The findings and conclusions were integrated into the formulation of the phase II of the project which started in January 1996.

It is important to note that the initial socio-economic baseline survey of the pilot project carried out in 1990 found out that women project beneficiaries worked long hours, typically between 8 to 12 hours a day, undertaking agricultural and non-farm activities, as well as caring for their families, fetching water, collecting fuel, and cooking. They hardly had any control over the expenditures, sales and income of their productive activities, either agricultural or off-farm activities. Even, in 20 percent of cases where women cultivated on their own plot, they had little control over the sales, expenditures and income of the production. In terms of access to land most women thought land belonged to men, and that they did not have a right of access or ownership of land. These questions have been readdressed in the gender survey undertaken. The survey results have shown that the project has had a positive impact on improving the women's access to income and employment, to land, resources and services. The project has also contributed in enhancing the general confidence, awareness and social bargaining power of women.

We hope the dissemination of the findings of the study will be useful in further understanding and integrating gender aspects in projects and programmes assisting poor working women not only in Tanzania but also in other Sub-Sahara African countries.

The study was undertaken by Ms. Phillipina Mosha, an ILO consultant in close collaboration with the Project Management Team, namely, Ms. Myovela, Project Coordinator and Ms. Kang'wezi, Gender and Planning Officer, and the report has been edited and finalized by Ms. Naoko Otobe, Specialist in Women's Employment in the Development Policies Department.

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Phillipina Mosha Dar-es-Salaam

# Glossary

AARW: Action to Assist Rural Women

CDAs: Community Development Assistants

IGA: Income Generating Activities

ILO: International Labour Organization

PMT: Project Management Team

TFNC: Tanzania Food and Nutrition Centre

# **Executive Summary**

This report on Gender Analysis Study is divided into three main chapters:

Chapter one presents the background of the Project 'Action to Assist Rural Women' and shows its present status. The objectives of the Gender Analysis Study are stated, which are to assess the benefits women realized out of their income generating activities, and to analyse gender relations at household and community levels. The scope of the study is defined based on the stated objectives. The chapter also presents the study methodology. A participatory action oriented methodology was used in the study, involving key actors in the project at different levels. They were Project Management Team, Community Development Assistants, Village Council members, and the target groups-women and men. This chapter also presents the rationale for the study. Emphasis is placed on the importance of understanding gender-related issues for people's development.

Chapter two presents the Study Findings. It is divided into two parts. The first part presents the benefits women derived from their income generating activities. The second part concerns gender relations at household and community levels.

Regarding the benefits the study noted on the whole that, the Action to Assist Rural Women Project has contributed to the women's economic, social, political and educational empowerment basing on the following indicators:

- (i) women got access to credit which they controlled as their resource. They used it as capital for their income generating activities to buy farm inputs, hire tractor, ox-ploughs, labour and farm tools. Hence more production in farm and non-farm activities has been realized:
- (ii) the women group members assisted by the project realized more maize production and hence more food for their families. This contributed to better health of the women and the family members, and as a result peace in the family now prevails;
- (iii) women got access to money out of sale of their products crops and from non-farm income generating activities like timber, second-hand clothes etc. They used money to meet their basic needs at household levels such as nutritional food requirements, medical, clothing, social services and educational costs for their children;
- (iv) moreover, women group members acquired knowledge and practical skills in leadership and in communication. They acquired modern agricultural techniques, gained some skills in business management and handicrafts;
- (v) the women's income generating activities provided employment for them and their family members.

Part two of this Chapter is an analysis on gender relations presented both at household and community levels. In summary the study noted that:

- (1) generally, there is unequal access to and control over the major resources (i.e land) between women and men at household levels. Men-heads of households have more access to land than their wives. A number of women have access to land but do not own or control it except the female heads of households:
- (2) women face time constraints due to multiple roles at household levels. They are occupied throughout the day and year with little time to rest during the dry season. They use poor tools in both domestic and farm activities, which do not reduce their work time. Women also do not have control over their time;
- (3) women have less decision-making powers compared to men. In most cases men are the final decision- makers on economic-related matters at household levels. Men also have the final say regarding social, welfare, and private/personal affairs of their wives;

- (4) more than 25 per cent of the village council members are women. They are most active in the villages and they take part in decision-making concerning the social, economic and political affairs of the village. The study also noted that more than 30 per cent of the women village council members in five project villages belong to the women's project;
- (5) it was noted that women face heavy workload due to unequal gender division of labour at household level. Women find themselves with more roles to play and more activities to perform compared to men. They use poor tools. Approximately three quarters of the women's time is spent on domestic activities which are mostly non-income generating. The non-domestic activities performed by men are always income generating. The non-income generating activities are not valued economically.

Chapter three presents concluding remarks on the study and gives strategies for the project.

In general, the study concludes that there are gender inequalities in access to and control over resources and benefits and in the gender division of labour. There is also unequal decision-making powers between women and men. The differences were also noted in the allocation of time between women and men. The reasons for the above problems are due to women's lack of resources and awareness, traditions and customs and their lack of skills in various areas.

A change in one of the above may give rise to a change in the other; for example, a change in access and control over resources and benefits would give rise to a change in decision-making powers between women and men, as well as change in division of labour at household and community levels.

To address the above situation a gender-sensitive approach is necessary in the planning and implementation of all project activities.

An integrated approach which addresses gender and social concerns should be adopted through various measures. One of the measures is to understand the gender differences, roles, needs constraints and concerns. To address the above the larger community should be involved. It is necessary therefore to institutionalize the gender perspective at the district level - to start with. Through this, the gender perspective will be incorporated in the district planning and activities.

Secondly, it is necessary to create gender awareness among the women and men and community leaders, actors, as well as district authorities for sustainability.

Thirdly, it is necessary to develop skills among women and men on various issues related to economic, social and political matters to enable them to address their situations. It is also necessary to provide resources to the target groups which address their strategic needs. For example, women should be provided with the right to ownership of land at household and community levels; they should also be given relevant information, capital assets, credit, appropriate technology and skills.

In order to effectively address the gender issues noted in this study, the following is recommended:

- (a) training the key actors within the project on gender issues. Training should involve the Project Management Team, the Community Development Assistants, Village Council members and other policy makers at the district level to enable them educate the people in the community on gender related issues;
- (b) women and men at household level should be gender sensitized on equality in access and control over resources and benefits, decision-making and equal division of labour and on democracy at household level;
- (c) the target groups should be educated on the importance of application of appropriate technology which is affordable and which reduces their workload;

- (d) committed and sympathetic allies on gender issues, both women and men, should be identified to act as resource people on gender awareness raising;
- (e) legal education should be given to both women and men particularly on the right to ownership of land;
- (f) women and men should be educated on the possible economic activities and other viable projects to undertake which would generate income to them;
- (g) leadership training should be emphasized for women leaders to enable them run their groups effectively and hence realize more benefits out of projects;
- (h) the project management team and other direct actors within the project should be trained more on group dynamics and how to deal with adults for the smooth running of the project;
- (i) more gender sensitive programmes and researches should be formulated and conducted.

#### CHAPTER ONE - INTRODUCTION

## 1.1 Background and Introduction

# 1.1.1 Project -"Action to Assist Rural Women" (AARW) in Tanzania

The Action to Assist Rural Women project (AARW) was formulated in the late eighties and has been executed by the Programme on Women's Employment of International Labour Organization (ILO) in collaboration with the Ministry of Community Development, Women Affairs and Children (MCDWAC), while the project's immediate collaborating institution has been the Mufindi District Administration and Community Development Department. The project has been financed by the Government of Netherlands. The project was to address the problems of poverty caused by a general lack of employment and economic opportunities, access to productive resources, and low productive skills and education of poor rural women. The project has had the following immediate objectives:

1) rural women's groups have the capacity to organize themselves to improve their income and employment opportunities, better their working and living conditions and enhance their participation in local level decision-making bodies; and 2) the Community Development Department in Mufindi District has the capacity to assist rural women's groups in identifying and managing productive activities and replicate similar assistance in the district.

The project strategy was to enhance the women's access to productive resources and incomegeneration opportunities through the formation of women's groups, through which the project was to
deliver such services as management and skills training, credit and gender awareness raising. The
project has also been women specific, as opposed to projects assisting a mixed group of women and
men. This was a conscious choice made at the time of project formulation and based on a belief that
given the social status and perceived traditional gender roles of women in the villages, women would
find it easier to benefit from a window of opportunity extended within a gender specific project
framework. It was a strategy taken to enhance the women's confidence and capabilities and the sense
of ownership of project by themselves without male interference, but rather with the acceptance and
understanding of the community at large as well as of the husbands and male counterparts.

The project has been implemented in seven villages in Mufindi District, Iringa Region in Tanzania, since 1990. The project completed its pilot phase of four years and half in mid 1994. A transitional bridging phase was implemented from then on until the end of 1995, and the second phase started in January 1996. A final evaluation of the pilot phase of the project (AARW) of September 1993, concluded that the project focused on the productive role of women in isolation from other gender roles, and it recommended that the Phase II have a specific gender focus. Furthermore, capacity building in gender awareness-raising was recommended. This gender study was undertaken in February 1995, as one of the major inputs to the formulation of the phase II project, in order to assess the specific gender needs of project beneficiary women and those men who were indirectly related to the project activities, analyse specific gender obstacles women were faced with, at the same time to explore remedial action which could be integrated into the Phase II project strategy.

# 1.1.2 Rural Women in Tanzania

Tanzania is one of the poorest countries in the world with a per capita income of US\$290. In Tanzania, the agriculture sector is the most important economic sector and 86 percent of the total labour force are engaged in the sector, in which women comprise half. However, due to a strong sexual division of labour, women bear most of the workload in particular for food crop production, undertaking planting, weeding, harvesting, shelling and processing crops, with little use of technology or agricultural instruments to lessen their workload. According to some data, men work 1800 hours a year in farming, women do a minimum of 2600. (Ministry of Community Development, The national development plan and contribution of women in development in Tanzania, mimeo, 1986)

While they do most of the work, they do not have a control over the disposal of the produce. Most of rural women are engaged in subsistence agriculture, cultivating food crops, and sometimes

in cash crop production in tea and coffee plantations. They are also engaged in other types of productive activities such as beer brewing, handicraft making, small livestock keeping, gardening, and food trading. However, much of these activities only bring them meagre income, as they lack skills to manage and run income generation activities.

