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Agriculture is a principal source of livelihood for the Tanzanian population. Agriculture provides more than two-thirds of employment and almost half of Tanzania's GDP.¹ Women play an essential role in agricultural production. The sector is characterized as female-intensive, meaning that women comprise a majority of the labor force in agriculture (54%).² Agriculture also comprises a greater part of women's economic activity than men's: 81% of women, compared to 73% of men, are engaged in agricultural activity. In rural areas, that number rises to 98% for women. In Tanzania, the share of adult population working in agriculture is higher than regional averages, especially for women: 81% of the female population works in agriculture in Tanzania, compared to 55% in the rest of sub-Saharan Africa.³

This brief draws on a range of academic and grey literature. The World Bank publication *Gender and Economic Growth in Tanzania: Creating economic opportunities for women* by Amanda Ellis et.al. (2007) gives an overview of the legal, regulatory and administrative barriers on women's economic participation, including non-market labor and time use, and property rights. This brief has also relied heavily on the following academic literature. Tibaijuka's widely-cited 1994 study of 200 smallholder banana-coffee farms in the Kagera region discusses traditional and emerging gender roles in agriculture, and the impact of gender roles on productivity. Lyimo-Macha and Ntengo-Mdoe's 2002 LADDER Working Paper, part of the U.K.'s Department for International Development's Policy Research Programme, uses data from 146 households to examine household decision-making and women's access to and control over resources and income. Warner & Campbell (2000) examines intrahousehold gender dynamics and their effects on household production, consumption and overall welfare in a Tanzanian case study. Finally, the World Bank *Gender in Agriculture Sourcebook* (2009) and the FAO *Gender Dimensions of Agriculture and Rural Employment: Differentiated Pathways out of Poverty* (2010) both provide an overview of issues of gender in agriculture, with some specific information on Tanzania.

Gender issues in land policy and administration

Land rights are vital in Tanzania because of the predominance of agriculture in the economy, the centrality of agriculture to rural poverty reduction, and the importance of land ownership in providing collateral for credit access. In different parts of the developing world, secure rights to land have been positively correlated with agricultural investments and outputs; there is evidence that clear land rights encourage farmers to invest in increasing production on their land.⁴ Lack of land ownership and insecure land rights may discourage women from making the necessary investments in their land that would increase productivity and economic value. Women in Tanzania who are working land over which they have only usufruct rights, as is common in Tanzania, may be less inclined to invest. One source indicates that where women own the land under cultivation, however,

or even where her clan originally granted the land in question to the household, she has increased decision-making power over income that comes from that land.⁵

Despite the essential role that women in Tanzania play in smallholder agriculture, and the importance of land ownership to agricultural development, women seldom own the land they cultivate, and they own less land than men when they do own land.⁶ Women own only about 19% of titled land in Tanzania, and their average land holding size is less than half that of men, ranging from 0.21-0.3 ha, compared to 0.61-0.7 ha for men.⁷

Statutory and Customary Law: A concurrent system

This gender disparity isn't for lack of strong legal provisions for women's land ownership in Tanzania. Legally, women may hold, own and dispose of property, and women have the same land rights as men. Laws provide for strong protections of women landowners, recognize a wife's right to household land upon widowhood or divorce, prevent village land councils from discriminating against women, and allocate to women a certain number of seats on the councils, which administer occupancy rights and adjudicate land disputes in rural areas.⁸

Despite these formal legal protections, however, customary land tenure norms continue to influence decisions and practices in rural areas. Land tenure in Tanzania is often characterized as a concurrent system of statutory law and traditional norms.⁹ By some estimates, 82% of land in Tanzania is administered under customary land tenure.¹⁰ While Tanzania's laws recognize customary land ownership, and the use of customary land tenure to protect clan land from alienation outside the clan, the law also invalidates customary laws that discriminate against women or denies them access to "ownership, occupation or use" of land.¹¹ In practice, however, discriminatory customary laws are common.

