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Gender Inequality in Income distribution , A study in Tanga, Tanzania

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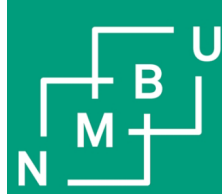
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Master Thesis Topic:

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Fig 1 - TANGA

Coastal area in the city of Tanga, Tanzania

Photo by Google

Abstract

This study was conducted in the city of Tanga, Tanzania in January 2018. The main purpose was to examine effects of gender inequality to the standards of living of women in Tanga, Tanzania. In this area of gender inequality, the study focuses on *income inequality* between men and women. Income inequality is examined by looking at women opportunities and challenges they face in their economic lives. The study uses life experiences of these women to determine gender inequality tendencies between men and women in the Tanga society and how they manifest in the lives of women.

The study further explores on how gender inequality plays a role to determine types of occupations that women engage with. The life experiences of these women help to learn more about social, economic and political organization in Tanga's society.

This study used both primary and secondary data to look at gender inequality effects on income distribution within the society.

Qualitative research design with interviews and observations conducted as major data collection techniques, was used to learn more about the lives of these women. The study uses different approaches, theories and concepts, including human development and capability approach and phenomenology to get the broader picture of issues that are embedded in the daily lives of these women.

The study findings show gender inequality tendencies are widespread in Tanga, Tanzania and play a role to limit women opportunities to access income. Gender inequality shapes the distribution of income within the society in Tanga with men getting the lion share. The feedback I received from women in Tanga, Tanzania when I spoke to them about their access to income, indicates that they have limited chances and opportunities to access income and to live a better life compared to men. Their chances and opportunities to get quality education, decent and high paying jobs, ownership and inheritance of material resources and leadership positions are very minimal due to gender inequality which is embedded in the culture of their society. As part of the society that is

dichotomic and hierarchical in nature, with men getting more attention, priorities and privileges in the social, political and material life of the society, these women find themselves pushed and fall within the margins of their society because of low social status, lack of decision making power, low level of education and lack of ownership of material resources.

Acknowledgement

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<u>Introduction</u>

United Republic of Tanzania is a developing country located in the Sub Saharan Africa. Tanzania is a union of two former sovereign states, Tanganyika and Zanzibar. Tanzania has the total population of 55.6 million people. (World Bank, 2016). However, the current figure is 58,824,023 in 2018, the data based on the latest United Nations estimates (Worldometers, 2018). Tanzania is part of East African country occupying an area of 945,087 km². (Tanzania National Bureau of Statistics, Tanzania National Census, 2018).

Human Development Report (2016) in alignment with Agenda for Sustainable Development of 2030, ranked Tanzania as low developed country in the Sub Saharan Africa, positioning it at 151 out of 188 countries and territories. (UNDP, 2016). The low level of Tanzania's technology and industrialization and per capita income, makes it to fall in the group of least developed nations. (United Nations Development Programme (UNDP, 2017).

Compared to Kenya and Uganda, Tanzania has a bigger population and "the lowest population density" in East Africa (CIA, 2018). Tanzania has a rapid increase of population, with the fertility rate of 5.7 children born per woman for Tanzania Mainland and 5.2 children born per woman in Tanzania Zanzibar. (Tanzania National Bureau of Statistics (2015). Tanzania's ambition to industrialize and achieve its Development Vision 2025 is highly challenged by the global warming and climate change. (Tanzania Ministry of Finance, 1999, Tanzania National Bureau of Statistics, 2018). It is therefore a mere fact that the welfare development of Tanzania's population which depend on agriculture, is highly threatened by the adverse effects of global rise of temperature and climate change.

Tanzania, regardless of its richness in water bodies, wildlife, natural and human resources, "poverty remains a persistent problem". (The World Bank, 2015 pg. xxvii, Sheya, Mohammed, 2017). The fact that the international community advocates and offer a lot of funding to reduce emission of greenhouse gas in order to minimize greenhouse effect, Tanzania is in more vulnerable position from these efforts. (Eriksen et Al 2010, Al Gore Jr, TED 2016).

Tanzania is rich in fossil fuels, such as oil, natural gas and coal and whose science and technology levels are very low, which means the country depend on fossil fuels such as natural gas, oil and coal to produce electricity for industrial and domestic uses. Deforestation continues in an alarming rate as the poor people in Tanzania need to cut down trees to make charcoal and to clear the land for agricultural activities. (Makoye, Kizito, 2017). Deforestation also occurs as majority of people who live in poverty especially in rural areas in Tanzania, continue to fetch firewood for their domestic purposes. (Carbon Tanzania, 2018).

Tanzania is typically an agrarian society which uses its Development Vision 2025 strategy to move towards a semi industrialized nation. The country has a long way to go to achieve an economic growth that would help its citizens exit from poverty trap. The socio economic infrastructure in place and existing global economic policies, relations and practices, contribute to slow down Tanzania's efforts to fully participate and benefit from free market economy advocated by classical liberals like Adam Smith and contemporary liberalist Walt Rostow. (Adam Smith Institute, 2018, Rostow W. W, 1960)

Recently, there have been some positive changes in the growth of economy of Tanzania though that has not helped much to raise the standards of living of the majority of poor population. (United Nations Development Programme, 2016). Many people continue to live in poverty in Tanzania with an approximate of 70% of Tanzanians living with less than $2 per day. (World Bank, 2015). By the virtue of living in poverty, many people in Tanzania lack higher education, decent paying jobs and fiscal capital, women being most disadvantaged and less privileged.

Fig 2 - MAP OF TANZANIA

<u>Background/context</u>

The word development has various definitions from different academic scholars. Cambridge Dictionary, defines it as "the process in which someone or something grows or changes and becomes more advanced". The word development when related to welfare of the people means "making better life for everyone" (Peet and Hartwick, 2009:1). For Seers (1969), development is meaningful if it is related to the improvement of lives of the people especially on social and economic issues of "poverty, unemployment and inequality".

Development can also mean the process by which individuals improve their satisfaction of their basic human needs. The satisfaction of the needs such as food, shelter, clothing, housing, employment and education.

In Tanzania, as a country strong with the patriarchy system, men have more advantages, prioritized and privileges compared to women in terms of access to opportunities for decision making, access to health care services, education, employment and access to income. (Tanzania Demographic and Health Survey, 2010).

Gender inequality practices are widespread across the country and across various sectors of economy. According to UNDP (2016), Tanzania had a gender inequality index value of 0.544, with the position of 129 out of 159 countries in the 2015. The gender inequality could be manifested in many areas such as leaderships (36 percent of women with parliamentary seats compared to 74 percent of men), secondary education (10.1 percent of adult women compared to 15.3 percent of adult male), participation in the labour (74.0 percent of women compared to 83.3 for men). (ibid).

More studies conducted in the area of gender relations in Tanzania indicate existence of systemic imbalance of access to opportunities and chances to make better life between men and women. For instance, 1 in 4 females age 6 and older have no formal education, compared with 1 in 5 males and illiteracy is more to women (23%) compared to males (17%). (Tanzania Demographic and Health Survey and Malaria Indicators Survey, 2015-2016).

Likewise, access to information and employment opportunities in the formal sector is different and unequal between male and female in Tanzania. According to Tanzania Bureau of Statistics, in the year 2015, the share of males' employment in the formal sector of economy was 63.0 percent for male and 37.0 percent for females. (Tanzania Bureau of Statistics, 2017).

Most women in Tanzania fall within the margins of the society. These women have less access to basic needs and social services. (Tanzania Demographic and Health Survey, 2010). The manifestation of living in poverty also extend to affect other aspects of their lives, such as psycho-social well-being (respect, self- esteem, trust, fear, loss of dignity, vulnerability), political participation (power, freedom, representation) and social-economic aspect (education, work, inclusion in the labour market, participation in social and cultural life, lack of access to information and lack of capabilities to realize one's full potentials in life).

Women in Tanzania find difficulty to access higher education beyond primary school and this begins in the family level, where in many households which have male and female children, there is a tendency for male children to be given more privileges, attention and support from the parents because of their virtue of carrying the family name and culture to the next generations. Girl children are given less priority and attention in the household because most parents expect them to be married when they grow up and move to the family of their husbands where they contribute their labour and income to their husbands' clans.

Most households in Tanzania belong to patrilineal communities where father is accepted by all family members as wiser and head of the family, most important person and the heart of the family. His children carry their father's name as their family name. In this type of family structure, unlike matrilineal societies, the household treats the father as the symbol of family unity, bread winner and the supreme judge of the family matters. This type of family organization plays a key role to perpetuate gender inequality and minimize the position and importance of a women in the family.

Patrilineal structure limits women access to and use of income in one side and give women endeavour of production and reproduction roles lesser weight. The division of gender roles within

the family carries within itself elements of gender inequality as women family responsibilities are usually unpaid and of secondary importance.

Male children are considered more important within the patrilineal lineage family structure and therefore get more priority and privileges to inherit or use family resources such as money, land, time and freedom to work on their education, unlike female children who are overwhelmed by heavy domestic workload. However, these privileges and attention offered to male children do not come for free. There is a price to pay in terms of reciprocity tendency embedded in this process, because parents support their male children in their young age in exchange for emotional and material support from these male children when parents get older and retired from work. In rare cases female children also support their old parents though it is not highly expected by parents and they are not blamed if they fail to do so.

As part of the patriarch structure, the worst thing is that usually mothers also share with their husbands the rationale of giving more attention and support to male children than female ones. This is a result of lack of enough state support to old age social insurance.

This type of reciprocity to support one another between parents and their children also plays a great role to impoverish many young people in Africa including Tanzania, whose parents' dependence paralyze their efforts to break the cycle of deeply rooted family poverty.

Women work hard every day to keep the family function well by performing domestic chores duty as house wives but their tasks and responsibilities have less or no financial return. Such domestic roles include "collecting water and firewood, processing and preparing food, travelling and transporting, and caregiving". (International Fund for Agricultural Development, 2016). Majority of women living in rural areas on top of doing domestic chores, they also perform another unpaid job of farming to get family food. It a very small portion of women who get high paying jobs in the labour market such as female doctors, teachers, nurses, lawyers, journalists and in military women.

Statement of the problem

As a social science student from developing country of Tanzania, I have always had an interest to the studies of poverty especially on the question of why there is persistence of poverty in Tanzania and continuing wealthy in other countries. I have always wanted to find out the reasons for persistence of poverty in Africa at large. This question made me to relate persistence of poverty to many factors including not only the lifestyles, social organization and culture of Tanzanians, but also on how those individuals, households and communities who live in poverty in Tanzania think and act in many spheres of their lives. In this academy I had a major concern on the reasons for their fall into poverty traps and what better and practical strategies would be used to eradicate poverty. (see Banerjee , A and Duflo , E , 2011, Sachs , Jeffrey , 2006)

When you take time to read from literature for underlying factors for causes of poverty and its eradication strategies in Africa and contrast them with economic growth of many developed nations such as United States and Germany, you can easily see the role of gender equality to get economic growth. This is to say, fully participation of all social groups in the labour force of any state including the group of women, is among important prerequisites for fast economic development of a state. However, this is not the case for Tanzania where social division plays a key role to slow down the efforts to bring economic development to the nation.

By looking at the social, political and economic activities taking place in the country, you can easily see that women have secondary importance in building the nation. You can easily see that women are pushed into the margins of the society and pressured by the culture to lock themselves indoors to deal with domestic chores, production of food (usually in rural areas where majority of women live) and reproduction roles. The fact that women who make the majority in the Tanzania's population, do not participate fully in the labour market, this means the road to build industrial base and economic liberalism for Tanzania will be not only very long but also very uncertain.

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Living in Oslo, Norway for more than five years as an international student made me to get more concern and develop more interest on the cultural patterns and diversities that exist in the world and how these cultural disparities play a key role to shape the social, political and economic organizations of the society.