At the initial stage of the pilot phase of project, a socio-economic baseline survey was undertaken. The study found that women had little control over their income, from joint family and even from their own efforts. Even among those women who had own plots to cultivate, less than half were in control over the sales and expenditure, and income from their own plots, while others shared such control with their husbands. In 20 percent of the cases, husband had a overall control of both the sales and expenditures from women's own produce. (ILO, Report on a baseline soico-economic survey in 10 villages in Mufindi District, Iringa Region, June-August 1990, December 1990)

The survey also concluded that women's workload in Mufindi District was no lighter than those of other rural Tanzanian women, with a normal working day ranging from eight to twelve hours, much of it spent in field work, fuel collection, food processing and cooking. Less than half of women had access to ox-ploughs, and most cultivated only with a hand hoe. (ILO, Action to Assist Rural Women: Lessons from Africa, 1995)

#### 1.2 Objectives of the Study

The gender analysis study for the project Action to Assist Rural Women (AARW) was proposed in order to better understand the gender issues and come up with an appropriate gender strategy.

The terms of reference of the study were as follows:

- an assessment of the benefits that women have derived from their income generating activities;
   and
- analysis of gender relations at household and community levels, focusing on the following key issues:
  - access to and control over resources and benefits;
  - women's time allocation;
  - gender decision-making patterns; and
  - gender division of labour.

#### 1.3 Scope of the Study

Based on the issues above, the scope of the study was defined. The Project Management and Community Development Assistants raised gender issues from their experiences during the pilot project, which were worked on in this study.

Regarding the benefits women have derived from their income generating projects, it was intended to understand in the study what benefits, and how women group members, husbands and community conceived them. It was intended to understand the contribution of the project to the economic well-being of the women and their families:

- concerning gender relations at household and community levels, to understand the question of ownership and control over land and over products (crops and cash);
- on women's time allocation, to understand how women's time is controlled and used, and what are the problems related to time allocation and use. What are the difficult activities women perform and how they manage their time;

- regarding gender decision-making, to know how decisions at household levels are made and what decision-making powers women have. At community level, to know how women are involved in decision-making;
- gender division of labour was another key issue addressed in this study, to find out who does what at household level and to understand the women's workload.

## 1.4 The Methodology

# 1.4.1 Participatory approach

A participatory action oriented research methodology was used. The research team consisted of the Project Management Team, (PMT) the Community Development Assistants, (CDAs) and the Gender consultant. The research team was involved fully in the process of the study, from defining the scope of the study, participated in pilot testing, data collection, analysis and in feedback workshops.

The target group (women) and other indirect beneficiaries (men and other village council representatives) were involved in the data collection and during dissemination of the research finding to get feedback.

#### 1.4.2 Data collection methods

Two main types of data were collected. They were primary and secondary data. Primary data was collected by the use of questionnaires which were used for personal interviews. Two major kinds of interviews were undertaken during the data collection. They were:

- one-to-one interviews (in-depth study);
- focus group interviews/discussions.

Secondary data was obtained from the project reports.

## 1.4.3 Sampling

- respondents were selected from the sample villages under the project. The selection took into consideration the following:
  - the economic opportunities of the village;
  - ethnic representation;
  - type of women's activities undertaken; and
  - the level of activeness of the women groups.
- based on the above, the entire four villages of Isalavanu, Ukemele, Ihalimba and Kitelewasi were selected for the focus group discussions. 37 women and 19 men were interviewed;
- the villages of Kitelewasi, Kibada Ihalimba and Nyanyembe were selected for in-depth study. A total of 17 women and 10 men were involved in the interviews. (Refer to Tables I & II).

Women and Men respondents were selected from various women groups in their respective villages. A mixture of farm and non-farm women projects were involved in the interviews.

Table I: Focus group interviews in four villages

Village	Women	Men	Tota
Isalavanu	6	4	10
Ukemele	10	5	15
Ihalimba	14	5	19
Kitelewasi	7	5	12
Total	37	19	56

Table II: In-depth interviews in four villages

Village	Women	Men	Total
Isalavanu	5	3	8
Ukemele	3	2	5
Ihalimba	5	3	8
Kitelewasi	4	2	6
Total	17	10	27

Table III: Village council respondents

Village	Women	Men	Total
Kitelewasi	6	1	7
Ihalimba	11	4	15
Isalavanu	7	4	11
Ukemele	7	•	7
Nyanyembe	5	1	6
Kibada	1	-	1
Total	37	10	47

- Village Council members women and men in six villages were interviewed. They
  were 37 men and 10 women. (see table III);
- the Community Development Assistants and five Field Extension Officers/Assistants responded to the relevant questions prepared for them;
- Mufindi District Officials were interviewed one by one. They were:
  - District Commissioner;
  - District Executive Director;
  - District Agricultural Officer;
  - Acting District Planning Officer.

Total respondents were 140;

- More women than men respondents were involved in in-depth and focus group interviews. This is mainly because the (women) were the main target group of this study and direct beneficiaries and implementers of the project;
- Pilot Study: A pilot study was conducted in Nzivi village in order to test the questions and to give orientation on how to conduct interviews to the Community Development Assistants and the Project Management Team. Respondents in the pilot study were as follows:
  - In-depth interview: 5 women, 3 men;
  - Focus group discussion: 10 women, 6 men;
  - Village Council members: 12 women, 7 men.

# 1.4.4. Training on participatory research methodology and gender

(i) Participatory research is a cooperative enquiry by both the researcher and the people who are the focus of the study.<sup>2</sup>

The Project Management Team and the Community Development Assistants were introduced to the Participatory research techniques. They were made to understand the processes involved in participatory research and their ideas during the processes; such as collective investigation, analysis and action. It was learnt that the team needed more training on participatory research techniques. They needed to understand the following:

- the role of research;
- various research methodologies;
- participatory research (involving the target groups) in data collection, analysis and taking action;
- the use of research for community activities.
- (ii) Introduction to gender: The research team was introduced to gender issues and important related concepts. Some of the gender concepts discussed were on the following:

Gender, gender relations, gender analysis, gender division of labour, patriarchal power relations, gender ideologies, gender sensitivity and gender blindness.

The team felt there was a need for more training on gender relations at household and community levels. They also needed to understand the following:

- distinction between 'Gender and Development' (GAD) and 'Women in Development' (WID) approaches;
- Gender and Democracy this will enable them understand women's human rights; equal opportunities and equal participation at all levels;
- empowerment of women to enable them get a clear understanding on the women's practical and strategic needs.

The concept of 'Empowerment' has been defined as follows:

"Empowerment is a process which increases the capacity of women and other disempowered people to know the world at all levels, act on their own behalf and

Gender Transformation and Empowerment, East African Women Conference Report (1993) p. 52.

increase their power and control over the social resources necessary for sustainable and dignified life."

# 1.4.5 Rationale for the study

The study endeavours to analyse and assess the gender relations between women and men at different levels in society. It provides understanding on power relations between women and men, the gender division of labour, the time in which they have to do their work and its implication for equity.

As indicated in various gender studies, the gender division of labour assign women more work in production and reproduction within households. Some kinds of work, are termed 'women's work' others 'men's work' (Mbilinyi 1991).

The gender analysis tries to understand the elements of oppressive gender relations such as women's unequal access to ownership and control over basic resources. It provided a clear understanding on patriarchal power relations which assign women a subordinate, secondary status in relation to men in decision-making processes at household and community levels.

The concept of gender, needs to be clearly understood for better application. It refers to women's and men's roles and responsibilities that are socially determined. Gender relations essentially emanate from social relations between women and men which are indeed power relations which portray inherent gender inequalities.

It is important to understand the gender differences which are based on different roles that men and women play at household level and in the community. It is also important to note that these roles are learned, they are not biological and they vary from culture to culture. The roles may also change overtime within a given culture. As a society undergoes change, gender relations may also change.

History has proved that the most common ideology used in shaping social relations worldwide is the patriarchy ideology. Conceptually, patriarchy means the rule of fathers. The ideology has been institutionalized in the family and other social institutions. It has also shaped the people's behaviour in the family and community.

The gender analysis study therefore tries to understand:

- who has access to and control over resources and benefits;
- what women and men do and why i.e. the division of labour;
- who has the decision-making powers and why;
- how time is allocated between women and men.

The study also tries to understand what needs men and women have and why; and what are the social, and economic constraints in relation to the above issues. The study aims at coming up with strategies for the project.

Gender Profile, Empowerment Presentation to GNP TOT, p. 29.

#### **CHAPTER TWO - STUDY FINDINGS**

This chapter is divided into two parts. Part one concerns an assessment of the benefits that women have derived from their income generating activities. Part two is the analysis on gender relations at household and community levels, focusing specifically on the following key issues:

- access to and control over resources and benefits;
- women's time allocation;
- gender decision-making patterns;
- gender division of labour.

## 2.1 Part One - Benefits that women derived from the project

Before we discuss the benefits, it is important to note that the project Action to Assist Rural women assisted 296 (10 per cent) households out of 2814 total households in the seven villages.

Table IV: Number of households assisted by AARW project

Villages	Number of people in a village	Number of Households	Number of households in the project	Percentage
Nzovi	2,560	565	50	10.0
Ihalimba	1,937	258	62	24.0
Kibada	1,308	244	56	22.0
Ukemele	2,776	700	17	2.4
Kitelewasi	843	263	48	18.0
Nyanyembe	1,800	360	52	14.0
Isalavanu	2,285	424	11	2.5
Total 7	13,509	2,814	296	10.0

The women respondents in the study mentioned various benefits realized from their income generating activities during the first phase of the project. The project addressed women's practical needs and strategic interests. Through the women's project women got loans, skills training and income (money to buy food, clothes, medicines, transport and school fees for their children). The relevant basic terminologies are defined as follows:

- benefits: include food for subsistence and for sale, income used to buy clothes, medicine, paying school fees transport and for getting capital goods;
- income generating activities: refer to the activities women are engaged in which generated income for them. They involve farm and non-farm activities conducted by the women group members under AARW project;
- household: refers to the total family members living together in the same compound and sharing the family facilities.

# 2.1.1 Food

One of the most important family practical needs in the household is food. Women especially in rural areas spend most of the time through out the year on food production for their families survival.

