

Tackling vulnerability

An Approach to Poverty Reduction



A Plain Language Guide to the
2002/03 Tanzania Participatory Poverty Assessment

Research and Analysis Working Group

October 2004

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PREFACE

This booklet is a plain language guide to the Tanzania Participatory Poverty Assessment 2002/03 (TzPPA). The TzPPA study was commissioned by the Government in order to understand people's vulnerability to poverty in Tanzania. Vulnerability refers to people's chances of being poorer tomorrow than they are today. This means that the study looked at forces that prevent people from getting their basic needs, instead of focusing on obvious signs of poverty such as hunger and lack of adequate shelter. In order to understand people's vulnerability to poverty, the researchers talked directly with community members throughout mainland Tanzania. This report includes their stories, insights and perspectives.

The TzPPA explains that the forces that cause poverty—impoverishing forces—arise from social, economic and political processes. People face risks caused by economic, environmental, health, governance, age-related and cultural conditions. Some examples of impoverishing forces include climate change, orphanhood, disability and ageing. They can threaten to push people into poverty or cause them to become poorer than they were before. Therefore vulnerability and impoverishing forces must be addressed in efforts to reduce poverty and bring about sustainable development.

This booklet is a plain language guide, which means it has been written in a simple, reader-friendly language that is accessible to everyone. It has been produced so that more people can know about, understand, discuss and use the important information that is in the TzPPA. When more people are able to understand this information, it will increase the level of meaningful participation in the Government's poverty reduction efforts, in particular the Poverty Reduction Strategy (PRS). This will help build ownership and commitment of all Tanzanians to the poverty reduction process. Also this information will help stakeholders at all levels—including communities, civil society, private sector and government—to improve poverty reduction policies and practices.

We welcome all stakeholders to read this plain language guide and use the information inside to come up with new and better solutions for poverty-related problems in Tanzania. In order to assist in reading this booklet, the meanings of difficult words used are written in a glossary at the back. Contact information is provided on the back cover for those who would like more information.

1. INTRODUCTION

This chapter explains:

- What the 2002/3 Tanzania Participatory Poverty Assessment (TzPPA) was about;
- Who conducted the research, where and how;
- How the results can be used; and
- How this booklet is organised.

WHAT WAS THE 2002/3 TzPPA ABOUT?

The Tanzania Participatory Poverty Assessment (TzPPA) is a body within the Government's Poverty Monitoring System. During 2002/3, it was assigned to investigate:

- The most common and strongest forces pushing people towards poverty;
- How different people respond to these forces, why and with what results; and
- Which people are at especially high risk of becoming poorer tomorrow than they are today.

In other words, it was assigned to explore the meaning and nature of people's **vulnerability to poverty** in Tanzania today.

WHO CONDUCTED THE RESEARCH, WHERE AND HOW?

WHO: Because of the important role the TzPPA plays in the Government's poverty reduction strategy, it is being executed by the President's Office, Planning and Privatisation (PO-PP) with support from the Research and Analysis Working Group.

Though the TzPPA belongs to the Government, it is being implemented by an alliance of Government and academic institutions, as well as national and international NGOs. This collaborative approach allowed the TzPPA to benefit from a wide range of experiences and complementary strengths.

WHERE and WHEN: The TzPPA gathered and analysed information from March through July 2002 in thirty rural and urban communities spread throughout Tanzania. Their location is shown on the map at the back of this booklet. These communities included people whose livelihoods depend on agriculture, fishing, livestock keeping and different types of town-based works.

HOW: Research teams, which included members of the TzPPA alliance and Local Authorities, spent up to three weeks developing, checking and analysing data with community members in each study site. Mostly, information was developed and analysed while working with small groups of people so that all of the participants could really have time to talk and be heard. These participants included poor and relatively well off men and women, children, male and female youth, the elderly, people with disabilities, etc.

The conclusions reached in these small groups were then presented in community meetings that sometimes numbered more than seven hundred people! In these big meetings, people had a chance to learn from their neighbours and improve their findings either by deepening insights or suggesting changes. Afterwards, researchers and community members jointly presented the results to district-level Local Authorities and Civil Society Organisations as a final opportunity to test whether or not their work had captured 'the big picture,' etc.

The TzPPA Alliance

- President's Office, Planning and Privatisation
- The Ministry of Finance
- The National Bureau of Statistics
- The Christian Social Services Commission
- Concern for Development Initiatives in Africa
- The Economic and Social Research Foundation
- Institute of Development Studies, Univ. of Dar es Salaam
- Maarifa ni Ufunguo
- The Pastoralist and Indigenous NGOs Forum
- The Women's Research and Documentation Project
- ActionAid -Tanzania
- African Medical Research Foundation
- Care-Tanzania
- Concern Worldwide
- Save the Children, UK

HOW CAN RESULTS FROM THE TzPPA BE USED?

This booklet does not provide a list of the things – such as new schools or water pumps – that people want in their communities. Nor does it say what to do to end poverty. Reality is too complex for such a simple approach to do much good. Instead, this booklet provides information for people to talk about and decide how to best translate it into policies or influence policy-making and actions that reflect their particular situations.

In other words, this booklet explains some of the most important reasons *why* so many people are still poor in Tanzania. That is, you will learn about poverty from the victims as they voice their opinions and solutions. By reading it, you will be able to identify many ways towards reducing poverty. Some Local Authorities and Civil Society Organisations have already begun. The Ilala Municipal District Management Team, for instance, has used findings from the TzPPA to inform budget decisions, design new strategies to encourage equal schooling for girl and boy children, and create transparent criteria for extending priority support to especially poor local households.

WHAT DOES THIS BOOKLET TELL US, AND HOW IS IT ORGANISED?

This booklet is a short, “plain language guide” to information in the TzPPA’s Main Report. The full Report provides more case studies and in depth analysis. However, this booklet and the Report essentially cover the same information. The TzPPA has also produced a set of Policy Briefing Papers focusing on particular topics, such as the relationship between education and vulnerability, health and vulnerability, etc. All of these documents, as well as a lot of other information about the TzPPA and poverty in Tanzania, are available on the Internet. In particular, you can check:

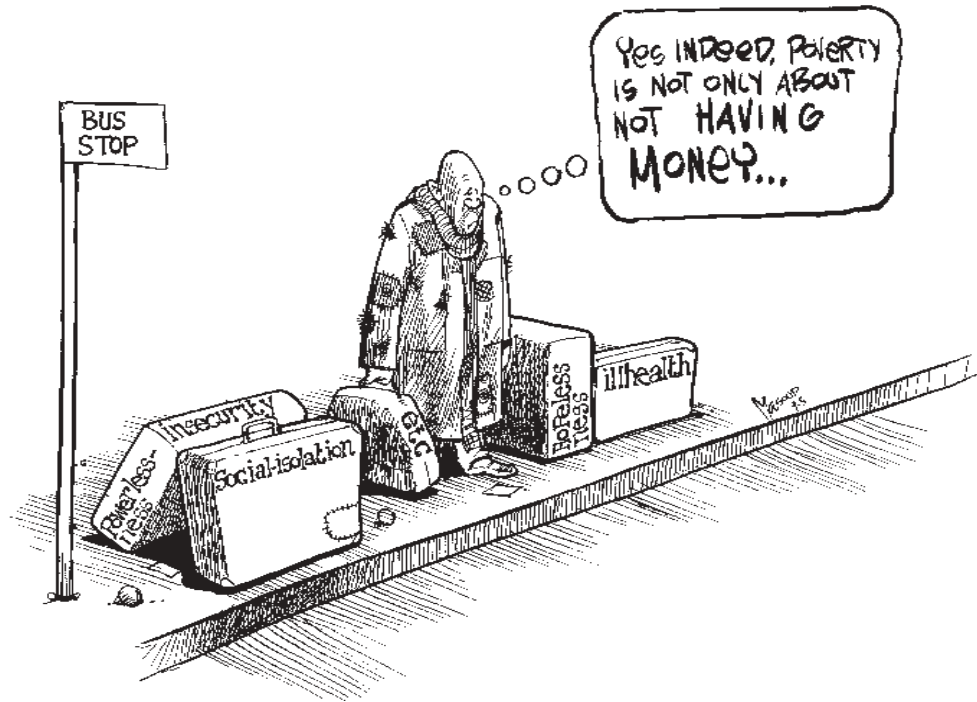
- <http://www.esrftz.org/ppa>
- <http://www.tzonline.org>
- <http://www.tanzaniagateway.org>

After this introduction, Chapter 2 looks at the meaning of “vulnerability” and why it is important to understand and address. Chapters 3 through 8 then look at the main types of hardship that push people into poverty and how ordinary men, women and children respond in defence of their wellbeing. Chapter 9 presents conclusions and explores consequences for sustainable poverty reduction in Tanzania. The booklet then ends with a glossary that summarises the meaning of key words and ideas.



2. POVERTY, WELLBEING AND PATTERNS OF VULNERABILITY

This chapter explains how Government has deepened its understanding of poverty and vulnerability by speaking and listening to voices of ordinary citizens through the TzPPA.



2.1 POVERTY AND WELLBEING

Poverty is about more than whether or not someone has money in his or her pocket. So, what do people say they need to have a good life? Answers can be grouped in terms of:

Material wellbeing This means that people want to have enough food, clean water, tools to make a living, shelter, etc.

Bodily wellbeing This means that people want to feel fit, healthy and energetic

Social wellbeing This means that people want to feel cared for by family and friends, as well as live in a place where there is peace and understanding

Security This means that people want to feel physically safe and have a sense of confidence about their future wellbeing

Freedom of choice and action This means that people want to have a good education, adequate livelihood skills and be able to participate in the decisions that affect their lives

“Poverty” is about not having enough of these basic things *today*.

2.2 VULNERABILITY TO POVERTY

People use the term “vulnerability” in different ways. This causes confusion. For example, we often hear youth described as being especially vulnerable to HIV/AIDS. What people are trying to say in this case is that youth are at a higher risk of getting the disease than others.

We can also talk about people’s vulnerability to poverty. In this case, we are talking about people’s *chances of being poorer tomorrow than they are today*.

The more likely it is that a person, family or community will be poorer in the future than they are today, the more vulnerable they are.

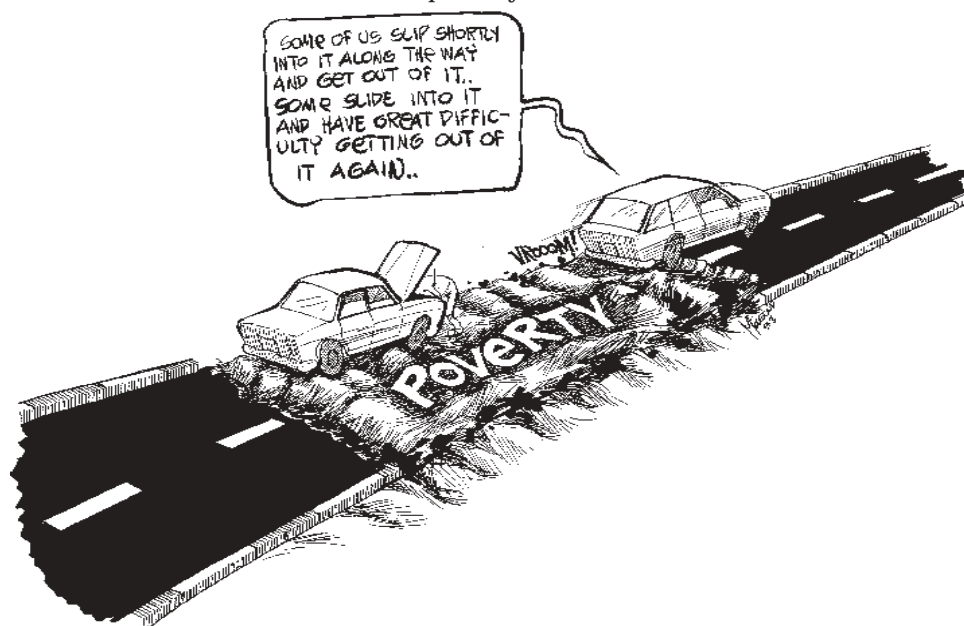
One way of looking at the difference between poverty and vulnerability is to think of the former as a description of how things *are now* and the latter as how they *might be in the future*.

2.3 WHAT MAKES SOME PEOPLE MORE VULNERABLE TO POVERTY THAN OTHERS?

Vulnerability is a result of the number and intensity of things pushing people towards poverty versus the number and effectiveness of their available response options.

Perhaps this can most readily be understood by imagining a scene in which people are struggling to climb up a ladder of wellbeing. As they struggle upwards, people experience different things that threaten to push them down. In response, they try all sorts of tricks to prevent them from falling. For example, they might try to dodge out of harm's way, join together with others for mutual support, etc.

Those people that have fewer ways to counter the bad things (like illness or theft of property) that may happen to them are more vulnerable to poverty than others.



IMPOVERISHING FORCES

Things that threaten to push people down the ladder of wellbeing are called **impoverishing forces**. These include shocks (like sudden illness) *and* stresses (such as the slow degradation of natural resources). One way of thinking about the difference between shocks and stresses is that the former destroys assets and wellbeing while the latter erodes them. The most important shocks and stresses identified by community members participating in the TzPPA span the following six categories:

Category	Description
Environment	These impoverishing forces include shocks (like flooding) and stresses (as in the case of gradually degrading forests, soils, fisheries and pastures). Environment-related impoverishing forces not only affect people's material wellbeing, but also their health and sense of confidence in future wellbeing.
Macroeconomic reforms	National macro-economic decisions impact on employment levels, the profitability of rural livelihoods, the cost of accessing crucial services, etc. As a result of globalisation, some macroeconomic decisions made by other countries (such as their choice to subsidise local agricultural production) are also felt by ordinary Tanzanians as significant shocks and stresses.
Governance	Many impoverishing forces are directly linked to the responsibilities of Government and the practice of governance. These include shocks (such as extortion and other forms of corruption) and stresses (like nuisance taxes and political exclusion).

Health conditions	Malnutrition, injury, disease (especially HIV/AIDS) and other forms of physical and/or psychological ill-health often undermine people's material, bodily and social wellbeing.
Lifecycle and age related conditions	People are at risk of some impoverishing forces as a result of where they are in the lifecycle. For example, children, childbearing women and the elderly all face special health risks.
Cultural beliefs and practices	Many traditional ways of doing things introduce problems and place constraints on the lives of some people – especially women and children.

RESPONSE OPTIONS

Men, women and children usually resist being pushed down the ladder of wellbeing. Countermeasures, strategically selected from among their available **response options**, are determined, creative and often effective. In brief, people try to:

- Prevent some impoverishing forces from occurring;
- Run away from others;
- Lessen the impact of those they cannot prevent or evade; and
- Cope with the consequences.

Prevention, mitigation and coping

Most shocks and stresses can be prevented from happening. This is what farmers, who are worried about erosion, try to do when they build terraces. It can also be observed in what people do when they invest in mosquito nets. These and many other pre-emptive measures work and, therefore play a vital role in reducing people's vulnerability.

Nonetheless, some impoverishing forces cannot be prevented. In such cases, people put their energy into mitigating, or lessening, the impact of shocks and stresses. Some of these efforts take place before hardships happen. For instance, livestock keepers diversify their herds and farmers plant specific crops to sustain their households in times of drought. People also try to build up asset-bases to provide for them in old age – what people in Mchinga II (Lindi Rural district), called *akiba ya ujana*, or “savings from youth.” In contrast, other mitigating strategies, such as the application of fertilisers to compensate for reduced soil fertility, take place as shocks or stresses unfold.

Though these activities do not prevent hardships from occurring, they do lessen their impact. People then have to cope with the consequences. At individual and household levels, this has led people to sell assets (including productive property like cattle or land) for cash and withdraw children from school so that they can contribute to family income. At the community level, it has led people to pool resources so that they can care for HIV/AIDS orphans. These coping strategies help people survive but also form a critical step in preparing them to recover from impoverishing forces and reclaim their wellbeing.

Type of response	Goal	Example
PREVENTION	Stop bad things from happening in the first place	<ul style="list-style-type: none"> • Practice crop rotation and composting to keep soil in good condition • Sleep under mosquito bed-nets to prevent malaria
MITIGATION	Lessen the <i>impact</i> of a hardship	<ul style="list-style-type: none"> • Store food in case drought leads to future crop failures • Diversify means of making a living in case the profitability of one declines
COPING	Improve the <i>outcome</i> of hardships	<ul style="list-style-type: none"> • Borrow money or other resources to cover short-term needs • Adopt orphans so that they do not starve

LIMITING FACTORS

Different impoverishing forces – such as illness and declining soil productivity – call for different responses. The question is whether or not people *can* implement effective responses that do not jeopardise their own or others' future wellbeing. The answer often depends on:

- The assets they have at their disposal; and
- Factors conspiring to constrain, or limit their use.

Assets

A person's assets include relationships, their abilities and all the things they own or can use. Assets are also thought of as types of "capital." The six main types of assets, or capital that can help people counter impoverishing forces are:

Type of Asset	Description
Natural Capital	This refers to land, water and living things (such as pastures and forests) that people use to meet their needs for cooking, building and clothing. These are sometimes called environmental resources. The value of natural capital is increased by knowledge and skills to turn it into goods for use and/or sale. Some kinds of natural capital (such as water and trees) replace themselves over time. Thus, they are called renewable. Non-renewable natural capital, like gold, is permanently gone once it has been used.
Financial Capital	This refers to money which can be in the form of savings, remittances, gifts or loans. Financial capital is particularly useful because it is easy to exchange for food, education, medicine, land, tools, etc.
Political Capital	People who have influence over political decisions that affect their lives have good political capital. This is particularly important when it involves social groups and market systems. Political capital depends on many factors which include class, ethnic group, gender, age, livelihood and disability.
Human Capital	This asset is the labour power of an individual or a household. It is influenced by people's knowledge, skills and education. Education and training are important for developing this form of capital which can be used to make good use of other assets. Health is also crucial for using human capital.
Physical capital	This refers to things that have been produced to help people make a living. Examples include farming tools, fishing nets and roads.
Social Capital	People who can call on a wide range of family and community members in times of need have good social capital. People in Tanzania often have far reaching networks of family, friends, patrons and clients. These link the towns to the countryside and are often spread over different climate zones and growing seasons.

Poor people have fewer assets and, as a result, less options and opportunities than those who are better off. This is why they are especially vulnerable to further declines in wellbeing.



CONSTRAINTS

Just *having* more assets does not necessarily mean they can be used to counter impoverishing forces. People operate within the context of complex circumstances that limit what can be done – and at what cost – with what they have. These contexts reflect:

- Individual, household and community attributes; and
- Socio-cultural, political, economic and environmental settings.

According to community members contributing to the TzPPA, some of the most important limiting factors are:

Limiting Factors	Description
Lack of hope	In the face of recurrent shocks and stresses, and with few apparent ways available to maintain their wellbeing, some people give up. In other words, they lose hope and stop trying. When this occurs, people fail to make the most of the resources they have. In some cases, hopelessness results in substance abuse while, in others, it leads to the indolence of youth who refuse to work.
Corruption, poor public administration and policies	Participants in the TzPPA consistently pointed to corruption, distance to social services and policies/laws as particularly significant limiting factors. Thus, community members concluded: <ul style="list-style-type: none"> • Social services play a central role in their efforts to avoid becoming poorer. Though they frequently face a variety of challenges in accessing these resources, the greatest obstacle is <i>corruption</i>. Conditions like truant teachers and health care providers, inadequate supplies of essential drugs and broken water pumps/taps also make the <i>real distance to social services</i> much longer than the numeric improvements indicated in the 2000/1 Household Budget Survey

	<ul style="list-style-type: none"> • <i>Laws, bylaws and ordinances</i> routinely affect people's response options in a number of ways. The most obvious example is that of restrictive legislation directly prohibiting certain courses of action and threatening punishment in case of violation. This is often justifiable since government needs to ensure the wise use of common resources, safeguard public health, etc. However, people perceive other legislations as unfair because they serve narrower interests.
Socio-cultural patterns of ownership, power and privilege	<p>Customs and norms shape who owns tangible assets and how they are used, who gains valuable skills and who influences important decisions. In other words, socio-cultural patterns of <i>ownership, power</i> and <i>privilege</i> limit the response options available to some people while enlarging those of others. These patterns exist at household, community and larger levels; and they result in pockets of relative vulnerability requiring special assistance.</p>

Some limiting factors, such as macro-economic constraints, affect whole populations. Other factors, such as cultural norms curtailing women's movement or discrimination against people with disabilities, only affect members of select social groups. As a result, these people typically contend with a much higher burden of cumulative constraints shaping how (or, even, *if*) they can respond to shocks and stresses.

