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Title: The implications of women's paid work in the informal sector on household gender relations and intimate partner violence: qualitative insights from Dar es Salaam and Mbeya, Tanzania

Keywords: Bargaining power; employment; gender relations; violence against women; Tanzania

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ABSTRACT:

Both theory and empirical research provide conflicting views on whether paid work reduces women's risk of violence by an intimate partner in low and middle income countries.

Economic household bargaining models propose that increased access to monetary resources will enhance women's "agency" and hence their bargaining power within the household. This in turn reduces their vulnerability to violence by an intimate partner. Feminist theorists, however, argue that culture, context and social norms can impede women's ability to access and benefit from the fruits of employment. This study explored the implications of paid work among women market traders in Dar es Salaam and Mbeya, Tanzania. While in this sample, informal sector work did not result in women being able to fully exercise agency, their access to money did have a positive effect on their lives and reduced one major source of conflict and trigger for violence—that of negotiating money from men.

INTRODUCTION

Many gender and development researchers have argued that participating in paid work (either waged formal sector work or self-employment) empowers women and therefore, should reduce their risk of intimate partner violence (*Amartya Sen 1999; Martha Nussbaum 2000*).

Women's earning power, their economic role outside of the household, literacy, and property rights increase their bargaining power and thus should enhance their ability to exert change "agency" (*A. Sen 1999*). Women's agency in turn improves their wellbeing both within the household and within broader society. Access to paid work allows women to become less dependent on others and enhances their position in the household through their visible financial contribution to family upkeep. Working women also gain access to wider support networks, thus further strengthening their agency (*A. Sen 1990, 1999; Nussbaum 2000*).

However, many other researchers contest the singular transformatory power of paid work, arguing that the impact of employment on women's bargaining power and risk of violence is highly contingent on a host of other factors (*Bina Agarwal 1997; Elizabeth Katz 1997; Purna Sen 1999*). -Social norms, for example, may limit women's ability to act in their own self-interests. Likewise, if perceived by men as a challenge to their traditional role as household breadwinners, women's paid work may increase women's vulnerability to partner violence.

Therefore, positing a simple relationship between women's paid work and partner violence is overly simplistic because contextual factors, gender ideologies, and cultural expectations vary greatly between settings. For example, the influence of women's employment is likely to have a different effect in a society where female seclusion is practiced, compared to a setting where it is not (*Hilary Standing 1991; Naila Kabeer 1997*). In addition, the meaning and implications of entering employment will differ for a woman switching jobs to pursue a more

lucrative or satisfying career, compared to one forced by poverty or calamity to enter the job market to feed her family.

The relationship between women's paid work and violence by an intimate partner is further complicated by the role that partner violence may play in women's decision to pursue employment. Men may use violence as a tactic to prevent their partner from entering the workforce. However, abused women may be more likely than non-abused women to seek paid work in order to gain the financial independence needed to flee an abusive relationship.

These competing predictions are evident in a 2000 report by the World Bank that sought to document the voices of the poor from Africa, Asia, Latin America and the Caribbean, and eastern and central Asia (*Deepa Narayan, et al. 2000*). The report described how many women felt under greater pressure to seek paid work because of male unemployment and greater economic stresses, and that this new obligation was in addition to their domestic responsibilities. Often, the effect of the changing roles of men and women was to create turmoil within relationships and households, an outcome that had different effects on domestic violence in different settings. In some settings women's increased earnings led to a reduction in domestic violence, while in others, respondents reported that levels of domestic conflict and violence increased as men voiced frustration and humiliation over not being able to maintain their role as the household's main or sole breadwinner (*Narayan et al. 2000*).

To investigate the relevance of these competing arguments in the Tanzanian context, we examine qualitative data collected from women engaged in informal sector trading activities in Dar es Salam and Mbeya. The focus of our exploration is to understand the relationship between women's paid work and intimate partner violence. We examine whether women's

paid work alters their bargaining power and whether this in turn leads to less violence, as predicted by economic bargaining models. This qualitative study complements a parallel quantitative study that we conducted, exploring the same question based on household data collected as part of the WHO Multi-country Study of Women's Health and Domestic Violence. The study, however, found no association between women earning an income and partner violence in either Dar es Salam or Mbeya (Seema Vyas 2012). Our dual goal is to generate new evidence on the role that paid work plays in the dynamics of partner violence as well as to interrogate the power of household bargaining models to predict shifting risks of violence in relationships. As part of our investigation, we explored the factors that led abused and non-abused women to seek paid work; the control that each group exerts over the income they earn, and the impact that increased resources has on household and sexual decision making.

Before presenting our results, we briefly describe how the field of economics has theorized the relationship between women's access to resources and their risk of intimate partner violence.

Economic theories on bargaining power

Economists conceptualize women's risk of violence as a function of their relative bargaining power within the household. According to bargaining theory, access to paid work reduces women's vulnerability to partner violence by improving their bargaining power and strengthening their "fallback position". A person's fallback position is the level of utility they would enjoy outside of the household or union should bargaining break down. The stronger the individual's fallback position, the greater bargaining power they can muster within the household.