Land access through marriage and family

In Tanzania, customary land tenure vests control of property in men, and women's rights to land are dependent on their roles as wives or daughters. Women have usufruct rights through spouses or male family members, but they cannot normally own or transfer land. Upon marriage, a couple is granted land, usually by the man's family.¹² Of that land, the man allocates small garden plots to his wife so she can cultivate food crops to provide for household needs, which is a primary responsibility of women.¹³ However, this does not give women secure property rights. She cannot use the land as collateral, her husband can sell it at any time, and if she is widowed or divorced, the husband's clan may take possession of the land, as well as the rest of the household's material goods.

Tanzanian statutory law provides for women to retain and control their own property whether it is acquired before or during marriage. The law assumes that where any property is acquired during marriage in the name of either spouse, the property belongs absolutely to that person. This provision most often works against women. Unless a wife can prove she has contributed to the property's acquisition, property acquired in the name of the husband belongs solely to him. This is problematic because women's contributions to material acquisitions during marriage are often non-financial, and the law is unclear with regard to the rights garnered by nonfinancial contributions. Moreover, there is a strong cultural inhibition against a woman having property in her name or even jointly in the names of both spouses. This inhibition, combined with property being invariably registered with the husband, means that this legal provision can dispossess women.¹⁴

Because women's primary means of land access is through marriage, women's rights to land are jeopardized upon widowhood or divorce. Eighty percent of Tanzania's communities are patrilineal, and the customary land tenure common in these communities favor male heirs, and do not bequeath

land to the widow upon a man's death. A widow may retain economic security by marrying or being forced to marry one of her husband's relatives, which increases HIV/AIDS vulnerability in a community. This practice is becoming less common. If widow inheritance is not practiced, a widow may go back to her natal community, where depending on land availability and custom, her father or male relatives may allocate a plot of land for her to provide for herself and her children. A widow may also live where her children decide to live or have been allocated residence.¹⁵ In some cases, she is allowed to remain on and cultivate her household's land to care for the couple's children and keep the land until her sons are old enough to inherit it.¹⁶ This is complicated when there are no children or no sons, or in the case of polygamous marriages.¹⁷ In most places, the widow risks complete dispossession by her husband's relatives, who may lay claim to all the couple's land and possessions, and sometimes even children,¹⁸ in order to keep wealth within the clan.¹⁹

Upon divorce, women can be similarly dispossessed of land. Although Tanzania's laws offer protection of wives' rights to common property in the case of divorce, these rights are frequently unknown to rural women, or cultural norms of non-assertiveness prevent them from claiming their share of the household's property. Tanzania's laws require that the court take community customs into account when adjudicating a divorce; however, it also requires that the court take a generous interpretation of the work towards acquiring household assets that each spouse has contributed. The court is required to assess and determine the extent of each party's respective financial and nonfinancial contributions to household acquisitions. The legal value of nonfinancial contributions, however, is unclear, and discriminatory attitudes undervalue domestic services that wives contribute to a household.²⁰ Women in urban areas have won court orders for division of household assets, but women's pursuit of these orders are rare in rural areas due to lack of rights awareness and lack of assertiveness.²¹

Customary land tenure does provide protections to women, but in some areas, those protections are being undermined. Traditionally, ritual, family and community protected women's interests and compensated them for the loss of household land upon widowhood or in separation. The practice of widow inheritance, and women's ability to return to their natal community and be allocated land there, are examples of customary norms that provide protection to women.²² Community norms also prevented men from selling land that women used for cultivation, or claiming the land for cash crop farming. However, increased earning potential from cash crop farming, scarcity due to population pressure and expanding urban boundaries, and conflict over land undermine the provisions of customary law that protect women's interests.^{23,24} Where widows were once able to stay on husbands' lands, they are now subject to dispossession. In the Kagera region, for example, male relatives now systematically dispossess AIDS widows. Where women's families once allocated land to them in the case of divorce, they are losing this access.²⁵ In a case study in the Dodoma region, Yngstrom (2002) found that with increasing land shortage due to greater integration into the cash economy, men began limiting land transfers to female family members. Women began to inherit little to no land where they previously had inherited land, and some found their land reclaimed by male relatives. Yngstrom (2002) did find that women in the area of study could still inherit when their brothers had "enough" land.²⁶ Land inheritance practices vary and depend on region, ethnic group, and individual village and circumstance. Efforts to reform customary land inheritance are underway, but the government is reluctant to force reforms to laws and practices that have their roots in strongly held cultural beliefs.²⁷