People in social groups with the *least freedom* of response are the most vulnerable. These include:

- Children (especially orphans);
- Childbearing women/women with young children;
- Widows;
- The elderly;
- People with disabilities;
- People with chronic illnesses;
- People in HIV/AIDS affected households; and
- Destitute persons.

2.4 POVERTY TRAPS

Because people in these highly vulnerable social groups, the Report shows, have few ways to deal with their problems, they are often left with no choice but to dis-invest in education and/or sell off the very things (like tools, land or livestock) they need to make a living. These things very often lock people into a "poverty trap" that they cannot escape without assistance. The common occurrence of poverty traps is a major obstacle to realising Tanzania's development goals and a large part of why people fear vulnerability.

3. THE ENVIRONMENT AND VULNERABILITY

Environment-related shocks and stresses pose some of the greatest direct threats to people's wellbeing. Drought, for example, disrupts livestock and agricultural production. At the same time, it makes basic household maintenance (including essential "every-day activities" like cooking and washing) much more difficult. This affects people's bodily, as well as material wellbeing.

Environmental conditions can also place profound constraints on people's capacity to respond to a wide range of *other* impoverishing forces. This is why the environment has to be a major focus for strategies, and subsequent activities, to sustainably reduce poverty in Tanzania.

This chapter sets out to do two things, namely:

- Identify and highlight lessons about the most powerful and persistent environment-related shocks and stresses as related by TzPPA research participants in Tanzania today; and
- Explore how people try to manage these realities, with what results and why.

3.1 ENVIRONMENT-RELATED SHOCKS AND STRESSES

Community members participating in the TzPPA identified many environment-related shocks and stresses. In terms of Tanzania's overall poverty profile, the most significant of these are drought and environmental degradation. All of the impoverishing forces identified by community members can be placed in four categories. These include:

1. Extreme and/or unpredictable weather conditions;
2. Environmental degradation;
3. Pollution; and
4. Wild animals, pests and diseases.

Let's briefly look at each of these in turn in order to draw out key lessons.

3.1.1 *Weather-related impoverishing forces*

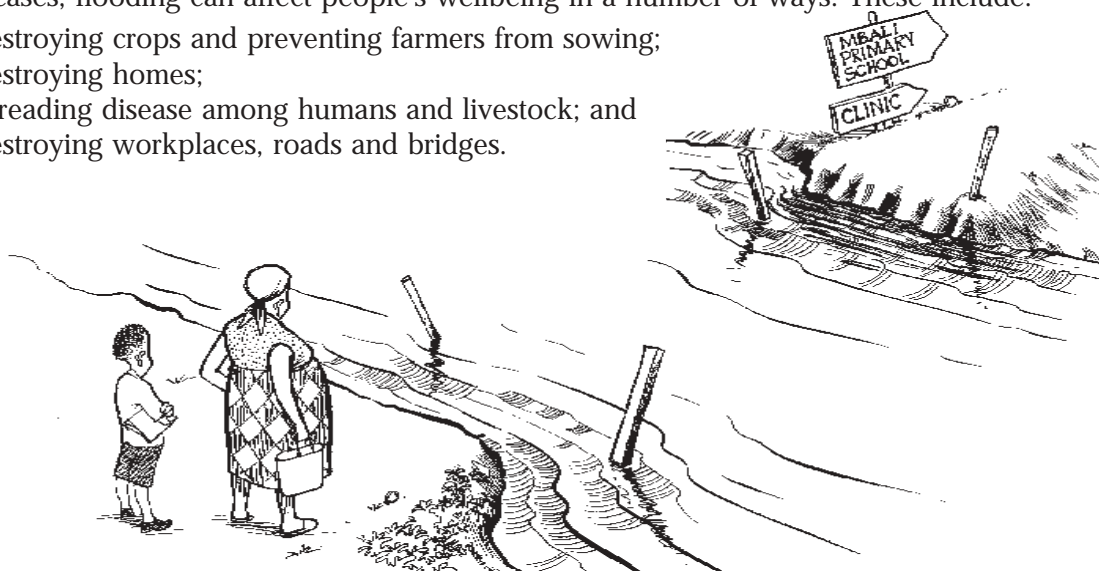
Many people believe that weather patterns are increasingly becoming extreme and unpredictable. It is still unclear whether or not this is true and, if so, whether or not it is the case throughout Tanzania. Regardless, we do know that floods, drought and unreliable rains push people into poverty.

Floods

Flooding is natural in many low-lying/heavy rainfall parts of the country. However, the frequency, intensity and duration of floods in these and other areas are often man-made. Floods like those following the 1997/8 El Niño rains, are much less predictable and affect areas that are unaccustomed and ill prepared to deal with the phenomenon.

In both cases, flooding can affect people's wellbeing in a number of ways. These include:

- Destroying crops and preventing farmers from sowing;
- Destroying homes;
- Spreading disease among humans and livestock; and
- Destroying workplaces, roads and bridges.



The case of flooding demonstrates how environmental shocks and stresses can affect much more than people's livelihoods and levels of income poverty.

Drought

Drought can kill rain-fed crops. It can also dry up waterways and wells that people depend upon to irrigate other crops and sustain themselves and their animals. As crops and livestock die, the price of agricultural commodities tends to increase while that of livestock falls. This illustrates another important point, namely: *Environmental shocks frequently have different consequences for different livelihoods.*

In addition to its impact on how people make their living, drought gives rise to health problems and an increase in the number and intensity of bush fires. These fires destroy property and damage critical ecosystems that people depend upon for food, medicine, etc. – especially during periods of food scarcity.

Unreliable rains

Sometimes rains come too early or too late. This can be as disastrous for people's livelihoods as flooding or drought. As explained by a man in Mwakizega village (Kigoma Rural district):

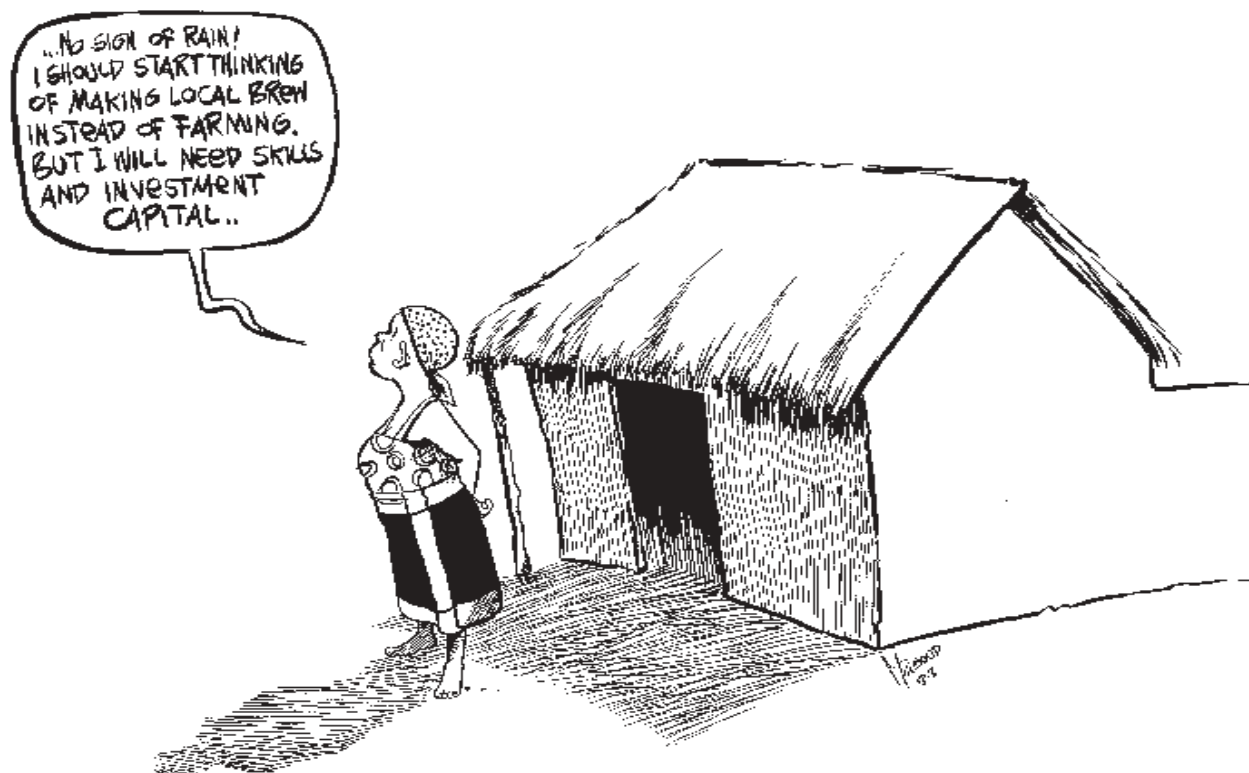
“You incur costs in preparing the farm, you plant seeds, then the rains do not come, or they come very late... and the crop is destroyed.”

Neither early nor late rains are usually thought of as “natural disasters.” However, their impact can be just as destructive. This suggests that “disasters” need to be measured and defined on the basis of how they actually affect households – not on the basis of absolute severity or duration.

RESPONSE OPTIONS

Both regional reforestation and watershed management schemes, among other things, can prevent or diminish weather-related shocks and stresses. Nonetheless, most people feel they are inevitable acts of God. As a result, local individuals and institutions typically focus on lessening the impact of these impoverishing forces or dealing with their outcome. Examples of each include:

Lessening impact	Surviving
Building up food stocks to account for hard times in the future	Selling off assets to buy food, rebuild homes, etc.
Diversifying household sources of income so that people are less dependent on good weather	Drawing on community-based “safety nets” or accepting emergency assistance from Government/Civil Society Organisations
Building better irrigation or drainage canals	Migrating in search of waged labour



3.1.2 Environmental degradation

More than seventy-five per cent of Tanzania's population lives in rural areas where almost all livelihoods rely entirely on the direct utilisation and/or transformation of local natural capital. They also depend upon natural resources to cook, wash, supplement domesticated foodstuffs, heal themselves, build and maintain their homes and make tools.

Though the livelihoods of most urban dwellers are less directly dependent on natural capital, they are no less reliant upon it in their daily routines. Even in Dar es Salaam, for example, most households use wood or charcoal as their primary domestic energy supply. A deteriorating natural resource base, therefore, affects *everyone* in Tanzania. This is why participants in the TzPPA were tremendously concerned about drops in the quantity and quality of:

- Fisheries;
- Soils;
- Pastures;
- Forests/land cover;
- Non-wood wild resources; and
- Water.

Fisheries

Along the coast and fresh-water lakes, people have been reporting a dramatic decline in fish populations. They even say certain species of fish that were once common are now rare or non-existent. The reasons are uncertain. Fishermen in Mwanza believe it is probably due to pollution and over-fishing. Meanwhile, people in Ikombe village (Kyela district) think it is the result of too much fishing close to shore and the destruction of key breeding places.

At least some of this habitat destruction is caused by prohibited techniques that people use because they are desperate to feed their families during the rainy season. This raises an extremely important concern, namely: *people with limited assets have few response options when struck by shocks and stresses. This is why poor people can easily be forced to pursue short-term survival strategies that worsen their long-term prospects.*

Soils

Many of the farmers participating in the TzPPA described declines in agricultural production as a result of declining soil quality and quantity. They offered two explanations for why this problem is growing. The first is soil erosion. The second is indiscriminate substitution of “green revolution” technologies for traditional agricultural practices (such as leaving fields fallow) that have left soils fertiliser-dependent.

Pastures

Livestock-keepers think that increasingly poor pastures are also the result, in large part, of disappearing traditional resource management strategies. However, they attribute this to changing patterns of land tenure that prevent age-old practices. In fact, herd sizes are smaller now than they were in the past; but the loss of rangelands has displaced herds and compressed them to the point that they overwhelm historically prolific pastures like those of the Wembere Plains.

The two most important points made by community members about the natural resources upon which they depend include:

1. It is increasingly difficult to access the resources which people depend on for their livelihoods.
2. This lack of access to and the degraded quality of key natural resources is undermining the profitability - and even the viability - of livelihoods. This erodes people’s asset base and capacity to respond to a wide range of impoverishing forces.

Forests and wild resources

Forests and non-wood wild resources (including foods, fodder and medicines) are also under threat. The unsustainable exploitation of these and other environmental goods – often by relatively well off people who can afford to invest in chainsaws, trucks to transport charcoal, etc. – means that they are becoming increasingly difficult to access, especially for the poorest people.

Water

Inadequate access to water was a priority issue among community members in dryland areas *and* in urban areas like Dar es Salaam, where people’s daily water needs frequently cost more in terms of time and money than they can afford.

Many people were equally concerned about the quality of their domestic water supply, which is being degraded by saltwater intrusions along the coast (due to poor resource management) and contaminated by biological, agricultural and industrial wastes. Some of the most important impoverishing forces associated by research participants with inadequate access to clean water are presented in the table below.

<p>1. Inadequate access can cause a fall in productivity</p>	<p>When people have to allocate an extended period of time to fetching water, they have less time for other things. Since women and children are commonly assigned the task of providing water for household use, it means that women have less time to invest in productive activities and children have less time for their other responsibilities and play (itself an important component of childhood development). In dryland areas, youth are often assigned to water livestock. When there is no water nearby, they must herd their animals to distant sources. Travel diminishes milk production and can place it beyond the reach of household members that stay behind.</p>
<p>2. Inadequate access increases household expenditures</p>	<p>The cost of buying water in Sokoni sub-ward (Kinondoni Municipal district) is Tsh. 100 per 20-litre jerrycan but reaches up to Tsh. 500 in the dry season or during a water crisis. These prices can be prohibitive. According to research participants, people adapt by:</p> <ul style="list-style-type: none"> • Using less water than they need; • Cutting back on other basic needs; and

	<ul style="list-style-type: none"> Purchasing lower quality water (typically drawn from shallow wells with a high saline content and/or high likelihood of biological contamination). Each of these options solves one problem while giving rise to others, such as diminished nutrition and exposure to waterborne disease.
3. Inadequate access leads to a rise in social conflict	<p>People require water for themselves and, sometimes, for their livelihoods. When this access is denied by other resource users or as a result of corruption, tensions rise. If unresolved, they can culminate in the type of violence that flared in Twatwatwa village (Kilosa district) and made national headlines in 2000. Competition between rural water users / usages was found in other sites, including Fukayosi village (Bagamoyo district) where the TzPPA was piloted. Meanwhile, in Sokoni sub-ward (Kinondoni Municipality), residents claimed that local authorities were complicit in the continuing failure of public taps and people's subsequent reliance on expensive private alternatives. Regardless of whether or not it is true, this widespread sentiment causes discord and undermines the capacity of authorities and citizens to collaborate in improving local conditions.</p>
4. Inadequate quality leads to a rise in ill health	<p>When people cannot access safe water, they run the risk of contracting skin infections and waterborne diseases from unimproved sources. This diminishes their bodily wellbeing and can affect material wellbeing if they have to forego work and/or spend scant resources on treatment.</p>

3.1.3 Pollution

Participants in the TzPPA concluded that pollution from industrial, public and private waste contaminates their environment and diminishes their wellbeing. They cited cases of air, water and ground pollution, as affecting their health and livelihoods.

Industrial waste

In four out of five urban research sites, participants noted that industrial substances were poisoning their environment. For instance, people in Pongwe sub-ward (Tanga Municipal district) complained that airborne discharge from the nearby Pongwe Cement Factory was causing breathing problems and chest pains. Meanwhile, community members in Kigoto and Ibanda sub-wards (Mwanza Municipality) believed that nearby industries were polluting water sources that caused stomach problems and skin infections.

Public waste

People in Dar es Salaam were quick to identify poorly managed public solid waste sites as another major problem. For example, community members living and working around the Tandale market in Sokoni sub-ward (Kinondoni Municipality) noted that the trashes were not collected very often. As a result, there were big heaps inside the market. This caused a bad smell, which drove away customers and reduces local business and property values. People also felt that local rubbish heaps were a sources of disease and provided breeding grounds for disease-carrying rats.

Domestic waste

Participants identified domestic waste disposal as a problem – particularly human waste. In rural areas, this is sometimes due to lack of knowledge about proper hygiene. In many urban areas there are problems due to overcrowding and lack of safe ways to empty latrines or flush septic tanks. It is very difficult to build latrines among the tightly packed homes in unplanned urban settlements. People have no option but to get rid of bodily and other waste by putting it in plastic bags that they throw away along roadsides, in sewerage canals, or on public rubbish piles.

The increasing severity of these three types of pollution point out how “economic development” – expressed in terms of greater industrial production, growth of markets and population centres – can have sharp negative effects on many people’s lives and livelihoods if not regulated.

RESPONSE OPTIONS

Prevention

The implementation of Government and customary laws could prevent many of the worst threats to the quantity and quality of natural resources in Tanzania. These laws can be proscriptive or restrictive. In other words, they can mandate certain courses of action (such as building pit latrines so that water sources are kept clean and safe) or forbid them (such as cutting down mangroves that provide shelter to growing fish).

Mitigation

When the natural resources upon which people depend decline in quantity and/or quality, they try to lessen the impact in a number of ways. Some of the most significant include:

- Adding fertiliser to fields;
- Changing fishing gear and/or techniques;
- Migrating;
- Diversifying; and
- Collaborating to improve access to water.

Coping

The most common way that people claimed to deal with a decline in the quantity and/or quality of the natural resources upon which they depend was to make do with less... less harvest, less fish, less milk, etc. For many people who are already surviving on too little, this can exact a terrible price – especially on children who risk permanent impairment if they have a poor diet/rely on contaminated water during critical growth periods.

3.1.4 Wild animals, pests and plagues

Wild animals

Research participants in sites bordering Wildlife Reserves and National Parks consistently identified wild animals like elephants, crocodiles, and hyenas as major threats to their wellbeing. However, even people in some other rural communities considered them a serious problem.

First and foremost, people worried about themselves and their children being killed by larger wild animals. In some locations, people felt threatened whenever they ventured beyond populated areas in search of firewood, to fetch water or to access distant services. Though people continue to conduct necessary activities, they worry – especially about the safety of their children.

Dangerous and destructive wild animals also affect livelihoods. They do so by:

- Killing livestock;
- Destroying crops; and
- Frightening people away from tending distant *shambas* or fishing during certain times of the year.

Each of these outcomes undermines the material wellbeing, and especially food security, of households.

RESPONSE OPTIONS

People could avoid danger from wild animals by avoiding the places where they live, but this would mean avoiding places for collecting fuel and water and for travelling.

Problem animals can be hunted and killed before they do

Many children living in Mihondo hamlet, Ndogowe village (Dodoma Rural district) have given up attending school. This is largely due to the risk of encountering wild animals on their three-hour or longer walk to school.

more damage. People do not always know their rights and are afraid that they might be jailed if they kill animals. But the law allows them to kill animals that cause damage. Even so, government assistance is often needed because villagers do not have the equipment and training needed to safely kill large, dangerous animals.

Insect plagues and crop and livestock diseases

Livestock keepers report that parasites and other types of animal disease are on the increase. The possible reason for this increase include:

- a decline in dipping;
- using diluted insecticides;
- insects becoming resistant to chemicals; and
- not being able to move herds to uninfected pastures because of new land tenure systems.

Farming families report similar problems due to a rise in the amount of crop pests and diseases. For instance, banana plants in Makongora village (Muleba District) are now dying as a result of the recently arrived “panama” fungus; and rice harvests in Kasanda village (Kibondo district) are shrinking due to the spread of a new and unidentified disease.

“Since the withdrawal of public dipping services, it is only the rich who can protect their cattle from diseases. A solo pump, for instance, costs about Tsh. 80,000; and acaricides also cost a lot...so it is only the rich that can afford them. The poor cannot do much to protect their livestock from diseases.”