The two most common economic household bargaining models are the cooperative bargaining model (*Marilyn Manser and Murray Brown 1980; Marjorie McElroy and Mary Jean Horney 1981*), and the noncooperative bargaining model (*Shelley A. Lundberg and Robert A. Pollak (1993; 1994)*). In the cooperative framework, factors that affect an individual's fallback position or "threat point of divorce" include independent wealth e.g. market wage rate; non-wage income; parental wealth, and factors that capture the welfare of individuals outside of marriage or "extra environmental parameters" e.g. the state of the marriage market; property rights legislation and enforcement; the legal structure of marriage with its attendant rights and responsibilities; and other policy interventions (*McElroy and Horney 1981; McElroy 1990*). Within this framework, enhancing women's economic opportunities outside of marriage puts them in a stronger position to be able to leave an abusive relationship.

By contrast the noncooperative framework acknowledges that divorce or dissolution of the household may not always be a viable option (*Lundberg and Pollak 1993; 1994*). In the event a mutually agreeable solution cannot be reached each individual household member retreats into their "separate sphere" and pursues their own best interest (*Lundberg and Pollak 1993*). Within this framework, if the disutility from experiencing violence is greater than their fallback position, then the resulting outcome is that women behave autonomously with minimum interaction with their partner.

Economic bargaining models, however, have been criticized by gender theorists for failing to take into account the full complexity of gender relations within the household and the extent to which household members are treated as separate gendered individuals (*Kabeer 1997*;

Agarwal 1997; Katz 1997). Individuals may not be fully aware of their own preferences and tastes or be equal in their ability to enter into the bargaining process (voice) or to leave (exit) (*A. Sen 1990; Katz 1997*).

In Sen's (1990) extension of the cooperative bargaining model, the "cooperative conflict" model, violence or the threat of violence is considered more explicitly as being endogenous to the bargaining process. Termed the *breakdown wellbeing* response, this feature of Sen's model implies that an individual's bargaining power is weakened if that individual fears that they will face threats or possibly violence once bargaining has broken down. Two additional features of Sen's model imply that women's paid work reduces their vulnerability to partner violence if their financial contribution to the household is perceived to be large by their partner (*perceived contribution*) and/or if women attach greater value to their own wellbeing and interests (*perceived interests*). Typically in low and middle income countries, women's contribution to the household is perceived by both women and the other members of the household to be more modest, despite the fact that the amount of time that women dedicate to market and non-market (domestic labor, child care) activities is large. The work that women carry out is undervalued because they either yield no income or simply because it is carried out by women (*Agarwal 1997*). In addition, in some societies perceived self-interest is more gendered and women are disadvantaged in the bargaining process because they are socialized to put the needs of other household members above their own. Thus women may be unaware of their relative deprivation (*A. Sen 1990*).

Agarwal (1997) argues that it is not necessarily the case that women do not acknowledge inequality or that they lack perception of their own needs or interests. Rather women's ability to translate paid work into bargaining power faces several constraints that are

governed by social norms that determine: 1) what can be bargained about—some areas for women can't be challenged and that these are implicitly accepted e.g. the division of labor both inside and outside of the home, participation in decision making, and providing sexual services to their husbands; 2) the constraints to bargaining e.g. women's employment may be constrained by the type of employment they are able to undertake, hours worked, and the physical location; and 3) how bargaining is conducted e.g. direct negotiation is often accepted among men but considered unseemly or inappropriate for women, and in such circumstances women sometimes adopt subtle forms of contestations such as pleading ill health or withholding sex (*Agarwal 1997*). Agarwal's framework is in accordance with Deniz Kandiyoti's idea of the "patriarchal bargain" that describes how women face different "rules of the game" because of different patriarchal systems (*Kandiyoti 1988*). These rules, in addition to influencing women's gendered subjectivity, shape the choices women can make, thus providing a framework within which women negotiate and evaluate their choices. Within both these frameworks, women's ability to translate their economic empowerment into reducing violence is interrelated with the social and cultural system within which they function.

The lives of women in Tanzania

In Tanzania the socio-economic position of women is weak in relation to that of men (*Jeffrey Meeker and Dominique Meekers 1997; Vyas 2012*). Despite increasing access to primary and secondary education among girls, in the poorest households girls are still more likely to be taken out of secondary school to assist with domestic responsibilities (*World Bank website; TGNP 2007*). While increasingly marriages are formed of free will, the widespread practice of bridewealth—a payment in cash or in kind made by the groom or the groom's family to

the bride's family—continues to weaken women's ties with their natal family because the bridewealth would need to be returned if the marriage broke down (*Vyas 2012*).