I came to Oslo, Norway on August 12, 2013 as a master student from a developing country, Tanzania. After living for some months in Norway, I found many things that were done, viewed or thought differently in Norway compared to my home country, Tanzania. Most of the things I found in Norway were completely opposite to my country, Tanzania.

In Oslo, Norway, could see that people were happier than where I came from meaning that they also enjoy their jobs and their lives and this satisfaction I assume lead to high productivity which is required for economic growth of the country. I also learnt later that there was a small number of children in many households that I visited in Oslo. The small number of children that parents and the state could take care well. I decided to read more from the literature about Norway's population trends and found that there was a record of not an increase but a decline of fertility rate in Norway, an opposite phenomenon from Tanzania where political leaders encourage families to get more children amidst the rapid population growth, adverse effects of global warming to agriculture the backbone of the country economy and persistence of poverty in millions of households.

In 2012, Tanzania's fertility rate had reached 5.7 children per woman for Tanzania Mainland and 5.2 children per woman for Tanzania Zanzibar. (Tanzania National Bureau of Statistics, 2015). On the contrary The Norwegian Bureau of Statistics had recorded "a total of 56,600 children born in 2017, at least 2,300 fewer children than 2016", which give a "total fertility rate of 1.62 for women, the lowest level ever registered" in Norway. (Statistisk Sentralbyrå, 2018).

However, there are different scholarly opinions on whether "lower birth rates contribute to economic development and help individuals and families to escape from poverty". (Sinding, Steven W, 2009).

The culture of raising big number of children in many households in Tanzania made me to think of two major things. Firstly, I thought of the argument that raising big number of children paralyses parents' capacity to provide for their children, basic needs they need to grow well. I thought that larger family size plays a great role to make households fall in the poverty trap because they stand a little chance to fulfill their basic needs and have nothing left to save and invest. Likewise, larger families living in poverty have more life risks and vulnerability to respond to sudden shocks such as hunger and eruption of epidemic diseases

World Bank, (2015), claims that the chance to escape from living in poverty is narrow for less developed communities in Tanzania, especially for those low educated small farmers who "heads of households" with larger family size. In these circumstances of the need to feed the large family, and with little resources that parents have, children right to education is at great risk. The family that fights to fulfill its basic necessities of life also stands a little chance to break the cycle of poverty from one generation to another.

Many studies indicate that the country with poor economic base and low per capita income like Tanzania which has the GDP of USD 47.34 billion (compare to United States economy of USD 18 Trillions), is likely to have families with many children (World Bank, 2016). Compassion, a Non-Governmental organization working in Australia and Africa argues of the African parents' reasons to get many children. Some of their arguments include a record of high child mortality rates in Africa that pushes parents to get many children (for instance if I have seven children and three of them die of malaria, pneumonia and diarrhea, then I will remain with four to work with me now and to feed me when I turn sixty), low women access to higher education and life skills, early marriages and gender roles of women, limited access to contraception, insufficient social security insurance services during old age, need for extra labour and religion beliefs that deny the use of contraceptives. (Compassion Australia, 2017).

Another insight that came to my mind as a foreign national in Norway, was the idea of happiness. While pondering about Thomas Malthus's theory of population and his argument of the need for

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population control versus increased demand for food consumption, I thought of the report of rapid population increase in Tanzania. I connected this rise of population in Tanzania to its negative effect on people's welfare and happiness. (AAG Center for Global Geography Education, 2011). Studies from scholars such as Jon Hall, the Policy Specialist at the Human Development Report Office, have found that happiness or subjective well-being is very important for human wellbeing, economic growth of individuals and state, businesses and public policy. (Hall, Jon, 2014)

In this area of happiness, I thought that many parents with many children in their households in Tanzania live with sorrow because they lack capacity to satisfy their family basic necessities of life such as giving children enough food to eat, providing good health care services, enough drinking water, sanitation, good clothes and quality education. Furthermore, these people especially mothers who deliver children to the world, have many people in their households to mourn when they die, which deprive them their right to live in happiness.

I thought that, experiencing regular deaths of family members especially in larger families, makes people to grieve, to be depressed, to live with stress and other heart disease problems in most part of their lives and this minimize their productivity. On some occasions, the mourning of important person within the family, is also shared by the community members where he or she lived and this makes the whole community to grieve and live in sadness. Likewise, in the situation that many important people die at once in the community, for instance from natural disasters like floods and landslide or from human factors like uncontrolled road accidents, this also contributes to make the family members of the deceased and the whole community to grieve for long time.

Grieving from regular burying of relatives coming from larger families intensified by deprivation of basic needs and regular suffering from tropical diseases such as malaria, diarrhea and pneumonia may cause many people in Africa including Tanzania to have sorrow, depression, stressful life and suffer from unnecessary heart problems for many years of their lives.

From the literature, I read that in Tanzania, social, cultural, political and economic lives are more organized in patriarchy system which is part and parcel of the culture. This system gives women less

attention, priority and privileges over men in many socio-economic and political situations. The prevalence of patriarchy, influences gender inequality tendencies, which in turn play a key role to limit women's freedoms, access to human rights, access to justice, access to better education, access to high paying jobs, access to income and other resources. (UNDP, 2014).

The main concern of my thesis has therefore been around the area of gender inequality practices that affect income distribution in the society in particular and women welfare development at large. In this academy, I am more interested to see how the existing gender relations and practices affect women economic lives in particular and economic growth of a nation at large. When I came to Oslo, Norway I could see men and women doing similar jobs without any problem unlike in Tanzania where gender relations play an important role for division of labour and specialization.

To see for the first time a very old woman driving a public bus in Oslo, Norway was something great to witness. I thought if this old woman was in my country, she would probably be retired and daily quarreling with her children who are tired of sending her money to survive, because as human beings who breathe, we never stop eating, wearing clothes or getting sick. The idea creating a space for equal shares between men and women in areas of education, work, leadership, inheritance and ownership of land and income, remain a dream in Tanzania due to cultural, economic and political barriers that are deeply rooted for centuries.

Research Objectives

1. To explore the meaning of development from women perspective.

2. To examine how gender inequality affects income distribution

3. To analyse opportunities and challenges for women access to income.

4. To examine how income inequality manifest in the lives of women

Rresearch questions

1. What meanings of development do women in Tanga, Tanzania attach to?

2. How does gender inequality affect income distribution in Tanga, Tanzania?

3. What opportunities and challenges do women have for access to income?

4. How does income inequality manifest in the lives of women?

A description of the study area (Tanga municipal city).

TANGA HISTORY

Tanga is one among the 31 administrative regions of Tanzania. Tanga is a second-largest seaport located in northeastern Tanzania, on the Pemba Channel of the Indian Ocean. (Encyclopædia Britannica,2018). The size of the seaport is less than that of Dar-es-salaam harbour. Likewise, Tanga is the fourth largest city in Tanzania behind the cities of Dar es Salaam, Mwanza and Arusha (shadowsofafrica.org, 2018, Lonely planet.com, 2018). Despite its larger size and people' expectations, Tanga town is quiet, less populated and less busy compared to other cities of Dar-es-salaam, Arusha or Moshi. (skyscrapercity.com, 2018). The place is perceived as less active, "sleepy, semi colonial atmosphere in nature" with "wide streets filled with cyclists and motorcycles, intriguing architecture and faded charm" (Lonely planet.com, 2018).

Tanga region   is bordered by the neighbouring country of Kenya and Kilimanjaro Region in Tanzania to the north, Manyara Region to the west and Morogoro and Pwani regions in Tanzania to the south. Tanga region's eastern border is formed by the Indian Ocean (Tanzania National Bureau of Statistics, 2012).

EARLY SETTLLEMENTS AND ARAB INTRUSION IN TANGA

There is strong evidence that Tanga town has been with human settlement of indigenous people in very early times, even before the coming of the Muslim Arab (Persian, Shiraz) merchants in the 8th century, who settled along the Indian ocean coast (Lambert, Tim, 2017, Lodhi, Abdulaziz Y ,1994, Encyclopædia Britannica, 2018). The information collected on "early Iron Age sites at the foothills of the Pare and Usambara mountains and in the Digo Hills" proves the ancient settlement of the place. (ibid). Tanga interior is believed to have developed some states especially from some tribesmen like the Sambaa in the sixteen and seventeen centuries before the arrival of Oman Arabs in 18th century (Encyclopædia Britannica, 2018).

The indigenous tribes such as the Sambaa people that had settled in Tanga in the 16th and 17th centuries had developed their kingdoms in the region's interior before the coastal area raids by the Omani Arabs who were brought to the coast by the monsoon winds in the early 18th century (Encyclopædia Britannica, 2018). The Arabs arrived in the second time at the coastal area including the coast of Tanga in their search for ivory and slaves. In the year, 1840, Sultan Seyyid Said of Oman made Zanzibar the capital of his Sultanate and that expanded the work and movement of Oman Arabs and Swahili into the region's interior. (ibid).

GERMAN COLONIALISM IN TANGA

The well-established slave and ivory trade in the interior and coastal areas of Tanga was abolished in the year 1833 following a signing of new Slave Trade Abolition Act in Britain. (Encyclopædia Britannica, 2018). After the introduction of this law many Europeans especially from Germany arrived in the coastal areas of Indian Ocean in the 19th century and established missions in the area. (Encyclopædia Britannica, 2018, Lodhi, Abdulaziz Y ,1994). In the early 1880s the area came under German protection and then became a German colony under The German East Africa company led by a German Carl Peters. The city of Tanga experienced great development under German colonial rule in the 1890s. German East Africa Company introduced new cash crops in the region, especially introduction of sisal plantations in the year 1888, after a successful negotiation with the owner of the coastal area , the Sultan of Zanzibar to "lease them a 16km wide strip along the coastline of Tanzania, Tanga was a relatively small fishing village that would have sustained a certain amount of commercial trade with Bagamoyo"(tanzaniaodyssey.com, 2018).

With the desire to make the bulk shipment of raw materials for German manufacturing industries, Tanga's port facilities were developed and modernized, and the Tanga– Kilimanjaro railway line was

made by the German colonial masters in order to "stimulate agricultural development, making Tanga the territory's chief port for the export of sisal and coffee". (Encyclopædia Britannica, 2018, Lodhi, Abdulaziz Y. ,1994).

Looking back in the history of the city, the infrastructure of the city of Tanga was far developed during German colonial era, in the 1890s, especially, the modernization of the Tanga's port and the construction of the cross country railway line from Tanga town to another town of Moshi - Kilimanjaro region. (ibid). The railway line that had opened the region to the outside world business was completed in 1893. (tanzaniaodyssey.com, 2018)

BRITISH COLONIAL RULE

The work of German colonialists in the coastal and interior parts of Tanga ended during World War I when the Germans were defeated by The British who took over ruling the region from 1917 (tanzaniaodyssey.com, 2018). The British colonialists made more infrastructural development in Tanga by constructing the railway to connect to the central line," giving Tanga a direct rail link to the capital, Dar es-Salaam, and the central interior". (Encyclopædia Britannica, 2018).

By the year 1922, the wage labourers of Tanga formed "The Tanganyika Territory African Civil Services Association", which played a central role in the struggle for independence of Tanganyika in 1961 (Encyclopædia Britannica, 2018).

During the German and British colonial era and following years after Tanganyika independence in 1961, Tanga had made further industrial developments from "the expansive sisal plantations to the flourishing industries" (allafrica.com, 2018). For many years, the economic situation of Tanga was great whereas manufactured goods produced in the region "dominated the shops in Tanzania". (ibid).