Titling

Recognized property rights through land titling could formalize women's rights to land use, but only a small percentage of land in Tanzania is registered, and this is a costly, inaccessible system. Tanzania has two systems for registering land: statutory law in urban areas and customary law in rural areas. In rural areas, local village councils administer land titling. Village councils are required to allocate a

certain number of seats to women, and they are prohibited from gender discrimination in their rulings. However, there is a strong cultural inhibition against women holding property in their name or jointly, and councils don't register wives as owners when husbands register household land. Women are also discouraged from applying for a grant of right of occupancy, or petitioning to have their names added to the titles of household lands that their husbands have registered. Tanzanian statutory law, applicable in urban areas, requires that both spouses are named in land titles, but this requirement doesn't extend to land governed by customary law. The certificates of customary rights that village councils issue do not have to carry the names of both spouses, and rarely do.²⁸

Ethnic differences and changing attitudes

Customary land tenure takes different forms in different ethnic groups. A case study in the Iringa region found that Mhehe widows whose husbands were from different communities than they were found it difficult to retain access to household land without marrying one of her husband's relatives. However, families of Mhehe women who married within their communities sometimes granted them land that they retained upon divorce or widowhood. Mhehe women could also inherit land, but they inherited less than their brothers. They also had some rights, although they were not absolute, to give and bequeath land to their children.²⁹ Isinkia and Mutabazi (2010) also found differences in land tenure norms between ethnic groups, even those in close proximity. The Wabena and Wasukuma ethnic groups, for example, are both located in the Njombe district of the Iringa region. Both are patrilineal. In the Wasukuma group, women have traditional land use rights but no transfer rights, while in the nearby Wabena group, women and men are both granted land from parents upon marriage, and women can bequeath this land to their children.

Within this legal and cultural context, women's land rights and access vary across Tanzania. Although there is no survey of differences in land access by ethnic groups, two patterns have emerged. First, women have lower inheritance and property rights in ethnic groups that are Muslim. Tibaijuka (1994) found that communities with a Muslim religious majority were significantly more likely to have lower levels of women's property and inheritance rights, and that cultural variables were better predictors of the level of women's property rights than economic development indicators.³⁰ Second, women have greater access to land in ethnic groups that are traditionally matrilineal. Forms of matrilineality exist in about 20% of Tanzanian societies. This may mean that women can inherit land from their mothers, but it often means that maternal uncles transmit property to their nephews. In these cases, wives' usufruct rights to land in matrilineal systems may not be different from those rights in a patrilineal system. Women in matrilineal ethnic groups, however, are more likely to acquire land by inheritance.^{31,32}

Finally, there is some evidence that with gender-related campaigns by government and NGOs, and a more favorable legal environment, attitudes towards women's land access are changing. Isinkia and Mutabazi (2010) found studies in both the Morogoro region and the Kigoma region citing changed attitudes, including one study that found that 85% of parents had changed their minds about passing land to their daughters, and another that found an increasing tendency of parents to offer equal land inheritance to daughters and sons. In another study, Msindo village daughters were given land as presents to avoid restrictions imposed by customary law.³³ Englert (2008), in a case study in the Uluguru mountains, where inheritance is traditionally matrilineal, found that parents were making a greater effort to bequeath land to all children. He found that in peri-urban areas, both male and female children can inherit land, sometimes in equal proportions, and that in some villages, families bequeath clan land to daughters and buy land to pass to sons.³⁴ Court cases have also found for women in disputes over land rights.³⁵

Gendered division of labor in economy and households

In rural Tanzania, both men and women farm, but time-use studies, economic data, census information and studies of the roles of men and women in the agricultural cycle consistently show that women are more active in agriculture than men.³⁶ As in much of Africa, men in Tanzania are largely responsible for cash crop farming and income-generating activities, while women take charge of food crops, help with cash crops, and provide the bulk of unpaid labor for household production and reproduction.

