

GENDER, POVERTY AND ACCESS TO SOCIO-ECONOMIC SERVICES IN UN-PLANNED AND UN-SERVICED URBAN AREAS OF DAR ES SALAAM, TANZANIA

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ABSTRACT

It is estimated that approximately 30% of the world's households are headed by women and it is widely agreed that women-headed households are more common in urban than in rural areas. The literature on gender and socio-economic issues reveal high inequalities. This study examined gender differences with regard to access to socio-economic services in unplanned and un-serviced areas of the Dar es Salaam City. Data were collected from 1,182 sample households selected randomly. Results show no significant difference in incomes and access to socio-economic services, although women headed households were slightly less accessed than men respondents in accessing socio-economic services.

Key words: Gender, Poverty, Socio-economic services, Dar es Salaam, Tanzania, East Africa

INTRODUCTION

Urbanization in developing countries

Urban population in the developing world is expected to double to 4 billion by 2025, accounting for about 90 percent of global population growth (Brockerhoff, 2000). China, now two-thirds rural, will become predominantly urban in the next 25 years, and 600 million people are projected to live in urban India by 2025. By 2015 the number of cities in developing countries with 1 million or more residents is expected to reach 400 cities more than quadrupling the number of such cities in 1975 (Brockerhoff, 2000).

In most large cities of Africa, the population is increasingly moving to unplanned settlements on the periphery where land is the cheapest. This horizontal expansion does involve job relocation and it reduces the efficacy of major urban infrastructure, such as piped water, electricity, sewerage, and roads. The projected average annual growth rate of 3.9% in the urban population in Africa during 2000–20 portends that settlements will only deteriorate, particularly in the absence of sustained economic growth. Of equal concern to some commentators is the proliferation of “urban villages” of 200,000 to 400,000 residents, large towns and small cities that typically lack the most basic amenities for a decent standard of living (Brockerhoff, 2000). The UN anticipates that in

2020, 60% of the urbanites in Africa will reside in cities with fewer than 500,000 residents, making urban development planning for small locales a continued priority (UNCHS, 1996).

Experts in a number of disciplines are concerned about these projections of rapid urban growth. The major issue is that most new housing settlements in African cities ends up being unplanned, un-serviced, and inaccessible to the poor, and the city authorities faced with rapid urban development lack the capacity to cope with the diverse demands for infrastructural provision to meet economic and social needs. Many cities experienced cuts in health, education, and water expenditures and declines in access to affordable services. Studies show that urban incomes were declining before the structural adjustment programs (SAPs) and that many slipped from marginal to extreme levels of poverty conditions and that urban poverty may have surpassed rural poverty (Potts, 1997).

Unplanned and un-serviced settlements

The definition of unplanned settlements (also sometimes known as squatter) varies widely from country to country and depends on defining parameters. In general, it is considered as a residential area in an urban locality inhabited by the very poor who have no access to tenured land of their own, and hence inhabit on vacant land, either private or public, and sometimes in hazardous areas. On the other hand, planned un-serviced settlements are those planned by the responsible authorities, but lack the essential socio-economic services, such as roads, water, health, electricity, etc.

The most daunting problems facing world cities include the rapid growth of unplanned and un-serviced settlements, the concomitant, inadequate, and deteriorating service infrastructure and inadequate management capacity to meet the ensuing demands. Worldwide it is estimated that over 900 million people live in unplanned settlements. Based on 2001 estimates, 43% of the urban population in developing countries live in unplanned settlements. This percentage is up to 78% in the least developed countries (GoT & UN-HABITAT, 2006) Unplanned settlements represent a viable and effective housing option for low-income populations in most developing countries. For the millions of the poor in developing areas of the world, urban areas have always been a means for improving their quality of living and environment, besides getting better jobs and incomes

While there is a general concern of unplanned and un-serviced urban expansion and socio-economic services provision, access to these services by gender is also becoming even more worrying. Research in low-income urban communities has identified female-headed households as more vulnerable economically than male-headed households, that is, a higher proportion are in lower income bands and/or have less secure incomes. In urban areas, where economies are often more monetized and where there is almost exclusive dependence on cash income, livelihoods crucially depend on access to employment or income earning opportunities and, what Rakodi