With the evidence of the remains of colonial infrastructure, Tanga looks well-developed and popular town in the past depicting an old colonial and industrial town "with strict town-planning, well arranged roads, a fine looking building of hospitals and police posts. But the "huge steel hulks of old ships have turned to rust in the old harbour, and paving stones are loose and sporadically sprouting weeds" (tanzaniaodyssey.com, 2018)

TANGA TODAY

Tanga harbour and its surroundings is most important socio- economic and recreational area that makes the centre of life in the city of Tanga (Azania Adventure, 2018). The importance of this area

started from the time of Tanga's natives' interaction with the Arab traders from Persia. Tanga is a region in Tanzania with good weather conditions, rich in natural resources and had in the past, highly developed its infrastructure necessary for the growth of economic sectors such as sisal and coffee plantation agriculture, medium size industries for consumer goods such as soaps, iron bar, sisal ropes, plastic items, animal keeping, cash crops and marine export and trade (shadowsofafrica.com, 2018).

Tanga is also important for its history of fishing activities done in the Indian ocean. The town has also developed tourism industry especially in the Tanga fish market, beaches along the shores of Indian Ocean and in the historical sites such as Amboni natural limestone rock caves and Tongoni ruins (shadowsofafrica.com, 2018, Mayallah, Elisha ,2014).

The fall of sisal market in the 1970s led to the downfall of Tanga's economy. It can be witnessed today in Tanga much of the its "infrastructure has been abandoned and the economy is just a shadow of its former self". (Lonely Planet, 2018).

Fig 3- Amboni Caves, Historical Site in Tanga, Tanzania,

Photo by - Google

One Tanzanian journalist Elisha Mayallah once described Tanga as one among the beautiful places to visit in this world, the journalist says more about Tanga, below

> *"Tanga is rich with historic sites and cultural significant sights which gives it charm and beauty. Visitors fall in love with it the moment they set foot there. It is filled with myths, legends and history"*

Fig 4 - Tongoni ruins of Arab Shiraz fishing town (14th and 15th centuries).

Photo by - Google

Tanga was therefore among the major industrial hubs of Tanzania during the colonial era and few years after Tanganyika's independence before the collapse of the economy of the city propelled by the demise of the price of sisal market in the international market. (Lonely planet.com, 2018)

Tanga town and its surroundings is famous today for its tourist attractions which include Amboni caves, Galanos Hot Springs, Toten Island, Tongoni Ruins, Ndumi Village defense works, Mwarongo beaches and coastal mangroves" (wildthingsafaris.com)

The people who live in the urban area of Tanga have higher level of education, income and standards of living compared to the people who live in the rural areas of the region.

CONCEPTUAL FRAMEWORK

The conceptual framework is one important section in the research inquiry that tries to narrow down the research by analyzing important concepts included in a research investigation. It is a

"researcher's understanding of how the particular variables in his study connect with each other", a "map" needed to pursue the research inquiry. (Regoniel, Patrick A. (2015). According to McGaghie et al. (2001), the conceptual framework "sets the stage" for the presentation of answers to particular research question that comes from the problem statement. (ibid).

The research conducted in Tanga, Tanzania covered the area of gender inequality especially on income inequality and distribution. The results of the findings depict the life situation of millions of women in other parts of Tanzania and Africa. Gender inequality in income distribution is wide spread across Tanzania.

Meanings of gender related terms widely used in this research

Gender is defined by English Oxford living dictionaries (2018 as "either of the two sexes (male and female), especially when considered with reference to social and cultural differences rather than biological ones",

UNESCO (2003) looks at gender as "the roles and responsibilities of men and women that are created in our families, our societies and our cultures"

Gender definition is different from the definition of "sex". Sex relates to "biological identity defined by physical (genitalia) and/or chromosomal makeup which categorize people "as either male or female" (Parziale, Amy, 2018). Gender entails more broad definition beyond people differences in physical (genitalia) and/or chromosomal makeup.

Gender looks at the social identity and expectations imposed to each category or social group within the society. (ibid)

Gender definition does not end up by looking at people's biological differences as a result of sexual characteristics of either women or men, but rather continues to focus on socially constructed, "relations between men and women, both perceptual and material" (FAO, 1997). FAO sees gender as a "central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution" (FAO,1997).

Meaning of gender also extends to cover women issues and how women relate to men. Gender looks at the differences of men and women as social groups in terms of their "roles, access to and control over resources, division of labour, interests and needs" (ibid).

Gender can also be understood as the different roles (tasks, responsibilities, opportunities) that men and women play in a family or community. (Ngusaru, A.S, Tobey, J Luhikula, G, 2001).

The more competitive definition of gender comes from WHO (2018) as follows below:

> "*Gender refers to the socially constructed characteristics of women and men – such as norms, roles and relationships of and between groups of women and men. It varies from society to society and can be changed. While most people are born either male or female, they are taught appropriate norms and behaviours – including how they should interact with others of the same or opposite sex within households, communities and work places. When individuals or groups do not "fit" established gender norms they often face stigma, discriminatory practices or social exclusion – all of which adversely affect health. It is important to be sensitive to different identities that do not necessarily fit into binary male or female sex categories*"

On the other hands, *gender roles* can be understood as socially constructed responsibilities and actions which are assigned by the society to each particular social group and passed from one generation to another. These responsibilities are dynamic across time and space and are usually influenced by the culture of the society. Gender roles give a 'social definition' of women and men. (FAO,1997). Gender role are different "among different societies and cultures, classes, ages and during different periods in history" (ibid). Gender relations, roles and responsibilities are created and maintained by many factors including "household structure, access to resources, specific impacts of the global economy, ecological conditions etc." (FAO, 1997).

Gender inequality on the other hands can be defined in terms of a process or system that "allow people different opportunities due to perceived differences based solely on issues of gender". (Parziale, Amy, 2018).

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Gender inequality is a broad term that covers many aspects of the human life in the society that have unequal and unfair treatments between men and women. Gender inequality therefore means women and men have different and unequal treatments based on gender relations created in the society where they live. Where gender inequality exists, women and men have unequal access to opportunities and chances to succeed in life.

Gender inequality means that men and women have different conditions required to realize their full potential, to realize their human rights and for "contributing to, and benefiting from, economic, social, cultural and political development". (UNESCO, 2003). Gender inequality also prevails where the value for men and women in "their similarities and the differences and the roles they play" at "home, in their community and in their society", is different. (ibid).

Ridgeway Cecilia L. (2011) argues that gender inequality is created and persists as part and parcel of the socio-economic and political organization of the society. Gender is therefore one form of "ordinal hierarchy" between men and women that see men getting more advantages and privileges over women in material resources ownership, decision making power and social status that leave one social group inferior over the other. Gender inequality as a form dichotomic form of inequality persists in Tanzania from the influence of culture that gives men justification to control women in terms of decision making power, higher social status and material resource possession (see Ridgeway Cecilia L. 2011, Jackman, Mary R. 1994, Jackson, L.A et al, 1994)'

Gender discrimination is most of the time associated with gender inequality. These two concept go together in most of the gender studies literature. Gender discrimination is the prejudices, stereotypes and biased treatments towards an individual or group due to their gender. (Parziale, Amy, 2018). The concepts of gender inequality and gender discrimination "are generally discussed as pertaining to women, but anyone can experience gender-based inequality or discrimination". (ibid).

Another important concept in this area of gender studies is *gender equity*. Gender equity concerns about fairness in treatments between men and women. Equity is therefore the means to an end, and the end result of equity is equality. (UNESCO, 2003).

In the recent years in many books of gender studies the concept of empowerment is also taking a special importance. UNESCO (2003) explains broadly about meaning of empowerment as follows below:

> *"Empowerment is about people -both women and men- taking control over their lives: setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance. No one can empower another: only the individual can empower herself or himself to make choices or to speak out. However, institutions including international cooperation agencies can support processes that can nurture self-empowerment of individuals or groups.*

Gender relations are different everywhere in the world. Women and men in each society have agreed on a particular way to relate to each other. In most cases there is a tendency of power struggle between these two competing social groups and the powerful group usually wins and entrusted to forge and oversee the relationship between men and women in the society.

The shift of power from one social group to another across time and space also plays a big role to determine the changes in the *gender relations*. Bravo-Baumann, (2000) understands gender relations as the "ways in which a culture or society defines rights, responsibilities, and the identities of men and women in relation to one another"

Meanings of income related terms used in this research

On the other hands, the word income is subjected to many definitions but for the case of this research I will base my definition to refer to "the flow of cash or cash-equivalents received from work (wage or salary), capital (interest or profit), or land (rent)". (Business Dictionary, 2018).

Income distribution can be well explained at macro level analysis of how individuals differ in receiving and owning cash or cash equivalent which they earn in their work. Income distribution can also refer to the "national income divided among groups of individuals, households, social classes, or factors of production, to compute an average for comparison purposes". (Business Dictionary, 2018).

Income distribution and income inequality are in most cases treated as twin concepts. Whereas income distribution refers more to equality in the level of income among individuals in a society, income inequality looks at the "difference in how income is distributed among individuals and/or populations i.e. the gap between rich and poor, wealth disparity, wealth and income differences, or the wealth gap. (OECD, 2015)

Most women in Africa suffer from multiple challenges in their lives. Majority of African women including those from Tanzania, experience gender inequality tendencies in most cases from men. Gender inequality minimizes women capacity to control their environment and end up living in poverty. Tendencies of gender inequality minimize women capacity to get enough income. Lack of access to enough income causes women to have poorer economic base compared to men. On top of that, gender inequality influenced tendencies of sexual harassments to women such as rapes and female genital mutilation". (WHO, 2018).

According to FAO (1997), women do not only face gender-based violence but also face and experience gender-based constraints as farmers and managers of natural resources".

Since the world has witnessed recent "substantial gains in agricultural productivity and rapid advances in agricultural technology", these changes have technically overlooked, excluded and bypassed women small farmers and reduced their productivity. (ibid).

These positive changes in agricultural technology and strategy have excluded women in some ways by putting less or no consideration to women needs and demands and linked themselves to "credit requirements" that are inaccessible to women due to the set of difficult conditions to fulfill embedded in them or because of poverty that push these women away from access to the credit facilities.

Lack of higher education, ownership of material resources, participation in the country's labour force and fiscal capital, represent major barriers to the welfare development of Tanzania's women population. On the other hands, multiple challenges (environmental, socio-economic and political) intensify their struggle to earn income, improve their livelihoods and exit from poverty.

Genesis of gender inequality in Tanzania

Gender inequality was created and persisted from time immemorial Looking far back in the history of early settlers of Tanzanian society, we can see the existence of gender inequality. The first settlers in Tanzania are believed to be hunters and gatherers. (Lambert, Tim, 2017, Sutton, J E G, 1997). Agriculture as an important economic activity is believed to have brought in Tanzania by 1,000 BC from Cushitic speaking people of "mixed Negroid-Caucasoid type, probably similar in appearance to the present-day Ethiopians" who used both wooden and stone tools. (Lambert, Tim, 2017, Sutton, J E G, 1997).

The present day population of Tanzania is made of majority of bantu speaking people who are believed to have migrated here with their iron technology by the 4th century AD. (Lambert, Tim, 2017). These Bantu speaking people who came to Tanzania are believed to be "descendants of the original peoples of Guinea, Nigeria, and present-day Cameroon". (UK essays, 2015). Other groups of migrants in early time in Tanzania include the Cushite who are believed to have come down southward from Ethiopian highlands and the Nilotic who are believed to have come southward from the Kenya and South Sudan grasslands. (Sutton, J E G, 1997).

In order to control their environment and to make sure they obtain their basic needs such as food, drinking water, shelter and security, men in almost all societies in early time in Tanzania, moved forward to assume leadership positions as heads of institutions like families and clans and continued further to organize material, social and political lives of their societies.