Members of the women groups in the Project AARW realized more food production than the period before the project assistance. Seventy-one per cent of the women respondents said that the food produced from their fields was sufficient for the families nutritional needs for the whole seasons and remained with surplus food for sale to satisfy other nutritional requirements, such as meat, milk cooking oil and refreshments.

It was learnt that most of the women group members produced two to three times the amount of maize than they were producing before joining the women's project. For example, 9 women respondents out of the 24 said that they grew enough food to satisfy the needs of their family and remained with a number of bags of maize (one to five) - a fact that was never experienced before.

An example of the women's food production is explained by the number of maize bags produced by 24 women respondents for 1993/94 season. Table V below refers.

Table V: Maize production (in bags) by women respondents for 1993/94 season

Number of bags of maize	Number of women respondents
1 - 5	9
6 - 10	4
11 - 15	5
16 - 20	5

On food production we refer, for example, to the women farmers in Nzivi village, the group consists of 11 members. They produced 70 bags of maize. They paid back the loan (43 bags) and remained with 27 bags as their profit, which was used to satisfy food needs.

Thanks to the availability of enough food for the families, the women said that both their and their family members' health had changed for the better, they felt they had enough strength to participate in other social economic activities. Women also said that there was more peace and stability in their families due to guaranteed availability of food. Husbands appreciated the project effort to contribute to the families food availability. They said the amount of money which was previously used to buy food items was now used for meeting other family requirements.

10 out of 12 husbands of the women group members who were interviewed were very supportive to their wives during the production processes. They provided fertile plots of land and supported their wives to prepare the farms, planting, weeding and harvesting, because they were sure of getting food for the family.

For the first seasons 1991/92, members produced enough maize, though for 1993/94 some women group members faced food shortage because of short rains which also came late. Some of the families including members of the women groups, in Nyanyembe village went to the extent of eating wild fruits instead of the usual meals. Due to scarcity of family food particularly for the year 1993/94 among women group members, they were hesitating to give their maize balance for loan repayment. Their hesitation is a clear indication that they had no other source of getting food.

CDA's Monthly Report (October 1992).

Women group members who engaged in non-farm activities especially the timber project, kiosks and those who dealt with buying and selling crops used part of the profits to meet their family food requirements.

It was noted in this study that, for example, the piggery project run by 7 women members in Nyanyembe village generated income and met nutritional requirement (meat) of the women members and their families. The women group members got Tsh. 70,300 (equivalent US\$ 140) after selling 319 Kgs. of meat. (CDA monthly report Nyanyembe village September 1992).

# 2.1.2 Access to funds: Loan

Women group members got access to loans which were used for running their income generating activities. The women are engaged in farm and non-farm income generating activities. Eighty-four per cent of the women's project were maize farming, 12 per cent were engaged in mixed activities i.e. farming and non-farm activities and 3 per cent were engaged only in non-farm income generating activities.

Table VI: Women's income generating projects

Type of Project	Farming only	Farming and Non-farming	Non-farm only	Total
Number of groups	48	7	2	52
Percentage	84	12	4	100

Women group members used their loans on various activities related to their income generating projects. They used loan to get fertilizers for their maize farms. They used cash to hire ox-ploughs, tractors and labourers. They bought farm tools such as hand-hoe and long knives.

For example women's groups in Ihalimba village of Twivene, Tugesendahiyo, Gedze and Wilolesi used a total amount of Tsh. 154,000 of their loans for hiring Tractors to cultivate their farms. An acre cost Tsh. 4,000/=. (Ref: CDA's report for Ihalimba November 1992).

The above example is a clear indication that women used the loan to pay for agricultural expenses. They reduced their workload and realized more production.

Regarding loan disbursement, 54 per cent of the women groups received loan twice in three years, 43 per cent received loan once and 5 per cent received loans three times since the project started. The loans were used in both farm and non-farm income generating activities. Out of their activities women groups realized profits. According to the women, the remaining money after paying loan and other expenses was regarded as profit.

Table VII: Provision of loan to the women groups

Loan Frequency	Once	Twice	Thrice
Number of groups	23	31	3
Percentage	43 per cent	54 per cent	5 per cent

Regarding farm inputs, it was noted by all respondents that the project has necessitated them to have access to it. The use of fertilizers is very important in all villages where the project is implemented. According to the information provided by the Agricultural Department of the Mufindi District, most of the village soil is not fertile, so the use of artificial fertilizers or composite manure is a necessity. All farmers need to use fertilizers in order to get enough produce.

Women group members who applied fertilizers as part of the loan said that they produced more maize than the period before when they planted without it due to lack of money. As we noted earlier, women said they produced two to three times more bags of maize than it was before, which enabled some of the women to have enough food for the whole season and some surplus for sale.

#### 2.1.3 Control of money

Women group members were able to control their cash which they received as part of the loan. They opened bank accounts where they deposited their money after selling their products. The women decided to withdraw any amount of money they needed for their project activities.

At an individual level the women got money after the sale of maize and other non-farm products. They used the money to meet their private and family needs such as clothing for themselves and their children, transport costs and payment for services such as the milling machine and other domestic costs.

One of the group members in this study in Ihalimba village explained how she used the money she obtained from her project; she said "... the cash I got after selling my two bags of maize helped me to pay for my children's Secondary School requirements".

Other women respondents said that they bought uniforms for their children, exercise books, pens and pencils and other school items. They also used cash to pay the medical bills and transport. It was also noted that women were able to use the milling machine. They paid money for the processing of the maize flour for their daily meals. This reduced their workload, as they used to pound maize in a mortar with a pestle. Pounding maize is a woman's role since she is the one who prepares food for the family. The use of the milling machine saved their time and energy.

The women respondents noted that the money they got was not enough to satisfy all their needs in the family but at least it solved their priority and immediate needs. As one of them noted "though I cannot buy expensive things at least I am able to solve minor problems which require cash without depending on my husband."

All respondents, men and women noted the importance of money to them. They said that with money they could afford buying food and other essential needs for the family.

#### 2.1.4. Clothing

Another most important essential household need is clothing. Women respondents mentioned clothing to be the second important need after food.

All women used the money they got from maize sale to buy clothes for themselves and for their family members. Mafinga District is characterized by cold weather, which takes a longer period of the year. People need adequate clothing to cover their bodies, and without that it is difficult sometimes to participate in some economic and social activities performed outside the house.

Some women bought new 'Khanga' for wrapping around the body and others bought second hand clothes. One respondent was quoted saying "... Clothing was a serious problem and important need for myself and my children, but thanks to this project, I have managed to alleviate it. I buy some second-hand clothes after selling malze. This project has been my saviour."

As observed by the Community Development Assistants who are close to the target group for most of the time, the dressing of women and their family members has changed. There are also vivid changes on the general cleanliness both of the body and clothes. It is noted that they now look better than before.

Due to the importance of clothing to the family members of the women's groups in the project and other community members, trading in second hand-clothing was mentioned as an important income generating activity they would prefer to be engaged in. This would generate the income for meeting other family needs as well as clothing. Second-hand clothes are sold at affordable prices, and most of the women group members belong to low income families, so they are saved by this business.

#### 2.1.5. Skills acquisition

Women group members acquired various practical skills through training organized under the women's project. The women Executive Committees received training on leadership and communication skills. This enabled them to perform their roles better and provided them with self-confidence. As noted by one respondent who is a member of the women executive committee, the leadership course and exposures to meetings, seminars and visits to other villages enabled her to develop some capabilities she never had before. She said, "...after attending the leadership course I feel I am a different person ... I have become courageous, gained self-confidence and I can now speak in public without feeling shy ...."

Another example is explained by one woman group member in Ihalimba village, she said:

"... the training received and the encouragement I got from the women's project leadership enabled me to gain courage and confidence. I enrolled as a candidate and I won the counsellor seat in civic elections."

Women respondents said that the communication skills helped them to perform better than before they received training. They said that they gained more confidence by learning to speak in public and to communicate issues in the group.

Women group leaders gained experiences on how to organize and lead their groups, organize meetings and communicate well. Group leaders said that they often organized meetings and discussed various issues related to their project. They felt this had increased their power and ability to discuss and make decisions on their affairs. However, they expressed the need for more training on group leadership.

Since women groups (especially the rural women groups) consist of members who are related, for example sister, mother, mother-in-laws, daughter, daughter in-laws, or co-wives, a special group leadership training is required for group leaders. This is because of some traditions which forbid relatives to interact freely. For example, it's uncommon for a daughter to argue with her mother in-law.

Women group members felt that they have become stronger and know each other better, share knowledge and experiences, and the mutual understanding between them has increased. They help each other in times of problems and happiness. All these were noted as positive outcomes of the women's project.

Besides women's income generating activities, women group members need other group activities which will keep the group together for solidarity purposes.

- Agricultural skills: As noted by all respondents in this study, women group members acquired modern agricultural skills. Through the Field Extension Officers women learned how to select better seeds, application of artificial fertilizers, planting, the right time for agricultural activities, application of insecticides and crop preservations. They were trained on how to prepare composite manure. Group leaders said that they shared the knowledge with other fellow women group members since they had attended short courses on farming and gardening.
- Handicraft skills: A group of women in Kitelewasi village gained skills in basket weaving. They had produced and sold baskets though in a small number. They are making small baskets for decorations and big ones for use as containers. A small basket takes some two to three hours to complete it, while the bigger ones take the whole day or more. The basket prices ranged from Tshs. 250 to Tshs. 1,500. The women needed more skills in basket making in order to produce better quality ones which are marketable. Women also acquired business skills, for example on keeping the projects accounts.

# 2.1.6 Employment

The income generating activities women were engaged in provided some employment to the woman themselves and their family members. Women used part of the loan to pay labourers and others hired some members of their families to perform the work as part-time workers. For example, the sons, husbands, and daughters did the weeding and transporting crops from the fields. Other women were engaged in non-farm income generating activities such as selling timber, maize and beans and selling other items in Kiosks. This consisted 12 per cent of the women groups.

Women used their time productively to gain income for their family needs. More income generating activities meant more employment for the women and hence access to money.

# 2.2 Part Two-Gender Relations at Household and Community Levels

As pointed out earlier in the objectives of this study, gender relations are social relations between women and men which are socially constructed. They are not biological or natural. They are power relations which have developed between women and men in all sectors of society.