Men frequently migrate for off-farm employment, leaving women to tend cash crops alone. Husbands may leave instructions for cultivation, and they nearly always control income from cash crops, even if they have been absent.³⁷ Even when living in the household, men make production and labor allocation decisions, while farming fewer hours than women.

Unpaid labor and time burdens

Data show that the burden of unpaid labor is large in Tanzanian households, where domestic technology is rudimentary.³⁸ On average, women devote more time to unpaid chores of household maintenance than men do, while men devote more time to paid labor and non-work activities, including leisure. These patterns start young: even among children, girls devote more time to unpaid household chores than boys.³⁹

Men's unpaid responsibilities on the farm mostly consist of heavy work that is not continually needed,⁴⁰ such as cutting wood and building houses.⁴¹ Meanwhile, women's unpaid domestic tasks are continuous, time-intensive and energy consuming.⁴² Women's responsibilities include:

- Caring for children, the sick and the elderly, a duty that the HIV/AIDS pandemic has exacerbated.⁴³
- Keeping household members fed, including preparing food and producing food crops on the garden plots allocated to wives in marriage. When there is surplus from food crop production, women can sell the surplus in local markets.
- Maintaining household well-being, including collecting and transporting water and fuel. Women spend significant time in domestic tasks and especially in transport that is related to domestic tasks.⁴⁴
- Supporting men in their income-generating activities and tending cash crops while men are away. Women are also likely to participate in cash crop production even when men are present in the household. Some tasks, like weeding and post-harvest processing, are considered women's work no matter the crop.

Due to these many responsibilities, time burdens are widely identified as a major constraint on women's enterprise and income improvement. Studies have consistently found that women's time burdens in Tanzania far outweigh men's, and that women have little to no leisure time. Estimates of women's time burdens vary, but one common estimate puts women's labor time as high as 12-16 hours per day, while men work half that.⁴⁵

Housework imposes a significant time burden on women, and lack of water, energy and transportation infrastructure in rural areas exacerbates this burden. Women spend a large amount of time collecting water and fuelwood for washing, cooking and other domestic use.⁴⁶ Limited transportation infrastructure, and the existence of cultural norms that prohibit women's use of public or other means of transportation, like bicycles, further increase women's time burdens.⁴⁷ Women in Tanzania spend more time than men in transportation and carry heavier loads than men; a study in the Makete district found that women make an average of three trips per day, spend over four hours, and move about 50 kg, while men make one trip, spend less than 2 hours, and move 6 kg on

average.⁴⁸ The bulk of these loads are domestic supplies like water, fuelwood and grain for grinding; lack of transport also prohibits women from going to markets, health clinics, and banks.⁴⁹ Moreover, the food crop fields which women are charged with cultivating are often located further from home than cash crop fields, so women spend time traveling to fields and back to balance cultivation and housework duties.⁵⁰ One study, done in the Makete district, Iringa region in the 1980s, found that women were responsible for 67% of transportation time and 85% of the loads carried, while men were responsible for 21% of the time and 11% of the load. Women spent three to four hours per day in transport and moved about 50 kg daily, while men spent under two hours and moved about 6 kg daily.⁵¹