(1991) calls 'capital assets'. Women in both urban and rural labor markets face more limited economic opportunities than their male counterparts (Haynie & Gorman, 2005). Women and men also prioritize different issues and engage in community level or political struggles in gendered ways (Beall, Crankshaw and Parnell 1999). Rodriguez's (1994) study of women in Ecuador shows that women fought for the provision of services such as water, crèches, a primary school, and a market. They also demanded an improvement in women's status as some of their objectives were opposed not only by the authorities, but by the male-dominated neighborhood committees as well. Socio-economic development is assumed important in rectifying gender and inequities in health care access (Ahmed, Adams, Chowdhury and Bhuiya 2000). It is argued that poverty at both national and household levels is associated with under enrollment of school age children and that gender inequalities in schooling outcomes, measured in both qualitative and quantitative terms, will not necessarily be reduced as incomes rise (Christopher, Pauline and Tembon 2000).

Unplanned and Un-serviced Areas in Tanzania

Tanzania, like many other developing countries, is experiencing a rapid rate of urbanization. The urban population is currently estimated to be growing at 9% per annum and the proportion of the population living in urban centers increased from 5% in 1967 to 9% in 1976 (Siebolds and Steinberg, 1982). In 1980, Tanzania had only 2.7 million people living in urban areas. United Nations population experts have warned that urbanization in Tanzania will reach a ratio of 46 percent by the year 2015. These characteristics imply a lot of serious risks, but also potentials and opportunities for the regional and global development

The processes of urbanization and the nature and scale of rural-urban migration have, to some extent, been shaped by gender roles and relations. While male migration has been the most predominant form of migration, female migration is also common. In many parts of Africa, the inadequate education facilities and the demand for female labor (housemaids) in urban areas have meant that more women are migrating in search of employment in urban areas. Female migration in Tanzania is increasing, despite the constraints of women's dependent position within the family and society. As households are in need of income and more employment opportunities are becoming available, women have been venturing for these opportunities. In some towns and cities in Latin America and the Caribbean, and parts of South East Asia, rural out-migration is female selective, urban sex ratios usually show more women than men and levels of female household headship are higher in urban than rural areas (UNDP, 1995).

Unplanned and Un-serviced Areas in Dar es Salaam City

Dar es Salaam city is the oldest and largest metropolitan city in Tanzania. The 2002 national census put the population of Dar es Salaam at 2.5 million people. Currently, the population has increased to 3,015,679 and it

grows at the rate of 4.3% (URT, 2003). Out of this, the number of male and females was 1,261,077 and 1,236,863, respectively. Dar es Salaam harbors the largest share of urbanization problems and challenges in Tanzania. It is estimated that 70% of the population in Dar es Salaam live in unplanned and un-serviced settlements. Official data from the Ministry of Lands, Housing, and Human Settlement Development (MLHSD) of 2005 indicate that of the 500,000 units in the city, 400,000 (i.e 80%) are in unplanned/unserviced settlements (URT, 2005). These areas are normally deprived of a number of basic social, economic, and environmental services. Where the services are available, they would either be inadequate or below the accepted standards. This situation is made critical by the fact that the city continued to receive close to 100,000 migrants annually. As far as employment is concerned, the World Bank noted that between 1992 and 2000, employment in Dar es Salaam declined from 64% to 42%, while self employment rose to 43% from 29%. During the same period, poverty in the area of self employment increased from 29% to 38% (GoT and UN HABITAT, 2006).

Previous efforts to improve the situation had not been sustainable because of a number of factors, including lack of participation and community ownership and low participation of the local authorities. Of late efforts focusing on environmental management, housing and infrastructure, through a participatory approach, have shown some positive indicators in dealing with service provision in unplanned settlements (GoT and UN HABITAT, 2006).

Gender, poverty and access to socio-economic services

Gender refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men (ITU, 2002). These attributes, opportunities, and relationships are socially constructed and are learned through socialization processes. They are context/time-specific and changeable. Gender determines what is expected, allowed, and valued in a woman or a man in a given context. In most societies, there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities (ITU, 2002). Gender is part of the broader socio-cultural context. Other important criteria for socio-cultural analysis include class, race, poverty level, ethnic group, and age (ITU, 2002).

Gender is an essential concept for the analysis and eradication of poverty. The presence of poverty is linked to the unequal access to and distribution of resources, a lack of control over productive resources, and limited participation in political and economic institutions. Whether such factors are determined structurally, by laws and culture for example, or transiently, by macro-economic policy, their gender bias is clear. Women face institutional obstacles to controlling land and other productive resources. This structural poverty experienced by women has been exacerbated in many low-income countries by the structural adjustment programs, whose gender dimensions

are only now coming to be recognized (Beneria & Bisnath, 1996). The different ways in which women and men participate in and benefit from urban governance are significantly shaped by prevailing constructions of gender, whose norms, expectations, and institutional expressions constrain women's access to the social and economic, and, thus, political, resources of the city.