We now look into the gender relations with respect to:

- access to and control over resources and benefits;
- women's time allocation:
- gender decision-making patterns; and
- gender division of labour.

# 2.2.1 Access to and control over resources and benefits

In addressing the issues of access to and control over resources and benefits we endeavoured to know: What resources are available to women and men, whether women and men have equal access to these resources or whether they have actual control over the resources (access - meaning they can use them) (control - meaning they have the decision-making powers to determine the nature of use of the resources. What benefits they derive from access to and control over the resources).

In identifying the differences in access to and control over resources and benefits we based on households resources and how they are allocated to its members.

Land is a major resource and means of production for most of the people living in rural areas especially in villages. The families under the AARW project in all villages depend on land where they grow food crops/cash crops for their subsistence.

Regarding access to resources, it is noted in this study that all families have access to land. The land size differs from family to family. At household level women have access to land where they grow maize, beans, vegetables, etc. but they do not control the access to land.

In male headed households in both polygamous and monogamous marriages, men are the owners and controllers of land. They obtain land through village allocation (family plots) and inheritance from their parents.

Women have what they called their 'own plots' which actually belonged to their husbands. It was noted that women in monogamous marriage have less control over the products from the land. The respondents in polygamous marriages said that their husbands own bigger plots which they also control. The men allocate small plots to their wives for agricultural purposes.

It was indicated that in most polygamous families, women have control over the products because most of the time the husbands are away to other wives. This gives them freedom to decide to sell their products for money to meet their needs.

However, it was indicated that the plots given to them are not enough to fulfil the needs of the family food and other expenses. In most cases women (in polygamous families) are responsible for their families, especially taking care of their children.

Out of 24 women respondents (in-depth interviews) only 5 women control their land which they acquired through inheritance and allocated by the village council. All women who own and control land are heads of households. They have full control over the products and

benefits. They make independent decisions on how to use their income generated from their activities.

The fact that there are women who were allocated land by the village council is a clear indication that women could obtain land. It was learnt from this study that women are ignorant of the procedures to acquire land. The application for the plot of land is sent to the village council who consider it and then allocate up to two acres of land to the applicant.

As for the women in monogamous marriages, they have less control over the products. Thirty-three per cent of the women respondents said that they have to make joint decisions on the use of the products. One respondent in a monogamous marriage noted,

"... I can't sell malze without notifying my husband because he is the head of the family. We decide together and take action ..."

Having joint decisions on the use of farm products which sometimes is the contribution of the women alone without the husbands' assistance, does not mean that women are happy. Women respondents showed that they would like to have full control over the products and money. They would like to be independent economically hence can have the freedom of making decisions regarding meeting their daily practical needs.

#### 2.2.2 Land acquisition and rights

According to the Land Act of 1971 land is a public property. All citizens above the age of 18 years deserve the right to own land and make use of it. As noted earlier, people have acquired land through inheritance and through applying for the village plots.

Every village has its own procedures on land allocation to the village members. Practically very few women apply for land acquisition, they only depend on their husbands owned plots. It was noted from the women respondents that they are ignorant of the right over land and the procedures involved in acquiring a plot of land.

Women would like to own their own land but they were socialized to believe that land is a man's property, especially the married women. Most women were aware of the disadvantages of the lack of ownership and control over land.

There are cases where women were allocated infertile or virgin land (3 women respondents), due to a lack of ownership and control they had no alternative but to use it. Through the women's project (AARW) women group members in Nzivi were advised to apply for land for maize cultivation and they were allocated the required land. The women group members are sure of the continuous use of the land without interference. They are also sure of the control over the crops produced and hence more powers and control over cash.

Some village council members are husbands of the women group members, they are aware of the right to land ownership but take advantage of traditions and customs that land belongs to the head of household. Married women themselves lack self-confidence on ownership and control over land due to how they were socialized.

Land is a major resource for the families in the rural areas, it is a source of economic power, hence a source of men's power in the family. Since men would like to continue to maintain their powers, issues related to power-sharing need to be carefully addressed.

# 2.2.3 Women's control over produce and cash

It was learnt that some women (55 per cent of the respondents) control the products though they do not own land. They said that they were free to use their produce as they wished without the interference of their husbands.

Other women respondents expressed disappointment due to the husbands' interference on their products from the farms. They explained that they were not free to sell or use their products without the husbands approval. There are cases where men (husbands) took the wive's maize or fertilizers without the approval of the woman (wife).

There were misunderstandings in some families between the husband and the wife regarding control over the products (maize). For example it was said that one house was burnt by the husband out of anger as a result of a quarrel over the maize from women's plot supported by AARW project.

Reasons for male interferences and negative attitudes towards the women's project was said to be lack of clear understanding on the project's objectives. Women understood that the project was their own, so some of them could not inform their husbands on issues related to loan acquisition and repayment. These had little support from their husbands. The husbands (2 respondents) said that due to lack of understanding on the benefit of the women's project they were not motivated to give their wives fertile land, they only gave them infertile or virgin land. Since most women do not control land which in this case was a major resource, they were at a disadvantage. The infertile or virgin land produced little harvest.

# 2.2.4 Women's experiences on non-farm income-generating activities

About 12 per cent of the women under the project engaged in non-farm income generating activities. The activities included Kiosks business, buying and selling second-hand clothes, buying and selling beans, timber business and basket-making.

There were no complaints on the husbands' interferences, instead women expressed appreciation for their husbands' supportiveness. Women had full control over their income generated from their activities.

Due to little or lack of control over the farm products (maize) they (women) preferred engaging in no-farm activities than maize farming. Women recommended project activities such as:

- maize milling machine;
- selling of fertilizers and other farm inputs;
- sunflower milling machine;
- poultry and cattle keeping;
- selling second hand clothes;
- kiosk business; and
- timber business.

#### 2.2.5 Proposed strategies on access to and control over resources and benefits

- land which is a major resource should be equally allocated to both women and men at village level. Women should register land in their own names and should be given full control over it:
- the community should be educated on the legal rights over land. They should be informed on the procedures of land acquisition;

• gender awareness raising should be conducted at the community level. Women should be enabled to have credit, capital investments, skills technology and information. They should be given freedom of control over the benefits.

#### 2.3 Women's Time Allocation

#### 2.3.1 Study findings

The study focused on time allocation for women at household level. It has been revealed that women and men spend time differently. Women spend more time on non-productive activities than men. Productive activities involve work carried out for which payment in cash is received through formal or informal economic activities, e.g. where the farm products are sold to earn cash, also beer-brewing for sale and other family business which involves payment in cash.

Non-productive activities, on the other hand include all the unpaid work in the family and at community level. They include the maintenance and care of the home and household members such as child care, food preparation, water and fuel collection, laundry, cleaning the home, and all culturally determined social obligations and group meetings.

The activities which increased women's time spending as a result were:

- a. modern farming techniques: for example sowing seeds in straight lines by the use of a rope. This took more time than when they were sowing seeds in the traditional way but it guarantees maximum use of land without unnecessary waste and hence more yield per unit.
- b. meetings: they met very often in their groups and with the Community Development Assistants and or Project Management Officers. They had training sessions where they spent most of their time learning various issues related to their project.
- c. research activities: for example the Gender Analysis Study was conducted at a time when most women were occupied with farm work. Most of them came from the field for the interviews.
- d. farming tools: women still use traditional tools to perform their day to day activities. For example, the majority use hand-hoes for farm work, use mortar to pound maize and other cereals. They walk long distances to and from the farm, they use the three cooking stones with fuel wood and use small containers for water collection. In addition to the project activities they engage in, they find themselves with little time. All these add more to their time spending. An example of women's time spending is explained below showing the activities the women members in the project performed one day before the interview.

The list of activities below shows that the woman is fully occupied the whole day. A total of thirteen different activities are performed in fourteen hours of a day. This was during the rainy season when women spend more time in the farm. It takes approximately ten days to complete her one acre field plot. She uses a hand hoe for cultivation and weeding. The most difficult activity mentioned by both women and men respondents was farm work. They use poor work tools like a hand-hoe and spend more energy and time. The above example applies to most women members in the project as well as other village members.

# An average schedule of time spent by a rural woman on a day's activities

Activ	ity	Time Used
	Wakes up at 6.00 a.m. and cleans the surrounding of house	0.10 hrs.
•	Fetching water from the tap	0.30 hrs.
	Going to the field (sometimes with a child on the back)	0.30 hrs.
	Cultivating the field up to 1.00 p.m. with hand hoe	6.00 hrs.
	Collect vegetables for the sauce	0.30 hrs.
	Collect firewood	0.30 hrs.
	Walking back home	0.30 hrs.
	Prepare lunch	1.30 hrs.
	Washing utensils	0.10 hrs.
	Pounding maize to get flour (for dinner)	1.10 hrs.
	Fetching bathing water	1.00 hrs.
	Prepare dinner serve eat	1.30 hrs.
	Bath the children	0.10 hrs.

Regarding women's time allocation, the study findings revealed that women value their time and they use the time on productive and domestic activities. Women's time allocation differs from household to household and from season to season in one year. Time spending mostly depends on the technology applied and the type of activity conducted. Women spend more time on farm and domestic activities due to the application of traditional instruments which do not simplify work.

To address the question of women's time allocation and use, the following strategies should be considered.

# 2.3.2 Proposed strategies on women's time allocation and use

- 1. planning of project activities which involves women's time spending should take into account the women's farm activities and their domestic roles which they perform at household level;
- 2. women should be educated to use their time properly on productive activities particularly those which generate income. They need to be taught to formulate work schedules to guide them in performing their duties, hence time saving;
- 3. women should be introduced and sensitized on the application of improved tools which are affordable to them, instead of poor work tools. For example the application of ox-ploughs instead of a hand-hoe, use of charcoal stove which saves time and fuel instead of three stones. The use of a milling machine instead of a mortar;
- 4, women should be informed in advance on the intended activities which would involve planning their time for domestic activities;
- 5. conduct a gender analysis study on time allocation and use at household level, and the study should be participatory, closely involving the women, themselves.

# 2.4 Gender Decision-making Patterns

As indicated earlier on gender decision-making patterns, we focused our attention on the power of women and men to make decisions at both household and community levels. We tried to understand what type of decision they make, how decisions are made and why from the study we identified factors influencing decision-making powers as follows:

- (a) position in the family (who is the head of household);
- (b) economic power (who controls what resources);
- (c) type of marriage;
- (d) traditions and customs.