Intra-household income allocation and decision-making

Despite women's major labor contributions to the household economy, men control nearly all cash income. Although women have more control over income from their domestic activities, such as sales of surplus food crops and beer and pottery-making, men can and do ask for this part of these earnings. Whether due to cultural norms or the threat of physical harm, women find it difficult to say no.⁵² A study of 100 households in West Usambaras, Tanga region found that cash income from cash crops like tea and coffee all accrued to men, while cash income from sales of surplus food crops was divided equally.⁵³ Lyimo-Macha & Mdoe (2002) in a study of 146 women farmers from the Morogoro and Kilosa districts, Mbanga region, found that 94% of women said their husbands had full control over income from agricultural production, although 88% reported that they had some access to the income. When women sold their labor, however, 91% controlled the income from their work.⁵⁴

Men's disproportionate control of income is not without conflict. One contentious issue in intra-household income allocation is that men tend to have different spending priorities than women. Men are more likely to make personal consumption a spending priority, while women seek first to ensure that household food and other needs are met. The West Usambaras study, measuring poverty through observing possessions, documented many households in which men had clothes, coats, shoes and watches, and women and children did not have adequate shoes or clothes.⁵⁵

Holmboe-Otteson & Wandel (1991) found that men control the majority of production decisions, especially regarding methods and inputs. For crops that served as both food and cash crops, women participated more in decisions about how much to sell and how much to keep for food, but women's influence over decisions depended on the type of crop. In the Rukwa region, Holmboe-Otteson & Wandel (1991) found that men decided how much maize and millet to sell, even though millet was considered a women's crop, and women made sales decisions about groundnuts and vegetables, both relatively minor crops.⁵⁶ Other sources found similar patterns in decision-making.

Holmboe-Otteson & Wandel (1991) also document intra-household conflict relating to production and income-allocation decisions. In the households studied, conflicts arose over where to work and what crops to plant. Men wanted women to help with cash crops and women wanted to focus on food crop fields. Men wanted to plant larger areas, while women resisted because of the greater weeding and post-harvest processing they would have to undertake. Men wanted to plant more cash crops, while women wanted to plant millet and groundnuts because they controlled more of the cash from surplus sales, and could use millet to produce beer for sale, the income from which they kept.⁵⁷ In these conflicts over allocation of income and labor, women's principal recourse in intra-household conflicts was appealing to community norms and to men's dependency on their labor.⁵⁸ Mbilinyi (1994) documented women asking community leaders or their husband's parents to intervene on her behalf. Women's unpaid labor input and the recognized importance of them being able to keep the household fed gave them bargaining power in these disputes. Holmboe-Otteson & Wandel (1991) also found that women with more schooling had more bargaining power.⁵⁹

Ethnic differences

Specific cultural practices also may determine how much say women have in household economic decisions. Lyimo-Macha (2002), in a study in the Mbinga region, found that women in the Mgeta are of the Morogoro district, who had higher rates of inheriting land, also had more power in household decision-making than the other study areas. She attributed this to the Mgeta's traditionally matrilineal land inheritance practices. She also found that 92% of women who reported having access to land through inheritance, purchase or rental, as opposed to usufruct access, said they had full control of the land. However, she found that whether the maternal or paternal clan passed a plot of land to a married couple did not affect which member of the household worked the plot.^{60,1}

Matrilineal ethnic groups are not the only groups that allow women greater control over household decisions. Holmboe-Otteson & Wandel (1991), who studied the patrilineal, mostly Christian Fipas ethnic group found that Fipas women had stronger standing in the household compared with women in other east African tribes.⁶¹

Competing intra-household priorities

Gendered division of labor, and men's near-universal control of household income lead to competing intra-household economic priorities. Because women in Tanzania have little to no leisure time, women reallocate labor from food crops to cash crop production when cash crop production is increased. This reallocation results in increased household income from cash crops, which men control and spend according to their consumption preferences, which, as described above, generally do not prioritize household welfare. As a result, changed production decisions away from food crops and traditional technology towards cash crops, or towards more labor-intensive cropping that produces higher, more marketable yields may result in household food and other needs not being met. Women receive little to no compensation for their labor inputs, and they have lower food crop harvests with which to feed the household. Though the household earns higher overall income due to the altered production decisions, this income accrues to male household members.