Women are also disadvantaged in terms of their economic opportunities. While the vast majority of women are engaged in agricultural labor, most of this work is unpaid. As women's main responsibility is to feed the family, they generally grow food crops, (e.g. maize), while men primarily grow cash crops, (e.g. coffee and cashews), and keep the income that is generated (*Meeker and Meekers 1997; James A. Warner and D. A. Campbell 2000*). Even though women comprise a slight majority of the agricultural workforce, patrilineal inheritance practices, mean that women own less than one-fifth of Tanzania's arable land and women's land holding is, on average, less than one-half the size of men's (0.21-0.30 ha compared to 0.61-0.70 ha for men) (*Meeker and Meekers 1997; Warner and Campbell 2000; Ulla Larsen and Marida Hollos 2003*).

Over the last two decades, an increasing number of Tanzanian women are seeking paid work, most commonly in low paid informal sector activities. The Integrated Labour Force Survey (2001) estimates that the number of women entrepreneurs is between 730,000 to 1.2 million, including women who count informal sector activities as secondary to their agricultural work (*Amanda Ellis et al. 2007*). In their study among rural communities in Kilimanjaro region, Larsen and Hollos (2003) documented an increasing number of younger men migrating from their natal home to pursue waged employment; and that this migration put increased pressure on the wives they left behind to seek paid work. This shift could partly be a consequence of the Structural Adjustment Process implemented in Tanzania in the late 1980's and early 1990's. The decreasing role of the State, particularly in areas such as education and health, led to reductions in household incomes in real terms (*Marjorie Mbilinyi 1993*). Increased

prices of exportable cash crops and the decreased price of maize led to reductions in the land made available to women forcing them into casual/cottage industries.

Another manifestation of women's weak position in Tanzania is the pervasiveness of partner violence—a strategy often used by men to demonstrate their power and gain or maintain control over women (Vyas 2012). In addition, forced sex within marriage is not considered rape because marriage itself is interpreted as granting men unfettered sexual access to their wives. Both women and men acknowledge that women who refuse sex to their husbands without an acceptable reason can expect to get beaten or raped in response (Myra Betron 2008; Vyas 2012). National estimates suggest 43.6 percent of ever partnered women aged 15 to 49 have experienced physical and/or sexual violence by an intimate partner in their lifetime (TDHS 2010). This is within the range of a review of 48 population-based studies from around the world that documented that between 10 percent and 69 percent of women had been physically assaulted by a male partner at one point in their lifetime, and a multi-country study of nine population-based surveys, conducted in low and middle countries, that found lifetime prevalences of partner violence between 17.5 percent and 48.4 percent of ever partnered women (Lori Heise and Claudia Garcia-Moreno 2002; Sunita Kishor and Kiersten Johnson 2004).

METHODS

Between January and March 2009, we conducted twenty semi-structured interviews in two contrasting settings: ten in Dar es Salaam—Tanzania’s largest city, and ten in Mbeya—a more provincial region. Respondents were women aged 18-49 who were engaged in informal market trading activities to earn a monetary income. These sites and respondent age range were chosen to parallel the quantitative data available from the WHO Multi-country Study. To reflect generational diversity in each site, we conducted five interviews with younger women (18-29) and five interviews with older women (30-49).¹

The interview guide consisted of open-ended questions on the following topics: why women enter into employment; good and bad things about working; household financial management, control over income; decision making on matters concerning the household generally and related to sex; husband’s reaction to her working; experiences of partner violence; and advice to other women upon entering employment.

Study participants were recruited from market places. In Dar es Salaam a list of markets were drawn and four markets (from 14) were randomly selected for recruitment. In Mbeya two markets in Mbeya town and two markets in a peri-urban location were selected for recruitment. Within each market, the interviewer randomly selected a row of stalls and then approached every fifth woman along that stall for interview. Information on the study was read to each woman and a form to screen for eligibility was administered. The original criteria aimed to include women who were partnered at the time of interview. However, it became clear as the process continued that many of the women were separated or widowed and that the inclusion of their perspectives would strengthen the study by providing insights

¹ Past 12 month prevalence of physical and/or sexual partner violence documented in the WHO study was 27% among 18-29 year olds and 21% among 30-49 years olds in Dar es Salaam and was 34% among 18-29 year olds and 23% among 30-49 year olds in Mbeya.

on the role women's employment may have played in relationship dissolution. A consent form was administered to all women introducing the research as a study into the lives of women who work and how their work affects their relationship with their partner. All women who agreed to take part in the study were given the option of being interviewed in the market or at a location that was convenient to them. All women who participated were reimbursed for their time (5000Tshs – approximately \$3 US) and travel expenses if applicable.

All interviews were conducted in Swahili and all participants agreed to their interviews being recorded. The interviewers transcribed the data verbatim and added any field notes that they had made. The transcripts were then translated from Swahili to English by two medical students at Muhimbili University of Health and Allied Sciences (MUHAS). All data were entered and coded using Nvivo v8 textual analysis software package. Respondent anonymity is preserved by using pseudonyms.