Man from Chakana village
Igunga district

RESPONSE OPTIONS

Livestock keepers can try to prevent diseases by vaccinating their herds, dipping or spraying their animals, regularly burning grassland, avoiding high risk areas (like those with tse tse fly), and moving herds to uninfected pastures. There are, however, problems with these methods. Vaccination, dipping and spraying are too expensive for most livestock keepers and new land tenure patterns make some of the other measures impractical.

Farmers also have problems paying for expensive crop treatments. This causes them to dilute medicines and chemicals. There are many traditional ways to protect crops after they have been harvested. They are often cheap and use locally available materials. But despite these advantages they are not used as much as they might be.

Lack of information and money are the two main problems that farmers and livestock keepers face. Sometimes they do not know what to do and at other times they know what to do but cannot afford to do it.

4. ECONOMIC REFORMS AND VULNERABILITY

Macroeconomic reforms since the mid-1980s have been designed to set the country back on the road to sustainable development. This has involved reforming and restructuring various sectors of the economy – especially trade and finance.

The reforms have been successful in terms of some of the key, traditional indicators of economic development. For example, there have been increases in agricultural production, tax revenues, GDP and foreign reserves. Inflation has been reduced.

Unfortunately, progress at the macro level has not always been translated into visible benefits at the community and household levels.

Research participants identified four main factors that cause the economic shocks and stresses that were affecting poor people:

1. Withdrawal of government support for marketing and production;
2. Poorly designed credit schemes;
3. Inadequate employment opportunities; and
4. Decreasing access to assets including land.

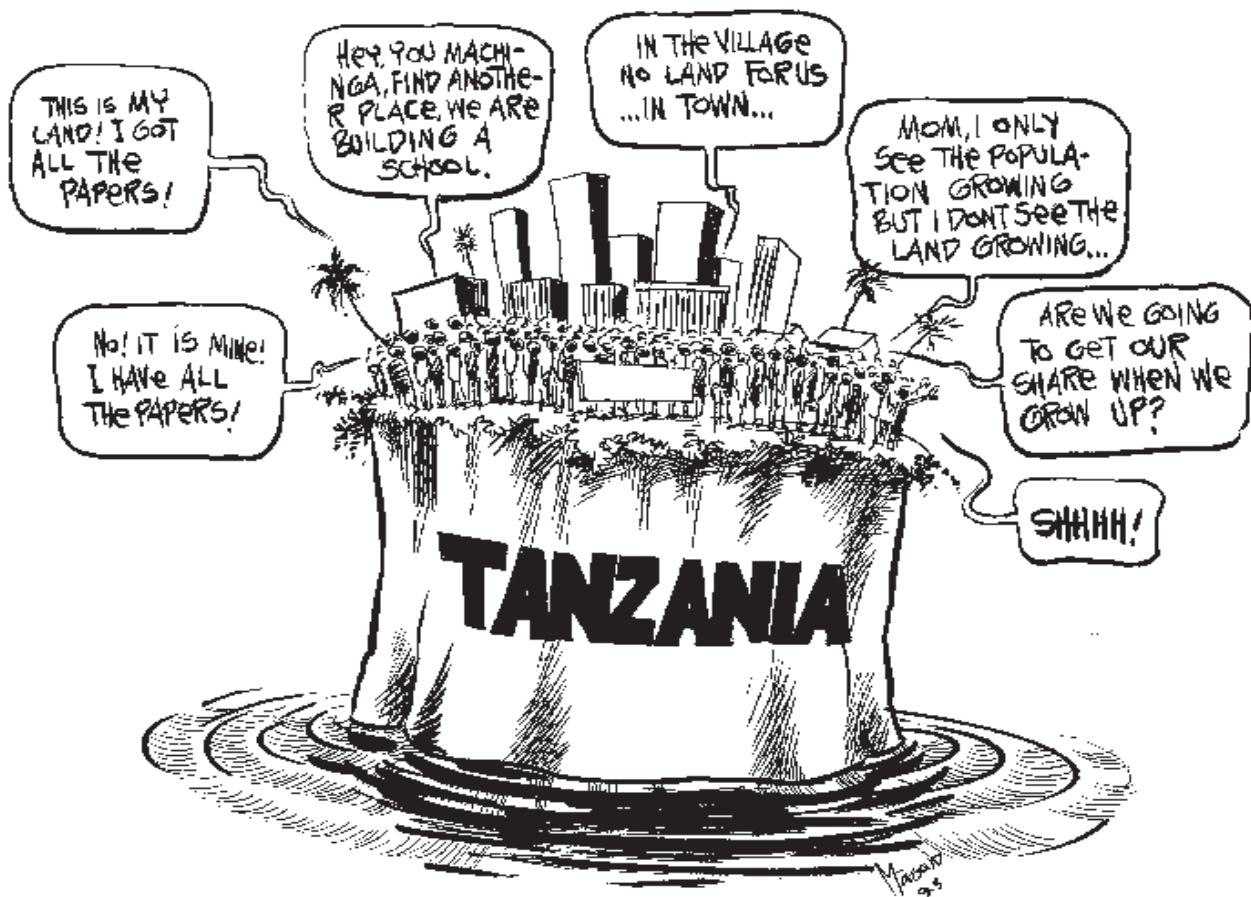
Typical macroeconomics reform packages include:

- reforming institutions so that procedures and regulations are easier to follow
- reducing transactions costs
- opening up internal and external trade
- bringing back financial stability
- strengthening exports
- increasing domestic savings
- harmonising exchange rates

Reforms have certainly brought a lot of goods into the market. But most of us just stare at them. We have no money to buy them.

Young man from Rufiji

These are described in what follows along with the response options which people make to them.



4.1 WITHDRAWAL OF GOVERNMENT SUPPORT FOR MARKETING & PRODUCTION

Because of macro-economic reforms, the government gradually stopped running production and marketing operations. This has affected people in three main areas:

1. Changes in marketing system;
2. Lack of price controls; and
3. Inadequate extension services.

Changes in marketing system

Participants were concerned that many of the shocks and stresses on their production and income earning were due to the government withdrawing from direct production and marketing. These activities were now exposed to free market forces.

The cooperative marketing system collapsed when the government loosened its control on the economy. Among other things, this meant that the price of farm inputs and of farm produce and livestock became unpredictable. The costs of inputs such as fertilizer and pesticides went up and the cost of most products went down. This meant that people with few assets were at risk of falling into poverty. Also, as a result of these changes, production has decreased, which means that farmers are getting less income and the wellbeing of their households is declining.

A cotton farmer in Nzanza village (Meatu district) calculated that if he used the recommended level of pesticide and sold the harvest through the local cooperative he would make a loss of Tsh. 4,500 per acre.

Another effect of these reforms is that small farmers are unable to compete with large-scale agricultural operations and powerful importers. Also, there are now fewer reliable markets for traditional cash and food crops, livestock and other farm by-products. Many private operators (including middlemen or *madalali*) are able to enter this new market system, but this does not necessarily benefit small producers. In some cases, small producers have suffered because middlemen sell the farmers' crops and then give the farmers only a small portion of the profits. When this happens, only a few individuals profit but many of the small farmers become poorer than they used to be.

RESPONSE OPTIONS

There are four main ways in which individuals, households and communities react to these shocks and stresses.

Look for markets that offer best prices	This is easiest when people live close to trading centres but it can be expensive to transport crops or trek livestock. Only the richer people can afford this option.
Rely on middlemen	Middlemen have good information about prices in different places and they have links to trading centres. The problem is that they do not always offer good prices, especially to small farmers.
Advocate for better pricing and marketing systems	This involves making contacts with high-level government officials. This is a long-term strategy and may not always be very effective.
Switch to crops or livestock that are more valuable and easy to sell	The idea would be to abandon cash crops like cashew, cotton and coffee in favour of food crops like maize, cassava and so on. This option often requires a lot of new knowledge and it may be expensive to get started.

Lack of price controls

Since official price controls were removed, prices have fallen and are very unpredictable. These days, even with many different buyers, private traders still manage to fix prices at a level which is below the government's minimum recommended price.

During the cashew nut marketing season in 2000/01 prices fell from Tsh. 800 per kg to only Tsh. 250. This was despite the Cashewnut Board of Tanzania setting the price at Tsh. 540.

Most participants would like to see a system which can help to alleviate these shocks and stresses on farmers – otherwise they will be forced out of farming and they will suffer from poverty.



RESPONSE OPTIONS

There are three main ways in which individuals, households and communities react to these shocks and stresses.

<p>Dilute the inputs</p>	<p>The fertilizer or pesticide can be made to go further by diluting it with water. But this means that the effects will be weaker, production will remain at a low level and pests and diseases will develop resistance. This is a short-term response that makes the situation worse in the long term.</p>
<p>Switch to cheaper substitutes</p>	<p>Various communities have switched from dipping livestock to spraying them. This is a cheaper form of pest control in the short term but it has not yet been proved to be more effective.</p>
<p>Make better use of traditional practices</p>	<p>Farmers can overcome problems with soil fertility by going back to traditional practices such as using cow dung, intercropping, rotating crops or practicing shifting cultivation. But the problem of expanding populations and new patterns of land tenure make it difficult to use these traditional practices.</p>

Inadequate extension services

Macroeconomic policies called for tightening of government spending and a freezing of government employment. This has led to fewer agricultural extension services. Among other things this means that many producers have not benefited from new techniques and they are stuck doing things the old way. It also means that farming and livestock systems cannot cope with outbreaks of disease.

RESPONSE OPTIONS

There are four main ways in which individuals, households and communities react to these shocks and stresses.

People make do on their own	Farmers and livestock keepers try different pesticides and drugs till they eventually find ones that work. This is a slow, expensive and often dangerous option.
Get advice from far away	This involves travelling to the ward, district or regional centres to get the advice they need. This takes time and money and people may not be able to get the advice they need.
Advocate to strengthen extension services	Convince officials and politicians to make sure that good quality staff are recruited at the local level. Only really well organised communities are likely to succeed with this approach.
Get assistance from civil society organisations	Some communities have benefited from having strong NGO/CSO organisations which helped to find suitable extension people. But this does not happen everywhere.

4.2 POORLY DESIGNED CREDIT SCHEMES

Macroeconomic policies for the financial sector aim to make credit services available in both rural and urban areas. However, the policies have led to privatisation of credit and lending institutions (such as the National Bank of Commerce and CRDB Bank). This, as explained by research participants, has resulted in limited access and high interest rates, which in turn has limited people's ability to borrow money and invest.

The government has, however, established a credit facility under the **Ministry of Community Development, Gender and Children (MCDGC)**. This gives Tshs 1 to 1.5 million to each district and municipality for making low cost credit available to women. District Councils are also asked to allocate 10 per cent of their revenues to credit for women and youth. However, the following concerns have been raised about these facilities:

- most of them are badly managed, cost a lot to administer, and do not reach a large number of the targeted people;
- lending rates are high
- few Local Authorities have been able to set aside 10 per cent of their revenues for this purpose; and
- there are problems with loan repayment because the procedures are difficult to follow.

RESPONSE OPTIONS

There are three main ways in which individuals, households and communities fight against these shocks and stresses.

Draw from savings	Instead of borrowing, people draw from their savings from the sale of livestock, previous harvests or fish catches. But these savings can be quite small because of low productivity.
Draw from group savings	Women in particular often use local group savings schemes (known as <i>mchezo</i>). But the amount available in these local and informal schemes is usually quite small and loans may not be available when particular individuals need them.
Borrow from relatives and friends and repay in kind	This is a common system. It deals with soft loans and affordable repayment conditions. But it depends on people having relatives or friends who are willing to make loans when they are needed.

4.3 INADEQUATE EMPLOYMENT OPPORTUNITIES

Employment opportunities in the public sector have declined due to what was listed by research participants as retrenchment, a freeze on hiring employees and the sale of government-owned companies to the private sector. This a result of macro-economic reforms. However, employment opportunities are being created in the informal and private sectors. But there are still not enough jobs for the number of people seeking employment. This is because the demand for employment has increased significantly.

This increased demand is a result of many people migrating from rural areas to urban areas to look for jobs, because they can no longer make a living from traditional livelihoods. This is especially true for young people. Many of them have moved to urban areas and this has led to overcrowding and an increase in urban unemployment. Many youths are pushed into crime, alcoholism, prostitution and free lifestyles and this leads to difficult living conditions. Traditional support systems between urban and rural areas have nearly collapsed as a result.

As an alternative to seeking employment, people have set up businesses in the informal sector in urban areas. However, they do not feel secure because there are by-laws which make such activities illegal in certain areas. Petty traders also complained about harassment by officials which forced them to run away, leaving their goods to be stolen by street thieves.

RESPONSE OPTIONS

There are three main ways in which individuals, households and communities fight against react to these shocks and stresses.

Start your own business	People who cannot find a job working for others can start up in business for themselves for example in the areas of carpentry, tailoring, urban vegetable growing and selling food. These options, however, all require skills and capital to get started.
Enrol in training courses & business start up programmes	In these fast changing times people need special training programmes to prepare them to earn a living in the modern labour market. There is a need for more of these kinds of programmes.
Engage in illegal activities	Some desperate people take up illegal activities such as stealing and commercial sex.

4.4 DECREASING ACCESS TO ASSETS INCLUDING LAND

People's livelihoods depend on the assets they can use. Some important assets include land, livestock, tools, equipment and access to technology. When people lack assets to use for earning a living, they have an increased risk of falling into poverty.

The government no longer controls prices of technology and modern tools and equipment, so they are now too expensive for most people to afford. People are forced to rely on simple tools like small hand hoes and traditional canoes, and therefore they cannot produce much for their households. Because of limited access to new assets, many people can only manage small farms.

Land is one of the most important assets. Due to macroeconomic reforms, ways of acquiring and owning land have changed a lot since the 1990s. As a result, even rural land has become commercial, which means it is bought and sold as a product in the market. Commercial land is too expensive for small farmers and poor people to buy. The traditional system of land inheritance no longer works well, so people need a lot of money to buy land. Also, there is growing pressure on land as the population gets bigger.

Landlessness makes you live like you are displaced. If you fail to buy land then you are forced to rent rooms rather than build your own house.
 Labourer in Misufini village
 (Same district)

Participants noted that power relations between people have an impact on how assets are controlled and used. Age and gender in particular influence access to and distribution of assets.

RESPONSE OPTIONS

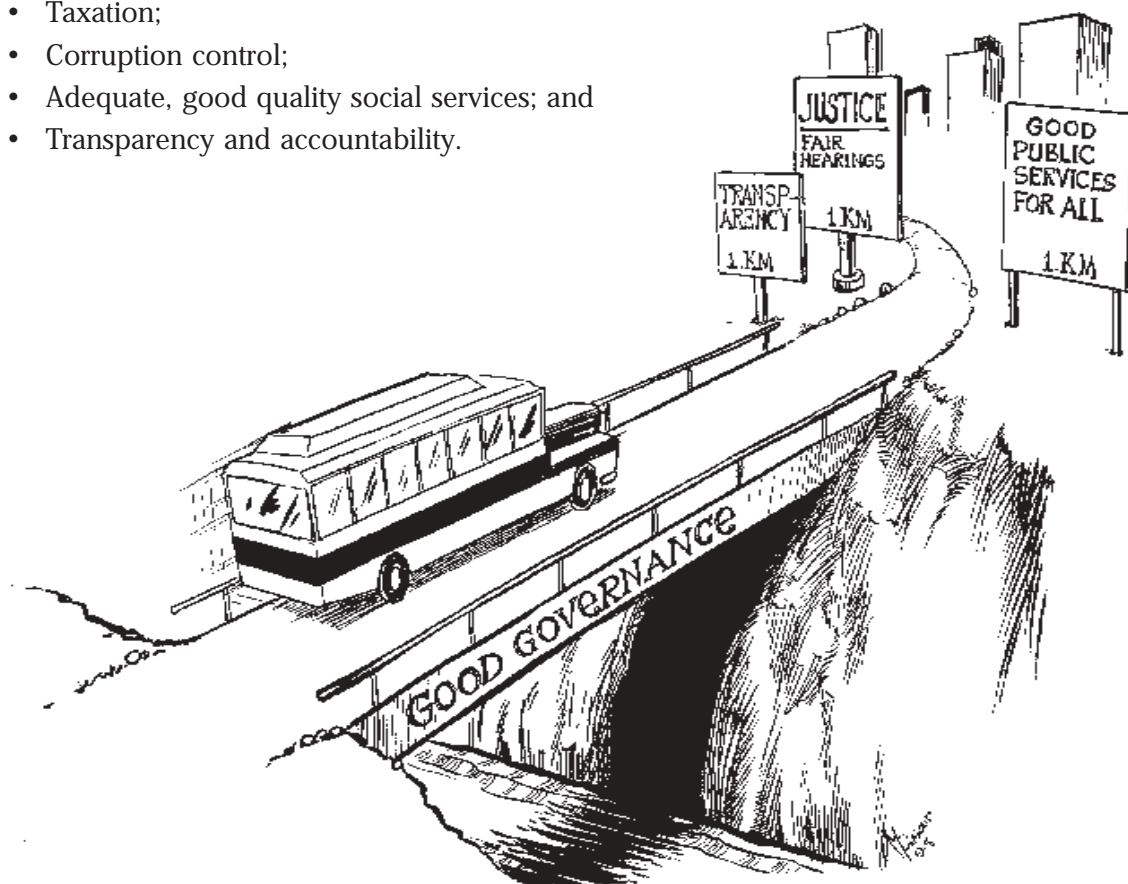
There are three main ways in which individuals, households and communities react to these shocks and stresses.

Rent or hire equipment or land	This is a good option but not everyone can afford it.
Buy second hand equipment	This is fine as a short-term measure but second hand equipment does not last long and has to be replaced.
Sell your labour to get money to buy equipment	Healthy people always have their labour as an asset. In rural areas young people sometimes work as labourers on farms to get money to buy equipment.
Reallocate land to those who need it most	A few village governments have used this option. It is a good idea but it requires political will that is not always there. Communities have to be well organised to make changes in existing practices.

5. GOVERNANCE AND VULNERABILITY

Some community members contributing to the TzPPA were of the opinion that Government was, somehow, trying to improve and extend its operations. However, during the research, they expressed that substantial improvement was still needed – especially in terms of:

- Taxation;
- Corruption control;
- Adequate, good quality social services; and
- Transparency and accountability.



5.1 TAXATION

The Government collects money through service fees, levies and taxes. With these *revenues*, Government pays for different things – such as improving the country's infrastructure and providing social services.

A substantial part of people participating in the TzPPA thought the work Government was performing at a satisfactory level and somehow understood its need for revenues. However, they were very critical about *the number of taxes collected, when they were collected and how they were collected.*

Pro-poor tax measures:

- Abolition of taxes on agricultural inputs
- Abolition of taxes on life saving drugs and supplies
- Abolition of various other taxes in the agricultural sector
- Abolition of VAT on investments relating to education

According to community members, the number of fees, levies and taxes collected by Government have proved to be overwhelming. They directly impoverish people and act as obstacles to entering the market economy. While the individual taxes do not seem to be very high, the problem comes when they are added up and amount to so much that the poor really find it too much to pay.

It is especially difficult to pay when the timing of revenue collection does not correspond to the times people have money. For example, many households almost run out of cash a few months before the new harvests; and many people lack money to pay for business fees/licenses and tax before starting small stores, etc. In both cases, research participants expressed the feeling that authorities need to change the timing of revenue collection so that people are less likely to be forced into selling food stocks or other assets.

When people do not have money to pay for their taxes, some collectors opt into using force. The

following testimony gives a real life example of how bad the results can be:

“I paid my development levy and requested to pay that of my wife after selling my goat at the local livestock market. That same night, the local militia came to our house and broke our door while our two daughters and ourselves were asleep. They started beating us and demanded that I show my levy receipt. After seeing it they demanded to see that of my wife. I explained that I had already discussed the matter with village officials. However, they kept on insisting to see her receipt and later demanded that she follows them outside (it was midnight). She agreed and went to cover our two children with a blanket, urging them not to cry. One of the men came back, held her by force and tied her hands on her back and beat her. Some of her clothes fell off and she remained with just a piece of cloth around her waist. I followed the militia at a distance as they took my wife and rounded up several other people from other houses. This went on until around 4 o’clock in the morning when they began the journey to the Ward offices.