Sutton, J E G, (1997) writes as about early settlement of Bantu speaking people in Tanzania as follows:

> *"Iron age Bantu cultivators were essentially self-sufficient. No imported objects have been found at their sites. However, iron-working must have involved some division of labour and trade if only within the locality".*

The history of family and clan organization from early settlements of different ethnic groups in Tanzania followed by more organized activities of empire creation, protection and expansion, saw another era where patriarchy and gender inequality tendencies were solidified. The creation and expansion of many kingdoms in Tanzania such (as Kibosho, Ugweno, Kilindi, Karagwe, Nyamwezi, Hehe and Coastal city states) needed large armies made of men to protect themselves from frequent raids of other societies who were searching for slaves to exchange for other commodities needed by the society. (Roberts, Andrew, 1997).

These kingdoms were led by strong political and military leaders who were men in most cases. The leaders called chiefs, imposed political, social and economic policies to other members of the society. These policies by the virtue of their origin from men, had some elements of gender inequality in them and favoured men over women. These policies created different social groups in the societies and assigned different roles to each social group based on gender. Gender roles that were created therefore left women with roles of production, reproduction and locked them to the kitchen with overwhelming domestic chores (see Global Education, 2011). The roles of men therefore remained at protecting and expanding the kingdoms areas and people, deciding on the family and society matters and ownership of the material resources. The nature of these role gave men more power over women. The power that has remained to date. The power that men uses for their advantage.

The human needs of the Tanzania's society in the early time therefore determined the division of roles across different social groups and across gender. During this early time in Tanzania, like in many other African kingdoms, families with more male children were considered more powerful and wealthier therefore polygyny ("the practice of one man having more than one wife at one time") arose as an important form of marriage to fulfill this function. (Nyanseor, Siahyonkron, 2018). Children could be used for income generating for the society. Polygyny which has been the "practice

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of the African inhabitants for hundreds of years" did not only remain as a key player for reproduction role but also placed men over men in hierarchy and therefore perpetuate income inequalities. (Nyanseor, Siahyonkron, 2018).

Likewise, the coming of world religions in Tanzania such as Islam in the year 830 AD brought by Shiraz (Iran) traders and British and German missionaries in 1800s. intensified these unequal gender relations between men and women. (Lodhi, Abdulaziz Y. 1994).

These foreign religions (Christianity and Islam) which have majority of converts in Tanzania estimated to be about 96 percent, preach of supremacy of men over women in many areas of the family or community life. (Data estimate from United States Department of State, Bureau of Democracy, Human Rights, and Labor, 2015). These religions preach of men as more knowledgeable, wise and strong and therefore have the right and duty to become head of the families and society.

Islam and Christianity contributed formally and informally, consciously and unconsciously to give more political power to men over women to decide on day to day family and society matters. Men would therefore continue to justify their actions on women today based on what their religions teach them or how they interpret religious books verses.

For the time immemorial, cultural norms, traditions and religious beliefs in Tanzania have always considered men as wiser, knowledgeable, stronger, worthier, powerful and wealthier than women and therefore should be superior to women in all aspects of life and treated differently with women. Ownership of material resources and division of gender roles also give men in Tanzania more advantages, privileges, power and control over women. Socialization of gender roles that pushes women to the kitchen and men to the offices has a long history in Tanzania and help to strengthen tendencies of income inequality between the two social groups. These roles were created and passed from one generation to another and have continued todate in Tanzania. Women remain with low education and low social status and earn little income compared to men.

In addition to being rural in character, poverty has mostly affected women. According to the

An extract from joint document of Executive Board of the United Nations Development Programme, the United Nations Population Fund and the United Nations Office for Project Services (2015) on country programme document for United Republic of Tanzania (2016-2021), summarizes below situation of income inequality and barriers to access income for women in Tanzania:

> *"Limited employment in rural areas has resulted in significant rural-to-urban migration among young people. The underlying causes of poverty in rural areas include low investment, inadequate infrastructure, low productivity growth of the agriculture sector (averaging 3.3 per cent over a decade, according to government data, 2014), exacerbated by unequal distribution of resources, land degradation and climate change. In addition to being rural in character, poverty has mostly affected women. According to the. Gender Economics of Women and Poverty Eradication Report (United Republic of Tanzania, 2015) says about 60 per cent of Tanzanian women live in extreme poverty. In 2013, the Gender Inequality Index ranked Tanzania 123 of 149 countries with a score of 0.553, implying significant gender gaps in human development. Although 89 per cent of women are working, more than 53 per cent are not being paid, and of the approximately 30 per cent receiving cash earnings, 17 per cent have no say on expenditures being made (NBS, 2011). Inequalities in paid and unpaid work between women and men hampers women's economic empowerment and increase violence against women (Economic and Social Research Foundation (ESRF) 2015)."*

Effects of changes in Agriculture outputs

Agriculture is the lead sector and the backbone of the Tanzania's economy. (United Republic of Tanzania, Ministry of Agriculture and Food Security, 2004, Tanzania Invest, 2018). Tanzania's agriculture (farming and animal keeping) employs more than 80 percent of the total population. (ibid). Tanzania rural women farmers who make the majority of the Tanzania population depend on the rain fed agriculture, which contributes to approximately fifty percent of Tanzania's Gross Domestic Product.

Nearly 80% of the Tanzania population live in rural areas. (World Population Review, 2018). Agriculture as the leading sector of Tanzania's economy uses 39, 650 hectares of land. (FAO, 2014). Agriculture which employs majority of Tanzania's women working population, is adversely affected by ongoing climate change and global warming. Global warming brings lots of negative socio-economic and political effects to the people of Tanzania. Global warming is very life threatening especially to the least developed nations like Tanzania. With its low GDP, low development of science and technology, Tanzania's economy and welfare of its people are more vulnerable.

Tanzania's population is unevenly distributed with low population density in dry areas (average of 1 person per square kilometer) and higher population density is found in water-rich areas and urban settlements (53 people to 134 per square kilometer). (World Population Review, 2018). Population pressure as a result of larger family size and urban – rural migration propelled by unemployment, poor social services and adverse effects of global warming and climate change, add more tension and stabilizes income inequality between men and women in Tanzania. Population pressure fuels gender based war on who should own more share of the economy and who should have the right to control scarce material resources available in Tanzania.

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Gender relations and roles between men and women have also played a key role to perpetuate income inequality in Tanzania. Gender roles are dynamic across time and space and are created and fixed to the society by the social group of most powerful members. (ibid). Gender roles in Tanzania function to divide the society into two social groups that find themselves in constant power struggle, with different challenges and opportunities experienced by each social group. The most powerful social group between the two groups of men and women get more privileges to own and use resources available in that particular society, in the case of Tanzania, with patriarchy system prevailing, men have more advantages, privileges and attention over women.

Tanzania has recently experienced a rise of gender based violence incidents and gender inequality treatments. The rural women who make the majority of the country population are the most victims of these abuses. (UN Women of Africa, 2018, FAO 2014). The historical background of the country that created hierarchy between social groups, made women to fall in the margins of the society by the virtue of their relative absence from formal labour force, highly

paying jobs, focus on domestic chores, low social status, low decision making power and less ownership of material resources. The social organization and relations between two social groups of men and women that carry within itself elements of inequality, are socially accepted because they play functions of bringing harmony and equilibrium in the Tanzanian society. (See Tilly, Charles, 1999)

Research Design

This is a qualitative research that uses phenomenology to examine meanings Tanga women attach to many things in their social world. (Creswell 2014 pg. 4). The primary goal of this research was to study the socio, economic and political situation of Tanga women in relation to their gender and access to income. (Robert Yin, 2011 pg. 3 - 4).

Data collected is transcribed and interpreted to gain the main "themes" that surround the lives of women in Tanga. Life experiences that were shared depict the real social world of these women in Tanga, Tanzania (Kvale, 1996:187).

This is an inductive research study which uses data collected to understand relationships between various phenomena around the lives of women in Tanga, Tanzania, in relation to their access to and use of income.

In this study, the chances of Tanga women to live a better life are also examined using human development and capability approach. (Pellissery, Lødemel and Gubrium 2014 pg. 179 – 195).

The data collected helps to create linkages between theory and research, for instance a positive correlation was developed between lack of higher education and the type of job women in Tanga Tanzania would have to do. This connection came directly from the data and this connection was not predetermined (Bryman 2012, pg. 26).

Sampling method:

In this study I used purposive sampling to select research participants. The focus for selection based on particular characteristics of the research subjects, in this case those individuals who could best answer my research questions. (Bryman, Alan, 2012). The process of sampling started when I was still at the university in Ås, Norway. I thought it was necessary to determine

special categories of individuals who would participate in the research. I then thought of the criteria for selection of research respondents, such as their occupation, age and place of living. I selected women of working age (18 -60) to answer my questions about their income and jobs experiences in particular and their life experiences at large.

In this research I also needed to collect data from local government officers who work with women empowerment issues.

Sampling exercise at the research site in Tanga

My sample was heterogeneous in nature. The sample included young, middle and old aged individuals, from both sex. The nature of the research topic that looked at women lives led to the selection of bigger number of female research respondents (ten) compared to that of male respondents (two). (Gubrium et al 2012, pg. 243 - 4).

This research collected data from three groups of research respondents. The first group was composed of women who live in Tanga and work to generate income on daily basic, the second group was made of unemployed women and the last group composed of male local government officers, responsible to plan, design and implement programs that would empower women in their localities, with support from the government of The United Republic of Tanzania.

Fig 5: Summary of Research Subjects Characteristics

Number	Gender	Age (years)	Occupation	Education Level	Marital Status
1	Female	30	Bank clerk	Primary (Seven years of schooling)	Married
2	Female	30	Bank officer	Bachelor degree (16 years of schooling)	Married
3	Female	52	Primary school Teacher	Bachelor Degree (16 years of schooling)	Married
4	Female	31	Primary school Teacher	Diploma (15 years of schooling)	Married

5	Female	38	Local Food Seller	Primary (Seven years of schooling)	Divorced
6	Female	25	Local Food Seller	Primary (Seven years of schooling)	Single
7	Female	21	Unemployed	Diploma (15 years of schooling)	Single
8	Female	23	Unemployed	Secondary (11 years of schooling)	Single
9	Male	45	Local Government officer	Primary (Seven years of schooling)	Married
10	Male	50	Local Government officer	Primary (Seven years of schooling)	Married

The exercise of selecting research participants was very interesting and easy. In the primary school that i got to interview two female primary school teachers, I first met the Head teacher and she would later take me to the teachers' staff room. In the teachers' staff room, I introduced myself and my research purpose and topic and I asked for two teachers who would volunteer and give their consent to participate in the interview. Two teacher signed the consent paper and we had interviews.

I did the same at the bank where I met the bank manager first. He took me to the group of bank officers who were busy working. I introduced myself and my research purpose and topic and I asked for two bank officers who would volunteer to sit with me for the interview. Two of them signed the consent paper and we talked.

For another category of research participants, I went to the market place, where i met the market manager first who would take me to some women who were selling cooked food at the market place. I met more than five of them where I introduced myself and my research purpose and topic and I asked for two women who would be happy to talk to me. One lady did not want to participate in the

study, then I remained with four of them who were ready to talk to me. I told them I needed to interview two of them, and two of them signed the consent paper and talked to me separately.

Another group of research participants involved unemployed women. For this group i talked to one old woman where I was staying and asked her if she knew unemployed women. This old woman directed me to two women who had difficulty finding a job. I introduced myself and my research purpose and topic to them and I asked them if they were ready to sit with me for the interview. They both agreed, signed the consent paper and I interviewed them, separately.

Sampling of local government officers did not require to talk to their senior officer. I selected one local government office, I went there and met two officers who had an experience of talking to researchers. They signed the consent paper and i interviewed them separately. This was another category of my research participants who diverge from other groups as they represent the government role of improving the lives of women in Tanga, Tanzania.