Hence, women and children in the household may be worse off, and the ultimate effect on household welfare could be detrimental.⁶² Women are likely to resist production decisions that require reallocating their labor away from household and food crop production tasks that meet the basic needs of the household and towards tasks that result in increased income accruing to male household members. Strict divisions of labor along gender lines result in measurable inefficiencies. In a widely cited study of 200 households, Tibaijuka (1994) found that those with the highest net income were those with the least restrictive gender roles; she calculated that if gender roles were abandoned, farm cash incomes could increase by up to 10 percent.⁶³

Cropping by Gender

While broad generalizations between gendered divisions of labor in cash and food crops are accurate, categorizations of men's and women's crops are fluid, largely because whether men or women farm a certain crop depends on the crop's profitability. This makes it difficult to define men's and women's crops. For a complete review of this subject in sub-Saharan Africa, see the EPAR series on gender and cropping.²

¹ Although the pattern of men farming cash crops and women farming food crops persists in the region of study, it was unclear how this division interacted with men's and women's control over plots of land they owned or inherited, and the crops and income from them

² EPAR briefs, Available at: <https://catalyst.uw.edu/workspace/eparx/7575/36169>.

In Tanzania, like in the rest of sub-Saharan Africa, men tend to move into activities considered female when they become profitable.⁶⁴ For example, although maize is a principal food crop and women are traditionally the primary producers of it,⁶⁵ a study in Tanzania found that with the introduction of the plow, men have become more active in producing maize.⁶⁶ Men's crops are those that are marketable and profitable, almost by definition: One case study in the Rukwa region showed that groundnut yields would determine whether men or women controlled the crop. When yields were high, men sold the produce, and when yields were low, women retained control.⁶⁷ Fluidity between cash and food crops also exists. For example, in many places where both traditional local varieties and newer, high-yield varieties of maize are grown, local varieties preferred for consumption are considered women's crops, while high-yield varieties, grown for sale, are considered men's crops. As high-yield varieties that meet local consumption preferences are introduced, these distinctions may become more blurred.⁶⁸

Agricultural Responsibilities by Gender

Categorizing of agricultural responsibilities by gender is also difficult. Tanzania is one of several cases in Sub Saharan Africa in which men and women farmers jointly grow food and cash crops to some extent,⁶⁹ and the heterogeneity of tribal societies further complicates attempts at generalizations of men's and women's specific agricultural responsibilities. However, there are patterns in men's and women's agricultural tasks, many of them tied to differing responsibilities for cash and food crops. There is some indication that these divisions are fluid, and case studies in different areas characterize these divisions differently.

By most accounts, women in Tanzania take charge of weeding, harvesting, processing and storing food crops; they also contribute significantly to these tasks for cash crops, though men tend to help more with agricultural tasks for cash crops. Accounts of specific divisions of labor differ. One source found that tasks in which men tend to contribute more include site clearing and land preparation, and heavy-labor tasks like construction of fences⁷⁰. An extension project in Mogabiri, Mara region cited by the FAO that found that generally in crop production, men and women participate fairly equally in land clearance, land preparation, sowing and planting, while women take most responsibility for weeding, harvesting, transportation, threshing, processing and storage.⁷¹ Statistics Norway (2010) analyzed National Sample Census in Agriculture (NSCA) data from 2002-03 found no significant difference between men's and women's responsibilities for crop-related activities with data that was not disaggregated by cash and food crops. The analysis did find that men strongly dominated animal husbandry and construction.⁷² Conflictingly, another analysis of earlier NSCA data found significant differences between men's and women's agricultural responsibilities, and produced the following table⁷³:

Division of Labor in Agriculture	% of hrs spent on task	
	F	M
General crop production	56	44
Food crop production	75	25
Land tilling	56	44
Sowing	74	26
Weeding	70	30
Harvesting	71	29
Marketing	73	27

Source: National Sample Census of Agriculture, 1996. Keller (1999) cited in Ellis (2007).