Since I had no alternative, I went back home and took all of my 4 goats to friends, who on realizing that I had a serious problem offered me very little money i.e. Tsh.5,000 per goat. At 10.45 am the next day I arrived at the Ward offices and was told that I had to pay for the local militia’s tasks, the lock-up room where my wife was kept, her development levy and a fine. I paid a total of Tsh.15,000. After that they released my wife... I was so afraid and worried about what might have happened to her. I became even more worried when I thought of HIV/AIDS. I am very worried now, since I sold all my goats last year, I do not have money to buy fertilizers for my shamba. I do not know what to do this year.”

Experiences like these can have terrible consequences for people’s material, bodily and psychological wellbeing. They also create fear and mistrust against local authorities. It was from people’s cries like this one that the Government recently decided to reduce the large number of taxes people pay and to reform the revenue collection system. This is an encouraging start, and it is likely to make a positive difference in people’s lives. Now, it is necessary to ensure that these changes are implemented and appropriate actions taken when they are not. In particular, it remains to be seen whether or not:

- Directives forbidding the practice of coercive/violent collection will be adhered to; and
- New taxes (both formal and informal) will crop up to replace those which have been abolished.

These very real possibilities need to be monitored and prevented. Perhaps one of the most important ways, one can deduce from arguments given by research participants, to make sure that beneficial changes stick is to inform the public – as well as authorities – about what people are responsible for paying and how the collection system is supposed to operate.

RESPONSE OPTIONS

There are three main ways in which individuals, households and communities react to impoverishing fees, levies, and taxes. These are:

Running away from the problem	This response option reduces local production and makes life hard for less able-bodied members of the household who are left behind.
Working around the problem by bribing officials	This response makes people accomplices to an illegal act and it ties them to particular tax collectors who return for further payments. In such cases, people often end up paying more than the original tax.
Advocating for change	This involves openly complaining to public officials and sometimes closing business premises and protesting in the streets. This depends on whether local people are well organised and on public officials feeling the effects of such acts. Yet it can help to hold officials to account, and in certain circumstances it has led to positive changes in tax collection systems.

5.2 LOW QUALITY SERVICES AND LEADERSHIP

Research participants acknowledged that the absence or poor quality of basic services (such as water, electricity, roads, schoolteachers and police) at the grassroots level contributes significantly to impoverishment. This situation has implications on people's wellbeing, affecting their ability to maintain good health, get good/relevant education and access markets.

The inability of local leadership to handle people's affairs or complaints has an equally devastating impact. For example, the lack of accountability and/or failure of taking to task such people as arrogant village authorities, absentee teachers, irresponsible medical staff and policemen have often placed people's lives at risk (e.g. the sick) or led them to suffer from abuse (e.g. schoolchildren). Research participants contended that there was a high degree of laxity, probably due to the erosion of work ethics or standards. Hence often, officials were not taken to task even if complaints were tabled to higher authorities. In some communities children complained of teachers who came to school drunk but no action was taken against them. These problems, when compounded by corruption, make access to social services especially difficult for the poor.

Situations such as these have sometimes led to devastating consequences. Most participants were of the concern that something should be done urgently to improve systems of checking accountability and therefore increase service provision.

RESPONSE OPTIONS

There are three main ways in which individuals, households and communities react to these shocks and stresses.

<p>Use alternative service providers</p>	<p>When the government health services are not good enough people do either seek the services of traditional healers or go to private hospitals. Using traditional healers is the cheaper option and they are available in plenty in most communities. The problem is that the effectiveness of their treatments is often uncertain. Private services are often too expensive for poor people to afford.</p>
<p>Hold local leaders to account</p>	<p>Local leaders can be held to account for their misconduct either formally through public forums or informally through name calling to degrade their public credibility. The problem with this response is that the village authorities may stop calling public meetings so as to distance themselves from public opinion. In some cases the authorities use the local militia to intimidate those who dare to speak out.</p>
<p>Appeal to higher authorities</p>	<p>Communities have to be well organised to manage this response but it can be effective. For example it was because of pressure from Twatwata villagers in 1995 that the Regional Commissioner introduced "Operation Makamba". This led to improvements in basic service provision in Kilosa district.</p>

5.3 SECURITY, LAW AND ORDER

People see maintenance of law and order as government's responsibility. This is why they see increasing rates of crime and violence as a governance issue rather than a social issue. Participants in the TzPPA concluded that acts of crime and violence have contributed a lot to loss of material, bodily and social wellbeing. The problem is especially severe in urban areas and for women, children, elderly people and people with mental or other disabilities.

Crime also undermines the viability of the economies of local communities. For example, it was reported by Fisheries officials in Kigoma Rural district that the impact of thefts in Mwakizega Village

has been so severe that by May 2002, it had devastated the local fishing industry, reducing it to almost 20 per cent of what it was in 2001. The Ward Fisheries Officer provided the following report: *Between 1998 and 2002, 46 lift-nets were stolen from the village area; some of the thefts entailing kidnapping and physical harm to local fishermen. This spate of armed robberies led 38 lift-net fishermen to shift their assets to Lake Victoria whose fisheries are more secure. By May 2002, only 13 lift-net groups operated in the Mwakizega waters [about 30 per cent of the fishing population before the increase in robbery].*

Crime has made people feel insecure, and has constrained people’s freedom of movement, as communities are wary of doing production activities that may expose them to theft or turn them into victims of certain crimes.

RESPONSE OPTIONS

Responses to the break down of law and order, as seen in research participant’s discussions, vary from place to place. They depend on the nature of the crime, the individual’s power of self-defence, the level of social organisation at community level, and the kind of support that is available from the local authorities. There are three main types of responses:

<p>Self defence</p>	<p>The more vulnerable people (old, disabled etc) can call on ‘family guards’ to protect them. These are the more able-bodied friends and family members who happen to be around. This is part of people’s social capital. In some places there are traditional defence groups that are set up on a temporary or a more or less permanent basis. Examples include the local guards (<i>sungusungu</i>) in Nchenje village or the Ilmuran to prevent cattle theft among the livestock keeping communities. But there can be problems with these local ‘vigilante’ groups. They can go beyond their official tasks of protecting people and allow selfish interests to dominate. This can cause harm, and the abuse of human rights.</p>
<p>Relocate</p>	<p>When faced with crime or violence people can move away either temporarily or permanently. This is an extreme and usually very expensive option as it takes time and effort to set yourself up and make contacts in a new place.</p>
<p>Collaborate with local authorities</p>	<p>People can work with local government officials and structures to help build more fair and effective institutions such as police stations at key locations and courts that can handle more cases.</p>

These and other steps – preferably developed through dialogue between police, local authorities and the populations they are supposed to serve – can improve people’s safety. This may be inadequate, though, to counter the special threats experienced by children (particularly girls), women, people with disabilities and the elderly. The needs of these social groups have to be better understood and answered in appropriate ways.

5.4 INAPPROPRIATE POLICIES

Participants in the TzPPA felt that ordinary people were not being appropriately consulted during the design of key policies and regulations affecting their lives. People believed this was a major reason why many “top down” policies were not well suited to realities on the ground and why they typically seemed to benefit better off people versus the poor.

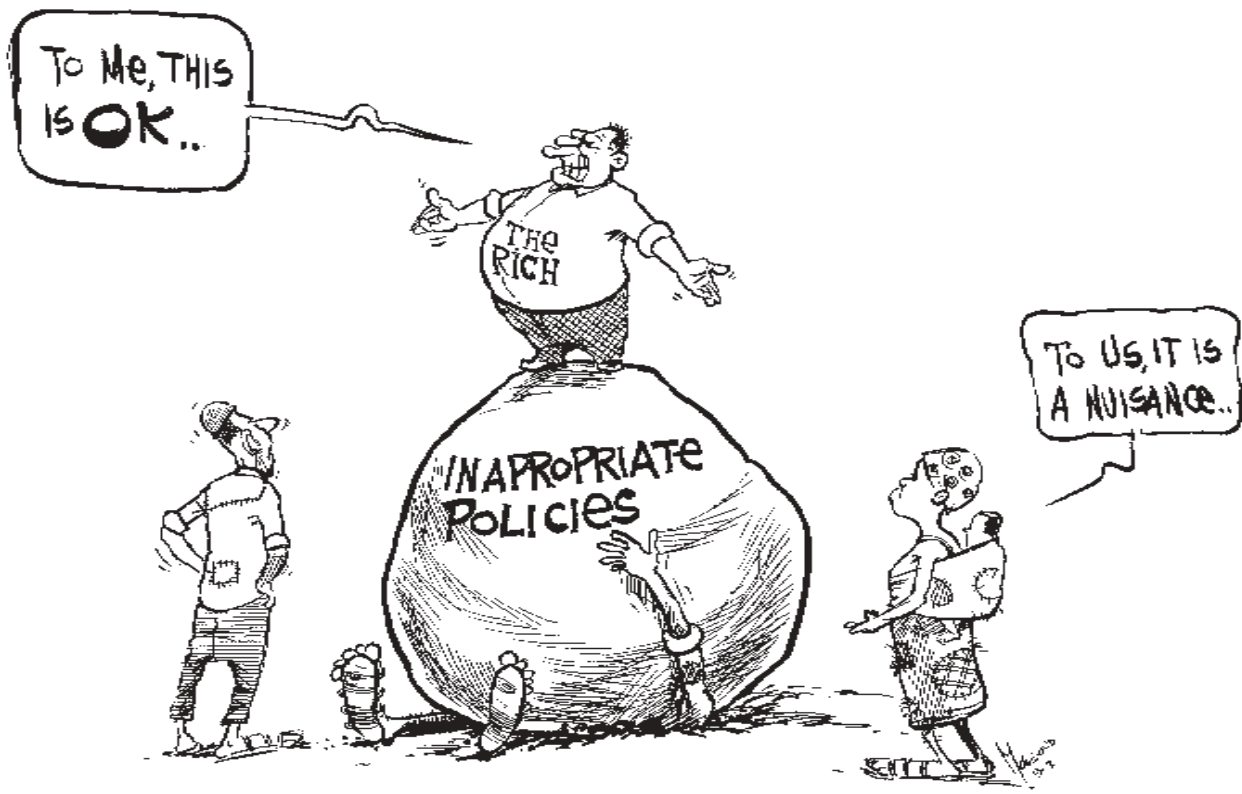
Community members were *most* concerned about top-down policies and regulations governing the management of (including access to) natural resources. The 1970 Fisheries Policy, for instance, instituted a blanket ban on certain types of equipment. According to fishermen, this fails to reflect

the realities of different lake environments. Participatory approaches to natural resource management – and policy formulation in general – are much more likely to capture different circumstances and incorporate them into policies that people will accept rather than try to go around.

RESPONSE OPTIONS

There are four main ways in which individuals, households and communities try to deal with policies they see as contributing to their impoverishment, namely:

Move away from the area (migrate)	This is an extreme response and a very expensive one to implement.
Ignore the policy	There are many cases of community members trying to ignore or sabotage decisions made at village, ward and even district levels. These decisions are usually about allocation of resources when the members feel that they will lose out. The authorities may respond by enforcing their decisions. This gives rise to tensions and, sometimes, even lead to violence.
Work through alternative structures	<p>When people are unhappy about the decisions from one structure or organisation, they can work through others that are sympathetic to their point of view:</p> <ul style="list-style-type: none"> • At community level there will be traditional structures that can make decisions about social issues although these may not be so good at dealing with complex political issues; • People can also approach political leaders or administrators at the various levels of local government as appropriate; and • NGOs and CSOs working in the area may also be able to help local people get their voices heard.
Raise local voices	Ordinary people need to be involved at the early stages of policy formulation so that policies are designed in a way that does not cause them harm. This means that ordinary people need to have power and a voice. This matters not only at national level but also at the local level especially when they are dealing with bankers, moneylenders, landlords, employers and the market authorities. Note that recent government policy papers suggest that partnerships should be formed at all levels of society. These partnerships would be made up of representatives of government, the private sector, development partners, and civil society.



5.5 CORRUPTION

Tanzania's current Poverty Reduction Strategy acknowledges and prioritises the need for good governance. The efforts made focus on:

- Reducing practices that tend to produce or promote corruption;
- Improving public financial management and accountability; and
- Strengthening the judicial system.

These things are important, however, they are not the priorities of people at the grassroots level. Most research participants believe that a lot of embezzlement and trading of political favours takes place. They are angry with this because they see it as undermining their future and that of the country as a whole. Yet they are even more bitter about, and desperate to end, those forms of petty corruption that directly affect their wellbeing. In particular, people demand an end to bribery as a pre-condition to:

- Accessing critical services, most notably health;
- Accessing productive resources, especially land ;
- Securing justice in Tanzania's civil courts;
- Securing freedom when caught by the police; and
- Conducting business.

"In hospitals, at the courts, at the police station, they all demand bribes before serving you."

Man from Kwabada village
(Muheza District)

Giving bribes is very often expensive. It is a financial burden that often undermines people's material and bodily wellbeing as well as denying them their basic rights. Harassment by corrupt officials also makes many people feel powerless, insecure and hopeless. Community members participating in the TzPPA were especially concerned about corruption among police and public primary health care providers – two groups of people that have extraordinary power over the lives of others. As summarised in Mkongo Kaskazini village (Rufiji district):

The police offer no assistance! If you report a case of theft, they will only assist you if you have money to pay them.

Similar stories are told about health care providers. In Twatwatwa village (Kilosa district), for example, women explained that it costs Tsh. 2,000 to visit the closest health care facility 18km away in Kimamba. After transport costs, they pay Tsh. 1,500 to register at the clinic and are routinely expected to pay additional bribes before being served. When one research participant refused to pay the bribe, she was bluntly told, “If you don’t want to pay, go home.”

Therefore, participants said, “If you have Tsh. 10,000, you go for services but don’t expect to eat. If you have less than Tsh. 10,000 it’s better that you don’t waste your time by going.” Alternatively, women travel to the district hospital in Kilosa or Morogoro. These facilities are less corrupt but require substantially more time and money to reach.

RESPONSE OPTIONS

Given the apparent prevalence of these problems, current anti-corruption measures were deemed ineffective by research participants. Exploring why and seeking solutions should be done through participatory research so that the results reflect realities at the grassroots. In the meantime, there are three main ways in which individuals, households and communities react to corruption:

Report to the authorities	Many participants condemned the misuse of public funds as being almost as bad as bribery but often it is difficult to gather the hard evidence that is needed to make an effective complaint. People are not always clear as to who they should complain to. There is also the danger that individuals who make complaints will be victimised.
Take collective action	When corrupt practices are severe people can get together to denounce the official concerned. This might be during a public meeting or it could be during elections.
Find out how to make official complaints	People need to find out what the regulations are so that they know when corruption is taking place and how to gather evidence so that they can prove it. They also need to educate themselves about how to make official complaints.

6. HEALTH, HIV/AIDS AND VULNERABILITY

This chapter begins by considering the link between ill-health and vulnerability. The term ill-health is used to cover disease, disability, malnutrition and injury. There is then a review of three factors that contribute to the main health related shocks and stresses: bodily ill-being, stigmatisation and exclusion, and HIV/AIDS.



The term 'ill health' covers disease, disability, malnutrition and injury. These various forms of ill health can have primary and secondary consequences. The primary consequences follow directly from ill health and affect the unhealthy individual (i.e. bodily ill-being and sometimes stigmatisation). The secondary consequences are the result of how individuals, households and communities respond to the ill health of their members (i.e. in terms of the time and cost needed to provide care and treatment). These consequences give rise to three main observations:

<p>People's experience of ill health is a result of social as well as physical conditions</p>	<p>This implies that while some consequences are inevitable (such as loss of bodily wellbeing) others are not (such as stigmatisation)</p>
<p>Disease, disability, malnutrition and injury affect more people than just the main sufferer</p>	<p>Illness can have serious consequences for caretakers and dependants. Ill health can undermine the wellbeing of communities and even the nation.</p>
<p>Ill health often has long term as well as short term impacts</p>	<p>Individuals, households or communities may recover from ill health but not from its consequences. For example when they used up their assets to pay for recovery and have entered a poverty trap.</p>

6.1 BODILY ILL BEING

There are three main things that cause people to have bodily ill being:

- disease, disability and malnutrition;
- alcohol and drug abuse; and
- accidental and occupational injury.

The aches, pains and other symptoms associated with these various forms of ill health are unpleasant. But they are also linked with emotional stress in the ill person and in those who care for them and live with them. This is because ill health affects the well-being of the ill person and their family, friends and possibly their community.

The timing of ill health makes a difference. If disease strikes at a key time in the agricultural calendar then it might mean that planting or harvesting has to suffer. The consequences of ill health falling on able bodied people who are primary providers are more serious than when they fall on the very young or the elderly.

The same principal applies to extended social networks. If ill health strikes down a key politician, official or market person, then it can negatively affect an entire large community. It can destroy the community's capacity to get itself organised and can seriously reduce political effectiveness.

From a health perspective, life-threatening medical conditions are thought to be more important than malnutrition, chronic diseases like asthma and high blood pressure or disabilities. And, certainly, the effects of cholera are far more striking than those of diabetes. Yet, from a poverty perspective, long-term, low-intensity illnesses can be even more destructive. These illnesses may not be treated for a long time because there are no outward signs that the person is ill. However, as the person gets older, they start to develop physical symptoms. At this point, the illness is severe, and the person's health is often permanently affected. The person then has to spend a lot of money on expensive treatment, which means they have to sell assets which they use for making a living. They also become too ill to work.

RESPONSE OPTIONS

Shocks and stresses caused by ill health do not have easy solutions. We have to think not only of the ill person in the short term but also the complex circumstances in which they live in the long term. The sections which follow look at response options in terms of prevention, mitigation and coping.

Prevention

1. Preventive measures usually cost money so the poor are the least likely to use them and the most likely to be exposed to health risks.
2. Information Education and Communication (IEC) campaigns are useful but they have to be linked to ways that let people turn their knowledge into action. Among other things, this means making sure that drugs are both affordable and accessible.
3. Solutions have to be practical at the local level. For example in the fishing village of Mchinga II (Lindi Rural district), pit latrines cave in because the soil is too sandy to support walls. The best local authority response in this case is not to fine people for not building latrines but rather to help them design latrines suited to the local conditions.
4. Many traditional solutions to problems are quite cheap to use but they are not all effective and some are harmful.

Mitigation

When people become ill they need treatment and care. Both of these can be expensive in terms of using up money and other assets. This section looks first at some of the response options linked to treatment and then at those that are linked to care.

Disability

About 3,456,000 people (10 per cent of the population) are disabled.

Of these, roughly 28 per cent are physically impaired; 27 per cent are visually impaired; 20 per cent are deaf; 8 per cent are mentally impaired; 4 per cent have multiple impairments and 13 per cent are living with other impairments.

These impairments may be the results of congenital diseases and defects, non-communicable organic diseases, communicable diseases, malnutrition, injuries and accidents, mental disorders or alcohol or drug abuse.