The United Nations Development Program (UNDP, 1995) has estimated that 1.3 billion people in the developing world are poor. Women represent approximately 70 percent of this figure, yet, as a group, they work longer hours relative to men and contribute more in terms of social reproduction. Poverty, as experienced by women, can be linked to gender-specific needs, which may be biological, such as those related to health, and it can result from the structure and nature of relationships between women and men and their individual and/or group relations to institutions, economic practices, and resource allocation.

Poverty is tied to a lack of access to productive resources, physical goods, and income which results in individual and/or group deprivation, vulnerability, and powerlessness. It has various manifestations, including hunger and malnutrition, ill-health, and limited or no access to education, health care, safe housing, and (paid) work environments. It also includes experiences of economic, political, and social discrimination.

The precarious position of poor women in the global economy is, in part, related to low educational levels, including high levels of illiteracy, in many countries. According to the Human Development Report (UNDP, 1995), in 1990 the illiteracy rate among women was approximately 19 percent in South East Asia and 17 percent in Latin America. High illiteracy rates are still prevalent in North and sub-Saharan Africa and South Asia. In countries with high illiteracy rates, "the illiteracy rate among women aged 15-24 is at least 25 percentage points higher than among young men" (UN, 1995). MacIntyre and Hunt (1997) suggest a more systematic and symmetrical examination of the interaction between socio-economic position and gender in the social patterning of health.

The most important question for this study, however, is whether there are gender differences in accessing socio-economic services in unplanned and unserved areas of Dar es Salaam City. This study attempts to provide empirical evidence for this hypothetical question. It examines income levels and access to socio-economic services by gender. The choice of this city was threefold: One, the city inhabits, about 10% of the country's population and approximately 80% of this population, live in unplanned and unserved settlements. Two, Dar es Salaam has a high proportion of women headed households. Three, a high proportion of women and urban poor live in unplanned and unserved areas. Information from this study is important for planners, researchers, development actors, and service providers. It also adds to the literature on gender, poverty, and access to socio-

services. Gender consideration is important for governance and sustainable development. Mainstreaming gender issues in to governance and decision-making is likely to lead to equitable sustainable development.

CONCEPTUAL FRAMEWORK

Women and men use and experience their access to socio-economic in different ways. Access to socio-services by gender could be determined by many factors, including education, income levels, laws, cultural, and social issues. These have important implications for the ways in which cities are planned and managed.

There is a tendency to equate the growth in female headed households (FHHs) with the growth in poor or disadvantaged households but, female headship may have positive aspects. Female heads may be empowered in that they are more able to further their personal interests and the well-being of their dependants (Evertzen, 2008). Studies have shown that the expenditure patterns of female-headed households are more biased towards nutrition and education, than those of male-households (UNDP, 1995). However, while female-headed households may be better off in some ways, they may face greater difficulties than men in gaining access to socio-economic services, such as labor markets, credit, housing, and basic services, and there are sometimes additional layers of discrimination against female heads.

he Constitution of Tanzania prohibits gender-based discrimination (GET, 2009). The government of Tanzania has taken steps to improve legislation in regard to women's ownership rights. The 1999 Land Law gives Tanzanian women the right to have access to land, including the right to own, use, and sell land. The law on village lands ensures that women are represented on land allocation committees and land administration councils. Furthermore, a 2004 amendment to the Land Law gave Tanzanian women the right to have access to bank loans. In addition, a women's development fund was established in 1993 to facilitate access to commercial loans and encourage women to participate in the economic sector. However, customary practices continue to restrict women's access to loans and credit (GET, 2009). For example, most of the assets in couples are owned by the husbands. This makes women unable to use assets, like a house for collateral, when married women are seeking loans from the banks.

Human settlements in urban areas involve many important elements, such as health care services, child care, education facilities, roads, shops, and transportation systems. Access to these facilities, services, and infrastructure by gender is not the same. Women and men perform different tasks and live in different economic and social conditions. They, therefore, have different political, economic, and social interests. Women spend more of their time close to home. Their responsibilities usually include running the household, taking care of dependents, and community management. The conditions in which services are delivered are important issues for women. As the main users of water, for example, women are well placed to give advice on the choice of pump, where to run the water pipes, and where to place the standpipes.