Ethics approval was obtained from the London School of Hygiene and Tropical Medicine (LSHTM) and also from MUHAS and Tanzania's National Institute of Medical Research. Permission to conduct the research was also sought from Regional and District officials in Dar es Salaam and in Mbeya, and within each market. We asked permission to conduct the research from each market's manager and if granted, whether they could provide a private office in which to conduct the interviews. We drew up a list of local women's support organisations and offered it to all respondents.

RESULTS

Experience of partner violence

Table 1 summarizes the types of partner violence that each respondent experienced and their partnership status at time of the interview.

INSERT TABLE 1 HERE

Yovita and Neema, respondents from Dar es Salaam, reported that they had experienced physical and/or sexual violence by their current/ last partner, and in Mbeya Ida, Joyce, Lilly, Rose and Agatha reported experiencing partner violence. When exploring women's accounts of partner violence, there were marked differences in how they described their experiences. Yovita and Ida described infrequent incidents of physical violence and neither reported any resulting injury. This type of partner violence we termed moderate physical abuse. Joyce reported that she had physically fought with her husband and that she sometimes had sex with her husband when she did not want to, a type of partner violence we termed physical and sexual. Neema, Lilly, Rose and Agatha recounted experiences of partner violence we termed severe abuse as they reported frequent *beatings* and debilitating injuries as a result. Lilly and Agatha described swelling to the point of being bed-ridden and Rose, whose husband severely abused her up until his death, emphasized the psychological impact of the violence:

I was just keeping the secret, when I go out I just go nicely looking good, but the things going on in my house. No-one was able to know. It was my secret but I was hurt so much. Every morning I was grieving. I mean I was affected psychologically
(Rose, Mbeya)

From the descriptions of violent incidents women recounted, it appeared that men used violence both as a form of correction, that is when women had *done something wrong* and

also instrumentally, i.e. as a mechanism to displace their anger or frustration. One of the factors that precipitated episodes of abuse was male drunkenness. Either the man would say things that would cause a violent argument or he was violent without a reason.

However, a major source of conflict reported by many women (both those who experienced partner violence and those who did not) was negotiating money from their partner. In a society where both men and women believe that it is the man's responsibility to provide financially for the household and the family, it was not uncommon to hear women express angry frustration that their husband would have money for alcohol but not for their children. Many women reported that their continuous requests for money from their partner caused him *aggravation*. Others felt that their financial dependency on their partner meant that they were not valued by him. The experience of Joyce reflects the power struggle between men and women over resources:

You know a man if you keep on begging for money all the time he sees you as useless.... If you ask him for money every day you get problems.... But you have got to ask him because the children need food. He answers the way that he wants and you get upset, looking at the children, their eyes are on you. So I pressurised him... 'hey the children'. It reached the point we got angry to the maximum... a fight happened (Joyce, Mbeya)

One of the shared features of women's experience of severe abuse was related to their husband's relationships with other women, either extra-marital or polygamy. Neema described how she still has the scars from the fight she had with her husband when she confronted him about his extra-marital affair. In Mbeya, Lilly described how her brother found out her husband was having an affair and decided to confront the other woman. Upon hearing about Lilly's brother's interference, Lilly's husband beat her. Agatha described an

occasion when her husband misplaced a picture of his other wife, which she later found in his bag; he beat Agatha for touching the picture.

The range of strategies women used in response to incidents of partner violence varied but most commonly, they would revert to their ascribed gendered status and seek forgiveness for having *done something wrong*. In addition, many women intimated that it was the woman's place to be the one to *come down* in an argument. Seeking help from relatives, and in particular women's in-laws, was not uncommon among women who wish to remain in the relationship. For example, Joyce said that when she and her husband fought, they would generally either ignore the situation or forgive each other; at other times they would involve her father in-law who then helped to solve their problem. In situations where women wanted to leave the relationship, they were more likely to involve their own family. By exercising their fallback position, as captured by their strong natal support that they could leverage, Neema and Lilly were able to leave their violent partner; though Lily since returned and is back living with her husband. However, Rose, from Mbeya and now widowed, found it harder to leave. She suffered at the hands of her abusive husband for many years and was unable to escape despite her attempts:

So many times he beat me, there was a time I had to escape and he found me on a Dar es Salaam bus. I was escaping and he got me out of the bus. He found me and dragged me out. It was really fighting, fighting, and fighting. I mean terribly.... I found that now the water has reached my neck (Swahili phrase meaning could not tolerate anymore) (Rose, Mbeya)

Generally all the respondents perceived violence to be a *normal* part of family life shared the belief that men are allowed to hit their wives as long as it is for an infraction that is seen as legitimate and with a severity that does not cross the line into abuse:

if a man beats his wife until she is disabled, or if he mistreats her in public, or deliberately tears off her clothes in front of the children...that man has exceeded his limits (Yusta, Dar es Salaam).²

However, despite women's acceptance that violence is normal within marital relations, some were aware of the injustice and acknowledged that men were able to use violence, mostly without sanction, because of women's lack of rights.