Treatment

Use self medication or traditional or modern doctors	People can treat themselves using either traditional or commercial medicines. If they have enough knowledge and money this can be successful.
Take advantage of cost sharing	In 1993/94 the Government introduced cost sharing into the public health care system. The result in many cases, as explained by research participants, has been to put health care services beyond the reach of the poorest people. The recent Household Budget Survey (HBS 2002) records that 58.7 per cent of people who were asked said that they did not consult a health care provider when they should have because it was too expensive to do so.
Cut back on other expenses	In cases of ill health people cut back on other expenses to pay for treatment. For example a woman from Semtema A sub-ward (Iringa Municipality) looked after an HIV+ niece until she died. She explained that <i>"We could not provide exercise books and tuition fees to our children. We used up the small money we had to take care of the sick. Now, we are left with nothing"</i>
Take out a loan	People can take out a loan to pay for treatment. The problem is that interest rates are very high, sometimes 100 per cent or more.
Sell assets to raise cash	Rather than taking a loan people can sell their assets to raise the cash they need to pay for treatment. Although this might solve the problem in the short term, it forces them into the poverty trap in the long term because they have sold the tools which they used to earn a living.
Seek exemption from charges	The government has officially exempted some groups of people from cost sharing. This includes children under five, the extremely poor, and people suffering from continuous illnesses like TB, leprosy, cancer, HIV/AIDS and mental disability. Participants noted, however, that many people in these groups still have to pay. This is because: <ul style="list-style-type: none"> - many people do not know their rights - health care officials sometimes refuse to acknowledge the rights; and - the procedures for claiming exempt status can be expensive, time-consuming and intimidating.
Turn to social networks	People often turn to family and friends for help in meeting the costs of medical treatment. Help is usually given – especially if the patient's immediate family is seen as doing everything they can. Assistance is less likely if the patient is stigmatised by their condition (such as drug addiction) or style of earning a livelihood (such as prostitution). But in all these cases help usually decreases over time. Patients with continuous illnesses, therefore, find it almost impossible to continue their treatment.
Seek services of Government and CSOs	Disabled people can get support from several Government and Civil Society Organisations. For example, they provide wheelchairs to free people from isolation and let them look for work. The Federation of Disabled People's Organisation notes, however, that these kinds of support are much less than needed and that much of the good they might do is lessened by stigmatisation and social exclusion.
Travel to find suitable treatment	Nearly half a million households remain more than 20 km from their nearest health clinic. Sometimes the local clinic is not much use because of poorly trained staff and a lack of medicines and equipment. People therefore, have to travel to get the services they need.

The poorest people, as indicated in research participants' explanations, have little access to proper treatment, which means that a normally short illness can become long-term or continuous. When this happens, an ill person's ability to work and earn a living is limited over a long period of time, and therefore contributes to poverty.

Care

People who are ill often need to be cared for by other people. Caring can range from looking in on someone once a day to having to be with them almost all the time. When caring for a sick person is a full time job, then the caretaker does not have the time or the energy to work and earn a living.

If the caretaker is the main provider for a household, then the household will suffer from loss of income and a decline in wellbeing. If the caretaker is a school age child, then that child will be unable to attend school. This limits the child's access to a good education and therefore more opportunities to make a good living in the future.

Coping

When treatment is too expensive or is otherwise out of people's reach, they have to cope as best they can. Most often this means learning to cut back and live on less. As was frequently reported by research participants, people can also rely on their social networks for support. However, this is not a good solution for people with long-term illnesses, because people in their social networks are not rich enough to help over a long period of time.

More creative and less dependent responses are possible but rare. For example, a person who is a caretaker can start a small business from their home so that they can care for the ill person and earn an income at the same time. However, this requires knowledge and money that most people do not have. Other people are forced into more humble options like selling buns or chapattis, and this is not usually enough to earn a living.

6.2 STIGMATISATION AND EXCLUSION

When someone is stigmatised, they are viewed by other people as being unacceptable and shameful. They are treated with disapproval and often humiliated, abused, neglected and/or socially excluded. Stigmatised groups in Tanzania include people with sexually transmitted diseases, fistulae and incontinence. Other groups include people who abuse drugs and most types of people with disabilities.

There are three main consequences of stigmatization.

- 1. Worsening the problem:** When people feel ashamed they keep quiet about their problems rather than seek treatment. For example, women with sexually transmitted infections feel ashamed to admit the source of their infection so they do not seek treatment until the symptoms are very severe and expensive to treat.
- 2. Putting people in danger:** Many people associate HIV/AIDS infection with death. They are, therefore, afraid of people who are suffering from the disease. This often leads to cruel and unkind treatment of people with HIV/AIDS. Elderly people with disabilities are also at risk. Thieves see them as easy targets. There are also reports of family members murdering old people whose dementia is interpreted as witchcraft.
- 3. It often leads to shunning and shaming:** Participants living with HIV/AIDS report that they are often shunned when people find out about their health status. This can lead to their losing their jobs although they are still capable of working. In some cases even healthy members of a family with an infected member are teased, shamed and forced into hiding.

RESPONSE OPTIONS

<p>Change the attitudes of other people</p>	<p>This response calls for people who are ill to raise their voice and to advocate and take part in campaigns to improve their conditions. The problem with this approach is that many of the people who are stigmatized lack the skills, self-confidence and resources to mount an effective campaign.</p>
<p>Form CSOs to tackle the problems of stigmatized groups</p>	<p>In recent years CSOs have been formed to tackle the problems of specific stigmatized groups. The early ones focused mainly on providing for physical needs and appropriate medical services, but this is changing. More recently, CSOs, together with government departments, are committed to ensuring people's right to lead healthy and meaningful lives. Stigmatization itself is coming under fire.</p>

6.3 HIV/AIDS

The first cases of HIV/AIDS in Tanzania were reported in 1983. Recent estimates suggest that more than 2 million people are living with it today.

Some traditional practices, such as sharing of sexual partners, polygamy and too much use of alcohol, have contributed to the rapid spread of the disease. But poverty is also involved because poor people often do not have access to information on how the disease is spread and how to prevent it. Also, poverty forces some people to engage in commercial sex in order to make a living.

The negative effects of HIV/AIDS at the individual and household levels show how much damage is done when physical illness is combined with stigmatization.

CONSEQUENCES OF HIV/AIDS

This section looks at the different ways in which HIV/AIDS affects people's well-being, their security and their freedom of choice and action and then considers the response options which are available.

<p>Bodily well-being</p>	<p>At first, the damage caused by HIV is not noticeable from outside. This period can last for years. Eventually, the damage becomes severe and infections or tumors may develop. In the end, people's immune systems are so weak that they die from a combination of infections that take advantage of the weakened immune system and easily enter the body.</p>
<p>Material well-being</p>	<p>When prime age men and women get HIV/AIDS, then household productivity and opportunities for earning other kinds of income drop very quickly because they become weak and ill. When prime age people die they leave widows and orphans behind. The burden on supporting households falls on fewer and fewer adult shoulders. Many of these are widowed women and the elderly. Many people are having great difficulty coping because households have lost all of their primary providers.</p>
<p>Social well-being</p>	<p>HIV/AIDS robs people of their family and friends. It also creates fear and distrust among people. Due to stigmatization, people are prevented from advocating on behalf of themselves and their dependents in order to improve their situation.</p>
<p>Security</p>	<p>HIV/AIDS patients, caretakers and others report feeling a tremendous degree of fear and anxiety. Adult patients worry about what lies in store for them, and who will take care of their families.</p>

	<p>Caretakers worry about the patient and what life will be like without them. They also worry about whether they are infected – or soon could be.</p> <p>Even uninfected households are affected. People worry about whether or not they and their children will become infected And fear now runs through the relationship between many wives and their husbands.</p>
Freedom of choice and action	<p>Once people become obviously sick, they avoid going into public places where they may be ridiculed or told to go away. In some situations, families encourage this for fear of being shamed and branded a contaminated household. Even before someone is obviously sick, their ill health limits what kind of activities and work they can do.</p>

RESPONSE OPTIONS

Some individuals, households and communities are actively trying to prevent the spread of the disease as well as helping people to live with it and cope with its effects. The amount of these activities is higher in places where the number of cases of the disease is higher. But often there are problems with these responses because there is not enough knowledge, skills and resources to make them effective.

Prevention

Important response options to prevent the spread of HIV/AIDS are:

- **Educating as many people as possible about the disease and how to prevent it.** Government and CSOs, often working in collaboration, have run a wide range of Information, Education and Communication (IEC) campaigns. These have been successful in increasing people's knowledge about HIV/AIDS. But information alone is not enough – it has to be linked to accessible and affordable socio-economic and cultural solutions.
- **Identifying and addressing social, cultural and economic conditions which contribute to the spread of HIV/AIDS.** Many of these conditions make women more vulnerable to HIV/AIDS. For example, men often have the authority to determine whether their wives or partners can use condoms. Some community organisations are using innovative approaches, such as community theatre, to raise awareness and to change these conditions.
- **Fighting silence and stigmatisation (Psychological approach).** Most people do not want to talk about HIV/AIDS. This means that people do not fully understand what is going on, and they cannot make informed plans to respond to their situations. Reducing the stigma and the silence is, therefore, a key step in freeing people to use their resources in the fight against HIV/AIDS.

Mitigation

People suffering from HIV/AIDS need treatment and care.

Treatment

- There is no cure for HIV/AIDS. But it is possible to minimise the damage through the use of expensive medicines over a long time. The cost of the medicines has driven many households to use up their assets and slide into the poverty trap.
- Participants report that in rural areas, health care staff often do not tell people that they are suspected of having HIV/AIDS and frequently prescribe no more than paracetamol tablets for aches and pains associated with the “wasting syndrome.”
- The silence about HIV/AIDS prevents counselling that one of the best treatments is proper nutrition based on a high-fruit, high-protein diet. However, even when people receive this advice, it is difficult to follow since they cannot afford these foods on a regular basis.

Care

- People can live with HIV/AIDS for years. Caretaking therefore continues for longer and can be much more intensive than is needed for other diseases. Such extreme caretaking is physically and emotionally draining and can lead to changes in household responsibilities. Often children are taken out of school. This affects girls more than boys because girls are usually the ones required to stay home from school to assist with caretaking.

Community-level coping strategies are being developed in some sites where HIV/AIDS related deaths are particularly widespread. For example, Maliwa village (Makete district) has established an orphanage to spread out the stress of caring for its 35 parentless children. Yet this and similar initiatives are uncertain because they depend on donations from households in an area of widespread crisis.

Coping

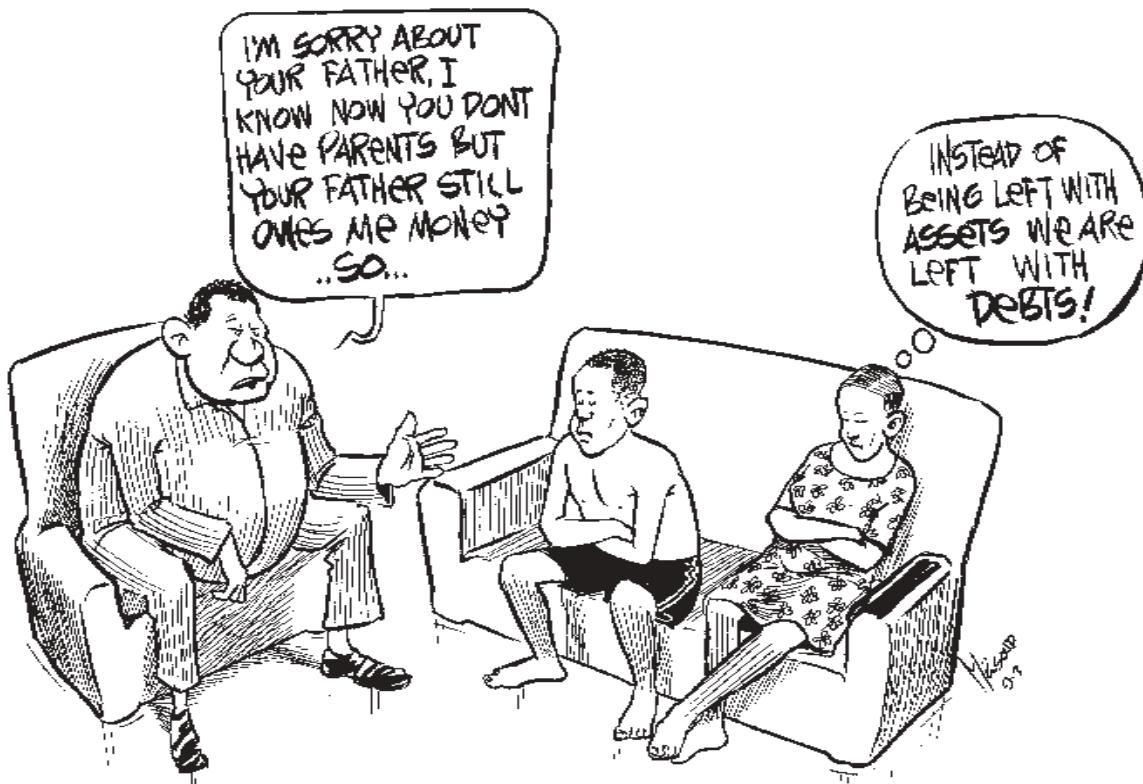
The main ways of coping with HIV/AIDS at the household level are much the same as for other diseases.

The difference is that HIV/AIDS lasts longer and the medicines are more expensive than for other diseases so it uses a lot more household resources.

7. THE LIFECYCLE AND VULNERABILITY

This chapter looks at the wide range of shocks and stresses that individuals have to face because of their age and where they are in the life cycle. The life cycle is made up of the different periods of a person's life, such as childhood, youth, adulthood and old age. This chapter covers the experiences of people in early childhood, women in their childbearing years and old people, as well as the effects of death on households.

Early childhood, women's childbearing years and old age are periods of life in which people experience particular threats to their well-being. People are especially vulnerable to poverty at these periods of life because *they are very dependent on other people* to prevent, mitigate and cope with forces that push people into poverty, yet research participants noted that little was being done by the government to support people at this age.



7.1 EARLY CHILDHOOD

Early childhood refers to the first five years of a person's life. Good mental and physical development is important during this time. Also children develop key learning and social skills when they are very young.

Disease, malnutrition and inadequate care due to household poverty and cultural beliefs are threats to young children's well-being, in addition to that research participants added that the health services were poor and the exemption policy was not being effectively implemented. These things can damage children's development and learning processes. Children that do not get the right start in life are never able to live up to their full potential, which hurts their personal well-being and that of the larger community.

Disease

Under-fives are vulnerable to a number of "childhood diseases" such as measles and diphtheria. They are also more likely to catch, and be harmed or killed by, diseases that also strike older children and adults. Even when children are not killed by these diseases they can suffer brain damage or their growth can be stunted.

Malnutrition

Children need good food to be healthy, to lead enjoyable lives, and to become capable and productive adults. But malnutrition is common in many parts of the country because of household poverty. This affects children's ability to concentrate in school, to feel energetic and to fight off sickness. Malnutrition is usually caused by lack of proper food and clean water, cultural weaning and feeding practices, and inadequate childcare.

In the poorest 20 per cent of families, 11.6 per cent of young children are underweight.

In the richest 20 per cent of families only 2.8 per cent of young children are underweight.

Inadequate care

Some traditional practices mean that young children get less attention and affection than they need. The belief that men are not responsible for participating in early childcare was a common complaint of many women. Because women have many responsibilities and they receive no help from their husbands, it is often difficult for them to give children adequate supervision. Also men sometimes refuse to provide money to help raise children.

RESPONSE OPTIONS

Under fives are completely dependent on other people to meet their needs for food, shelter, affection and sometimes medical attention. The following responses are designed to support and assist people who are responsible for children's well-being.

Exempt young children from medical costs	Programmes are being implemented to provide young children with free medical care, despite complaints by research participants that the programme was not effectively being implemented as people were not aware of their rights.
Make micro-nutrient supplements accessible	The Government already provides for people to receive routine supplements for children. However, these efforts need to be more widespread.
Strengthen programmes to help poorest children	Various CSOs and government departments have - programmes to help the poorest families to raise healthy children. These efforts need to be strengthened and harmonised so that they reach more poor children in Tanzania.
Monitor malnutrition among children	More than 4000 villages are taking part in a UNICEF programme to monitor the growth of their children because they are concerned about malnutrition. This programme supports traditional ways of monitoring children's growth.

7.2 THE CHILD BEARING YEARS

Many women experience their childbearing years as a particularly stressful and dangerous time. This is because of poor quality maternal health care, early pregnancy, high fertility and reduced mobility. More than 1 in 20 women of childbearing age die of maternal causes. The situation is worse in some regions than others, and in rural areas and poor households.

Inadequate or poor quality maternal health care

Inadequate and poor quality maternal health care significantly increases health risks for pregnant women and those giving birth. This is especially true for poor women and women in rural areas.

Birth statistics

Among the poorest 20 per cent of households only 4 per cent visit a doctor for antenatal care. For the richest 20 per cent the figure is 12.7 per cent.

Among the poorest 20 per cent of households, only 26.7 per cent of deliveries are attended by a trained medical person. For the richest 20 per cent, the figure is 80.9 per cent.

Many women are afraid of dying during childbirth. This fear is particularly felt by women who (a) do not receive antenatal care, (b) do not have professional birth attendants during delivery and (c) live far from a properly equipped health facility where they could be taken in during an emergency. The number of women giving birth under these conditions is increasing.

The number of births in health facilities has dropped significantly. A recent study and explanations of research participants concluded this drop was possibly due to:

- the introduction of user fees;
- poor quality of care; and
- inadequate equipment and supplies.

Findings from the TzPPA suggest that other important reasons include:

- increasing distances to health facilities with proper equipment;
- income poverty; and
- the power that men have to decide when household assets should be spent on maternal health care needs.

Also malnutrition among pregnant women, particularly severe vitamin A deficiency and anaemia, leads to complications during childbirth and sometimes death.

RESPONSE OPTIONS

Response options fall into two groups – improving antenatal care (before birth) and improving obstetric care (during birth).

Improving antenatal care (before birth)

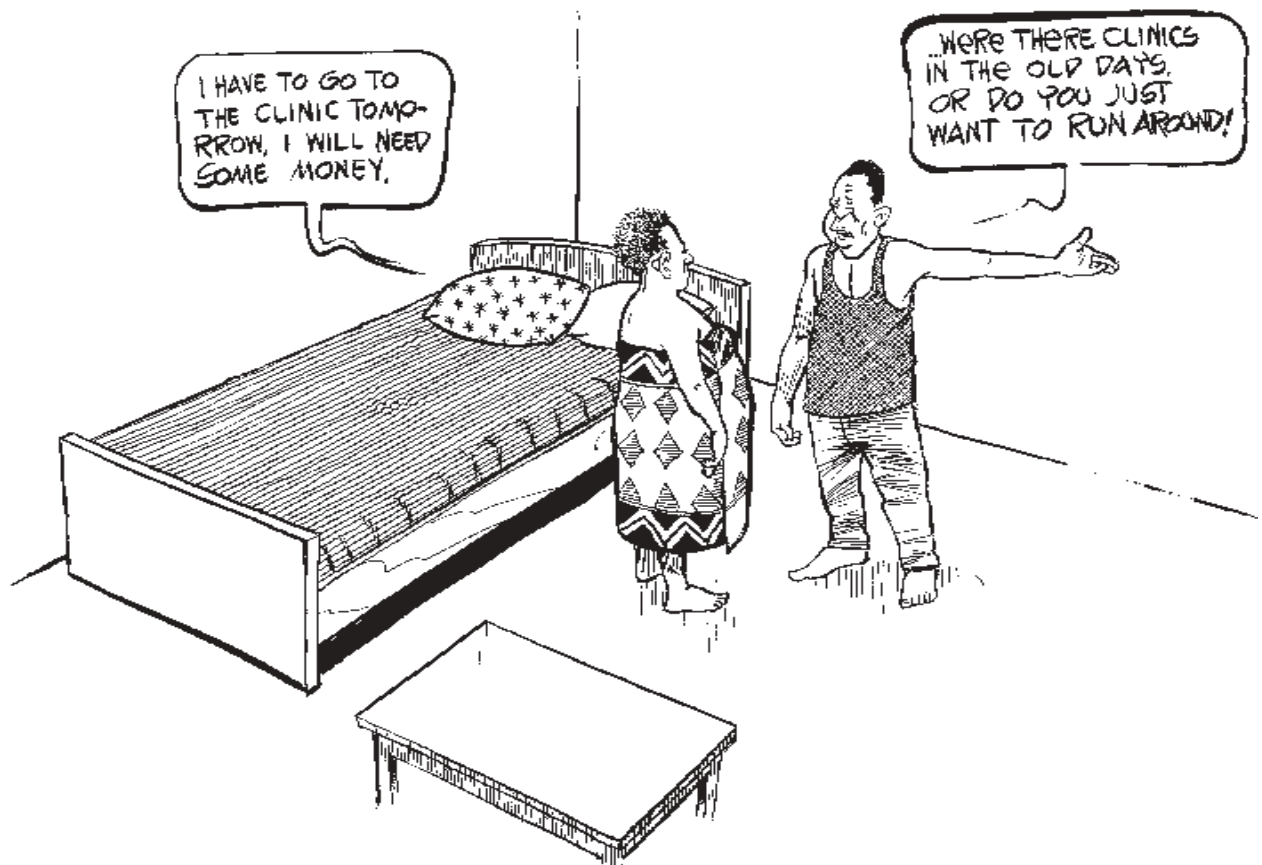
A large part of most women's coping strategies involves using traditional knowledge from sources that they trust (friends, mothers, grandmothers). Consulting relatives and friends is accessible and costs nothing. However, while some of this information is helpful, other parts can be harmful to the health of the woman and her baby. Also women can visit distant health care facilities early in their pregnancy to check on their health and the health of the baby.