Education is associated with the empowerment of women. The empowering effects of education include a higher earning potential, a stronger position in bargaining for resources within the household, more decision-making autonomy and control over their fertility, and participation in public life. Girls and women have to work harder than boys and men, and thus have less time to make use of the education services. Many girls are kept out of school to help their mothers with the housework and take care of younger brothers or sisters (Evertzen, 2008). Socio-economic providers often lack knowledge about women's specific needs and rights. Or they lack political will (Evertzen, 2008).

Although, girls, just like boys, have higher enrollment rates and their right to education is more widespread in cities, many girls in poor urban areas drop out of school early. The reasons for the low retention and achievement levels of many girls in urban schools are lack of resources, early marriage and pregnancy, household responsibilities, and unwillingness of parents to invest in the hidden costs of education (fees, transport, etc.) for girls (Evertzen, 2008). While health services are also, generally, more readily available to all men and women, lack of time and money and lack of decision-making power within families can negate these advantages.

Water is recognized as a basic need or public good and as a human right for all. Improved access to reliable supplies of good quality water and sanitation facilities is a well established advantage of living in cities. Poor women living in slums are usually disproportionately affected by inadequate water and sanitation facilities. Not only do they bear the burden of collecting water from standpipes or vendors, often queuing for long hours from early morning, but they suffer considerably from deficient sanitation facilities (Hannan, 2007).

From the conceptual framework above the level of access to socio-economic in unplanned/unserved settlements by gender could be determined by income level, education, laws, including customarily laws, culture, and political issues. The main hypothesis to test is that there is a gender difference in access to socio-economic services.

METHODOLOGY

Description of the study area-the Dar es Salaam City

Dar es Salaam is found at 6^o48'S and 39^o17'E. It is the main city and undisputed commercial, industrial, and transportation center of Tanzania. Dar es Salaam City is in Dar es Salaam region, which consists of the three districts of Kinondoni, Ilala, and Temeke. The total surface area of Dar es Salaam City is 1,800 square kilometers, comprising of 1,393 square kilometers of land mass with eight offshore islands, which is about 0.19% of the entire Tanzania Mainland's area (DCC 2004).

Administratively, Dar es Salaam has three municipalities: Kinondoni, Ilala, and Temeke. The region has 10 Divisions and 74 wards. The population of Dar es Salaam has grown from 66,337 people in 1948 to 2,497,940 in 2002. The current annual growth rate is of about 4.3%. The estimated population in 1994 was over 1,606,000 people, representing about 25% of the country's urban population. According to the national population census of 2002, there are 596,264 households with average of 4.2 persons per household. The same census also reveals a total number of 1,261,077 male and 1, 236, 863 females (URT 2003).

The rapid urbanization trend has been greatly influenced by rural urban migration, particularly of the young people looking for employment and other careers within the city. In 1988, for example, a larger than average urban work force was employed in the city's formal sector, which was a major attraction for migrants then. Employment statistics in Dar es Salaam in 1988 indicate that 539,800 people were employed in agriculture, forestry, fishing, trade, hotels and restaurants, public administration, and other services, representing 39.7% of the total population (TaTEDO, 2003). The regional per capita income is about USD 1,200 (URT, 2005), being the highest rate amongst 21 regions of Tanzania mainland.

However, the rapid increase in urban population not only puts pressure on socio-economic infrastructure, but also increases the population of the urban poor in the city and puts pressure on the environment. The city faces inadequate supply of utilities, such as water, roads, and electricity. Over 80% of the city dwellers are not connected to formal sewerage systems, many government hospitals are without medicine, many roads have potholes, and the situation worsens during the rainy seasons. At the same time, pickpockets and gangs of armed robbers are also increasing and there are now more beggars, disabled, street-children, and hawkers in the city.

Data collection

Combinations of methods were employed in collecting these data as follows.

The study started by reviewing of the existing relevant literature regarding urban surveys.

The reconnaissance or pilot study was conducted for about a week in all municipalities. The two categories of settlements were identified from the city maps and consultation with local authorities and other key stakeholders was made. The preliminary study was also intended to identify and sample areas for in-depth study, to test the developed data collection tools, and to tease out socio-economic key issues as explained by local communities. It also helped to identify levels of gender headed households and key socio-economic issues to concentrate on during the main study.