Access to employment

Before describing how women's employment affected their relationships, we explore their reasons for entering employment and the context of their engagement. According to bargaining theory, freedom to engage in employment should enhance women's bargaining power and thereby reduce their risk of violence. However, from the accounts of the women in our study it is clear that the extent to which women were able to engage in business independently was compromised.

In both sites, the dominant reason women entered into employment was because of economic hardship. This was equally true for abused and non-abused women. For some it was because of a sudden change in life circumstances e.g. the respondent had become widowed or their partner had left them, and the fact that they had dependents (children and/or younger siblings) was the key push factor for them to earn money. While other women reported that their partner earned an income, often the amount was not enough or he did not give her money at all. For all the women interviewed, their decision to seek employment was motivated by a desire to enhance the family welfare, particularly that of their children.

² The deliberate tearing of clothes indicated a cultural and symbolic form of violence.

Among women who experienced partner violence, all had started their businesses after they had married. Yovita, Lilly and Neema had businesses before, but stopped working when they married. Yovita first explained that she had been motivated by her upbringing to start her business. Both her parents worked and before she met her husband, she worked as a food vendor in a mining town. However, the issue of her husband's uncertain and limited income was also a factor in her decision to start work when they had moved to Dar es Salaam. In addition, Yovita discussed that an alternative to working was to obtain money from other men:

You as a woman stay at home with no work, when the man comes home and he has no money, you can't just sit there.... You may end up doing bad things like agreeing to be approached by other men just so you can get money for food (Yovita, Dar es Salaam)

For the other women in violent relationships, the futility of bargaining over their husband's income was instrumental in their decision to enter into employment. All spoke of the frustration and difficulties of depending on a man:

I ask my husband (for money) and he answers 'I don't have' but I think he has money, and I felt as if he is humiliating me. That is why I decided to open this business (Ida, Mbeya)

Among women who were not in a violent relationship, similar economic factors motivated the decision to seek work:

I must work because we need to educate our kids so therefore, it is must that we help each other, you cannot depend on one person's (husband) income alone. ...these days life has become tough, so I thought that I also should start a business (Salma, Dar es Salaam)

When exploring the context of their entry into employment, women in violent relationships reported facing opposition from their partner, this was often related to the issue of jealousy

and suspicions of infidelity. The market is perceived to be a place where women receive propositions from other men, sometimes to have sex. Yovita's story illustrates how she used persistent reasoning and constant reassurance to convince her partner to allow her to work:

Honestly in the beginning when I got a chance to do business, he was worried. Every time I got back home he would insist that there are many temptations my wife, this is a big city. I tell him that I understand. If I could live in the mining areas, why can't I be able to live here?.....Why shouldn't I respect myself? The first thing I am glad of is that you have allowed me to do this business because many men don't allow their wives because they are jealous. But since you have allowed me to work, so that we both succeed, then there is no need to embarrass you (Yovita, Dar es Salaam)

However, Lilly narrated how she believed her partner's jealousy led him to continuously stall giving her the start-up capital she needed. She eventually borrowed money from a friend and from her parents, and Joyce commented that it was only because of their bad economic situation that her husband allowed her to work.

Women who had not experienced violence also described how they faced opposition; they either had to persist to finally obtain permission or were not able to start business until after they were separated. Tuzie from Dar es Salaam, now separated, reported that *it was not possible* for her to even bring the subject up with her partner, and Prisca, also from Dar es Salaam, described how the food business she initially started angered her husband to the extent that he broke the stand she worked from (because of her stall's location, many of her customers were men). She closed down the business and later opened another business selling food and drinks in the market and her husband has no problem now.

Societal interference also meant that women faced suspicions after starting their business. Florence, from Mbeya, who experienced a seamless and resistance-free entry into business, commented that since she had started her business she had endured new conflicts in her

relationship resulting from rumours. She added that her husband later decided to close her business down because he didn't feel it was doing well enough.

There were a few cases where women reported that their partner was supportive. However, despite this positive reaction, women were still not fully in control of their businesses. Some women's partners provided the start-up capital and therefore controlled the means of production, or they exercised strategic control of business decisions. For example Frieda, in Mbeya, reported that her husband encouraged her to start a business selling avocados in the market, an extension of his business. In summary, whether the respondents' partners were supportive or not, their influence was abundantly evident.

Cooperative versus noncooperative patterns of household money management

We explored what happened to the money that women earned as soon as it entered the household. Using information on household income pooling and on the extent to which each woman knew what income their partner brought into the household we classified each respondent as working from either a cooperative or a noncooperative framework (Table 2).³

INSERT TABLE 2 HERE

Household members that notionally pooled their income either partially (taking out some money for personal/other expenses) or wholly were categorised as cooperative. In these households, individuals most commonly kept their money separate. In Esther's case her husband gave her his income (less the amount for his personal expenses). While Yovita and Ida experienced moderate physical violence, generally their relationships were harmonious

³ While a noncooperative framework implies non-dissolution of the household, we include separated women in this classification based on their experiences when they were partnered.