#### 2.4.1 Gender decisions at household level

At household level, it was noted that the head of the household is the main decision maker. Respondents were from two main categories of households. These were male headed and female-headed households. The male headed households were of two types, they were polygamous and monogamous. In female-headed some women were de-jure and other defacto heads of households. Husbands are the main decision makers in male headed households. Women and men (husband and wife) also make joint decisions.

Some decisions are made by men only and other decisions are made by the women (wife) only. For example decisions which involve costs to implement are made by the head of household. In the male-headed household the final decision maker is the husband.

Decisions regarding for example provision of medical treatment, education, travelling or construction of a family house are made by the head of household. It is noted in this study that husbands make decisions on work schedules of the household members especially on farm activities. This means that men (husbands) control the women's time and determine the women's work schedules.

Women make decisions on issues regarding child care, food preparations and household cleanliness. On other family related issues and also personal issues women have to consult the husband. Men are not bound to consult their wives. What is important to note here is that, not all families make joint decisions on family related matters. Men (heads of households) have more decision-making powers than their wives.

For the female-headed households women make independent decisions. The *de-facto female heads*<sup>3</sup> reach final decisions on all issues except when their husbands are present. It was learnt for example, that one respondent in Kibada village decided on house construction in her husbands absence. She supervised the construction up to when it was ready.

The de-jure female head of households have the same decision-making power regarding social economic and welfare matters as male heads of households. The respondents men and women showed how gender decisions are made at household levels, decisions by men, by women and joint decisions. The findings in this study noted that men (husbands) dominate decisions regarding allocation of land, farming methods, hiring labourers and the use of farm inputs (Table VIII). Women seem to dominate in decisions concerning the use of food and on private matters. It was also learnt that joint decisions between women and men are made but rarely on allocation of land.

Decisions concerning the household roles and activities are in some cases made by men. Thirty per cent of male respondents said that they decide on family work schedules. For example one said - "I make a time table for my family on what to do on the following day and I make sure the work is done properly." This means that women's decisions are limited.

De-facto women heads of household are those women who are legally married, but for all practical purposes have to take on all the responsibilities of the household including those of the male head of household who is absent for a long period in the year.

De-jure women headed households are those households headed by women who are either divorced, single or widowed.

They depend on men's decisions to perform household related roles and activities. Sometimes they do not have independent decisions on their daily performance.

An example of decisions made is shown in the table below: (Based on the respondents experiences) It was learnt that women are not free to make decisions in some cases due to various reasons. Some of the reasons are due to lack of power, lack of self-confidence, the influence of traditions and customs. This situation hinders women from participating fully in the developmental activities at household and community levels.

Table VIII: Gender decision-making at family levels

Type of activity	Men	Women	Men & women jointly
Allocation of land	16	5	2
Farming methods	11	6	6
Hiring labourers	9	6	8
Use of farm inputs	7	6	8
Use of food	6	9	7
Private matters	5	10	6

# 2.4.2 Decisions on personal matters

As indicated in Table VIII men make decisions on women's personal matters. Twenty-two per cent of the men made final decisions for their wives to join the women's project. This implies that if these husbands refused them to join, they could not have joined the women groups. Likewise this means that if at any time these husbands wanted them to cease their membership they would be obliged to quit. The issue of joining the women's project was regarded by some women as a private affair, hence lack of discussion regarding the women's project issues with their husband. The lack of discussion resulted in complaints by men, and this means that men want to be involved and make decisions on the women's project. This situation resulted in interferences in the women's activities. For example, one member of a women's group who joined without the approval of her husband was beaten very badly by her husband. This incident made her quit the project.

In general, decision-making powers stems from traditions and customs which create unequal power relations. The heads of household who happen to be men in most cases are given all powers in all spheres of social life.

In order to create a gender balance women should be making decisions themselves on their personal affairs. They should be given freedom of decisions and actions for their own development and that of their families.

#### 2.4.3 Women's decision-making at community level

A significant number of women are involved in decision-making at the village level. Nineteen women (12 per cent) of the women group members in the women's project are members of the village Government Council. The women's involvement in the village government council is out of a deliberate action taken by the village government to ensure women's participation in decision-making.

Tanzania as a whole has made some conscious move to include women in decision-making structures. The political structure which is based from village level to national level allows at least 25 per cent positions on the council for women representatives. During the previous (1992) election women were given chance to contest. In all seven villages where the project (AARW) is being implemented there are women members of the village Government Council.

Out of total members of the village council women represent the following percentage Kitelewasi (6) 40 per cent and Kibada (8) 40 per cent, Isalavanu (9) 36 per cent, Nzivi (6)33 per cent, Ukemele (6) 26 per cent and Nyanyembe (9) 26 per cent and Ihalimba (5) 22 per cent.

Nine (66 per cent) women village council members in Nyanyembe village, belong to the women's project. In Ukemele village half of the women village council members are members of the women groups. There is only one woman village council member in Kitelewasi village who is also a member of the women's group in the project. Out of the six women in Nzivi village nobody belongs to the project.

The percentage of the representation in village Government Council for both men and women are presented in the table below:

Table IX: Women in village government council

Village	Women	Men	Village Council member in AARW
Ukemele	6 (26 per cent)	17	3 (50 per cent)
Kibada	8 (40 per cent)	12	3 (38 per cent)
Ihalimba	5 (23 per cent)	17	3 (60 per cent)
Isalavanu	9 (36 per cent)	16	3 (33 per cent)
Nyanyembe	9 (26 per cent)	25	6 (66 per cent)
Kitelewasi	6 (40 per cent)	9	1 (16 per cent)
Nzivi	6 (33 per cent)	12	0 (-)

The village council is the grassroots decision-making authority. All matters related to economic, social services, security welfare and development are discussed, planned and implemented at the village level. Women's involvement in decision-making becomes important because their issues and problems can be represented by them for action.

Women's views are given the same weight as men's views when decisions are made. They get equal opportunities to speak their minds though some women still lack self-confidence and are still tied to traditions and customs. For example men members of one village government council (Isalavanu), said that women usually do not speak during the meeting. It was explained that reasons for not speaking in public meetings in most cases is due to traditions and customs which do not allow women to speak in front of men. The number of men at village meetings is always bigger than the women.

Another effort to incorporate women in decision-making is shown in the DANIDA water project. All villages under Action to Assist Rural Women project are covered by the water project which formed a committee of six (6) people. Half of the committee members are women. They participate fully in decision-making related to water in the village. Since this is a small group, women are encouraged to participate fully and they are more free.

In this section we have seen that women's decision-making powers are limited. Women make more decisions on domestic issues and less on economic related issues. In some few cases the wife and husband reach joint decisions especially on economic matters. This entails women's decision-making powers on specific issues. They cannot use available resources as they want. Secondly, women's decision-making is restricted by traditions and customs which make men final decision-makers in the household headed by a man.

# 2.4.4 Proposed strategies on gender decision-making

Since there is unequal powers in decision-making at household and community levels, and due to limitations women face in making decisions on welfare and development issues, the project should adopt strategies to address those issues:

- 1. since inequality in decision-making powers starts at household level, women and men should be sensitized on the need for equal decision-making powers. They should be encouraged to reach joint decisions especially on matters related to social and economic development of the family;
- 2. improve the capacity of women who are in decision-making positions at grassroots (village) level to enable them to participate fully and with self-confidence in decision-making:
- strengthen women's economic power through income generating projects or credit so
  that they become economically empowered and be able to make decisions on their
  welfare and that of the family;
- 4. sensitize village government representatives on equal treatment between women and men:
- 5. village Government Councils should be sensitized to include the women's agenda in their discussions during village meetings;
- 6. women and men should be educated on the negative effects of traditions and customs which perpetuate gender inequalities which restrict women from participating fully in social, economic and political activities.

#### 2.5 Gender Division of Labour

The study noted that women and men perform tasks according to gender division of labour. There are work items which are done by both women and men and some are understood as 'women's work' or 'men's work'.

Agricultural activities are done by women and men. Where the man (husband) is unemployed he depends on agricultural works to get food and income. In this case he works with his wife. Half of the men respondents in this study were farmers, and all women respondents perform agricultural work. As regards agricultural work, men perform what they call heavy work or rough work which require a lot of energy, for example uprooting tree stumps. They also do the cultivating, planting, weeding and harvesting. The work which involves carrying big loads, lifting, climbing trees, building are done by men. All these are regarded as men's work.

In female-headed households, women do all the work including uprooting the tree stamps. They also perform domestic roles such as preparing food, collecting fuel wood, fetching water, child care and family care, these are termed 'women's work.'

All women and men respondents find agricultural activities a hard task for them due to inferior tools they use. One respondent was quoted as saying:

"... a hand hoe is tiresome, a lot of time is used to finish our plots. A day's work by an oxplough or tractor is equivalent to a week's work with a hand-hoe."

They prefer using ox-ploughs to do the cultivation but due to lack of funds to hire it, they only use hand-hoes.

Since agriculture is the major means of production in these villages most men who have no other economic activities join their wives in the farms. It was learnt that 55 per cent of the men (respondents) worked together with their wives in the women's project farms.

According to gender division of labour at household level, all domestic duties are performed by women, assisted by their daughters. Domestic duties include cleaning the house and surrounding, washing, food preparation, collecting water and firewood, pounding maize, collecting vegetables for the sauce and child care. The domestic duties are performed in addition to farm work. Most of the domestic work is performed everyday hence cannot be avoided, for example cooking food for the household members. These types of work compel the women to be at home for a longer time than the husband. Approximately six hours per day is required by women to do domestic activities. The time used to accomplish each domestic work differs from household to household, depending on how big it is and the assistance women get from its members, the work-tools used and its utility.

Very often, children, both girls and boys help in farm work and domestic activities before and after attending school or during vacations. Girls and boys are assigned different activities. Girls do the washing, cleaning the house, cooking, fetching water and caring for the siblings while their mothers are working in the fields and conducting other domestic activities. The boys perform more or less similar activities to their fathers. Women who have no assistance on performing domestic work find themselves with heavy workload. They spend approximately 'half of the day' accomplishing all domestic activities.