Following the preliminary study, 21 wards out of 74 were selected for the main field work. In each municipality, 7 wards were selected based on “unserved” or “unplanned”.

A sample of 1,200 households was selected randomly. This sample size was seen satisfactory as the sampling framework is more homogenous. A high proportion of people have similar socio-economic conditions. Other methods of data collection, such as focused groups adopted and the key informants, complemented to this information. In addition, the researcher had a consultation with officials in local governments, NGOs, and the Civil Society Organizations. The focused groups participants and key informants or players were interviewed for in-depth data.

Different techniques were used to collect data. At household level in the *Mitaa*, interviews were conducted using a structured questionnaire to gather information on incomes, income generating activities, status, and access to social services. At the ward level, meetings were held in a form of local government members, focused groups, with NGOs and Civil Society Organizations. A semi-structure questionnaire and checklist was used to guide discussion during focus groups and key informants consultation. Key informants were selected from all levels including the city, municipalities, wards, and *Mitaa*. A checklist was used to gather information at these levels.

For the process to be participatory, the local communities were requested to choose representatives to attend the meetings. These representatives were supposed to be well informed about the socio-economic issues in the *mitaa*. Income levels, gender, and age was considered in selection of representatives.

The Statistical Package for Social Sciences (SPSS) was used to analyze data. At the univariate level, frequency tables were produced, while at the bivariate level cross tabulations were done to examine the relationships between variables using the chi square test. The results of the discussions with focused groups and the officials in different institutions were summarized and the qualitative features were used to qualify the information generated from the household survey. The findings have been presented in maps, tables, charts, and graphs.

Limitation of the study

The researcher experienced several practical and perceptual difficulties, especially during the actual data collection.

It was not possible to obtain a 100% response rate from the envisaged sample size. This was due to missing responses from some selected households. This happened due to several factors, including having nothing to answer in that particular interview or disappearing before the interview. Given this limitation, the valid sample size is 597 for men headed households and 595 for women headed households, making a total of 1182.

Despite these limitations, the researcher is confident that the quality of the study's findings was not affected given the consistency between the survey and discussion summaries.

RESULTS AND DISCUSSIONS

Characteristics of the sample farmers

A total of 1,182 respondents were valid for analysis, while 18 were not valid due to different seasons (Table 1).

Table 1. Characteristics of the sample farmers

	Male	Female	Total
Sample size	587	595	1182
Marital status			
Mean age (years)	41.4 (15.2)	36.2 (12.3)	**
Family size			
Married	72.5	61.6	67.1
Single	20.8	17.4	19.1
Widow/widowed	3.0	10.8	6.9
Divorced	1.4	4.6	3.0
Separated	1.2	2.9	2.1
Co-habited	1.1	2.6	1.9

** Significant at 2% probability level (t-test)

The sample size for men and women headed households was almost similar, with 50.3% being women and 49.7% being men respondents. Generally, most of the respondents were relatively young with the age average of just over 40 years. However, there was a significant difference ($P < 5\%$) of age between female and male headed households with male respondents being relatively older than women. The reason behind this was not clear. However, it is possible that most of the women over 40 years are likely to be married and therefore customarily men become automatic heads of the households.

The number of married respondents was higher for men (72.5%) compared to that of women (61.6%). There were a good number of single respondents for both men (20.8%) and women (17.4%) while the widows/widowers, divorced, separated and co-habited were minorities in both male and female respondents.

Education levels

Generally, most of the respondents completed primary school education followed by secondary school education. The findings showed very few of the respondents to have attained college, vocational, or university level education. Nevertheless, there were relatively more men who had attained college, vocational, or university education compared to female respondents by 5.2%, 7.0%, and 3.5% compared to 3.7%, 2.7%, and 1.7% for women, respectively. These findings generally suggest that post school education is still limited to the minorities in Tanzania. The government's efforts to start secondary schools at ward levels and private colleges and universities have increased the enrollment levels for students into higher levels of education, although they are also challenged with inadequate facilities, including classrooms, teachers, and other important facilities. Studies in the education system in Tanzania recommend that a well-targeted pattern of education expenditure can be effective for improving the education system (Jung and Thorbecke, 2003).