and conformed to an ideology of marriage and commitment to a partnership. Women in cooperative households, started businesses to help their husbands and their family, and men would give women money usually to buy food on the basis that women are *house mothers* and look after the family. For example, Yovita was building *good faith in her marriage* by disclosing the money she earned to her husband and giving him money when he had none from his work. Ida, who felt her husband was *humiliating* her when she asked him for money and he said he had none, observed that now that she was earning, they would discuss how to spend their *small* income. Other examples illustrate how in non-violent relationships, the status quo was maintained by women being open about their income:

My husband understands how much I get and when I do not have...we understand each other, if the children miss something for school I can contribute. If my husband gives me some money for rice I can add some and buy rice (Mary, Mbeya)

We keep together. We collect the money and at the end of the month we see what we have. This is how we live, you cannot keep your own money, it is not possible because we are one. We help each other with that (Mariam, Dar es Salaam)

However, Frieda reported that she would give her partner money if he asked for it because of the potential conflict that could arise by refusing:

He might have thought I have some while I did not. He would have complained that I have refused to give him (Frieda, Mbeya)

The households that were classified as noncooperative included all the respondents who experienced severe abuse and Joyce who experienced physical and sexual partner violence. Of the remaining, all were separated and had been left by their partner—Tuzie and Florence had been in non-violent, controlling relationships.

Within noncooperative relationships there were instances of almost complete separation of income where each individual kept their own money and didn't know of each other's income.

Women commonly spoke about how initially they had openly put their income forward but that their partner would not. For example, Rose and Neema reported how their husbands stopped providing money for the household completely once they had started to earn money. Therefore, the women changed tactics and decided to keep their money separately and now the women provide for the whole family.

Joyce who experienced conflict stemming from money issues, used to give her income to her husband, but now she provides for the whole family without any negotiation. According to Joyce, her husband has never shown her the income that he earns, and she herself doesn't know when he receives money, how much money he gets, or how he uses it. Despite this, Joyce continues to observe gender norms and gives her husband money if he needs it:

If he gets sick, I have to provide, don't I. He is my husband. God gave him to me. What can I do? (Joyce, Mbeya)

Voice in decision making

While there were differences in household bargaining strategies and outcomes, two key findings were that among all women interviewed, there were no reported cases of men appropriating women's money, and that each woman kept her money either partially or wholly separate. Women's ability to retain and manage their income is theorized to be an important element in enhancing women's bargaining power. Therefore, we explored the influence of women's independent income on their power in two areas of decision making: within the household generally and with respect to their sexual rights.

Voice in decision making generally

Despite women having some responsibility for money management, gender expectations maintain that the male is the head of the household. This meant that women overwhelmingly reported that their income did not give them any more say or ‘voice’ in household decision making. This was the case both in violent and non-violent relationships. Women rationalised this view by referring to roles within the household—*the husband is the head of the household*—and thus he should be responsible for all decision making. The only areas where women were able to exercise decision making were generally related to small household needs, children, or if the matter was the *woman’s concern*.

Though some would have liked to have a relationship with their partner where they shared and exchanged ideas about how to spend income, women generally felt that if they asserted themselves because they earned an income, this would become a source of tension with their partner; he would see them as having *money arrogance*. The potential destabilising effect of women’s independent income was expressed in many interviews. It was not uncommon to hear respondents talk negatively about women who provide income for the family and become disrespectful and start undermining their husbands. As a result the husband might start to feel weak and lose confidence; such women potentially put women more generally at increased risk of conflict in the household.

In addition, women talked about men’s fears that women with money had more options to meet other men and maybe to leave. Women recognised that another potential consequence of their assertiveness might be that their partner would stop them from working or withdraw some of the income he provided for household expenditure. Therefore, in order not to destabilize the relationship, respondents retreated to ascribed gender roles. Many women

described how they acted submissively i.e. they didn't initiate decisions and waited for their partner to do so:

Though we are encouraged these days that women and men are equal and have equal opportunities, but I have to respect my husband. I can't raise my voice on him to an extent that he looks like a child (Yovita, Dar es Salaam)

If I will make myself that I have a voice, it normally brings problems to him... that's why some men forbid their wives to do business seeing that she is getting money that is why we are competing in the house. So it is better if I humble myself so that he feels that he is the father of the house, there is respect but when I have a voice it can bring in some problems, he may stop me from doing business. Men always like to feel that they are the heads of the house and you are under him (Salma, Dar es Salaam)

In one case, a woman's husband ceased to involve her in any further decisions when she challenged him on the purchase of a car:

I asked him, how will you buy a car while we are in the rented house and I think he found as if I went against him and he made a direct decision of going to buy a car. After that, he wasn't involving me in any decisions (Florence, Mbeya)

By acting submissively, despite earning an income, women were able to avoid conflict with their partner. Moreover, women's income helped stabilize their relationships because they no longer had to ask their partner for money, thus mitigating a major source of household tension. For example, Lilly in Mbeya who experienced severe abuse reported that her relationship was now much improved and that she experienced less violence because she was earning her own income and because she was no longer asking her husband for money.