Before going to the farm the woman cleans the house, fetches water, prepares food (porridge for children). After that she goes to the field with her child on her back. On her return she collects green vegetables for the sauce and collects firewood. After arrival at home she cooks and wash utensils. Taking into consideration all the above mentioned activities, women are found to be very much occupied the whole day. The women's activities increase more during the rainy seasons than dry seasons.

Regarding attitudes on gender division of labour, men (30 per cent) said that they assisted their wives to perform domestic roles. One said he assisted his wife to go to the milling machine but he used a bicycle, without it he couldn't carry the basket on the head, because according to their culture, men do not carry baskets on the head.

It is uncommon to find a man carrying a basket of maize flour, collecting firewood or water. The few who perform these activities use bicycles. It was also made clear by the men respondents that when the men performed what they call 'women's work' the community members despised, criticized and laughed at them. These reasons discourage men from participating in domestic activities.

Men are ready to engage in what they call 'women's work' outside the home as employees, as long as they earn incomes, and more so when modern tools or instruments are used. For example pounding maize to produce maize flour is a woman's work but when it comes to the milling machine only men are engaged to operate the milling machine. Women would like to operate the machine but they do not get the opportunity. The collection of firewood for family use is the woman's work but the men sell charcoal.

# 2.5.1 Women's workload

Due to gender division of labour in the household women find themselves with a lot to do. Sometimes they have double roles i.e. combine domestic roles or reproductive roles, together

with productive roles. Moreover, they use poor working tools. Women with young babies or pregnant continue performing the same work. Women complain that in most cases they are inefficient in their domestic and farm work due to their multiple roles they perform. Group members were also satisfied with the performance of their groups which work in a collective manner because some of them were said to be lazy. It is important in this study to understand why there is poor performance among women, by taking into account the work they perform, the tools they use and the time they spend.

According to the study, 40 per cent of the women's families consist of five to ten members who are dependants for example, women are supposed to do the washing, cleaning and preparing food for them. Most of the married women take care of their young children who are non-productive and the old people (mother in-laws and father-in-laws). The older children of school age help their mothers during the time off school and during vocations and holidays.

According to TFNC analysis conducted in 1980, heavy workload has a direct effect on energy loss leading to body weaknesses under conditions of poor food supply. The analysis further shows that women's heavy workload has an indirect effect on children by causing malnutrition due to inadequate time for child care.

The question of gender division of labour in the family takes the same pattern as in the community. Development activities performed at village level divide women and men on different activities. Community activities involve construction of school buildings dispensaries, party offices and roads. The village government council members say that women are given light work and they are allowed to leave earlier in order to have time to accomplish their domestic duties.

The study notes the inequalities in gender division of labour at household and community levels. The domestic activities performed mostly by women are not economically valued. The reproductive work as well as family care are the women's responsibilities. To address the issue of gender division of labour, the following strategies are proposed:

## 2.5.2 Proposed strategies on gender division of labour

- in planning the women's activities additional to their day-to-day work, attention should be paid to the effect of intended activity to the women's performance of the household roles:
- (b) where possible, it is necessary to replace the existing activities with more productive ones which will improve their economic position;
- (c) advise women group members to engage in viable projects which will generate income to improve their economic position. The projects should aim at alleviating their workload;
- (d) women and men should be sensitized on equal participation in domestic and farm activities. They should also be sensitized on the problems of women's heavy workload:
- (e) the community should be made aware of changing their attitudes and behaviour towards gender division of labour;
- (f) since one of the reasons for the women's heavy workload is big number of family members, family planning education should be given to them (women and men) to enable them plan and become responsible for their families;
- educate members of household on housekeeping and household management, home economics and budgeting. Involve women, men and children of all sexes. This should base on practical experiences of the women and members of households;
- (h) conduct a gender analysis study on gender division of labour at household level.

#### 2.5.3 Analysis and conclusion

The gender analysis study has endeavoured to assess and analyse the relationship between women and men in economic and social structures at household and community levels.

We have learned that there is unequal gender relations in terms of access, control and ownership of basic resources, a situation which has resulted in women's lesser economic and social power. There is also unequal gender division of labour within the households. In general, women have more work than men, due to their multiple roles in reproductive, productive and community activities.

Women in most cases find themselves with a heavy workload. Certain work is labelled 'women's work', and others 'men's work' and these are perpetuated by traditions and customs.

We have concluded that there is unequal decision-making powers between women and men in the household, where women are assigned secondary status. In general, there is inequality in all structures, which results in a gap between women and men. To fill the gap, emphasis should be placed on education, sensitization and awareness-raising about women's projects to women, their husbands and the community as a whole on gender issues. The women's economic position should be improved through credit provision, skills-training and improved technology. Women and men should change their attitudes towards equality issues.

Since gender relations change as society changes, it is envisaged that change in the above areas will necessitate change in gender relations. Access to and control over resources and benefit is a contributing factor to the people's economic empowerment. The women who in most cases lack access to and control over resources cannot be economically empowered, and they are in a vicious cycle of poverty.

Women's poverty affects the whole household. When the economic conditions of the women improve, the welfare of the household members will also improve.

The experience of the women's project reveals that the vicious cycle of poverty can be broken through providing resources and giving women access to and control over it. Access without control will not help them to improve their economic power, because they cannot effectively make use of the products. It is important to note that the power of men is a result of various factors which the women lack or which are not equally distributed between them. In cases where women have access to and control over resources, they have an *unequal share* compared to that of men. That is why there are always gender inequalities between women and men.

Since the objective of the project is to improve the economic situation of women, it is necessary to enable women to have access to resources, have ownership and control. At household level, resources available can be shared and controlled by both women and men. Where the resources are limited, external resources should be made available to women and men. For example, the AARW project provides credit, information and new productive and managerial skills to women members. Signs of economic improvement are noted through various indicators such as control of money, more food, hence improved health meeting other family needs. Regarding women's time allocation, we note that women spend their time in both productive and reproductive activities. In productive activities they use poor work tools, hence spend more time and energy. The question of time use is very important for the effectiveness of the women's activities.

Women need time to complete their domestic roles and income generating activities. They also need time to rest for the betterment of their health. Additional activities for the women, to be undertaken with the use of poor tools will result in women's time constraints and overwork. It is therefore important to observe the women's time spending and time needs.

If women's time is used properly on productive activities, women could realize better results. For example, utilizing the time during dry season on productive or income generating activities would help to improve the women's economic position. During the off-farm seasons, women can be trained in skills development to help them undertake off-farm activities.

Women also need to control their time. They should plan their activities and make decisions on what to do and at what time. Lack of control of their time results in inefficiency in their performance. If women have more time they could utilize their available resources profitably. For example, if women have land for agricultural purposes which they own and control, but do not have enough time to use it, it is obvious that they will not benefit from those resources. In this respect, projects involving women would need to consult with women on the timing of major project activities.

Concerning gender differentiated decision-making patterns, we noted that decision-making power is another important factor contributing to women's social and economic improvement. Women should not only be implementers but also participants in planning and deciding on the issues to be worked on. By participating in decision-making with men, they gain confidence and feel part of the intended activity. Through participating in decision-making women express their needs which are also taken into account not only for resource allocations but also during the implementation of activities.

As seen in the rate of project women's participation in the Village Government Council, the women's participation in the local decision-making body is especially important, as it decides on the allocation of development resources, social services and development plans. Since women form an important part (half of population) in the process of development, they should have increasing participation in the bodies which make decisions affecting their livelihoods.

At family level women and men need to have joint decisions on family affairs. Lack of this results in conflicts in the family. Women have to make decisions regarding the use of family resources and benefits without being interfered with. Women need to decide freely on their private activities. For example, in this study, men made decisions regarding their wives joining the women's project. Some women were not free to join the women's project without their husbands permission. It was noted that some women in the village wanted to join the women's project but their husbands refused, therefore they could not join, and missed the project's benefits. This tells us that a lack of decision-making powers among women hinders their economic improvement.

It is therefore important to involve women in decision-making. At village or community level, women need to be involved because they are the implementers. Since women and men have different needs in the family and community, involving them in decision-making would mean incorporating their needs in the planning, hence actions. If women are not involved in decision-making on social and economic developmental matters, the gaps between women and men will remain.

On gender division of labour, it is noted that there is inequality in the work performed by women and men in the family and community. Categorizing men's work and women's work means that the roles are divided and they are supposed to be performed by a particular sex concerned to that role.

Women are expected to perform the domestic activities, family and child care, and also engage in productive activities like farm work and other income generating activities. This means that women have multiple roles resulting in a heavy workload for them, which limits their ability to effectively carry out activities which can earn them income. Without income the women's economic situation will not improve. It is therefore important to give women every possible support leading to the betterment of their socio-economic status, taking into consideration the gender constraints.

While changing gender roles in the division of labour could take a long time, it is possible to change men's and women's attitude towards various tasks through gender sensitization and perhaps providing some incentives to men. Men's understanding and appreciation of women's multiple roles and the fact that rural women are overloaded with various tasks, is a first step. It is also important to make conscious efforts to reduce the time women spend on domestic, or reproductive tasks through innovative and low-cost technologies. Use of time-saving, but not labour replacing low-cost technologies would be also useful to reduce the physical burden of productive work, typically farm work on women, and the time spent.

Women can have access to and control over resources, but if they have a heavy workload, they will not be effective in their performance. Having a heavy workload will affect the health of the women and their children. It is therefore important to consider the gender division of labour in planning and implementation of activities.

All the above gender issues are important and need to be taken into account in every planned developmental activities. The issue of traditions and customs is also an important factor which perpetuates inequality between women and men at all levels. Change in customs and traditions will mean change in people's behaviour, attitudes, hence gender balance. This will enable women to obtain and exercise their rights in their family and community. For example, they should be given the right to inherit land and own it as men, and they should share domestic activities with men. This will enable them to participate equally in every developmental undertaking, hence economic improvement. There is no single strategy or set of strategies to address the above issues. However, some general strategies are proposed to address the gender issues in the next chapter.

# CHAPTER THREE - GENERAL CONCLUSIONS, RECOMMENDATIONS AND STRATEGIES

#### 3.1 General Conclusions

An assessment of the benefits women derived from their income generating activities has been presented in the first part. The study has shown that the women and their families have realized various benefits out of the women's project. The production of maize, the staple food, which is a basic need for life among rural households has been substantially increased by most women group members. Hence there is better food security in the women's families for the period since they joined the women's project.