Data collection techniques:

Interview

My research study collected data from ten in-depth, semi structured interviews as a primary techniques of data collection. Kvale (1996) defines interview as a method of data collection that involves a specific, organized "conversation that has a structure and a purpose" to gain a "thoroughly tested knowledge".

The duration for each individual interview was different among the research subjects. For those research subjects who had more years of education, beyond primary school education, we could spend more than forty-five minutes to talk because they had more confidence, more information and more willingness to share their personal information so we could. The case was different for research subjects who had primary education. For them, we could spend thirty-five to forty-five minutes because they had limited information and had some difficulties to look for answers to some questions.

Interviews as a data collection technique enabled me as a researcher to collect specific personal information about how my research subjects experienced and understood issues that were occurring in their lives.

Semi structured interview method allowed me to change the sequence of the questions at any time and to ask more important probing questions that arose from my interviewees' responses (Bryman 2012 pg. 212). I used open-ended questions to all my research respondents and gave them enough time and freedom to respond to the questions in their own ways. (Bryman, 2012:471)

In this exercise, I interviewed the following ten research subjects, i.e. two female bank officers, two unemployed women, two women selling cooked food in the local market, two female primary school teachers, two male local government officers who deal with women issues.

Furthermore, the study made use of an interview guide in order to have a clear focus of questions that address the topic of this research. The interview guide helped me to collect particular individual information on the same topic from all research subjects. (Bryman, 2012, 471).

The interviews used Swahili language as the medium of instruction, the local language of Tanga and the language that all research subject could speak well and express their views.

Observation

In this research, I conducted observations to eight research participants, in their working places in Tanga, Tanzania. These observations were passive or non-participant in nature (Bryman, Alan, 2012).

Non-participant observations helped me to observe events, activities, and interactions of my research participants in order to get a "direct understanding of a phenomenon in its natural setting". (Encyclopedia of Case Study Research, 2010).

I did eight observations prior to the beginning of the interviews. Before starting the interviews, I could spend ten minutes to look at the place and note down what I could be able to see in that environment. Observations helped me to capture the nature and quality of my research respondents' working places, the nature of their jobs and their working conditions. The main purpose of doing observations was to relate what they would later say in the interviews and what I could be able to see with my eyes. I used a notebook to record all of what I could see around the working place where an interview would take place.

In order to have a systematic way of collecting information, I used an observation guideline.

My observation guideline outlined six important aspects to observe:

● Types of occupation in place (the job). – teaching, selling food, banking activities etc.

● Working conditions i.e. cool or noise place, hours of working, difficult or easy job etc.

● Nature of the working place i.e. standards of the place, how it looks, if it is old or new building, big or small, facilities around like water, energy, kitchen or fireplace etc.

● Clothing – type of clothes my research respondent wore, old, new etc.

● Recipients' attitudes – confidence, sadness, happiness, regret, denial, anger, helpless, strong, comfortable, introvert, extrovert

● Research participant relationship with other people – how they relate, communicate, interact other people around them.

I informed all my research subject before hands, of my intention and importance of my observations to the study and to my understanding of their jobs and living situations.

Observations helped to add extra information and to cross checked the data collected during interviews. Observations helped to uncover more details of the working situations of my research subjects in their effort to get income they needed to cater for their basic necessities of life.

All observation tips were recorded in my note book. Sampling of research participants for observations followed those individuals who accepted to be interviewed. This means I conducted observations to eight research subjects that I was able to interview in their working places.

Secondary Data

I conducted a literature review before and after the process of data collection,   The   literature review involved reading books, articles and newspapers that had an information about the lives of women in Tanga, Tanzania. Literature review helped to get ideas about how women in Tanga Tanzania were getting their income and the way income would transform their standard of living.

However, there is no much researches conducted in this area. Literature review was necessary to do in order to get a bigger picture of the topics under study. (Bryman, Alan, 2012).

Theoretical Framework

Human development and Capability Approach

This study collected data based on the human development theory pioneered by a Pakistan Economist Mahbub ul Haq (1990) and capability approach developed by Indian Economist Amartya Sen (1985).

Human development and Capability approach is highly concerned with whether people have the freedom and opportunities "to do and be what they have reason to value" (Stanford Encyclopedia of Philosophy, 2011).

Human development and Capability approach is a development approach that looks at real freedoms that people have to utilize their opportunities and capabilities in life in order to live the life they want.

This approach looks closely at the development of individuals and their "concrete human lives and the way they actually unfold". (Nussbaum, 2011). When we look at people's well-being by using quantitative measures like per capita income we cannot fully surface the real lives of the people and see whether they can live in a way 'worthy of human dignity". (ibid).

Human development and capability approach concerns putting the welfare of the people at the centre, strive to enlarge their choices, opportunities and agency. People should be helped to fully achieve their real goals in life and be able to live the lives they desire. These goals include among others, happiness, human dignity, high income, to have a family, higher life expectancy, literacy, good health, higher education, participation in social, economic and political life of their society, to enjoy privacy etc.

According to Alkire and Deneulin (2009:22), human development and capability approach involves enlarging person's choices and their ability to enjoy their fully functioning in their society. The approach focuses on four major principles; equity, efficiency, participation and sustainability (ibid).

Human Development and Capability Approach therefore focus on the design and implementation of public policies that can enable people to live the lives which are "worthy of their human dignity and meaningful" to them. (Nussbaum, 2011:1).

This study conducted in Tanga, Tanzania uses human development and capability approach to examine how women in Tanga urban undergo the process of expanding their freedoms (choices), agency (functioning and capabilities) and their access to available opportunities in order to improve their well-being. (Sen 1983, Alkire and Deneulin, 2009 pg. 22, Nussbaum, 2011:1)

Interpretivism

Interpretivism is used as a theoretical framework in this research to interpret the data collected in Tanga, Tanzania. The aim of conducting data collection about the effects of income in the lives of women in Tanga, Tanzania, was to gain new understanding, insights and meanings from research subjects' social worlds, rather than testing or confirming to existing theories, understanding and information on the topic under study. (Lukaitis, S 2013).

This theoretical framework helped me to understand the social reality of women in Tanga, Tanzania as they continue to interact and interpret their social worlds. (Bryman, 2012 and Crotty, 1998).

Phenomenology

Phenomenology as a research tradition is used here to explore and understand views, statements and perceptions of research subjects about the role of income in shaping their lives in Tanga, Tanzania. Husserl (1931, pg. 43) argues that phenomenology enables us to get new ways of thinking when examining a familiar social reality and "to learn to see what stands before our eyes". (Crotty, 1998, pg. 80). Paula Balls (2009) further argues that phenomenology enables us to study and reflect upon the qualities of "taken-for-granted experience" in order to "identify its essence".

Phenomenology helped me to explore, learn and interpret life experiences of my research subjects without using my previous knowledge about the phenomena. In this case, the interpretation of the data that I collected took place without using available information on the role of income to the lives of women in Tanga, Tanzania. Talking face to face to my research subjects helped me to learn, understand, interpret and made sense of their daily life experiences directly and immediately (Crotty 1996). Pushing away the knowledge i already have about the topic is what Crotty (1996) calls "bracketing" or closing down what we already know about the phenomena under study. Therefore, by using phenomenology, I was able to see what stood before my eyes (ibid).

By using phenomenology, I was able to acquire new ways of thinking and new insights by reflecting on social reality of income distribution and the role it plays to the lives of women in Tanga, Tanzania. (Crotty, 1998, pg. 80). Phenomenology helped me to reflect upon the qualities of "taken-for-granted experience" around issues of income distribution in order to "identify its essence". (Balls, P, 2009)

Research ethics/ ethical considerations

This research project followed the principles and ethics of conducting qualitative research. (Bryman, 2012 pg. 134).

Prior to the data collection exercise, I considered the research subjects in terms of their human dignity, avoiding to harm them in any way, respect for their values and motives, respect to their privacy and right to confidentiality, the duty to inform them of their rights, to get their consent for data collection and recording of information and my obligation to notify them of the consequences of the research. (The Norwegian National Research Ethics Committees, 2006)

In this research I also considered my responsibility to the research community in terms of good citation of the sources of information that I have extensively used in this research, avoiding plagiarism, my duty to the scientific integrity, data sharing, impartiality and to ensure I have good relations with my supervisor. (The Norwegian National Research Ethics Committees, 2006).

Furthermore, my research also considered respect for groups my research subject belong to and institutions that they work at, respect for their individual interests, respect for the authorities where I found my research subjects and respect to my research subjects' vulnerability. (The Norwegian National Research Ethics Committees, 2006).

This research also considered the need for my research finding to be transparent, my readiness to present my data findings and use of research results, my right and duty to publish and disseminate the finding of my research as an academic responsibility. (ibid)

Before conducting my data collection exercise, I wrote and submitted to my supervisor a research proposal that explained clearly the whole research process including the research topic, categories of research subjects and research methodology.

During the actual data collection exercise, before conducting interviews and observations, I introduced myself and my research topic to the authorities who would take me to the research subjects where I would re-introduce myself to them in front of their supervisors. I also explained to my research subjects what other processes would follow after data collection exercise.

I asked all my research subjects to voluntary participate in the interviews. I told them about my intention to record our conversations in audio tapes so as to write down their responses later. I told my research subjects that I would delete their voice notes when I finish to transcribe the data. I shared with them all their right to withdrawal at any stage of my research process. Some of the potential candidates did not want to be recorded so they refused to participate in my research.

All research subjects whom I interviewed signed a consent form before they could happily sit with me to share their life experiences.

Before starting all my interviews, I would start by explaining to my research subjects about the research consequence to me as a researcher and to them as research participants. (Chambliss and Schutt, 2009 pg. 242-243).

The data collected from responses of my research subjects, audiotape records and transcripts that I made are all confidential, secured and inaccessible to other unauthorized people. This research does not use the actual names of the research participants and instead it uses some assigned codes to represent their names.

Lastly, findings and the methods used in this research, both follow the principles of confidentiality, honesty and openness. The data is interpreted using thematic analysis, a good method that does not reveal identity of any particular research subject. Presentation of findings of this research come from the views, perceptions, opinions and statements of the research subjects themselves.

DATA ANALYSIS

Presentation of Findings

The research conducted in Tanga, Tanzania in Jan, 2018 was mainly my interest to the puzzles in the life situations of women in Tanga. The study focused on Tanga women human development and capabilities. As a researcher I was interested to find out their capabilities and opportunities to make a fortune in life. In doing I also had to relate their life situation with the prevailing gender relation that had a role play in their lives.

Many questions were asked to research respondents during the interviews to look at their level of general knowledge and understanding of different issues related to individual, national and global development. Some of these questions concerned the meaning of development, the meaning of better life, women contribution to economic and social development of the country, the role of government in their economic lives.

Responses to these questions were different from different research subjects. Research subjects with more years of schooling had more knowledge and understanding of issues and were able to explain more about these issues compared to research subjects with primary education. However, for some general issues about life in general, the level of understanding and knowledge did not differ much between the two sets of research subjects.

For the question about women contribution to the socio-economic development of the country, more than half of the research respondents mentioned about reproduction role and domestic chores as major contributions from women to the country's economy. Women were seen as natural caregiver to the family and children. Women had the responsibility of clothing children, feeding them, preparing them for school and assisting them to do their school homework in the evening. Research found that all these women roles and responsibilities in the family and in the society, have no fiscal returns. Women of Tanga did not mention anywhere that there were paid to undertake these roles and responsibilities. Other research respondents mentioned about women paying tax, voting and their great contribution to agricultural output of the state.

With voting was mentioned several times as women participation in the political life of their society, the idea of women contesting for leadership positions during elections did not come from all female research respondents assuming that contesting for leadership positions is not part of what women think they have to do in their society.