Women sometimes work hard to save their own money in order to pay for antenatal care. In one community, local women collected money from each household to pay for periodic visits by a mobile maternal-child health care unit. Other communities have been able to get assistance from Local Government or NGOs to improve antenatal health care.

Improving obstetric care (during birth)

Traditional Birth Attendants (TBAs) can improve mother and child safety in normal births by using proper hygiene, treating the umbilical cord, etc. But when emergencies occur during a home delivery, then the pregnant woman has to be moved quickly and immediately to a well equipped facility. This can be a very expensive process that most people cannot afford.

Observations revealed that government and NGOs have been making efforts to improve the skills of TBAs and to extend emergency referral services to distant communities. And there is the possibility of establishing subsidised "waiting houses" near properly staffed and equipped health facilities. Women from isolated communities could live there in their final days before delivery.



Early pregnancy

Women who become pregnant at a young age often have problems during pregnancy and delivery because their bodies are still too immature. These problems include miscarriages, fistulae, and even death. But more women are having babies at a younger age than in the past. There are three main explanations for the trend:

- less physical security has led to an increase in rape incidences;
- less material security has led young girls to seek a rich older man to 'support' them; and
- poverty stricken parents sell their daughters to older men who can pay the bride price.

Cultural values can also cause problems for young pregnant women. In Maliwa village (Makete district), for example, parents are expected to chase away daughters who have children out of wedlock. In other communities, it is common for parents to beat, starve and neglect unmarried pregnant daughters – even when their pregnancy is a result of rape.

RESPONSE OPTIONS

The measures used by parents and girl children to avoid pregnancy include:

- Taking post-pubescent girls out of school and restricting their movements. However, this makes the girl more vulnerable to poverty by preventing her from getting a good education and from forming good social networks;
- Young women staying in groups at night; and
- Using modern or traditional birth control methods.

When these preventive measures fail, traditional methods such as forced marriages are sometimes used when an unmarried woman gets pregnant. In some communities, having a child out of wedlock is not a problem, and men are forced to provide material support for their children. These measures do not always work.

But it is not enough to seclude young women or provide them with contraceptive devices. A better strategy would try to change the economic conditions and cultural practices that cause the problems.

High fertility rates

The average Tanzanian woman will have three children by the time she is in her late 20s, five by her late 30s and seven by the end of her fertile years. There are two main reasons for this high fertility rate. Participants explained that “*Men here always want their wives to be pregnant or nursing*”, so men are often not willing to use family planning methods. Another reason is that women can increase their status and security within the family or clan by having many children.

High fertility rates mean that a woman’s bodily wellbeing suffers through poor nutrition, fistulae and tears in the uterus. Women participants explained how they are physically and emotionally exhausted because there is no time for rest between pregnancies and they have many young children to care for.

RESPONSE OPTIONS

Family planning services are an important way to control the high birth rates and poor birth spacing. The provision of such services, in combination with traditional birth control methods, has led to a small decrease in fertility rates. Continuing information, education and communication (IEC) campaigns will also help to promote lower fertility rates and birth spacing.

However, the problem is that men often have the power to decide whether or not to use contraceptives. Women participants said their lack of formal education affected their decision-making power about using family planning. They said education would give them confidence and the ability to argue their own interests.

Therefore, family planning services need to be linked to measures such as empowering women through education and changing gender relations in the household so that women can make decisions about their own fertility.

Reduced Mobility

Women who are pregnant and caring for young children find it difficult to move around. This causes social isolation and makes it difficult to earn a living. This in turn makes women dependent on men and other family members. As a result many women go hungry when their bodies most need food and they worry about where the next meal will come from to feed their family. Not being able to move around also means that markets, clinics and courts are more difficult to reach in times of need.

RESPONSE OPTIONS

Women turn to their social networks for assistance. During pregnancy friends and family members can run errands and help meet basic needs. The same networks can help with childcare. Relatively rich women in urban areas might be able to afford private childcare.

Some women have better networks than others, especially those with many relatives nearby. How much help women receive is influenced by their livelihood (how near they are to other women), status and their ability to return favours.

7.3 GROWING OLD

Elderly people experience physical and social changes in the process of growing old. Some of the physical changes are inevitable, but the social changes are based on cultural attitudes and values. Both of these types of changes cause a decline in *bodily, material and social wellbeing* for many elderly people.

Physical changes

Elderly people experience the following things that affect their *bodily wellbeing*:

- Decrease in strength and energy;
- Health problems which affect elderly people, such as arthritis, rheumatism, osteoporosis, etc.
- Immune system becomes weaker, making them more vulnerable to common illnesses such as malaria and flu; and
- Accidental injuries are more common and take longer to heal.

As a result of these changes in bodily wellbeing, elderly people’s *material wellbeing* declines because they are no longer able to work, earn a living and support themselves. Many of them fall into poverty.

Physical changes also have a negative effect on *social wellbeing*. Menopause, impotence and incontinence, for example, can damage people’s status and self-respect. It can even make them stay away from community meetings where important decisions are being made. Weakness also makes elderly people easy targets for thieves. Some are afraid of being robbed by thugs at night or on their way to morning prayers.

Social changes

The living conditions of elderly people depend on how they are seen and treated by other people. It is traditional in Tanzania to show respect to elderly people and to grant them special privileges. But this does not always happen. Elders (*Wazee*) are still shown respect but elderly people (*Vikongwe*) are often ridiculed and abused, especially if they have little formal education, suffer from dementia and are poorly cared for. The wisdom of elderly people is no longer valued the way it was in the past, and they are often judged in the same way as adults in the prime of life.

Because men are traditionally economic providers, when they become old and unable to work, they are unable to make important contributions to the household. Elderly women can sometimes help with childcare and other domestic tasks. However, these days old people who cannot make contributions are more likely to:

- Be neglected by their children;
- Cut off from other networks of mutual assistance; and
- Lose their social status and self-respect.

Migration and HIV/AIDS is also having a devastating effect on the lives of old people, especially in agricultural and fishing communities where a large number of middle-aged people are missing from the workforce. Old people have to carry the burden of production and of looking after orphans.

Participants felt that elderly men tended to do better than elderly women. This is because women tend to outlive their husbands and, therefore, have to manage without a partner in their later years. They are also at risk of being accused of witchcraft and having their assets taken. In Rukwa, Tanga and Shinyanga regions this is seen as a major threat to the wellbeing of old people and even as a threat to their lives.

RESPONSE OPTIONS

The physical changes of growing old are unavoidable, however, the decline in social and material wellbeing experienced by elderly people can be changed. Some of the participants’ response options are listed below.

Switch to less strenuous ways of making a living	Men in Mwakizega village (Kigoma Rural district) begin making ropes and mending nets when they can no longer fish. Unfortunately, this does not earn a lot of money and can become difficult due to failing eyesight, arthritis, etc.
Rely on investments and assets	People can use investments they made and the assets they built up when they were younger. For example, some people planted coffee and cashew nut trees to be productive during their old age. These ‘savings from youth’, however, are not always reliable, as market prices can crash and assets can be lost if not well managed.
Depend on support from others	When assets have been used up, old people become dependent on the support of family and neighbours. Traditionally the family has been the most important source of support and it still is – but these days the level of support may not be enough. And even if

	financial support is adequate there are other needs. Old people may need help to cook, bathe, access social services, etc. They also have a need for conversation and companionship.
Provide safety nets	Various CSOs and Government organisations provide safety nets. For example, in many Muslim communities the mosques distribute donations to the most desperate elderly people. However, there is a need for more widespread and systematic public safety nets.
Have effective exemptions for the elderly	Government officials are not supposed to charge elderly people for medical aid or force them to pay development taxes. These are useful policies when they are applied. But participants felt that they would only benefit old people if: <ul style="list-style-type: none"> • information about these programmes is actively publicised • procedures for getting exempt status are simplified and publicised • local officials respect and stick to the system

7.4 DEATH

The death of a family member can be a great shock and source of stress to those who are left behind. It can undermine material wellbeing, but it can also affect social wellbeing and security, and limit people's freedom of choice and action. The consequences of death in a family fall into the following five groups.

Burial expenses	Traditional burial ceremonies last several days and involve providing food and drink to a large number of guests. This is very expensive and most people are now making these ceremonies shorter.
Lost labour power	Labour power is the most important asset of poor households. Even when one productive member is lost the survivors suffer. The effects are particularly serious when it is a primary provider who dies.
Assets are taken away	When husbands, fathers and parents die, relatives often take away the household assets from women and children, claiming that they belong to the larger family. Some of these seizures, especially when they involve land, can be brutal and severe.
A sense of grief and insecurity	The death of a family member can sometimes destroy a survivor's social world and take away their feeling of security and safety. The death of a husband or parent can leave women and children without someone to represent their interests when important decisions are made.
Orphans are left behind	When adults die they often leave orphans behind. Orphans are often illiterate because their caretakers cannot afford to send them to school. Those without caretakers have to support themselves from a very early age.

Many middle-aged adults are now dying because of HIV/AIDS. This is causing many problems which are devastating to the wellbeing of their children and the nation. Some of the major consequences are:

- transfers of knowledge and skills from parents to children no longer take place;
- children inherit debts rather than assets from their parents; and
- because children are dropping out school to work for their basic needs, there will be fewer adults with formal education in the future.

RESPONSE OPTIONS

Death is a natural part of life. People can prepare themselves for it and help others to cope with the consequences. Burial ceremonies are social events that allow survivors to release their grief. Social networks can help individual households cope with the expense of these ceremonies.

There are traditional ways of dealing with the death of husbands, wives and parents. For example, in some parts of Tanzania, the brother of the dead husband is expected to care for the widow and her children. Some participants said this can be helpful, however sometimes selfish relatives take the widow's assets and do not take care of her. When women die, their husbands can marry other women and sisters or co-wives will take care of the children. If both parents die, an aunt or uncle would usually be responsible for the orphaned children.

But all these systems are under severe stress because of HIV/AIDS, which continue to eat away Tanzania's middle-aged population and putting some clans or families to an end. This means that children have to be cared for by their elderly grandparents who are often not able to meet the many needs of young children. These households are extremely vulnerable to poverty.

With the current cultural and traditional changes, there seem to be no solution provided by the traditional ways to this new problem, so community organisations are trying to fill the gap. For example, in one community, people organised themselves to provide food and firewood to households of elderly grandparents caring for orphans.

8. CULTURAL PRACTICES AND VULNERABILITY

Many traditional beliefs and practices are being used in ways that cause problems for certain people. The government has passed a number of policies and laws to improve the situation (see box), but these were said by research participants as not always being successful always been successful in changing negative practices. This is because these practices are deeply rooted in the power structures of many communities.

The cultural practices which cause the most concern are those which limit:

- people's mobility;
- their freedom of action; and
- their ability to make decisions about their own lives.

These practices place more limits on women than on men, which is why women as a group are more vulnerable to poverty than men. However, children, youth and people with disabilities are also limited by these practices.

This chapter considers the shocks and stresses caused by cultural beliefs and practices by dividing them into two main groups:

Government legislation to improve the situation includes such things as the:

- Child Labour Policy
- The establishment of targeted credit facilities to youth and women through Local Councils
- Land Law of 1999
- Law of Marriage Act No. 5 of 1971 and its amendments
- Sexual Offences Special Provision Act of 1998
- Youth Development Policy

Issues affecting particular social groups

- children
- youth
- women
- the elderly
- the disabled

Issues based on traditions and beliefs

- ceremonies
- bride price
- taboos
- large households
- witchcraft beliefs
- alcohol abuse



8.1 ISSUES AFFECTING PARTICULAR SOCIAL GROUPS

Some cultural practices decrease the wellbeing of children, youth, women, the elderly, and people with disabilities. This is because these groups are negatively affected by:

- restricted control over productive resources;
- unequal decision making power; and
- culturally approved abuse and violence.

Issues affecting children

Children of school-going age said that they often experience mistreatment such as discrimination, bullying and neglect at home, at school and in the community. Sometimes children are also physically and sexually abused or abandoned. Such abuse exposes children to physical and psychological stress. Abuse is one of the reasons children leave home to live on the streets.

Girls face more risks than boys. They are less likely to attend school and study because of heavy domestic chores. They are more likely to be sexually abused or raped, which exposes them to STDs, HIV/AIDS, and early pregnancy. In some cases, they are 'encouraged' to have sex with men in order to get gifts or money. Because of these problems, they often drop out of school, and the lack of education damages their future wellbeing.

RESPONSE OPTIONS

It is difficult for children to respond to abuse as individuals because they are small, they lack choices, and they lack a voice to speak out against abuse. Children felt that their abuses continue because they lack protectors and places where they can speak out against abuses.

These are the main responses which children use when they can no longer live with abuse:

- stop going to school;
- run away and stay with a relative;
- run away to towns and live as street children (or get forced into child labour); and
- become beggars or petty thieves.

In 1996 the Government created the Child Development Policy which emphasises the rights of children. The Government has also signed the ILO Convention Against the Worst Forms of Child Labour in 1999, which protects children working on large commercial farms, in mines and fishing industries. These policies are good, but they are often not effective because of poverty and low levels of education in households and the belief that "children are supposed to obey and not question older people". Also, there is a lack of appropriate measures to check child abuse.

Some CSOs are addressing these issues by providing a space for children to speak out against abuse. For example, they have organised a Children's Parliament to take place every year on 16th June.

Issues affecting the youth

The situation of youth is influenced by economic, environmental, and governance conditions.

In addition, youth are affected by discrimination from older people based on traditional practices. This discrimination has two main effects on youth:

- 1. Limits their control over productive resources.** Youth have limited access to and ownership of property and resources in the household and the community. This is because there are customs that prevent youth from owning and controlling resources, so most resources are owned and controlled by older people. As a result, they have a difficult time making a living on their own.
- 2. Prevents them from participating in decision-making.** Youth are often prevented from participating in decision-making about the use or management of community resources. For example, in one village in Bagamoyo district, youth are forced to travel long distances to search for seasonal labour because they cannot get a share of the family land until the father is dead.

RESPONSE OPTIONS

Make use of customary laws	Sometimes these laws can help youth to get resources, but it does not happen often. For example, in some communities, the oldest or youngest child inherits assets and property from parents. But this solution discriminates against female youth, because the inheritance usually goes to men.
Try new ways of making a living	Youth sometimes borrow or rent property, expand their income-generating activities or take up occupations that do not demand a lot of resources. For example, instead of rice cultivation, youth take up petty trading or fishing.
Move to urban areas	Many rural youth move to towns in search of livelihood opportunities. However, they usually get low-income, manual jobs that involve hard labour. They are often paid by the day, so they have no security.
Stay unemployed	Rural youth who cannot migrate to urban areas stay in villages and end up idle with no secure employment. Youth in this situation often cope by using drugs.
Challenge parents and elders	Out of frustration, some youth rebel against their parents and challenge community elders. This often destroys the social harmony of communities. In certain cases, youth join political opposition movements as a way to challenge community measures decided upon by elders.

Issues affecting women

The main cultural practices that discriminate against women are:

- unfair rules of inheritance;
- unequal decision-making power; and
- culturally-approved abuse and violence.

Unfair rules of inheritance

When it comes to owning property and controlling resources, customary laws favour men over women in most parts of Tanzania. There are two types of inheritance which affect women:

- 1. When property passes from one generation to the next:** In most cases, men are the ones who inherit. But these days there are few assets for even men to inherit, so the chances of women benefiting from inheritance is even less.
- 2. When property is passed to a widow after her husband dies:** There is a law that states that any property which is acquired during a couple's married life is owned equally by the husband and wife. However, the customs in many communities do not recognise this law, so many widows are left with nothing because their relatives take all of their assets. As a result, widows often have a hard time making a living and feeding their children.

Divorced women can also be very badly treated even though there are customary and official laws that protect their rights. They usually have a lot of difficulty getting divorce payments from ex-husbands.

RESPONSE OPTIONS

There are limits on what women can do because many of them

- have few assets to put into income-generating activities;

- lack employable skills;
- have low levels of literacy; and
- have no capital to start their own businesses.

Some of their response options are:

Seek help of customary or religious laws	These laws are not always beneficial to women, however customary laws in certain communities protect the rights of widows to property. Even in these communities, relatives may take property away from widows who have no children from the deceased husband.
Use of official laws	Official laws state that widows have a right to property. Some women use these laws, but the legal system was observed as being a very difficult one for poor people to use. They may not be aware of their traditional and legal rights or how to get legal assistance. Corruption in the court system is also an obstacle to women getting their rights.
Get support from CSOs	Organisations such as Tanzania Gender Networking Programme (TGNP), Tanzania Women's Legal Aid (TAWLA) and Tanzania Women's Media Association (TAMWA) advocate on behalf of women's rights. However, they are not accessible to most women and cannot replace government institutions.

Unequal decision making power

Many women find themselves denied the opportunity of making decisions about their own lives because of traditional attitudes about gender. As a result, women are affected in the following ways:

Lack of control over household income	In most parts of Tanzania, household resources (including cash) are controlled by men, even when the income is earned by women. In households headed by women, women are better off because they control the resources.
Heavy workload	There is unequal division of labour in most households. This means that women carry a large share of household responsibilities. This can lead to ill health and reduced productivity.
Lack of control over family planning	In many communities men still prevent women from using family planning methods. This results in health problems from too many pregnancies and increases the risk of contracting STDs or HIV/AIDS. A woman from a village in Muheza district reported that if a husband finds out his wife has used family planning, she is beaten or divorced.

RESPONSE OPTIONS

Most women try to avoid challenging and confrontational responses that may cause conflict in the household. They make use of cultural practices that allow them some control over the income-generating process and income they get from it.

In order to cope, women start their own economic activities. For example, women sell milk, brew beer or participate in local credit schemes (*upatu* or *mchezo*). Women use their income to pay for basic household needs, food and medical treatment. It increases their freedom to make decisions about what to buy without asking their husbands. However, these options do not work for all

women. Some women do not have enough money to participate in credit schemes and are unable to work because of illness, old age or disability.

The government has been trying to overcome problems of discrimination against women in decision-making. For example, the Local Government Act of 1982 requires a minimum of 25 per cent of women in governing bodies. Female participants welcomed these efforts. However, even when women are present in governing bodies, they are often not encouraged to participate. Courageous women leaders have been called ‘troublemakers’ and are sometimes ignored in future meetings.

Some women find it difficult to participate in decision-making processes because of low levels of education, lack of knowledge of their rights, and shyness when it comes to speaking in public meetings.

Abuse and violence that stem from cultural practices

Abuse and violence against women causes them to lose their bodily wellbeing and their freedom of choice and action. There are high rates of domestic violence, sexual abuse and rape in Tanzania. Female genital mutilation is also still common. Many women lose confidence in themselves because of abuse, which keeps them from participating in the community.

In Mwakizega village (Kigoma Rural district) women complained that most cases of wife beating are fuelled by alcohol abuse among their husbands. There are social pressures which force women to stay in marriages even when they are continuously abused by husbands.

Domestic violence, or wife beating, is one of the most common forms of abuse that women suffer (see Box). Some women participants also reported rape and other types of sexual abuse. Sexual harassment is a problem, too, in offices, schools and in the larger community.

Some participants talked about severe forms of female genital mutilation (FGM) as inhumane practices. Women are told that the practice is necessary for childbearing and getting married. It is sometimes performed on very young girls. Some women almost die during the process, and many suffer extreme pain and complications during childbirth.