The project addressed the issues of women's access to resources such as credit and land. The major problem which faced the target group was low income and resourcelessness. It is however encouraging to note that the economic activities the women have been engaged in during the project have risen the women's income and that of their families.

By selling products from the project activities, the women have been able to raise money to meet the costs of their day to day needs. They have been able to meet the educational costs of their children and able to buy clothes for themselves and for their children, pay medical bills and other basic needs. On the whole, this project has improved the economic power of the target group.

The women have come together, and through the project's effort they are now aware of their social position, and they can identify their problems and suggest solutions. To some extent, the project has built the women's awareness in social and economic issues at household and in the community. With access to credit, a number of women were able to control cash and became more free to make decisions on the use of their money.

We have verified how these benefits have come from the results of collective efforts and individual contributions in the family. The husbands accepted and allowed their wives to join the project and some of them even offered their wives a piece of land to cultivate. Traditionally the wives are supposed to get a plot of land from their husbands after marriage, and in this case they have access to land but not necessarily control over it. It was also noted that men participated in the actual cultivation and other farm activities alongside their wives. Basing on the benefits realized, the women members, the men and other community members are in favour of the project. It is important therefore to consider the sustainability of the project after the donor's support has ceased.

Regarding gender relations at household and community, the data collected in this analysis has revealed that there is no equality between men and women in the family regarding access and ownership of resources. In male-headed households, husbands are the heads of the family as well as sole owners of basic assets including land. It has also been shown that though women have access to land for cultivation they are not the least sole owners of the products from this land. The majority of married women do not have final authority over the disposal of what they have produced from the land. They remain subordinate to their husbands although the latter might not for even a single day have put a hand on a hoe in cultivating or weeding.

According to the customs and traditions women cannot inherit land from their parents unless there is no son to inherit. Legally, women have the right to acquire land from the village plots. However, it was evident that most of them were ignorant of this right. It is imperative that families should get enough of it so as to increase production of crops.

The Government has made a move of reviewing the land Act of 1971. During village registration, women and men will be given equal rights to own land. It is therefore, important to

provide clear information to the community members on the right to ownership of land, in particular to women.

#### 3.2 General Recommendations and Strategies for the Future

Based on the findings of the study, an appropriate gender strategy needs to be adopted during the implementation of the project. It is suggested to incorporate gender issues in the District development programmes in order to expand the impact to the large population. A gender sensitive approach, therefore, should be adopted, and action be taken on the following:

- the Project Management Team and other actors within the project should be trained on genderrelated issues and on participatory techniques to enable them to become resourceful to the target group (both women and men);
- the target groups also should be gender sensitized on various issues related to equality and democracy both at household and community levels, including shared responsibilities at the households, and also they should be sensitized to change their attitudes on customs and traditions which are discriminatory against women;
- women and men at household level should be educated on the basic democratic rights at family level which includes right to ownership of property, the right to be heard and acknowledged, right to be oneself, which leads to self-confidence and self-respect, equal partnership, equal opportunities for girls and boys, as well as men and women. A democratic home will enable women to participate in developmental activities at the household and community levels;
- the target population should be sensitized on the importance of application of appropriate technology which will reduce the workload of family members, in particular women, for both household and productive work. The use of modern technology would also attract men to engage in those activities which are known as 'women's work';
- reducing women's workload would enable women to have adequate time to participate in
  development activities and income generating activities. Women and men should be sensitized
  to change their attitudes towards power, equal rights and responsibilities of each other in the
  family and community;
- sympathetic allies among gender sensitive men and women should be identified to act as resource people for sensitization and training;
- legal education should be provided for both women and men particularly on their right to land ownership;
- in order to participate fully in the social economic activities women should be provided with more training on the income generating possibilities, they should be given enough skills in agriculture, business, communication and handicraft skills;
- where necessary, the husbands of women members in the project should be well informed on the women's project, and where possible, be involved in training;
- women groups should be strengthened more through training of the group leaders on leadership communication so as to develop self-confidence in their performance. They should also be trained on participatory techniques and group dynamics. For any activity planned which would involve women, attention should be made on the women's roles at family level as well as the women's workload. At the same time, they should be consulted in setting up the activity plans;
- the activities should aim at reducing the workload of women. In particular, use of low cost and appropriate technologies for both household and productive work should be encouraged;
- gender sensitive researches and programmes should be formulated and conducted particularly in the areas of access to and control over resources, gender division of labour, customs and traditions, and gender aspects of decision-making;
- the situation of female-headed households should be researched to understand their social and economic problems, and to come up with specific remedies. It is envisaged that all strategies

suggested, if taken into consideration during the implementation of the project, the women and their families would realize more benefits from the project.

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### SUMMARY REPORT OF THE ACTIVITIES UNDERTAKEN

The gender analysis study commenced in November, 21st 1994. Various activities were conducted during the process of the gender analysis study. They included: preparations for the study; data collection; data analysis, presentations of the major findings for feedback, final report writing and presentation to the ILO.

#### 1. Preparations for the Study

#### 1.1 Pre-meetings and document review

This included meetings with ILO officials to discuss the contract and do the planning on the gender analysis study.

A review of literature such as the relevant project documents and reports were made in Dar-es-Salaam and Mafinga.

As a consultant in this study I participated in doing the following:

- accompanied the ILO staff to the visit in Mafinga District where the Project AARW
  is implemented. Met the Project Management Team and the District authorities to
  introduce the gender analysis study;
- while in Mufindi District, accompanied ILO Officials and PMT to visit one of the Project Villages we met the village government councils and the women group members in the project and the Community Development Officer. Progress of the project activities was presented and discussed during the meeting;
- visited CONCERN project in Malangali. Met the Project Officer and the Community
  Development Assistant for the project. Experiences were shared between the two
  projects i.e. AARW and CONCERN. Planned to meet and discuss the possibility of
  networking particularly on the area of making composite manure;
- met the DANIDA water Programme Officer at the Project adviser, in Mafinga. A
  discussion went on between PMT, ILO Officials and gender consultant on the
  activities conducted by the two projects; sharing knowledge on equal participation
  between women and men in the village water committees.

#### 1.2 Training

- the PMT and CDAs were trained on participatory research methodology. Their roles
  in the gender analysis study were explained. They participated in defining the scope
  of the study and preparing the programme for the fieldwork activities. CDAs were
  asked to inform the women group members and the village councils on the dates and
  the activities involved in the gender analysis study;
- the team was introduced to gender related concepts and issues. Basing on the key issues in the study, explanations were made on gender relations, gender inequality, gender division of labour, gender differentiated decision-making and customs and traditions. The research team was expected to apply the knowledge on gender during the study and during their day-to-day work;
- preparations for data collection: Based on the terms of reference of the gender analysis study and the defined scope of the study, questionnaires for data collection were prepared and discussed together with the ILO expert of the project and the PMT.

#### 1.3 Pilot testing

Preparations for pilot testing were made by communicating with the CDAs and Village Government council in Nzivi.

A pilot testing of the questionnaires was done on 17th December 1994. The PMT and CDA's participated. After the pilot test the questionnaires were revised, and final questionnaires produced for data collection.

#### 2. Data Collection

2.1 From 20th December 1994 a research team (consultant, PMT and CDAs) participated in the data collection in the selected villages, as planned.

In-depth interviews were conducted in four villages of Kitelewasi, Ihalimba, Nyanyembe and Kibada. Village government councils in the same villages were also interviewed.

The focus-group discussions for both women and men were conducted in the four villages of Ukemele, Isalayanu, Ihalimba, and Kitelewasi. The activity went on to 31st December 1994.

### 2.2 Compilation of data

This activity started in January, 1995, and involved one of the project staff in most of the time. A discussion on the study's major findings was held with the Project Management Team and some of the Community Development Assistants.

Major findings were compiled and discussed with the research team before the feedback meetings.

### 3. Presentation of the Major Findings

#### 3.1 Feedback meetings

The first meeting for feedback was held with CDAs and PMT, major findings were presented and discussed in detail to get comments, additional views and clarifications important and key issues in the study particularly on gender relations were explained in detail for clear understanding by the research team. All issues raised were incorporated in the final report.

- 3.2 The second feedback meetings were conducted in two villages of Ukelele and Nyanyembe. A total of 43 respondents in the study and other members of the women groups participated in the meetings. The findings were discussed and the respondents gave feedback on the findings in the study. The clarifications, additions on new ideas were taken into consideration in the final report of this study.
- 3.3 The third feedback meeting was held on 13 February 1995, with the Mufindi District Officials. Ten heads of the Department attended a five-hour meeting which was chaired by the District Executive Director.

The major findings of the gender-analysis study ware presented and the officers made some comments, clarifications, and recommendations on the key issues raised by the study.

### 4. Data Analysis

This was done from mid-February 1995. A draft report was produced and presented to the ILO project expert for comments.

### 5. Report Writing and Presentation

The final report was prepared in Dar-es-Salaam, and presented to the ILO Area Office in May 1995.

### QUESTIONNAIRE No. 1

### In-depth Interview - Women's Group Members

Demonal	narticulars:
rersonoi	namiculars:

1.	Name:
	Age:
	Tribe:
	Tribe of husband:
	Education:
	Able to read/write:
	Number of children: 0 - 10 years:
2.	Household size:
	total:
3.	Marital status: married - polygamous/monogamous, single (never married), divorced, widowed, separated If married, do you stay with husband all the time? yes/no. If no, where do you stay (place and reason)?  What is your source of income?
4.	Who is the head of your household? yourself, husband, relatives, parent
5.	How is your health? poor, satisfactory, good
	What are the major health problems? diet, diseases, accidents, others
6.	What are the sources of income of your family?
	Do you have enough income to support your family?
7.	Benefits from income generating activities - Project AARW: When did you join your group, supported by Project AARW?
	How did you join the group?

8.	What type of activities do you do in your group? agriculture (farm), klosk, timber, piggery selling second-hand and new clothes, buying/selling maize and beans, animal husbandry.
9.	Did you get the loan?
	1992
	1993
	Were you able to repay the loan? yes/no.  If no, why did you fail?
	Will you be able to pay before the next season? yes/no.
	If no, why?
10	What are the major problems facing your group?
10.	what are the major problems taking your group?
11.	Would you like to continue with your group? yes/no.  If no, why?
12.	Do you have a relationship with your group members? yes/no.  If yes, what relationship?
13.	Do you have conflicts within your group? yes/no.  What is/are the sources of conflict?
14.	How is the project benefiting you?
15.	Has your relationship with your husband changed since you joined the project? yes/no.  Do you have support from your husband? yes/no.  If yes, how?
	Does your husband understand the aims and objectives of the project AARW?