Voice in decision making over sex

Women were asked about who made the decision to have sex within their relationship. The overall finding, in both sites, was that women's decision making power with respect to sex is intertwined with their gendered subordinate position within the household. Virtually all the women intimated that it was her husband who made the decision regarding sex and that a

woman's marital duty was to go ahead with their husband's wishes; generally women did not question this. Women commonly held the view that men needed sex. For example Yovita said *why should I deny him the pleasure?* Another woman reported that her husband's work as a night security guard meant that he came back from work when she had to leave for hers. Sometimes he would call her at her place of work demanding that she come home for sex.

There were circumstances when a respondent could say no and the most commonly cited reasons were if she was tired, or if she was sick in which case she could only remain sick for a night or two, before sex would be demanded. However, only Salma openly admitted to a strategy to avoid having sex:

I have to make all means so that he won't discover that I am not sick.... Yah I must try very hard (Salma, Dar es Salaam)

Women documented three main consequences that they feared if they refused their husband sex. The first is that their husband may go to other women for sex, in an extreme case he would bring HIV into the household, therefore to mitigate this risk, they do their best to please him.

He has the power to go anywhere you see. If you don't satisfy him then you should know that he may go to another place and find another woman. (Prisca, Dar es Salaam)

Second, women feared accusations that they themselves were having relationships with other men:

He might come and say that these days my wife doesn't want to have sex with me, so who will? So it means that you are having an affair, because if you can't have sex with me then who can you have it with? (Yovita, Dar es Salaam)

The conflict I fear fight will break. He may say why are you refusing... Maybe you are seeing other men. That is what I am worried about (Esther, Mbeya)

Third, women feared their partner would become violent towards them:

You might find he has come with anger he wants to punch you...., , You will do it to avoid his anger (Mary, Mbeya)

Because just like that he can beat you, yah he is strong he is a man you cannot refuse him... if he uses his power you will be hurt (Rose, Mbeya)

On one occasion Joyce had refused, *that is why I am saying it. He forced his way and just continued.*

Cooperative conflict: perceived contribution and interest

The accounts described highlight the challenges women face when they have no independent income of their own, when they begin to work, as they try to manage the money that they bring into the household, and negotiate their role in household and sexual decision making. Despite these challenges, women overwhelmingly reported that earning an income had a positive influence on their lives. In addition, women generally agreed that having an income would generally protect women from violence

If you look at us who have work though a small business, even the man when he wants to mistreat you while knowing you can stand on your own he will be afraid of doing things. I can say working or doings business helps me not to be mistreated (Yusta, Dar es Salaam)

Women who earned little money were still able to acknowledge that with what they earned, they were able to feed their children and provide small things for the household. Other women described their ambitions that while they were not able to have an education they were determined that their children would. In many cases, the respondent was able to either contribute or pay entirely for their children's school fees.

In my life I thank God for this business, the big profit that I see from doing this business is the issue of sending the children to school (Salma, Dar es Salaam)

In addition women talked about an increased sense of confidence and satisfaction as a result of their employment.

Eeh it's true that I have changed, when you are busy all the time, all your thoughts are on how you are going to make more money and you don't get time to think about stupid things. And also when you earn you use it for anything, you feel good and feel free to use money because it is yours and you haven't taken or stolen it from anyone. You can walk confidently (Yovita, Dar es Salaam)

Life is becoming good. You will both be happy if everyone goes to work and contributes something at home. When you get out of the home and meet with other people you get prospering ideas. You find that you change in your thinking (Mariam, Dar es Salaam)

I feel so happy.... It's good that I am doing business. I feel so free (Salma, Dar es Salaam)

I feel good because at the beginning I was waiting for him until he comes, and if he comes with empty hands complaints start. So that is why I have joy, when I am happy he said "you are proud because of your money", I said I thank Jesus who gave me (Agatha, Mbeya)

Some women in Mbeya who had experienced violence reported that their relationship with their partner was much improved since they had started their business.

Now I don't bother, I don't beg for money every now and then. So now it's all about working and problems of begging him for money are no longer there – so we live in peace and he lives in peace too (Joyce, Mbeya)

He feels really good, because it can happen that the day he does not have money, he tells me he doesn't have money and he comes back in the evening and found me already cooked (Ida, Mbeya)

DISCUSSION

The proportion of women engaged in informal sector activities in Tanzania has been increasing and it is one of the main sources of women's independent income. Thus, there has been a steady shift in women's productive roles from the traditional unpaid or paid in kind agricultural work, most commonly on family land, to women's paid work. To explore the implications of this shift on household gender relations and in particular on women's vulnerability to partner violence, using insights from economic theories on intra-household bargaining and feminist economics, we examined qualitative interview data conducted among ever partnered women engaged in market trading activities in two Tanzania settings, Dar es Salaam and Mbeya.