The idea that the government has the duty to offer a safety net when the citizens fall in difficult life situation as we can see in developed welfare state like Norway, this was not the case for women in Tanga. For instance, below are responses from five research subjects with different level of education when responding to the question about

"the role of government to personal development",

the answers were as follows:

Respondent 1: (bachelor holder).

> *"If the government could cut down the amount of tax our bank pays, then for us staff we can be sure to our job security, the tax is very high for the bank and so do the income tax, pay as you earn is very high for us".*

Respondent 2: (bachelor holder)

> *"The government is responsible to support me to achieve my dreams in life , I do not know how to say it, not necessarily that they give me some money but when I work for the government, I am supposed to be paid on time and when I go for the holiday I should be paid on time too , when I am promoted , they should also pay me on time and the time I am supposed to be promoted they should promote me, sometimes the job is bad you find yourself not promoted on time for instance as for me I was promoted for the last time in 2007 and I decided to take a break , I went back to school to take my bachelor degree , these are our challenges for being in one salary scale you find yourself in the same position for the long time twelve years I have not been promoted I am in the same salary scale!"*

Respondent 3 (diploma holder)

> *"The government responsibility is to increase employment opportunities at the government, the government should employ us those who are unemployed, for those without capital how do they employ themselves? There are entrepreneurship courses, seventy percent of graduates we are unemployed"*

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Respondent 4 (primary education)

"The government responsibility is to improve infrastructure of the country and give financial support to the poorer."

Respondent 5 (primary education).

"The government has no responsibility in your economic life. There nothing the government should do to your life. You as an individual you are responsible to your life you have to fight for your life"

Another set of questions were related to gender inequality and how these tendencies of inequality in the family and society originated and manifest in women life. This set of question looks at how gender inequality tendencies (at home at school and at the work place, the areas that women spend most of their time) play a role to limit women access to more income and how they limit women opportunities to realize their full potential. This set of questions tried to look at the root causes of gender inequality from the most important socializing agents i.e. family, school and work place. The research found that the life of women in these institutions have elements of gender inequality and gender discrimination. Some of these questions include like

- What experience did you have as a girl in school? Did you suffer from sexual pressure – from peers, from teachers?

- Did your family support sons and daughters equally in your quest for an education?
- Did you feel that your opportunities were the same at school as for male students?
- As a girl, did you feel that your opportunities to succeed in life were the same as for your brothers at home?
- What can you say about household chores while growing up – what did the girls do, what did the boys do?

- What experience do you have as a female employee? When you are at work, have you ever felt sexual pressure from your employers or female and male co-workers?

- Do you do your dream job? If not, what kind of profession or job was in your dreams?

- How do you get income? How do you explain about your income? What do you spend your money for? How does your income transform your life?

Research found that in most families in Tanga, Tanzania there is a tendency of giving boys, more attention and privileges. in some situations, the tendency of favouring boys over girls would continue also in schools. The favours and privileges that boys received at home and at school would help them to get to higher level of education and ultimately getting good jobs leaving their fellow girls students locked in the household.

Furthermore, research found out that men as the leaders of the society, the wisest, knowledgeable and stronger social group, had an easy road to get promoted and to assume top managerial positions in the work place.

While the findings of this study showed favouritism tendencies and more attention given to male children at home, at school and in the work place, the opposite treatment was done to female children. Most female research respondents reported of being reminded at home and by community members of their secondary position in the society and of their duty as house wives when they grow up. Female research respondents reported that in some situations they were criticized at home, at school and in the community of their lower capacities to do things compared to male children. The reminder of secondary importance in the society and criticism that some women cannot do anything better rather than domestic chores and housekeeping as wife was a strong barrier that discouraged their efforts to succeed in life.

Research findings shows also that women special duty in the society was to deal with domestic chores at home. Even for those women who were doing office jobs, they would go back home to do domestic chores after work. In this type of division of labour, it is obvious that women capacity and

performance in schools and in work places cannot be similar to that of men who are free and have plenty of time to relax or study at home.

The research findings also show that women in Tanga fail to perform well at school because of their focus to domestic chores and this also has consequences for, carrier choices, carrier development and income earning. For the few women whose parents would help them to succeed in education, some of them would end up working in good offices, with decent income but without any promotion and with sexual harassments from co-workers and their supervisors.

Research findings show that women in Tanga Tanzania prefer to work as teachers, doctors or nurses. Those female children whose parents would help them to get higher education, most of them like to become teachers. This is because the Tanzanian society has always respected teachers and many young men prefer to marry female teachers because of their parenting skills and income security.

The small group of educated women would end up becoming nurses, military women or bank officers. The very small category of them would assume leadership positions such members of parliament and ministers or become professional workers such as becoming accountants, lawyers, managers in NGOs or university professors.

Research findings show that for female children who come from poor families and end up with primary education because their parents cannot afford to pay for the costs of their secondary education, their best option would be to engage in small scale agriculture, doing small business such as selling clothes and cooked food, tailoring, plaiting hairs, basketry and the like. The worst thing is that all female research subjects who had lower level of education because of family poverty reported of their carrier dreams that had were not fulfilled because of lack of education.

This research study found out that patriarchy system was very strong and clearly evident in Tanga society to the extent that women had lost confident and voice to speak for themselves. For instance, one female respondent reported of her decision to quit her former office job without reporting anywhere because of experiencing regular sexual harassments from her boss.

The issue of lack of promotion for more than twelve years of one female research respondent who was a government employee, could only be spoken to the researcher but and not to the immediate supervisor who would have helped to see the salary scale of this worker revised and maybe the woman promoted.

Lack of confidence and voice for women cannot only be seen at the work place but also at home where it originated. Female research respondents reported of their doing hard work at home after school with their brother staying idle, doing nothing to help them reduce the workload of domestic chores and the parents taking it as something normal and remain silent.

Lack of confidence and decision making of most women in Tanga, starting from the family level, could also be seen from both female respondents with higher and lower level of education. For those female research respondents with higher level of education, the jobs they were doing were influenced by their parents. I could see this lack of confidence in women affected by patriarch system from the fact that I grew up in this system and my father wanted me to be a teacher. When finished my six years of secondary education, my father took an application form from a teachers training college for me where I took a diploma in Education and taught in schools. But after teaching for two years I changed my mind and joined The University of Dar-es-salaam to study social welfare because I saw myself as a social worker and not a teacher. I could do this change without any problem from my father because I am a male child who is allowed to take a direction I want in my life.

Another set of questions looked more at the capabilities of women and how they could reach their fool potential. These questions looked at the challenges that women face in their daily effort to be successful in life. These questions were like:

- What kind of profession or job was in your dreams?

- Do you see yourself as a successful person or not? elaborate

- What challenges do you have to become successful in life?

- What can be done to support women who live in poverty in Tanzania?

- How do you overcome challenges that limit your access to more income?

- How do you explain about your income?

- What recommendations do you have for improvement of national and global efforts for women development?

In this set of questions, more than seventy percent of women showed dissatisfaction with their economic lives. The feeling was similar to all groups of female research respondents,

1. older women with higher level of education, employed in the office and receiving good salaries

2. unemployed girls with higher level of education

3. group of older females with lower level of education, with self-employment.

Research subjects from group one above shared their dissatisfaction with the low salaries they were earning. All of them were married and with children. These workers wanted promotion in their jobs so that they could get more income to engage in other income generating activities after work, such as opening shops, farming, poultry etc. These women also wanted more income in order to buy a car or build a house. In this way, they thought they could have better and happy life.

As for the research respondents of group two, their main problem was lack of employment opportunities for young women in Tanzania. These were college graduates who remained at home because of unemployment and regardless of old ages, continued to depend on their parents for their livelihoods. For them, lack of employment opportunities resulted into their failure to do many things in their lives such as becoming self-reliant and move away from their parents' homes, traveling etc.

The third group of research respondents with lower level of education showed their main concern in their lack of capital to start new businesses or improve their current income generating activities. This group mentioned difficulties to fulfill conditions set by the banks to secure loans. The most challenging demand from bank was offering a collateral. This group also opened up the shared feeling of many women in Tanzania who are worried to take bank loans with the fear of failure to repay it and lose their collateral in auctions.

Discussions of Findings

The data collected and analyzed from this research project provided more understanding of the meaning of development from the voices of African women themselves and the underlying "reasons and motivation" that shape their choices of jobs in Tanga, Tanzania (Atlasti.com, 2017). The data collected may also give "insights" on issues of income distribution especially surrounding the lives of African women. The analysis of research may also unfold major challenges that African women face in their day to day endeavour of trying to access and use

This research project uses thematic approach to "search for and code textual and aural data collected from women in Tanga, Tanzania and to reflect on relationships among the resulting categories within the phenomena of access and use of income. (Chambliss and Schutt, 2010 pg. 250). Bryman (2012 pg. 578) views thematic analysis as an approach used in qualitative research to explore the "themes" and "sub themes" within the data.

The audio tapes of recorded interviews and observations field notes are transcribed and organized into categories or themes. Each theme is then analyzed to find its sub themes and their inter relation. In this way, the findings are interpreted in a more understandable way (see Bryman, 2012 pg. 578-79).

This analytical approach to data collected helps to identify and classify common and major issues that came from women in Tanga, Tanzania. In this analytical part of the findings, direct quotes from my research participants are widely used. These quotations are used to add more information on research respondents' perceptions on their working life and how income they collect on daily basis transform their lives.

The data analysis process also involves looking at the data collected and relates it to the human development and capability approach to see how they conform to one another or otherwise.

<u>Gender inequality and women discrimination in education</u>

This research has found that there are practices within some households in Tanzania that perpetuate gender inequality and women discrimination in education. The research found that gender inequality and women discrimination practices have negative effects in the women development and play a key role to limit their life chances to compete in the labour market with men and to earn income we all

need to cater for our human necessities in life. More than half of the female research subjects reported of experiencing some gender related problems within their school life time either at school or at home, problems that limited their capacities to achieve their educational dreams, getting their dream jobs and ultimately earn enough income they needed in their lives.

Taking all children to school regardless of their sexual preference is very important for their personal growth and carrier development. International Institute for Educational Planning (1979) shares the following statement about education in Tanzania "schooling is not only regarded as one of the roads to development but also as one of the basic necessities of life which all Tanzanians should equally enjoy in order to become well-rounded and fully developed human beings"

The Universal declaration of Human Rights of 1948 which Tanzania is a signatory, mentions in Article 26 as follows:

(1) Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.
(2) Education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms. It shall promote understanding, tolerance and friendship among all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace.
(3) Parents have a prior right to choose the kind of education that shall be given to their children.
(Source: United Nations website)

On the other hands, The United Republic of Tanzania constitution of 1977 mention in Part II Fundamental Objectives and Directives Principles of State Policy,

 (11:2) Every person has the right to access education, and every citizen shall
be free to pursue education in a field of his choice up to the highest level
according to his merits and ability. (United Republic of Tanzania, 1977)

According to World Bank (2015), there are many problems related to women access and quality of education in Tanzania. These problems include among others female non-enrollment especially in

secondary schools and dropout in schools, school-based violence, affordability constraints, and supply of services".

The World Bank (2015) report continues to say about the failure of girls "to progress at school because of a boy bias in household demand for secondary schooling in some regions of Tanzania".

The idea of inequality in education came to me when i started to compare definitions of the word "development" from all research subjects.

All research participants knew about the word development but where they heard it for the first time and their definitions were quite different. Those research subjects with more years of schooling, beyond primary education, reported of hearing the word development at school or through the radio for the first time while as for those research participants with primary education, they heard the word development on the streets.

Those women with more education, defined the word development widely. For more educated women, development would involve more actors and many factor to achieve beyond individual efforts. This definition of less educated research subjects was different. For them, development involve individual efforts to change one's life.