16.	What problems have you faced as a result of joining the women's group (Project AARW)?
17.	What do you dislike about this project?
18.	Have you grown enough food to sustain your family for the whole season since you joined the group? yes/no.  If yes, how many bags did you produce last season?
	If yes, did you have extra for selling?
	TT 314 x.110
	How much did you sell?
	If no, how do you obtain food for the family?
	Where do you get the food?
19.	What have you done with the produce/income of the IGA?
	Did you get enough training to carry on with your project? yes/no.
	If no, do you need training?
20.	What are the non-farm activities you would like to be engaged in?
	What types of skills do you have?
	If you have skills, can you train your fellow women on the same?
Gend	er relations in the household

21. How do you normally spend a day (from morning to evening)?

### Time schedule

Time		Activity
06.00	am	
07.00		
08.00		
09.00		
10.00		
11.00		
12.00		
01.00		
02.00	•	
03.00		
04.00		
05.00		
06.00		
07.00		
08.00		
09.00		
10.00		
	pm- 5.00 am	
11.00	piii- J.oo aiii	
23.	Do you take t When do you	year?
۷۵.	or less the sat	· · · · · · · · · · · · · · · · · · ·
24.	Do you talk yes/no.	to your husband about what needs to be done in the house and on the farm
25.	In what activi	ties do you spend most of your time?
26.	What are you	r difficult roles?
		/ou?
	,,,,,, maine à	
27.		land (in your name)? yes/no.

	Productive/unproductive?
28.	If you do not own land, do you have access to land for food crop production? yes/no. Who owns that land? husband, relative, parents, friends
29.	If you have access to land, do you have control over the produce (give examples)?
	If no, who has control over agricultural produce?
30.	Who decides on how and when to carry out domestic work?
	Who makes the following decisions in your household? resource allocation decisions cultivation practices the use of labour purchase, of agricultural inputs food budgeting individual activities
31.	Recommendations:  What recommendations would you like to make, to make this project more beneficial to you and your group?
	and your group:

### QUESTIONNAIRE No. 2

# In-depth Interview - Men (husbands)

### Personal Particulars:

1.	Name:	
	Age:	
	Tribe:	
	Tribe of wife:	
	Education:	
	Able to read/write:	
	Number of children:	
	0 - 10 years:	
2.	Household size:	
	totaltotal dependant	
3.	Marriage (type):	
J.	polygamy (number of wives), monogamy  If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)	
4.	If polygamy - living with wives in the same compound?	
	If polygamy - living with wives in the same compound?	
	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?	
4.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?	
4.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?	
4. 5.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?	
4. 5.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?	
4.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?  Do you own any piece of land (title)?  How did you obtain the land? buying, inherence, given How many acres?  Do you cultivate all the land?  How much do you produce per season (bags)?  How do you dispose of the products?	
4. 5.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?  Do you own any piece of land (title)?  How did you obtain the land? buying, inherence, given How many acres?  Do you cultivate all the land?  How much do you produce per season (bags)?	
4. 5.	If polygamy - living with wives in the same compound?  If polygamy - how many wives are members of the women's group (project AARW)  What is your source of income?  Ownership of assets: What assets do you have?  Do you own any piece of land (title)?  How did you obtain the land? buying, inherence, given How many acres?  Do you cultivate all the land?  How much do you produce per season (bags)?  How do you dispose of the products?	

9.	Who provides labour for farming?
	• • • • • • • • • • • • • • • • • • • •
10.	Do you and your family apply modern farming methods, e.g. ox-plough, tractor, fertilizers insecticide?
11.	What do you do with the products?
12.	Of your own pieces of land, how do you allocate the land for farm activities?
.13.	Does your wife own a piece of land? yes/no.
	If yes, how many acres?
	If no, do you allocate land to her for farm activities?
	If yes, now many acres:
14.	How is the state of the land? fertile, less fertile, unfertile
15.	Your wife is one of the group members under the project AARW:
	Do you know the objectives of this project? yes/no.
	If no, what are the reasons for this lack of knowledge?
	If yes, do you and your wife discuss issues relating to the project?
	if yes, do you and your wife discuss issues relating to the project?
	If yes, what advice do you give her (give examples)?
16.	What benefits have you realized so far from the Project (AARW)?
	.,,.,,
17.	Have any particular problems occurred in your family related to the project (AARW)?
Gend	ler Relations in the Household
10	N.B
18.	What are your responsibilities in your household?
	***************************************
	What are your day to day activities in the family?
	Who provides for food in the family?
	Do you drink alcohol (beer) usually?
	If yes, at what time?
	10. 11. 12. 13. 14. 15.

19.	What are the day to day duties of your wife?
	• • • • • • • • • • • • • • • • • • • •
20.	What are the responsibilities of your wife in the family?
21.	Does your wife have a source of income?  What are the sources?  How does she spend the income?
22.	What roles are shared between you and your wife?
23.	Some women say that they have so many activities to do in the family, that they do not have free time for rest:  Is that true for your wife. yes/no.  If yes, what do you think could be done to resolve this problem?
	• • • • • • • • • • • • • • • • • • • •
24.	What kind of support can you provide to your wife to make her benefit from the project AARW?
25.	What are your general suggestions for future improvement of the women's project under AARW?

### QUESTIONNAIRE NO. 3

7.

### Village Government Leaders in Selected Villages

4 mage	Government Leaders in Selected vinages
Particu	lars of the village:
1.	Name of the village:
	Population:
	Number of families:
	Registration:
	Size of the village:
	Ethnic groups:
2.	Socio-economic activities in the village:  Type of economic activities?  The food situation in the village?  Climatic conditions of the village?  Type of soil? fertile, infertile, less fertile  Does every villager have access to:  Home plots  Nearby fields  Who has more access to land?  Do you allocate land?  What are the processes?
3.	Information about project AARW: What are the benefits you realized from the women projects (to the families and the community)?
4.	Do you understand the aims and objectives of this project (AARW)? yes/no.
5.	How has the village government been involved in this project?
6.	What are the problems facing the women's groups under this project?

How is the project perceived by most villagers (especially the non members)? . . . . . . . .

8.	Are women involved in decision-making at the village level? yes/no.  If yes, how?
9.	How do village members obtain land for agricultural purposes?
10.	What community activities are women involved in?
11.	What community activities are men involved in?
	,
12.	How do you manage village farms?
12.	
13.	Who provides labour in the village farms?
14.	What are the general problems facing the village?
15.	What do you think could be the solution?
•	
16.	Is beer drinking common in this village?
17.	At what time/period of the year do people drink?
18.	What are the village actions on this issue?
19.	What recommendations do you make to improve the women's project in your village?

# QUESTIONNAIRE NO. 4(a)

Name of the village:
Name of groups represented:
Names of participants, Men, Women:
***************************************
Type of projects women are engaged in:
Understanding on the objectives of the project AARW:
The major benefits realized out of this project:
What assistance did you get from the following people: CDAs, agricultural officers
husbands, others?
How was your relationship with your CDA in this village (explain)?
How was your relationship with project officials (e.g. coordinator, credit officer, etc)?
•
Size of the loan:

11.	For some groups there is a problem of failure to repay the loan. What do you think are the causes for failure?
12.	Does the group still need a loan for project activities?
13.	What kind of income generating activities would you like to be engaged in (those which are possible in this area)?
14.	What are the benefits you realized out of working together in groups?
	.,,,
20.	Which period of the year is a busy period for you?
	What activities do you perform during that period?
21.	What are your suggestions for better implementation of your projects?
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	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

### QUESTIONNAIRE NO. 4(b)

1.	Name of the village:
2.	Names of husbands:
3.	Names of groups their wives are involved in:
4.	What are the benefits they have realized since their wives joined the project AARW?
5.	What are the benefits they have realized since their wives joined the project AARW?
6.	Do you understand the aims of this project AARW?
7.	What problems did their wives face during the implementation of project activities?  What do they think are the causes and what are the possible solutions
8.	What are the improvements in their families since their wives joined the women's project?
9.	Does your family grow enough food to sustain you up to the next season?
10.	Who provides labour on your farms?
11.	What are the day to day men's activities in the family?  What activity consumes most of your time?
	What are the day to day women's activities in the family?

	which activity consumes most of their time?	
12.	How does your wife use the produce out of the women's project she is involved in?	
		•
13.	What do you think can be done to make the women's project a success?	
		,

### QUESTIONNAIRE NO. 5

# To be filled by Community Development Assistants (CDAs)

### Personal Particulars:

1.	Name:
	Age:
	Marital Status:
	Religion:
	Number of Children:
	Education level:
2.	Work history:  Year of first employment Year of engagement in Project AARW
3.	Kind of training received
4.	Do you understand clearly the aims of the project AARW? yes/no.  If yes, what are they?
5.	What roles and responsibilities do you play in this project AARW?
6.	You, as a CDA in this area, have other roles you are supposed to perform besides being engaged in the project AARW. What are these roles?  How do you divide your time?  Do you have enough time to manage all the roles?

	If you don't have enough time, what are your suggestions?
7.	As a man/woman CDA working with women's groups, are you acceptable to them?
	Have you encountered any problems, as men working with women?
8.	What are the successes of this project in your village of work?
9.	What are the major problems which happened as a result of this project?
	What are the major complaints made by the women's group members?
10.	What are the gender issues you have noted in your area of work?
	How do you think these gender issues should be addressed?
11.	What are the strengths and weaknesses of the women's groups in this project AARW?
	Some groups have dissolved from the project after a short period. What are the reasons for the dissolution?
12.	What types of activities (women's projects) have been more successful?
13.	In what ways are women involved in decision-making at the village level?
	How do you think women can be involved in decision-making at the village level?
14.	Are you very clear on the gender issues? yes/no If no, what are your suggestions?

15.	Do you have problems which affect your work performance?	
	What are the problems?	
		•
16.	Do you cooperate well with your fellow CDAs and the Project Management Unit?	
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