RESPONSE OPTIONS

Women have limited options for dealing with abusive husbands, so many of them end up staying in abusive marriages. However, women participants described several responses that they use to deal with abuse:

Complain to relatives and community leaders	A woman who is abused at home can complain to her husband’s parents. If this does not work, she can complain to the Ten Cell Leader (<i>Balozî</i>) and then to village and community leaders. But making complaints to community leaders can be an embarrassing public process, and sometimes they demand fees to listen to women’s complaints.
Leave an abusive husband	Younger women from better off households can go back to their parents and get a refund for the bride price. Younger women have a better chance of remarriage. Older women from poor households do not have many options, and they often stay to ensure the survival of their children.
Go to the police	Women only go to the police in rare cases. They are usually reluctant to file cases against their husbands because they depend on their husbands for survival.

The Sexual Offences Special Provisions Act of 1998 is intended to help protect women from sexual abuse and harassment and FGM. However, few women are aware of this law and do not know how to use the legal system to get their rights. Also, various institutions have not effectively enforced these laws.

Issues affecting disabled people

Disabled people suffer abuse, discrimination and neglect, which negatively affect their wellbeing. While the cause of disability is a physical condition, the discrimination towards disabled people comes from society (see box).

Disabled people are often denied job opportunities. In Sokoni subward (Ilala municipality), for instance, a woman noted “*Employers do not even want us for jobs such as receptionists and telephone operators.*” And it is difficult to work in the informal sector. One woman explained that in the market where she worked, people sometimes refused to pay, and they usually told her “*You lame person! What will you do to me?*”

People are disabled by their society, not by their impairment. They are incapacitated by society, not by things.

Disability is a form of social exclusion and oppression... When we speak about someone being ‘disabled’, it is not because of their impairment, it is because of what other people are doing to, or failing to do for them.

Tanzania Federation of Disabled People’s Organisations

Disabled children are often teased, abused and excluded from play at school, which often makes them drop out. And teachers have been unable or unwilling to protect disabled children. Parents want to protect their children from mistreatment at school, so they allow them to drop out. However, this prevents the children from accessing education, which makes their lives more difficult in the future.

8.2 TRADITIONS AND BELIEF SYSTEMS

Some traditions and beliefs have negative effects on people’s wellbeing. This chapter looks at ceremonies, bride price, taboos, large households, witchcraft and alcohol abuse. These practices have happened to be deeply rooted in people’s lives, so it is difficult for people to go against them. However, some people look for alternatives to harmful traditions and beliefs to protect their own wellbeing.

Ceremonies

Traditionally there are elaborate ceremonies to mark events such as puberty, weddings, harvests, and burials. These involve a lot of guests, are very expensive and take a lot of time. People in some communities use their savings and sell assets in order to pay for the costs. Then after the ceremony, they are unable to pay for basic household needs.

RESPONSE OPTIONS

Some people cut down on the costs of ceremonies by having them less often or by making them shorter. This strategy is necessary in many poor households. However, some participants feel that changing these ceremonies means that customs are not being honoured. This shows how difficult it is to balance traditional practices and people’s wellbeing.



Bride Price

Bride price (especially when it is high) also causes households to lose valuable assets. For households with many male children, paying bride price many times can be an economic disaster. Also, high bride price sometimes contributes to domestic abuse. It was reported that some husbands feel that after paying bride price, they are free to control and abuse their wives.

RESPONSE OPTIONS

Youth from poor households in communities that require high bride price usually marry women from different tribes that have lower bride prices. Another option is that a man and woman agree to live together and then get married at a later time. These options make marriage and family more accessible to more people.

Taboos

It was found that many of the negative, traditional taboos have been disappearing and that now people are being exposed to new ways of thinking. Taboos can cause a decline in bodily wellbeing, which makes people vulnerable to poverty. For example, pregnant women were traditionally not allowed to eat certain foods that sometimes resulted into poor nutrition in both mother and child. However, this practice has declined due to education campaigns by community development workers and maternal-child health clinics. But some of the old taboos are still active and causing damage.

RESPONSE OPTIONS

Government and civil society organisations are working to challenge negative taboos through information and education campaigns. However, these efforts need more support in order to be effective.

Large Households

The large size of a household can contribute to poverty, especially when there is only one main provider with many people depending on them. Large households were found in many communities. Participants said that large households are a result of:

- women having many children;
- polygamy;
- informal households of multiple families (*nyumba ndogo* or Block 'B'); and
- extended families.

There are some advantages to having large households, such as having more household members in the labour force and the ability to provide support for the sick, disabled, and old. However, large households with many young children are very vulnerable to poverty.

Problems faced by large households include:

- Decrease in food security, especially for households with one primary provider;
- Stress on family resources because of meeting daily needs of many people; and
- Children's development and future wellbeing can be damaged – parents with many children often fail to provide them with proper education, food or clothing while the children are young.

RESPONSE OPTIONS

Response options depend on the number of primary providers and the number of dependents. But usually responses include:

- reducing the number of meals per day;
- using child labour; and
- creating new ways of making a living.

Sometimes the burden of large families has encouraged irresponsible behaviours. Sometimes husbands and fathers run away leaving their wives alone with the burden of caring for many children.

Family planning programmes and education campaigns against having large families is another response. However, these are often not effective because they cannot change practices such as polygamy, extra-marital affairs, and having children out of wedlock. People also have social obligations to take care of poor family members.

When children get older, parents expect remittances, bride price or other forms of assistance to add to what can be earned at home. But these days, this kind of support is not guaranteed because children do not have enough resources.

Witchcraft

Participants in all 30 study sites reported that witchcraft was deeply rooted in people's way of life. It was found that people use witchcraft to respond to various forces that threatened to push them into poverty.

In many communities, witchcraft beliefs have influenced decision-making on local governance issues and have led to power conflicts. Other people push themselves into poverty by using too much time, money and other resources trying to solve their problems through witchcraft.

Witchcraft accusations also work to damage social relations in communities because they raise suspicion and hatred among people. People who have been accused of witchcraft try to clear themselves by accusing other people of being witches. As a result, community members are not willing to cooperate with each other on important issues.

In certain times, witchcraft beliefs have caused people to suffer from bodily ill-being. For example, in one part of Morogoro region, people believe that children with malaria have been attacked by witches. Therefore, an amulet (*hiziri*) from a traditional healer is used to prevent malaria, instead of using mosquito nets.

Abuse, insecurity, and poverty among women and elderly people are other consequences of witchcraft accusations. In one village in Muleba district, witchcraft accusations are usually used for selfish reasons, for example, to threaten or get rid of elderly relatives who have claims to inherit property.

Worst of all, killings of elderly people accused of witchcraft are common in many communities. Elderly women are especially vulnerable to witchcraft accusations, and many of them end up running away to beg in the streets because they fear for their lives.

RESPONSE OPTIONS

It is usually very difficult for individuals to defend themselves against accusations of witchcraft, because of low levels of formal education at the household and community level. The main response people use is to run away from their homes to protect themselves from abuse and the threat of death. This response only decreases insecurity and abuse and sometimes exposes people to additional risks.

Since people's response options are extremely limited, there is a serious need for organised efforts and strategies to denounce witchcraft beliefs and practices. Local communities have not been successful in dealing with this issue on their own.

Alcohol consumption

Alcohol consumption is a traditional part of many ceremonies and is part of the daily recreation activities for many people. When alcohol is used too much, it puts people at the risk of falling into poverty.

Firstly, alcohol abuse is related to domestic violence, so it has a negative impact on the general wellbeing of households. Women in many communities reported that drunken husbands would come back at night and beat their wives for no reason.

Secondly, alcohol abuse negatively affects the economic wellbeing of households. This happens when heads of households use their income to buy alcohol instead of providing for their families. In

one village in Kigoma Rural district, some women reported that alcoholic husbands usually ended up leaving their families.

Alcohol abuse also contributes to promiscuous sex and thus to increased risks of sexually transmitted infections and HIV/AIDS.



9. CONCLUSIONS

At a Glance

- The most significant impoverishing forces are drought; environmental degradation; worsening terms of trade; corruption; inappropriate taxation; lack of physical security; HIV/AIDS; malaria and ageing. HIV/AIDS is arguably the single most severe impoverishing force threatening individuals and households in Tanzania today.
- Some “limiting factors” only affect members of select social groups. As a result, these people typically contend with a much higher burden of cumulative constraints preventing an adequate response to shocks and stresses.
- In order to have the greatest aggregate impact on poverty reduction, Government and its development partners were advised to: (i) reduce the number, frequency and intensity of impoverishing forces identified in this Report, while (ii) increasing people’s capacities in different social groups to safely and effectively encounter the forces.
- Grassroots’ safety nets are increasingly made of money (needed to buy food and drugs) versus time (needed to weed someone else’s shamba, prepare their food, etc.). This helps explain why poor communities cannot create safety nets fast enough/extend them far enough to manage crises like HIV/AIDS.
- Reducing the impact of impoverishing forces will lower, but cannot eliminate, the number of households being pushed down the ladder of wellbeing. Those that cannot escape hard times need social protection measures to help them live in dignity.
- Social protection measures should prioritise rendering assistance to people in social groups frequently subjected to stigmatisation and subsequent exclusion from mutual support networks.

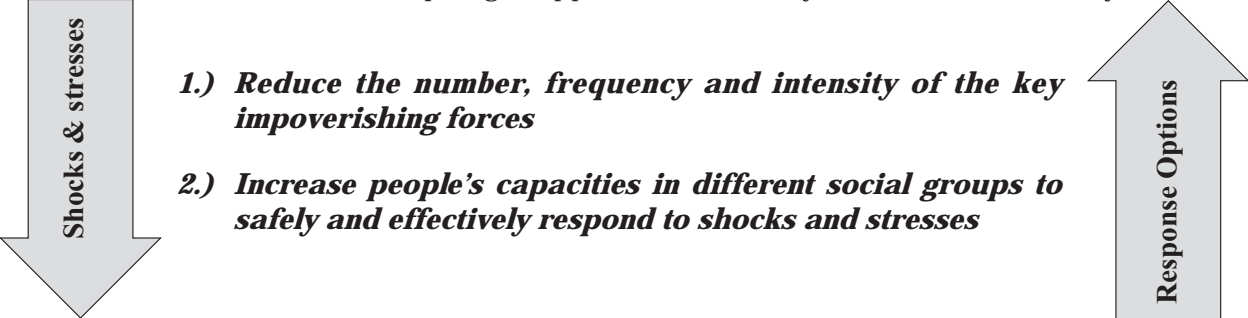
9.1 INTRODUCTION

At the beginning of this Report, the allegory of the ladder was used to explain the meaning of vulnerability as people struggle to climb up in search for well-being. During the process, a variety of forces threaten to push them down.

The key forces pushing them down – **impoverishing forces** - identified by research participants in the TzPPA were presented in six groups. The Report shows individuals, households and communities actively trying to resist or counter these forces. As some people fail to counter the impoverishing forces effectively, they are pushed further down the ladder of wellbeing unless held up by safety nets. This chapter draws conclusions, as explained by the research participants, about the nature of this process and answers specific questions about vulnerability raised by key stakeholders in this TzPPA. The latter part of the chapter aims to show a way forward by linking the conclusions to existing efforts on poverty reduction.

Poverty is about whether or not someone is below a socially defined minimum level of wellbeing now. In contrast, vulnerability is about their likelihood of falling below (or further below) a minimum level in the future.

Its main conclusion is that a two pronged approach is necessary to combat vulnerability:



9.2 IMPOVERISHING FORCES

Research participants in the TzPPA were concerned about forces threatening their material wellbeing, which include their money, land, fishing gear and/or housing. However, they were no less concerned about threats to their health, sense of security and belonging, dignity and freedom of choice and action. The threats identified included **shocks** (like sudden illness) and **stresses** (such as the slow degradation of natural resources). One way of differentiating between shocks and stresses is that the former destroys assets and well-being while the latter slowly erodes them.

It is not easy to identify the **most significant category** of impoverishing forces since the impact of shocks and stresses varies from one community to the next and over time. For instance, people in Loborsoit village (Simanjoro district) said their biggest threats today were the macro-economic conditions; but environmental concerns were more important several decades ago when they were struggling to survive extended droughts. In contrast, people in Ikombe village (Kyela district) currently see environmental forces as the most critical while governance was emphasized in Sokoni sub-ward (Kinondoni municipality). These three cases are indicative of a clear pattern emerging from the inputs of the participants in the TzPPA in which **governance, macro economic and environmental forces tend to have the greatest impact on communities' wellbeing and resilience to poverty.**

As shown by this booklet, there are a lot of things pushing people towards poverty. According to what was explained by research participants in the TzPPA, the **single current most devastating impoverishing force that can strike a household is HIV/AIDS.** Because it combines the problems of long-term illness with stigmatisation and social exclusion, people living with the disease are virtually incapable of sustaining themselves without support from others. Considered with the fact that the National AIDS Control Programme's Surveillance Report suggests ever-increasing prevalence it is clear that lasting poverty reduction will be impossible **without first uncovering, confronting and stopping the HIV/AIDS pandemic.**

Other key shocks or stresses raised in this report by research participants include:

- **Drought**
- **Environmental degradation**
- **Worsening terms of trade**
- **Corruption**
- **Inappropriate taxation**
- **Lack of physical security**
- **Malaria and other diseases**
- **Ageing**

9.3 RESPONSE OPTIONS

Children, women and men in all kinds of circumstances resist being pushed down the ladder of wellbeing. The ways that they do this, selected from among their available **response options**, are, very often, determined, creative and often effective. In brief, people try to:

- Prevent some impoverishing forces from occurring;
- Evade others;
- Lessen the impact of those they cannot prevent or evade;
- Cope with the consequences; and
- Resume climbing the ladder of well-being.

Some shocks and stresses, however, can be **prevented** from happening, for example buying bed nets in order to prevent malaria. This type of before-the-fact measure does work, even if some (like mosquito nets) offer less than 100 per cent protection. As such they play an important role in reducing vulnerability.

Some shocks and stresses cannot be prevented. In such cases, as was noted in the explanations by research participants, people focus on **mitigation**, or ways of lessening the impacts of shocks and stresses. Some of these efforts take place prior to the onset of hardships. For instance, livestock

keepers diversify their herds and farmers plant specific crops to sustain their households in times of drought. People also try to build up an asset-base to provide for them at old age. In contrast, other mitigating strategies, such as the application of fertilisers to compensate for reduced soil fertility, take place as shocks or stresses unfold.

Though these activities do not prevent hardships from occurring, they can lessen their impact. People then have to **cope** with the consequences. At individual and household levels, this has led people to sell assets (including productive assets like cattle or land) for cash and withdraw children from school so that they could contribute to family income. At the community level, it has led people to pool resources together so that they can care for HIV/AIDS orphans. These after-the-fact coping strategies help people survive but also form a critical step in preparing them to recover from impoverishing forces and reclaim their struggle up the wellbeing-ladder.

- **Prevention measures aim to stop shocks and stresses from occurring**
- **Mitigation measures aim to lessen their impact**
- **Coping strategies aim to improve outcomes**

LIMITING FACTORS

Different impoverishing forces – such as illness and declining soil productivity – call for different responses. The question is whether or not people *can* implement effective responses that do not risk their own or others’ future wellbeing. The answer very often depends on:

- The assets they have at their disposal
- Factors conspiring to constrain or limit their use

The kinds of **assets** people need to have in order to counter the impoverishing forces include: human, social, political, natural, physical and financial capital. Poor people have fewer assets and, as a result, fewer options and opportunities than those who are better off. This might force them to choose response options which have short term benefits, but have the potential to create new problems in the long run. This is why they are especially vulnerable to further declines in wellbeing.

Poverty - in its various forms - is one of the most difficult conditions to influence because many factors place limits on how people can, and whether or not they can, manage shocks and stresses.

However, having more assets does not necessarily give the guarantee that they can be *used* to counter the impoverishing forces. Indeed, people operate within the context of complex circumstances that limit what can be done – sometimes at an unforeseen cost – with what they have. These contexts reflect:

- Individual, household and community characteristics
- Socio-cultural, political, economic and environmental settings

According to community members contributing to the TzPPA, some of the **key limiting factors** include:

LIMITING FACTOR	DESCRIPTION
Lack of hope	In the face of recurrent shocks and stresses, and with few apparent ways available to maintain their wellbeing, some people give up, lose hope and stop trying. When this occurs, people fail to make the most of the resources they have.
Corruption, poor public administration and policies/ordinances	Participants in the TzPPA very often pointed to corruption, physical distance to centres of social services as well as inappropriate policies/laws as particularly key limiting factors. Thus, community members concluded: <ul style="list-style-type: none"> • Social services play a central role in their efforts to avoid becoming poorer. Though they frequently face a variety of challenges in accessing these resources, the greatest obstacle was said to be <i>corruption</i>

	<ul style="list-style-type: none"> • Things like absenteeism from work by some teachers and health care providers, inadequate supplies of essential drugs, lack of educational materials and broken water pumps/taps make the <i>real distance to social services</i> much greater than the numeric improvements indicated in the 2000/1 Household Budget Survey • <i>Laws, bylaws and ordinances</i> routinely affect people's response options in a number of ways. The most obvious example is that of restrictive legislation directly prohibiting certain courses of action and threatening punishment in case of violation. They might stem out of necessity since government needs to ensure the wise use of common resources, safeguard public health, etc. However, people perceive other legislation as serving narrower interests and unreasonably contributing to their impoverishment
<p>Socio-cultural patterns of ownership, power and privilege</p>	<p>Customs and norms sometimes determine who owns assets and how they are to be used, who gains valuable skills and who influences important decisions. In other words, socio-cultural patterns of <i>ownership, power</i> and <i>privilege</i> limit the response options available to some people while enlarging those of others. These patterns exist at household, community and larger levels; and they result in pockets of relative vulnerability requiring special assistance.</p>

THE MOST VULNERABLE GROUPS

Some limiting factors, as deduced from discussions with research participants, such as macro-economic constraints, affect whole populations. Other factors, such as cultural norms curtailing women's movement or discrimination against people with disabilities, only affect members of select social groups within a given community. As a result, people in these social groups typically have to deal with a much higher burden of constraints shaping how (or, even, *if*) they can respond to shocks and stresses.

People in social groups with the *least freedom* of response are the most vulnerable. Accordingly, some of the ***most vulnerable social groups in Tanzania***, as identified by the TzPPA participants, include:

- Children (especially orphans)
- Childbearing women/women with young children
- Widows
- The elderly
- People with disabilities
- People with chronic illnesses
- People in HIV/AIDS affected households
- Destitute persons

Safety nets

Reducing impoverishing forces and increasing people's response options was said, in the course of discussion, to be the best approach to tackling widespread poverty in Tanzania. However, it is unsatisfactory on its own because people in some social groups – such as orphans and the elderly – will remain at especially high risk of falling down the ladder of wellbeing. ***These people require sustained, targeted "safety nets" to avoid descending into destitution from which they cannot escape.***

Safety nets ensure that households' basic needs are met when hardships strike. Informal safety nets supported by the community have been a traditional feature of social life in Tanzania, and they are still important today. Participants in the TzPPA gave many examples, including:

- At the household level: adults sending remittances to elderly parents; and
- At the level of extended family: cash poor households being given small handouts to pay for medical treatment, development levies, etc.; relatives sending food to those affected by drought; and grandparents, aunts and uncles adopting orphaned children.

Though these and similar safety net mechanisms are common, people report that more people are falling through them now than in the past. This could be due to the overwhelming number of people in need but also due to the weakening social network ties. Grassroots safety nets do fail when shocks, such as severe drought, strike whole regions. In such cases, no one can bear to support their neighbours or their families. In some communities, HIV/AIDS is currently straining people's efforts to take care of each other. For example, orphaned children in Maliwa village (Makete district) used to be relatively rare and were easily absorbed into other families. However, their number has skyrocketed and, subsequently, stretched the age-old way of controlling things. In response, people came together to create an orphanage where children could be supported by contributions from many households. Though this allowed the community to care for more children, some victims of the situation still do not get enough help to avoid destitution.

This case is typical of community-based safety nets that need external support. Government and other non-local actors should prioritise helping stressed communities whose safety nets can no longer manage the effects of widespread impoverishing forces (e.g. epidemics and natural disasters). Stakeholders' combined efforts should aim at:

- Providing ***timely assistance*** so that people's livelihoods are secured and they would be able to resume climbing the ladder of wellbeing on their own;
- ***Strengthening rather than replacing grassroots initiatives***; and
- Responding to the ***different needs*** of individuals in the same household.