For instance, a Respondent 1 who has more years of schooling defined development as follows:

> *"Development involves moving from one stage to another, economically, socially, changes in the supply of water, good roads, availability of electricity. In the past we could light a piece of wood to use it as a torch in our homes during the night, and also to have self-confidence"*

Respondent 2 with less years of schooling defined the word development as follows:

> *"Development means successful life, we need to work hard to be successful in life, to have individual efforts in order to succeed or? people should be successful in their lives, you should work hard for all of us to be successful, you should not stay idle, you need to be strong, to do business in order to succeed in your life and for God to help you succeed in your life and your family, I need to own a house and office"*

Looking at factors like more exposure to interact with others in the society , exposure to the media and many years of schooling that expand one's social network , better chance to get jobs and more income , research subjects with more education would have more chance to hear and understand the word development more than research subjects who had less years of schooling that would entail they have limited social networks , limited interest for reading , traveling and exposure to media and other sources of information.

Tanzania education system follows a British structure of education which based around a 2-7-4-2-3+ structure i.e. two years of pre-primary school, seven years of primary school, four years of ordinary secondary school (ordinary level), two years of advanced secondary school (advanced level) and at least three years of higher education. (Netherlands Universities Foundation for International Cooperation, 2014). The Ministry of Education and Vocational Training is the highest body of education in Tanzania which responsible for the education system. (ibid). Tanzania education has a pyramidal shape where you can see few Tanzanians with higher education at the top and the number of students increases as you go down the education ladder.

Tanzania made education free for primary and secondary school in 2015. (Right to Education 2016). However, "whilst most fees are covered, including exam fees, some indirect costs will still remain for example: for school and sports uniforms and learning materials such as exercise books and pens". (ibid). Likewise, in practice, not all primary school leavers get an opportunity to go to the government secondary schools because the number of primary school leavers is bigger than the number of government secondary schools available in their localities.

This means there are many children who end up with primary education in Tanzania. Based on most Tanzanian parents' stigma with girl education as reported by one research respondent, most girls who finish primary schools and fail to be selected for admission to government secondary school, this is the end of their education dreams, because parents with limited resources cannot afford to pay expensive fees of private secondary schools. Some of girls who are selected to join government secondary schools do not go to them because poor parents cannot afford to pay direct students' costs. There are also few cases of girls who take few years after primary education to enter into early

marriages that would have financial return to their parents. Likewise, there are some girls whose parents would not take them to secondary school because of limited resources. Some of these parents with limited resource would choose their boys for further education instead of girls.

One female research subject who had a good job and better income as a result of better education reported that her father was regularly accused by the village elders of wasting money for his strong action of taking his daughters to secondary school.

This is what she said:

> *"My family treated boys and girls equally in terms of providing us educational needs, however our father used to be accused by village elders for wasting his money on his daughters' education, they told him you have too much money that is why you do not care to waste some of it to pay for your daughters' education and why should you educate a girl child who will ultimately get married and be a profit to others"*

This research found out that in Tanga, Tanzania there is a custom for some parents to select only boys to send them to further education, leaving girls at home, who in most cases would end up with primary education, work as house maids or opt for early marriages. As earlier mentioned within this research paper, some parents in Tanzania consider their male children as a capital during their old age. Therefore, some parents would prefer to take boys to higher learning as an old age social security insurance since the government of Tanzania does not offer full coverage.

These parents do send their daughters to further learning because they expect them to get married in some days, that would mean the parents will get money in terms of a dowry and their daughters will eventual move out of their household to be other families' responsibility. The idea behind this selection is also concerning feelings that to educate a girl child means benefitting the family that she will move when she get married. In this case it means there

are few girl children who would be able to move within the ladder of education in Tanzania and most African countries with similar perceptions.

There was another issue related to education that was reported by all female research subjects. This idea concerned the domestic chores and how they would limit girls time to study at home and do better at school. All female respondents reported of getting overwhelmed at home by domestic chores such as cooking, fetching water, washing clothes and utensils, cleaning the house and attending to visitors. Female respondents reported that every day they would arrive home after school and directly go to domestic chores. In this way, they would not get time to study and always sleep very tired unlike their brother who had few things to do and plenty of time to study.

One female respondent reported as follows

> *"When you arrive at home from school you start to do domestic chores, like cleaning the house, mopping the house floor, washing utensils, cooking, washing clothes but my brothers do not do nothing and i do not know why, they do not want to do nothing and our parents do not tell them nothing"*

Another female respondent reported on the same issue as follows

> *"When you arrive at home from school you directly start to clean the house, mopping the house floor, washing utensils, cooking, washing clothes, looking after the younger children and taking care of the parents"*

Another important issue that was reported by all female research respondent and that related to women failure to well in their education, was about sexual harassments at school. However, the level of sexual harassment experienced was different among the research participants. The research found that there is sexual harassment of girls in some primary schools but this is mostly coming from the peers, the male classmates. The case was different in secondary schools and higher learning institution where some of the female research subjects reported to have experienced sexual harassments from not only the peers, the male students in this case but also from their teachers.

One research subject said about sexual harassment experience at school:

"I experienced sexual harassment when we were doing sports outside, some boys in my class and some of my teachers used to come to me and seduce me"

Another research subject reported on the same issue as follows:

"we used to get some favours in our group of girls and we do not fail in our exams because one of us is dating the lecturer, the whole group get similar grades and we also escape punishments for wrong doing at the college because one of our friend is dating the teacher"

In this research i found that more than half of female research respondents fell in different categories within the ladder of education system of Tanzania which has made them fail to reach the level of success they wanted in their lives.

There have been limited efforts from Tanzanian society to implement our duty of offering quality education to all children without bias. The research found that for those female research respondents who had higher education and got better and decent jobs, two factors facilitated their achievement at school and in life, first, the income level of the family and secondly, their parents motivation to take them to school while withstanding and fighting back public criticism for educating their girl children.

World Bank (2015) mentions some solutions to gender inequality and discrimination of women in education in Tanzania, as follows:

1. Poverty has played a key role to hinder provision of education to most girls in Tanzania therefore providing conditional cash transfers (CCTs) to the households living in poverty is important in order to take back female dropouts

2. The role of market to offer higher private returns to education,

3. The need for education policies to offer supplies of school materials in order to reduce "the direct, indirect, and opportunity costs of schooling, which are high in Tanzania".

4. Awareness raising is needed to most parents in Tanzania for the importance of educating girls

5. Girls and women should stand up and raise their voices about their need to get education, jobs and income in order to live better lives.

Gender inequality and discrimination in the workplaces.

This research found out that there are incidents of gender inequality and discrimination in some working places in Tanzania. Some of the research respondents reported of experiencing discrimination in the form of lack of promotion at work, low salary scale as well as sexual harassment from their male senior workmates and sometimes from the customers.

One female respondent reported of sexual harassment in the workplace as follows:

> *" when I was working in the NGO I had problem with my boss, he was forcing me to date him, it went on for longtime and I had difficult time at work, then*

> *one day I decided to quit my job and look for another job in another place, this is something common for women in working places, I have heard stories about this several times from my friends, it something common, I had no peace of mind at work so i quit my job"*

Another female research subject reported of sexual harassment in the workplace as follows:

> *"My boss was ok, he was an Indian, he was old, but some of the male customers were very annoying, they used to request for my phone number, sometimes they give money for lunch, you take it but you do not go with them"*

In the literature there are lots of information and reported cases of gender inequality and discrimination in work places in Tanzania where women are the most victims. It is reported in many studies that women who experience sexual harassments in the workplace, lower their human dignity and morale of working and may also affect their attendance at work. (Masoud, Hadija, 2013). Further effects may include preventing them from earning a better living standard, "doing their job effectively, or reaching their full potential". (ibid).

Statistics that was collected by Equal Employment Opportunity (EEOC), indicates that "forty to seventy percent of women around the world experience some form of physical or sexual harassment". (Masoud, Hadija ,2013). In Tanzania it is reported that more than sixty percent of women live in poverty and this has been a primary factor for women experiencing inequality and gender discrimination especially sexual harassments (ibid).

The question of who is responsible to increase access of education to women in Tanzania is still subject of discussion. It is the fact that women are "less educated than men in Tanzania", therefore is difficult for many of them to participate in lawmaking process or the act of changing cultural standards that discriminate them in education.

The Government of the United Republic of Tanzania is taking effort to address gender inequality and gender discrimination by "improving women's legal capacity through legal literacy schemes and mass campaigns to educate women and men on women's rights".(ibid).

More public awareness raising is also needed to address gender inequality and discrimination practices that have become common in Tanzania according to studies.

One study about gender role explain the following strong statement:

"some aspects of why gender inequality exists in Tanzania today spurs from the cultural ideas that came with its early settlers. Women are the ones doing the brunt of the domestic labor, and then some. However, women are not the ones appreciated, praised, or favored" (Jones, Tyler, 2014)

<u>Women challenge to access credits leads them to remain in poverty</u>

The study found out that women in Tanga, Tanzania have many opportunities to get and raise their income in order to make a better life. All research subjects were able to identify many opportunities for getting income to transform the standard of their living. These opportunities were like starting small businesses, to engage in agriculture and poultry projects.

These research subjects shared their importance to the development of economy of Tanzania and the need to get support from the government in their economic lives. These female research subjects reported of importance in the country to justify getting support. They mentioned the roles of a woman as follows:

1. Delivering and upbringing of children,

2. Paying taxes to the government

3. Voting

4. Cooking for a family

5. Preparing children for schools

6. Helping children with school homeworks

7. Income generating for family use

8. Domestic chores (an obstacle to get higher education and income)

However more than a half of female research subjects, reported of experiencing many challenges in their lives such as living in poverty, lack of capital and difficulties to access loans from lending institutions such as banks. Lack of access to loans was reported as one biggest challenge for them to get income they needed in their lives. The difficult conditions set by monetary institutions to access loans were reported by both male and female research subjects as a great obstacle for women to start income generating activities in order to improve their standards of living.

The following difficult conditions to secure loans were reported

1. Forming groups with people of similar interests

2. Writing business idea

3. Preparing Loan proposal

4. Providing Collaterals

One research respondent reported of encountering high interest rates when they try to look for alternative way to secure loans from private sources such as individual money lenders.

Overall, most of the women interviewees explained their reluctance to secure loans from banks. Some of them shared that, most women in Tanga Tanzania are neither confident nor ready to take loans because of unfavourable economic situation in the country that would affect their repayment of loans.

Other research subjects also reported of other problems associated with opening small business such as higher taxes estimates which are a great obstacle to small businesswomen.

Child Abandonment

One of the major issues that the research was able to surface was the issue of child abandonment. Child abandonment "occurs when a parent, guardian, or person in charge of a child either deserts a child without any regard for the child's physical health, safety or welfare and with the intention of wholly abandoning the child, or in some instances, fails to provide necessary care for a child living under their roof" (FindLaw, 2018).

During the interview, one research subject shared of the difficult workload she had, of taking care for five children by using a small income after her husband left her and married another woman. This is what she said:

> *"I face one big challenge in my life , I do not have a capital for my business, I take uncooked food , I cook and sell and pay back the money , you need to have a capital, also I do not have a husband, I do not have a company, my ex-husband divorced me and he went to marry another woman and I have five children because I have difficult life now, I rent a house , you have to pay rent , electricity , water , maybe the children need to go to school, because I also do not have relatives who can help me, I have one sister but she also lives in poverty"*

Other research respondents who had decent jobs and were married also reported of using a big portion of their salaries to take care of their children. This situation showed that there are some husbands or men in Tanga who do not take their responsibilities of taking care for their children and this tendency is widespread in Tanzania. It was reported in April, 2018 in the Tanzania business capital, Dar-es-salaam where more than four thousand women reported to regional commissioner office with their abandoned children to raise their voice i.e. their husbands or partners abandoning their children.