Sources of incomes and income levels

An analysis of the income levels between men and women reveal no significant difference, although men earned slightly higher (T.shs 1,492,344) compared to T.shs 1,299,276 for women (Table 2). Income levels also suggest a high disparity as explained by high standard deviation. These findings are partly similar to those reported by Quisumbing (1996), which show a weak support to the argument that the poor are dominated by female-headed households. Their studies in 10 developing countries reveal few differences between male and female-headed households among the poor.

Table 2. Income earning per annum and sources of income (T.shs)

	Male	Female	Total
Sample size	587	595	1182
Income per annum (T.shs)	1,492,344 (2,194,699)	1,299,276 (2,853,354)	NS

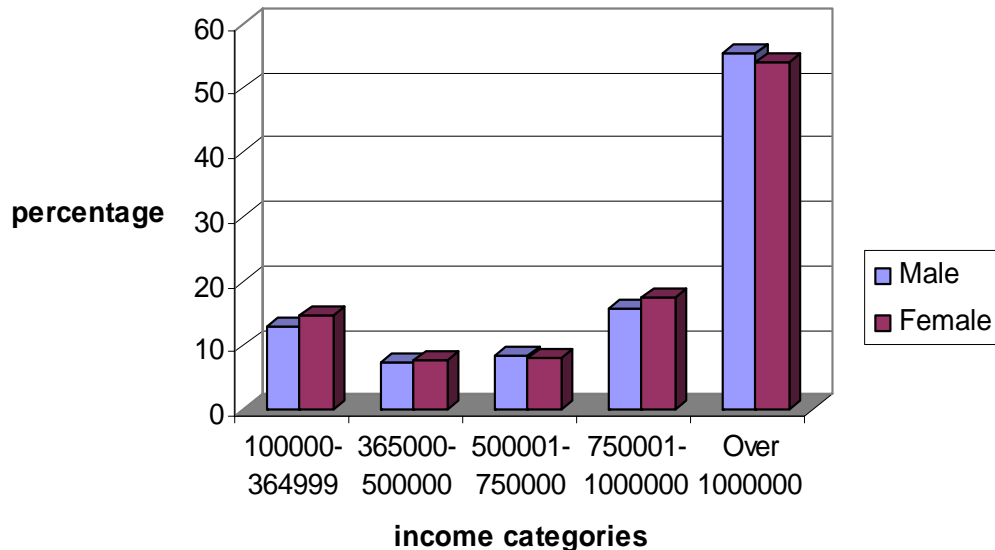
NS-No significant

No in brackets indicates standard deviation

Source: Survey data

An examination of poverty levels shows no significant difference between men and women, although women's incomes were slightly higher than men's at the income categories of T.shs 10,000 to T.sh 1,000,000. But for incomes above one million, men were slightly higher than women. The results show that 13.0% and 14.6% of men and women, respectively, are under the poverty line (Figure 1). This is much lower than the national average of 36% and slightly lower than the Dar es Salaam regional average of 17.6% (URT, 2005).