In addition to supporting and strengthening the ways in which communities can help themselves, initiatives from government and others ***should prioritise assistance to*** social groups frequently subjected to stigmatisation and subsequent exclusion from community-based assistance. These include:

- People with disabilities, and in particular, mentally impaired people;
- Elderly people, and in particular, elderly widows;
- HIV/AIDS affected households; and
- Destitute households.

9.4 IMPLICATIONS FOR POVERTY REDUCTION

The Report presents research participants' beliefs that reducing vulnerability by trying to control shocks and stresses and increasing response options can effectively cut down on the number of people who become poor, or who are caught in a poverty trap. Reducing vulnerability is an operational approach to poverty reduction. The shocks and stresses documented by people consulted in this assessment can be contained by ensuring that Government and development partners take forward an approach which:

- Reduces the number, frequency and intensity of key impoverishing forces
- Increases people's capacity in different social groups to safely and effectively respond to shocks and stresses

REDUCING SHOCKS AND STRESSES: TACKLING IMPOVERISHING FORCES

Some impoverishing forces can best be tackled by implementing targeted programmes. For instance, immunization and micronutrient supplementation can prevent life-threatening diseases among young children.

The research participants were also of the opinion that establishing pro-poor policies and making sure that they work accordingly can redress other shocks and stresses. The 1999 Land Act recognizes widows' ownership rights over key household assets. Its implementation can protect this vulnerable social group from losing the resources they depend upon to make a living. Also, Government has formulated policies to prohibit unsustainable fishing and ensure basic household sanitation. If enforced, these laws could protect Tanzania's natural assets for future generations, and safeguard public health.

Programmes and policies like these should continue and be stepped up since they reduce the number, frequency and intensity of impoverishing forces that other stakeholders have neither the capacity nor authority to address.

The root causes of some important impoverishing forces, such as worsening terms of trade for small farmers and climate change, extend beyond Tanzania's borders and can only be dealt with by well informed and well resourced institutions working nationally and globally. In addition to the role of supporting and strengthening grass roots initiatives, many people reported that Government and its partners are especially obliged to tackle the problems they cannot. Thus, for example, participants in the TzPPA said Government is responsible for making economic reforms and markets work for poor people rather than increasing their impoverishment.

ENHANCING RESPONSE OPTIONS

Some impoverishing forces, including acts of God and the physical effects of ageing, cannot be prevented. Therefore, it is important to enhance the range and effectiveness of response options available to different social groups. For rural people, this is especially important during the rainy season when they have the fewest choices and are most likely to accept decisions forcing them into poverty traps.

Several steps have already been taken in order to avoid this outcome by introducing drought resistant crops as well as food-for-work and other employment schemes during times of crisis. Though helpful, measures like these are ultimately unable to match the scope of people's needs. Therefore, it is *also* necessary to:

- Prioritise programmes that strengthen human capital; and
- Reduce the ways in which environmental conditions; macro-economic decisions; governance; and cultural practices inhibit people's capacity to safeguard their own and their dependents' wellbeing.

SAFETY NETS, SOCIAL PROTECTION

Though reducing shocks and stresses and increasing response options would have significant impacts in terms of absolute poverty reduction, it could be unsatisfactory on its own because people in some social groups will remain:

- Especially vulnerable as a result of age, lack of critical social connections (e.g. parent or spouse), health or cultural beliefs that inhibit their freedom of choice and action; and
- Neglected by their households and communities because of discrimination (e.g. the social exclusion experienced by many men and women with disabilities).

These people require sustained, targeted social protection measures to avoid destitution. Therefore, **Government's response to vulnerability should be composed of two parts. The first should aim to reduce vulnerability and the second to ensure people have access to basic needs even when hard hit by shocks or stresses.**

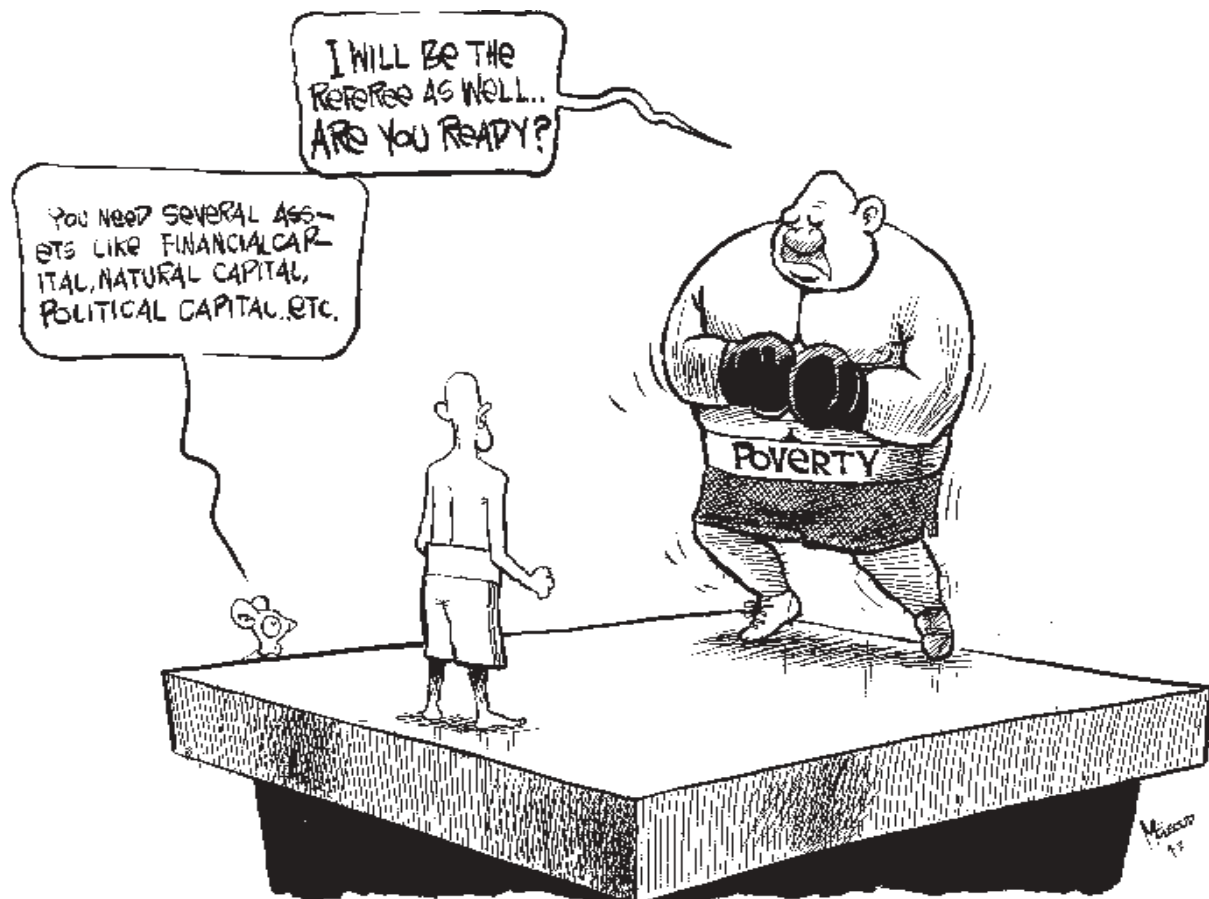
Social protection measures should provide for people's basic needs in time to prevent them from having to sell off productive assets.

By prioritising programmes that enhance human capital and policies that protect rights and common resources, Government creates an **enabling environment** in which other stakeholders are empowered to make their own contributions to addressing vulnerability. As documented throughout this booklet, CSOs, informal social networks, households and individuals are already working towards this end. However, the research participants were of the opinion that the Government needs to: (i) create new opportunities for effective action and (ii) ensure that people can afford to make “good choices” (such as keeping children in school, investing in increased productivity, using condoms, etc.) in the face of potentially impoverishing shocks and stresses.

In sum, then, Government’s roles, according to research participants, include:

- Identifying and doing the important things that other stakeholders cannot do;
- Encouraging and enabling others to do what they are capable of doing; and
- Facilitating and supporting them to do so.

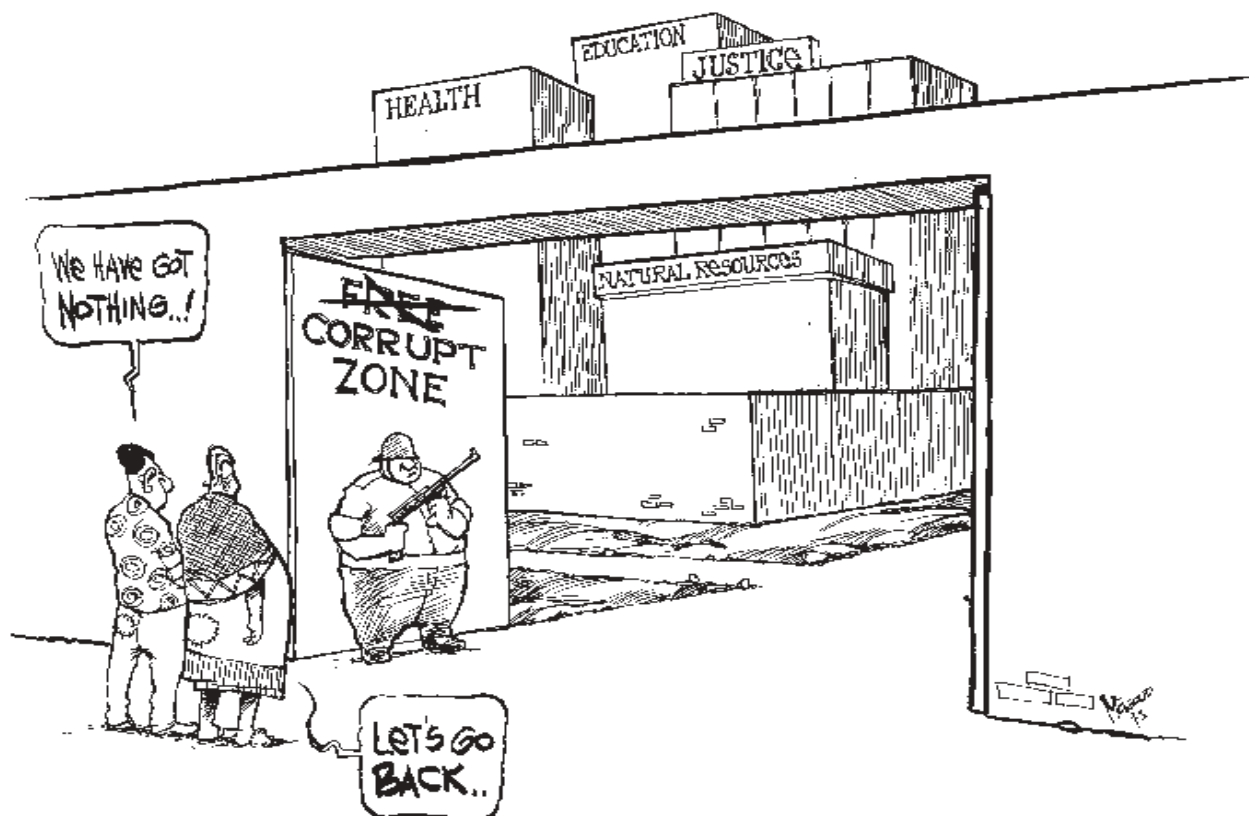
A key message from research participants and from this report is that **all action**, at household, community, national and at global levels, has direct consequences for vulnerability. In some cases vulnerability is reduced, in others it is increased. The discussions of research participants carried in this report have allowed us to learn a great deal about ways in which how this happens. It is now necessary to take our current understanding of the causes and consequences of vulnerability, develop it further and ensure that it is integrated into all public action in support of poverty reduction. This report is only the beginning. As programmes and policies develop, it will be necessary to routinely and deliberately seek out the perspectives of different social groups and make decisions that respect their diverse needs and circumstances.



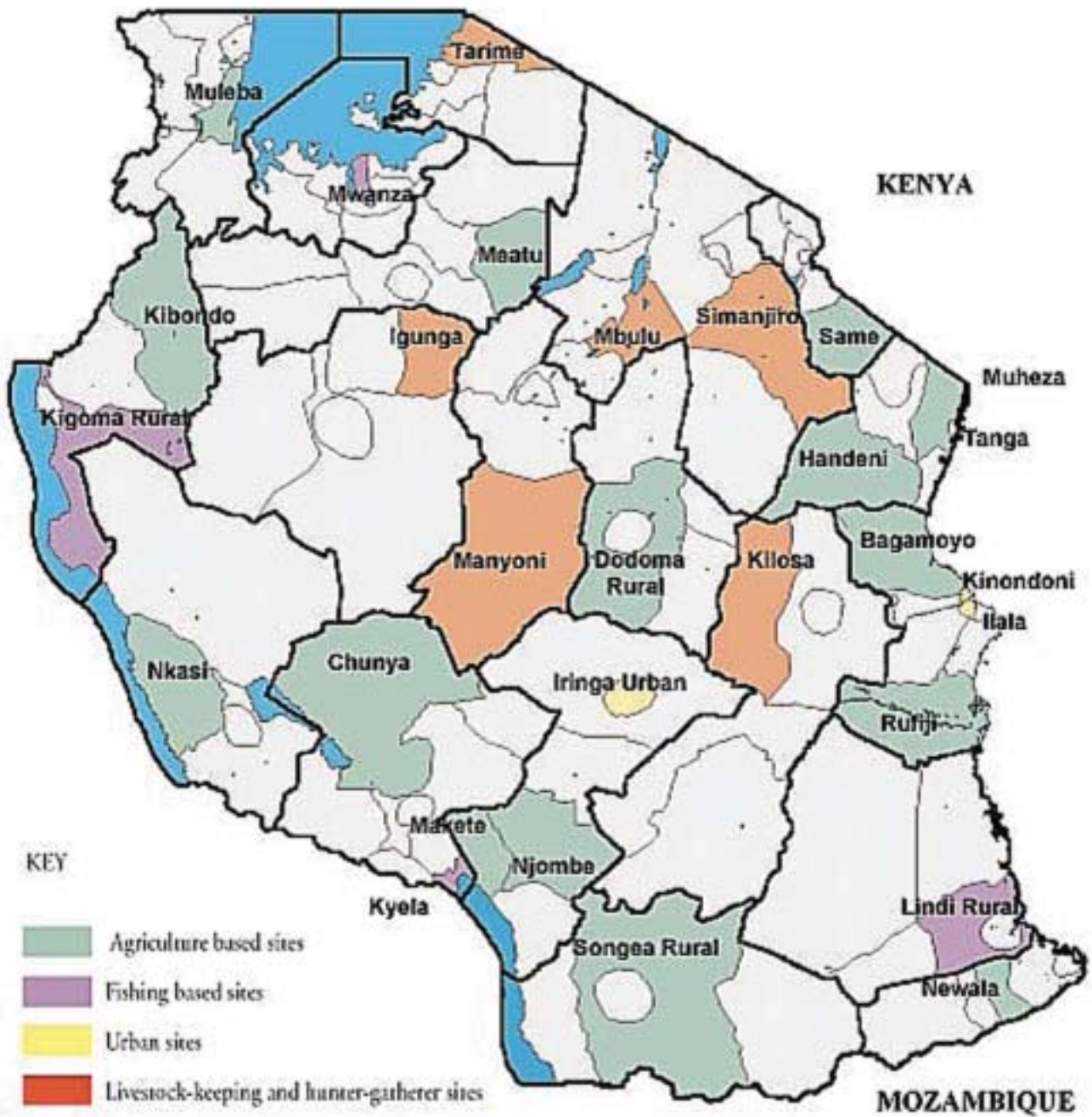
GLOSSARY: WORDS USED IN THE DOCUMENT

advocate	To publicly support or recommend a particular cause or policy.
ante natal care	Care given to a woman while she is pregnant and before she gives birth.
assets	A person's assets are all the things they own plus the qualities, skills and relationships that they possess. The most obvious asset is money (financial capital) but there are also other important assets which include natural, political, human, physical and social capital.
campaigning	Working in an organised and active way towards a well defined goal.
capital	The assets that are used to produce goods or services. The assets may belong to producers (e.g. factories and machines), consumers (e.g. houses) or the community (e.g. public buildings and roads). Types of capital include financial, human, natural, physical, political and social.
dementia	A mental disorder which causes memory failure, personality change and loss of ability to think straight.
economy	The economy of a country or region is the system it uses to organize and manage its money, industry, and trade, or the wealth it obtains from business and industry.
ethics	Ideas about what is right and wrong.
facilities	An enabling plan/thing or building or equipment that are provided for a particular purpose.
factor	A factor is one of the things affecting a decision or something that happens.
fiscal	Having to do with government revenue, especially taxes and spending.
impoverishing forces	The shocks and stresses that can force individuals, households or communities down the ladder of wellbeing.
income-poverty	When you are living on less than one US dollar a day. Often measured in terms of food and basic needs poverty lines.
infrastructure	The basic physical and organisational structures needed to run a country, for example buildings, roads and power supplies.
investment	If you invest or make an investment, you use your money (or other assets) in a way that you hope will increase its value/bring in profit.
limiting factors	Things that prevent people from using their assets effectively. Poverty causing conditions are the main limiting factors and they can be general or specific in the way that they work.
macroeconomics	Having to do with economic systems of countries or groups of countries, rather than those of companies or industries.
non-income poverty	When you have a little bit of money but lack some of the other kinds of wellbeing.
obstetric care	Care given to a woman during the process of giving birth.
parastatal	An organisation of industry which is separate from but closely linked to the government.
poverty causing conditions	The six main poverty causing conditions are environment, macroeconomic policies, governance, health conditions, lifecycle and age-related conditions, and cultural beliefs and practices.
prophylaxis	A medicine or action taken to prevent disease from happening.
resources	What an individual, household, community or nation own as things available for their use, for example, land, money, able-bodied people.
response options	People have three response options to shocks and stresses. They can try to see them coming and to take preventive action (PREVENTION), they can do their best to deal with them when they arrive (MITIGATION) and they can do their best to cope with them after they have done their damage (COPING).

retrenchment	Where an organisation terminates employees so as to reduce costs.
safety nets	Measures which protect the poor and vulnerable. They can include public works schemes, unemployment benefits, food security measures, etc. Safety nets were traditionally provided by families and communities.
shocks	Sudden and unpredictable impoverishing forces. They can be general and affect everybody (e.g. an earthquake) or particular and affect individuals (e.g. a car accident).
social protection measures	Social protection measures make sure that household needs are met when hardship strikes and households cannot provide for themselves (see 'safety nets').
stakeholder	A person with an interest or concern in something.
statistics	Facts which are expressed in numbers and obtained by gathering and analysing information.
stigmatisation	If someone is stigmatised they are looked on as unacceptable or shameful. They are therefore either humiliated and abused or neglected and socially excluded.
strategy	A strategy is a high level plan for achieving something.
stresses	Gradual and predictable impoverishing forces. They can be general and affect everybody (e.g. soil erosion) or particular and affect individuals (e.g. growing old).
sustainable development	"Development that meets the needs of the present without compromising the ability of future generations to meet their own needs." 1992 UN Rio Declaration on Environment & Development.
vulnerability	A person, household or community is vulnerable if they are likely to be poorer tomorrow than they are today.
wellbeing	You have wellbeing when you are not affected by poverty causing conditions. The idea includes material, bodily and social wellbeing and also security and freedom of choice and action.



MAP OF MAINLAND TANZANIA SHOWING THE LOCATION OF THE TzPPA STUDY AREAS



ACKNOWLEDGEMENTS

This report is a result of the work of many individuals and institutions, most of which were acknowledged in the PPA main report. These acknowledgements recognize the work of all such individuals and institutions, but specific mention is made of those directly and extensively involved in producing this popular version of the PPA report.

Special thanks go to the members of the Research and Analysis Working Group (R&AWG) who often went into detail editing the drafts to ensure correctness and completeness of the information.

Special thanks also go to Hakikazi Catalyst who was engaged to prepare this popular version, and to Mr. Deo Simba, who edited various drafts of this report, responding to many comments and observations made by members of the R&AWG.

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October 2004

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