In this situation of child abandonment attitude and practice of some husbands in Tanga, Tanzania, the study also found the women role into this. There are some women in Tanga, Tanzania who live in poverty, but did not make use of family planning methods, and this led them to get many children.

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The big number of children also meant a big family to take care. And with limited resources, the welfare development of these children were at stake. On the other hand, raising a big number of children that parents cannot afford to take care is a big challenge to the parents. This could also be a reason for some husbands or men to divorce their wives in order to escape the responsibility of taking care of big number of children and this is because in most cases in Tanzania, when a marriage breaks, children would remain to live with their mother.

Remittance as strong factor that keeps young people in the poverty trap

The issue of remittance was very wide and reported by more than a half of the number of research subjects. It was a normal tradition, a cultural phenomenon, a moral responsibility that children have to fulfill toward their old aged parents. Most of the research subjects reported of their regular sending of money to their parents living in distance place. In contrary, the same young people who would send money to their parents reported of lack of fund to start income generating activities they had wished for. It was definitely that if they were to be free from sending money to their parents in the village, these people who have broken the cycle of poverty.

One research subject said that she was working purposely in order to get income to take care of her parents and she liked to send them some money every time she would get a salary.

The issue of remittance as a barrier to economic growth for many individuals in Tanzania is associated with two other things. First of all is the failure of the state to offer social security insurance during old age. This failure of the states brings other consequences such as forcing parents to get many children. Here we can talk about an issue of dependence syndrome. Most people in Tanga and elsewhere in Tanzania enter into mental old age with younger physical age. These people would stop working between age 55 and 60 or sometimes below that and start to depend on their children totally for their livelihoods.

This tendency of old people to depend economically to their children, cemented by cultural, religious and moral tradition that see that children have the duty to help their parents when they get old, has been a major factor for many people of working age in Tanzania, to remain and die in poverty.

In some other situation, the young man or woman who is working, would be economically depended not only by his family wife and children and his parents father and mother, but also from other extended family members such as the uncles and aunties, grandfather and grandmother etc.

When the dependency for these young men and women from the old generation is extremely high and associated with too much pressure, the young men and women sometimes develop a very stressful life and may also develop symptoms of heart diseases and depression.

The role of religion to succeed or fail in one's life.

In this research, religion was evident in most part of the interviews. All research interviewees seemed to believe in Almighty God in their daily lives. This was evident from research subjects' attitudes of connecting events happening in their lives with the will of Almighty God. These research subjects believed that Almighty God was responsible for their lives either to succeed or fail remained a fate. For instance, one unemployed research respondent connected her unemployment with the will of Almighty God. This was also the case for those research subjects who were successful in life, these people also connected their success with the will of Almighty God.

In this case it was religion that would be taken as an excuse for one's failure in life but also religion would be given a compliment when someone succeed in life.

Women's roles in the family, the state and society

One biggest factor that the research found it responsible for limiting women capabilities, agency and functioning is the division of labour and specialization of roles in their society. While women are expected by their families, state and society to fulfill the tasks of production of food and reproduction of new children, men are expected to participate in decision making, leadership roles and professional jobs within the society.

Likewise, Tanzanian society like most other African societies, has given a woman a heavy workload of domestic chores. Women in Tanzania would start doing domestic chores such as cooking, taking care of children and house cleaning from when they are little girls and these responsibilities would never stop but continue throughout women adult life, in their marriage life until when die.

This is very strong tradition and part of the socio, economic and political organization of Tanzanian society. It is expected by the society that women fulfill this duty effectively and without challenging the system. The orientation women get from their families at a young age about their roles in the society also act as barrier for them to think of the otherwise.

Domestic chores take not only the time of a woman but also her mind. Domestic chores therefore limit women interest and need to get higher education.

Failure for women to get higher education that would entail their failure to compete in the labour market, and this would also be manifested in the level of income that women end up with. Therefore, because this culture is widely used in households, most women accept it as something normal and good for their society equilibrium.

Women accept the way their society has decided on division of labour and specialization of roles based on gender differences.

CONCLUSION

The world today is fully of injustice, inequality, nepotism, poverty and unemployment. There are many factors that lead to the national and international practices that we see happening. Most of what happen in our lives are created and sometimes imposed to us. The differences among the lives of people in this world is mostly caused by human purpose that would base on their differences of race, sex, culture, nationality, tribes and religion. So to say, the kinds of life people live in this world are anchored in their cultural norms, values, customs and traditions of their societies.

Gender inequality tendencies especially related to income distribution do not only affect welfare development of women in Tanga, Tanzania but also affect development of the country as a whole. Lack of full participation of women in the professional jobs play a key role to slow down the speed of economic development of Tanzania since women make the majority in the population.

Tanzania needs to make sure all policies, programmes and laws that address gender inequality in the country are fully implemented and bring positive results.

Opportunities for women access to income should be increased such as removing collateral as a condition to access loans in the banks.

Educational and employment opportunities for women should be made a priority and be increased. The government of Tanzania may design radio and television programs to educate the importance of sending to school female students to enable them to qualify in the labour market. If women get more access to income, the income of the family increases and so do the national income.

To conclude in this paper, the research findings have shown the immediate need for gender mainstreaming. Gender mainstreaming as motto of Women Conference in Beijing in 1995 should not remain in the papers but concrete actions should be taken to see it fully implemented. Low income countries like Tanzania need to ensure there is women participation in education and in formal and professional jobs in order to support men's labour force for fast economic growth. Tanzanian society and state may look at its development models and institutions and find the gaps that can be filled to increase women participation in economic life of their society.

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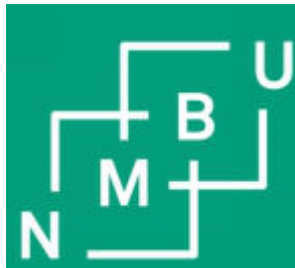World Population Review (2018): Tanzania Population 2018

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NORWEGIAN UNIVERSITY OF LIFE SCIENCES

Name: *ADILI ATHUMANI HERRY*

Interview Guide

Semi structured interview

Duration: Forty-five minutes for each interview

Recording: Tape recording and notes taking

Research Subjects: women (18 - 60 years old)

Basic information

Age

Gender

Level of education

Marital status

Place

Employment history

Time in the job

QUESTIONS

1. What does the word development means to you?

Swahili: Neno maendeleo lina maana gani kwako?

2.Where did you hear the word development being discussed?

Swahili: wapi ulisikia neno maendeleo likitumika au kuzungumzwa?

3. In what context did you learn about the meaning of the word development

Swahili: Je ni katika mazingira gani ulijifunza maana ya neno maendeleo?

4. What do you do for a living?

Swahili: Unafanya kazi gani kuendesha maisha yako?

5. How did you begin your job?

Swahili: Ulianzaje kufanya kazi yako?

6. How long are doing your job?

Swahili : Una muda gani katika kazi yako?

7. What other activities do you like to do apart from your job? Hakuna

Swahili: Je ni mambo gani mengine unapenda kufanya mbali na kazi yako?

8. What other activities do you like but you fail to do?

Swahili: Je ni mambo gani mengine unapenda kufanya ila unashindwa kufanya?

9. Do you do your dream job?

Swahili: Je unafanya kazi unayoipenda kuliko zote katika maisha yako?

10. What kind of profession or job was in your dreams? Why?

Swahili: Je kazi gani ilikuwa sehemu ya ndoto zako za maisha na kwanini?

11. How do you get income?

Swahili: Je unapataje kipato chako?

12. How do you explain about your income?

Swahili: Unaelezeaje kipato chako?

13. What do you spend your money for?

Swahili: Je unatumia pesa zako kwa mambo gani?

14. How does your income transform your life?

Swahili: Je kipato chako kinakuletea mabadiliko gani katika maisha yako?

15. What other jobs do you do to get income apart from your primary job?

 Swahili: Je una kazi zipi zingine za kujipatia kipato mbali na kazi yako ya kawaida?

21. What challenges do you face that limit your access to more income?

Swahili: Je ni changamoto zipi unakutana nazo katika kujipatia kipato zaidi

22. How do you overcome challenges that limit your access to more income?

Swahili: Je unajikwamuaje na changamoto zinazokuzuia kujipatia kipato zaidi?

23. What is a successful life?

Swahili: Maisha bora ni nini?

24. Do you see yourself as a successful person or not? elaborate

Swahili: Je unajiona kama mtu mwenye mafanikinio au hapana? Elezea zaidi

25. What opportunities do you have to make a better life?

 Swahili: Je una fursa zipi za kujiletea maisha bora?

26. What successes do you have in your life?

Swahili : Je una mafanikio gani katika maisha yako?

27. What challenges do you have to become successful in life?

Swahili: Je una changamoto zipi zinakukwamisha kufanikiwa kimaisha?

28. What experience did you have as a girl in school? Did you suffer from sexual pressure – from peers, from teachers?

Swahili: Je unazungumziaje maisha yako ya shule kama msichana? Je kama msichana ulisumbuliwa na kupata msukumo wa kulazimika kufanya kimapenzi kutoka kwa wanafunzi wenzako wa kike na kiume au toka kwa walimu?

29: Did your family support sons and daughters equally in your quest for an education?

Swahili: Je familia yako ilitoa haki sawa kwa watoto wa kike na wa kiume katika kuwasomesheni shule?

30.Did you feel that your opportunities were the same at school as for male students?

Swahili: Je ukiwa mtoto wa kike shuleni, je uliona kama ulipata fursa sawa za kielimu na wanafunzi wenzako wa kiume? Fursa ni sawa

31. As a girl, did you feel that your opportunities were the same as for your brothers at home?

Swahili: Je ukiwa mtoto wa kike uliona kama ulipata fursa sawa za kimaisha na kaka zako nyumbani?

32. What can you say about household chores while growing up – what did the girls do, what did the boys do?

Swahili: Je ukiwa kama mtoto wa kike nyumbani je unazungumziaje kuhusu kazi za nyumbani? kazi gani ulifanya nyumbani kama msichana na kazi gani watoto wa kiume walifanya nyumbani?

33. What experience do you have as a female employee? When you are at work, have you ever felt sexual pressure from your employers or female and male co-workers?

Swahili: je unazungumziaje maisha yako ya kazini kama msichana? Je ukiwa kama msichana umewahi kusumbuliwa na kupata msukumo wa kulazimika kufanya kimapenzi kutoka kwa mwajiri wako au wafanyakazi wenzako wa kike na kiume?

34. What do you contribute as a woman for social development in Tanzania?

Swahili: Je ukiwa kama mwanamke una mchango gani katika maendeleo ya kijamii nchini Tanzania?

35. Do you think your government has a role to play in your life? explain

Swahili: Je unafikiri serikali ina wajibu wa kutimiza katika maisha yako? Elezea

36. What professions do women prefer in Tanzania?

Swahili: Je wanawake hupendelea zaidi kufanya kazi zipi nchini Tanzania?

37. What role do women play in social development in Tanzania?
Swahili: Je wanawake wana nafasi gani katika maendeleo ya jamii nchini Tanzania?

38. What can be done to support women who live in poverty in Tanzania?

Swahili: Nini kifanyike kusaidia wanawake masikini zaidi nchini Tanzania?

39. What recommendations do you have for improvement of national and global efforts for women development?

Swahili: Je una mapendekezo gani ya kuboresha jitihada za taifa na kimataifa za maendeleo ya wanawake?

ABBREVIATIONS

IFAD - International Fund for Agricultural Development

FAO - The Food and Agriculture Organization of the United Nations

NUFFIC - Netherlands Universities Foundation for International Cooperation

OECD - The Organization for Economic Co-operation and Development

Sentralbyrå – Norwegian Bureau of Statistics

UK – United Kingdom

UN - United Nations

UNDP - United Nations Development Programme

UNESCO - The United Nations Educational, Scientific and Cultural Organization

WHO - World Health Organization

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