The chart above suggests that women do most of the crop marketing; other sources, however, strongly indicate otherwise and the NCSA data are unclear about how and whether food and cash crops were separately addressed. Most sources clearly indicate that women control the low-scale marketing of surplus from household garden plots,⁷⁴ while men market the cash crops, regardless of who has contributed most of the labor.^{75,76} Women in Tanzania and other parts of east Africa traditionally participate in markets less than their counterparts in west Africa,⁷⁷ where women control marketing on a regional and even national level.⁷⁸

Women face significant cultural and practical obstacles in entering the cash crop market. Increased marketing by women creates household conflict and defies prohibitive cultural norms in Tanzania. A study of farmer groups in Tanzania found that women often can't afford the high costs of transport to market and must carry the produce to market themselves. Once there, they may face harassment from market officials and confiscation of their produce, especially if they can't afford the high price of permits.⁷⁹ The study also found that agricultural companies are more likely to approach men than women for contracts. Even when women farmers form associations, their groups are less successful than men's groups in accessing new contract opportunities.⁸⁰

Fluidity in gender roles

Traditional gender roles in agriculture are changing, though sources differ as to how. Mbilinyi (1994) found that with the expansion of cash crops and the migration of men to urban areas for wage labor, women assume many jobs once considered men's, although few men undertake chores considered women's work.^{81,3} Tibaijuka (1994) compared 1984 data to 1968 data from the same area and found greater fluidity in gender roles. In 1968, women were responsible for nearly all aspects of cultivating food crops (beans, groundnuts, bambara nuts, maize, millet, cassava, cocoyam and yam). By 1984, men had taken on a minor role in many aspects of food crop production, especially for maize.⁴ In 1968, men were primarily responsible for most of cash crop production (banana, coffee and sorghum) but women played a minor role in most aspects of production, especially weeding. By 1984, women's involvement in cash crops had increased significantly, to an equal role in nearly all aspects of cash crop production. The exception to this is marketing, where men retained primary responsibility for cash crops and took on greater responsibility in food crops too.⁸² This supports the view that men dominate monetary transactions and control most income from household farming regardless of who contributed the bulk of the labor.

Limited access to credit and extension services

Access to credit is limited, mostly because women rarely own land. Microcredit, though available, is limited and only 6% of Tanzanians borrow from microcredit institutions. Group lending is an established practice in Tanzania, but effective individual lending that would allow small enterprises to expand is underdeveloped because of banking regulations.⁸³

In Tanzania, one-third of extension agents are now women, but extension services to women are still underprovided.^{84,85} Due (1997) found that female farmers prefer women agents and male farmers do

³ Statistics Norway also found more fluid gender roles in female-headed households. Though many female-headed households simply did not conduct some activities considered male, such as cattle and goat and sheep marketing, crop marketing and off-farm income generation, more women in female-headed households conducted these activities than their counterparts in male-headed households. More women in female-headed households participated in crop marketing than women in male-headed households, and nearly as many female-headed households as male-headed households participated in off-farm income generation. Female-headed households did less heavy labor like building work and pole cutting.

⁴The author does not say whether this is related to maize being cultivated increasingly as a cash crop.

not object to them.⁸⁶ Blackden and Canagarajah (2003) reported that targeting women for extension services resulted in higher yields.⁸⁷

Conclusion

Lack of land access and customary laws that constrain women's land rights make it difficult to empower women as farmers; although the statutory framework prohibits discrimination, customary laws are deeply ingrained, and women often do not know their rights to land nor their ability to protect these rights through village councils and the judicial process. Moreover, domestic and agricultural responsibilities place a heavy unpaid time burden on women, which is exacerbated by lack of basic infrastructure, especially in water and transportation. Division of labor is highly gendered in Tanzania, and men tend to claim control over crops that are profitable and marketable, even if they are traditionally women's crops. Studies suggest that advancements in production technology and other economic opportunities at the household level may actually make women and children worse off. Attempts to increase income in rural households face complex challenges that are inextricably linked to women's role in farming and in the household economy.

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