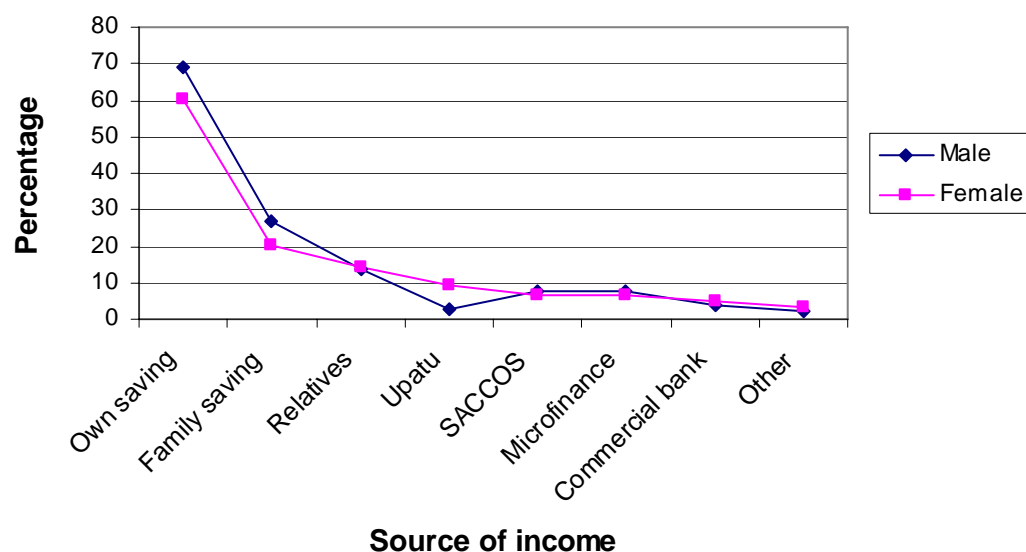
Figure 1. Income levels by gender



Sources of credit by gender

Generally, there is no significant difference between men and women in access to sources of funding for socio-economic activities. To a large extent, most of them depend on their own savings, family savings, and relatives (Figure 2). Very few can access credits from formal credit institutions, such as commercial banks, because of lack of collateral and other transaction costs, including strict lending conditions, paper work, etc. (Aleem, 1990). Despite the high promotion of saving and credit cooperative societies (SACCOS) in the City, very few of the respondents got credits from SACCOS as well as other micro-finance institutions. The reason behind this is not clear, inadequate capital base for the SACCOS could be one of the factors. The studies also show that while micro-finance institutions, such as SACCOS, FINCA, and PRIDE, have affordable loaning conditions, they charge high interest rates, which deters many people from borrowing. For example, FINCA and PRIDE can charge up to over 24% per annum, while many SACCOS charge interest rate ranging from 1.5% to 2% per month making a total of 18-24% per annum. It may, therefore, be hypothesized that the aggregate poverty impact of micro-finance is modest or even non-existent (Khandker, 2005).

Figure 2: Sources of credit by Gender



Access to socio-economic services by gender

Except for access to shop facilities, where women were significantly closer ($P < 1\%$) to these facilities than men, for other socio-economic services it was not significant, although women-headed households were always relatively closer to services (Table 3). This may suggest that women are more careful in selecting locations to live in these unplanned and un-serviced settlements probably due to security reasons. This could also be attributed by the fact that women are the ones who do most of the household duties, such as fetching water and going to the markets, and therefore the closer they are to these services, the better for them. Whereas quality of service, health status, service cost, and education have greater effect on male utilization than females, distance and income have higher impact on female utilization (Buor, 2009).

Table 3. Access to socio-services by gender (m)

	Male	Female	Significance level
Sample size	587	595	
Distance to drinking water	423 (2499)	261.5 (621)	NS
Distance to shops	163 (766)	102 (263)	***
Distance to market	1507 (2130)	1523 (1965)	NS
Distance to primary school	895 (858.6)	923.2 (1810)	NS
Distance to secondary school	2781 (1734)	1737 (1960)	NS
Distance to Health services	1456 (6369)	1188 (2365)	NS
Distance to Bus stop	2214 (3059)	625 (1000)	NS

*** Significant at 1% probability level (t-test)

Perception of the status of socio-economic services

Regarding the perception of the quality of socio-services, generally most of the respondents, regardless of gender, perceived them as moderate or bad (Table 4). Very few said the services were good.

The most unsatisfactory social service for all the settlements was the road networks, whereby 64.5% of the respondents indicated that roads were bad. The findings in Table 6 show that 62.9% and 66.2% of the male and female respondents, respectively, said the road services were bad

The next type of service that was said to be unsatisfactory was health, by 31.3% of the male respondents and 33.2% for female. For other services, like secondary school, primary school and the market, around 65% of the respondents said the status of the services were moderate.

Table 4. Perception of the status of socio-services

Socio-service	Status	Male	Female	Overall
Sample size		n=587	n=595	N=1182
Drinking water (%)	Good	10.1	15.2	12.6
	Moderate	56.6	58.1	57.4
Shops (%)	Good	22.0	23.4	22.7
	Moderate	73.4	71.7	72.6
Markets (%)	Good	14.5	12.3	13.4
	Moderate	68.6	64.4	66.5
Primary School (%)	Good	22.5	25.1	23.8
	Moderate	67.7	64.4	66.1
Secondary (%)	Good	18.7	16.3	17.5
	Moderate	67.3	68.5	67.9
Health services (%)	Good	13.8	11.4	12.6
	Moderate	54.9	57.5	26.2
Roads (%)	Good	4.6	3.6	4.1
	Moderate	32.5	30.3	31.4

Willingness to contribute towards improving socio-services

Results show more women seem to be willing to contribute to the improvement of socio-economic services compared to men. Women are willing to pay significantly more money for improving education ($P<1\%$) and health services ($P<5\%$) than men. Although there was no significant difference in willingness to contribute to

socio-economic services, such as roads, waste collection, and sanitary services, women were willing to contribute relatively more money than men (Table 5). This confirms the *Swahili* saying that “*kuelimisha mwanamke ni kuelimisha taifa*” meaning that “to educate a woman is to educate the nation”. Discussions with focus group show that most of the income by men is used for drinking and buying durable assets such as cars, bicycles, and motorcycles.