From the sample of women interviewed, many spoke of the violence they had experienced from their partner and some articulated the severity of the abuse. Among these women, we found that their access to money did not necessarily strengthen their fallback position in terms of being able to negotiate for the violence to stop or even to leave the violent relationship. One of the main factors that facilitated women's ability to either permanently or temporarily leave the home was their strong social, especially natal, support as illustrated in the case of Neema and Lilly who both experienced severe abuse. In other cases where women were separated either she had become widowed or it was the partner who had left them.

Despite this finding, women's independent income had introduced a stabilizing component both to household needs and to aspects of women's relationships with their partners. Working for pay did not appear to increase women's vulnerability to partner violence. In households characterized as cooperative, women's income enhanced their perceived contribution and women appeared to be appreciated more by their husbands. In conflicted households, women's income reduced an important conflict arena — having to continuously ask men for

money. In this respect, women's income had a positive effect on their lives and mitigated one potential trigger of partner violence.

The findings highlight the highly influential role of gender roles and social norms in influencing bargaining power, a feature that Agarwal (1997) argues has been ignored in many studies (Agarwal 1997). One salient finding is the extent to which women accepted their gendered subordinate position within the household. An expression of women's acceptance of their subordinate status was highlighted by their acceptance of partner violence as a normal part of marital relations, including in some cases of severe abuse, or they acknowledged that they were powerless against it. In addition, resolution of conflict was almost always instigated by the woman who would seek forgiveness for having done wrong. Consistent with Agarwal's observation about social norms and Kandiyoti's "patriarchal bargain", women's options and visions of what are possible were constrained by gender ideology (Kandiyoti 1988; Agarwal 1997). Social norms and women's internalized gender expectations influenced their decision to enter into employment, how they managed household income, and their role in household decision making. Often their strategies were designed to avoid destabilizing their partner's ascribed status as the head of the household and prime decision maker.

One of the main reasons why women entered into employment was because of economic necessity. Amartya Sen (1990) argues that attaching less value to one's self weakens negotiation and bargaining power (A. Sen 1990). However, we found that women's aligning their own self-interest with that of their family served to enable them to exercise a form of agency, and that women were able to identify strategies to start their own business. For some women, their entry into employment was a relatively smooth negotiation with their partner,

or negotiation took the form of calm persistence. Often to maintain the peace, a woman would engage in work that her husband wanted and defer to his thoughts on where and when she should work. For others, particularly those in highly conflicted or violent relationships, women actively engaged in employment regardless of their partner's wishes – with or without money there would be conflict, so why not earn an income!

An encouraging finding from our study is that there were no accounts of women reporting that their husband appropriated their money e.g. by using violence, and women did not feel pressured to keep their income secret. Thus women had a degree of autonomy in the management and use of their income. Some households fit the cooperative model where income is notionally pooled and partners' reach a shared understanding of how the income should be used. We also found households that fit the noncooperative and conflicted framework, where women kept their income entirely separate from their partner and in many cases they did not know the extent of their partner's income. Within these households, women's partners usually kept the money themselves and did not give money to the family. Despite this separation of income, women would occasionally give their husband money either to maintain good relations, but more commonly to avoid conflict.

Consistent with other studies in Brazil, Uganda and Nigeria women's access to money did not translate into sexual empowerment (*Simone Grilo Diniz, Cecilia De Mello E Souza, Ana Paula Portella 1998; Grace Osakue and Adriane Martin-Hilber 1988; Barbara Nyanzi, Stella Nyanzi, Brent Wolff and James Whitworth 2005*). From the evidence presented, sexual negotiation was one arena where women were not able to exercise any decision making power. Only under highly proscribed circumstances (illness, menstruation and occasionally when tired) were women able to refuse their partner sex. Salma's tactic of feigning illness possibly

reflects the ‘patriarchal’ framework within which she strategized her actions. Despite this, Salma acknowledged the consequences of what might happen if her husband were to uncover her pretence. For many women, their prolonged refusals would have threatened their relationship possibly leading to violence, accusations of infidelity, their partner having affairs, and potential exposure to sexual infections.

The findings from this paper have highlighted the complexity of understanding the relationship between women’s paid work and partner violence. On the one hand partner violence caused some women to seek paid employment as a way to reduce household stress. However, for others, paid employment caused problems. Despite these challenges women reported, with a sense of pride, how their new-found income allowed them to provide for themselves and their children’s needs. Some women were able to save, to support their extended family, and to buy land/plots. In addition, women generally were able to keep and maintain control of the money that they earned. From these findings, we conclude that women’s employment had a positive effect on the interviewed women’s lives and importantly, served to mitigate one potential source of conflict in the household—negotiating over money. However, rigid social norms constrained women’s decision making power.

Finally, a further area of enquiry, not explored in this study, is whether household dynamics shift over time as both men and women begin to adapt to the new reality of female earning, and in particular if men shift their response to female wage earning as they begin to appreciate the benefits of increased household income.

Statement

All personal information that would allow the identification of any person or person(s) described in the article has been removed.

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