Table 5. Gender attitudes towards willingness towards improving socio-services (T.shs)

	Male	Female	Significance level
Sample size	587	595	
Roads	4036 (7215)	4173 (7800)	NS
Drinking water	4289 (7761)	4331 (10284)	NS
Education	2165 (3968)	2363 (6224)	***
Waste collection	3788 (6562)	4551 (5560)	NS
Sanitary services	2266 (4461)	2657 (8563)	NS
Health services	3852 (5949)	4644 (8245)	**

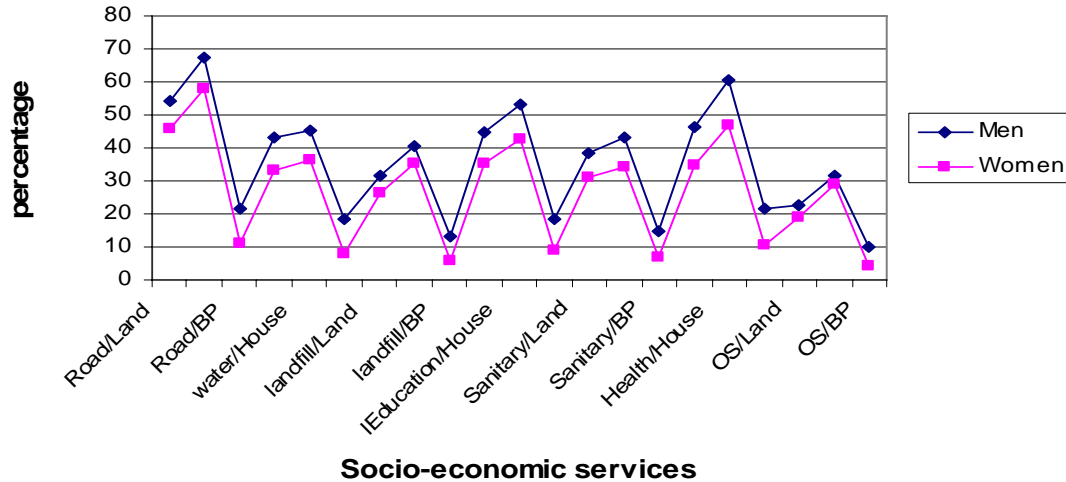
*** Significant at 1% probability level (t-test)

** Significant at 5% probability level (t-test)

Gender attitudes towards willingness to accept compensation for improving socio-economic services

An investigation on how men and women could easily accept compensation to pave way for the improvement of socio-economic services show a general willingness to offer their assets in order to improve the socio-economic services in the City. Nevertheless, relatively few women respondents were willing to offer their services in order to improve socio-economic services than men (Figure 3). This is not surprising since many women are facing difficulties in owning durable assets like land, house and business places. Consequently, willingness to release such facilities must be difficult for them.

Figure 3. Gender attitudes towards willingness to accept compensation for improving socio-services (T.shs)



CONCLUSION AND RECOMMENDATIONS

This study was to test a hypothesis as to whether there is any significant difference between men and women headed-households in poverty levels, access to socio-economic services, and willingness to contribute to these services in unplanned and un-serviced settlements in Dar es Salaam City. The findings show no significant difference between men and women headed households in poverty levels and access to socio-economic services, although women were persistently slightly below men in both income and education levels.

The findings also show that many women respondents are relatively closer to socio-economic services, such as health centers, markets, bus stops, and water than men, suggesting that women are somehow careful in selecting settlements than men. However, this could also have happened because women are the ones who do most of the house work, including going to the market and fetching water, hence, staying closer to these services is better for them.

One of the encouraging findings is that women-headed households are more willing to contribute to socio-economic services than men, especially for areas such as education and health. In contrast, women-headed households are reluctant to offer their assets for improving socio-economic services.

It is concluded that women can equally excel in the development process if they can be empowered with education, resources, and political opportunities and that eradication of poverty and access to socio-economic services cannot be accomplished through anti-poverty programs alone, in the absence of gender based programs.

Democratic participation and changes in economic structures that ensure access for all men and women to education, resources, and opportunities should be encouraged.

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