

# Household Socio-economic Characteristics and Poverty in Tanzania: A case of Selected Villages in Bukombe District.

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## **Abstract**

*Reducing poverty for rural households represents the most challenging goal within the overall agenda of poverty reduction in developing countries. It is challenging, because of its sheer magnitude, with the absolute number of rural households in poverty reaching new appalling records every year. The incidence and depth of poverty in developing countries pose a threat to the survival of rural households despite efforts deployed to reduce it. This study was carried out to determine the relationships between key socio-economic characteristics of the rural households and poverty. Poverty was defined in terms of low level of possessions of durable assets and its alleviation would be characterized by a substantial increase in the possession of such durables. A cross-sectional survey was employed and covered 120 households. The results revealed that poverty was related to low level of education and income, occupation and the quality of food consumed. However, there was no significance relationship between poverty and landholding. Since farming was found to be a risk factor for poverty, non-farm activities should be promoted while at the same time creating an enabling environment that would increase community access to factors of production notably capital.*

**Key words:** *Rural household, poverty, socio-economic characteristics, welfare index.*

## **1.0 Introduction**

One of the major development problems facing the world today is growing phenomenon of poverty. It is estimated that of the world's 6 billion people, 2.8 billion (almost a half) live on less than two US dollars per day and about 20% live on less than one US dollar per day (World Bank, 2003). Using the poverty line index Shaohua and Ravallion (2004) noted that about 316 million of the estimated people in developing countries live in poverty and about 11% of the world's poor live in Sub Saharan's Africa (SSA).

Poverty is a state of deprivation, which has many facets (Benfica, 2007; World Bank, 2001). It is usually characterized by vulnerability i.e. high risk and low capacity to cope and powerlessness. One consequence of the multifaceted nature of poverty is that many distinct definitions of poverty exist, such that there is no concise and universally accepted definition of poverty (URT, 2007; World Bank, 2001; Barrett *et al.*, 2006). Poverty differences cut across gender, ethnicity, age, residence (rural versus urban) and income sources (World Bank, 2001). In order to understand poverty, it is essential to examine the social and economic context including households, communities, institution of the state and market.

In developing countries, most of the people are poor; hence the monetary measures of poverty become less meaningful and therefore other social indicators have been developed to describe the poverty situation (Conyers, 2003). The United Republic of Tanzania defines poverty by using income and non-income human development attributes. Non-income

poverty includes low level of education, survival rate, nutrition rate, clean and safe drinking water, socio well-being and high vulnerability (URT, 2007). The advantage of using social indicators is that, assuming adequate data, the extent to which the population is deprived of basic needs of direct relevance for the planning of programmes to redress the situation can be easily determined (Conyers, 2003). Yet, critics of this approach have noted the difficulty in the aggregation of various indicators into a single welfare indicator that may complicate the classification of households into the poor and the non-poor categories (Semboja, 1994). Despite these drawbacks, Cohen and House (1994), recommend household surveys that collect information on all major aspects of the quality of life. These will enable policy makers obtain comprehensive profiles of the poor that allow them to focus on the particular aspects of poverty relevant to the policies under considerations.

Within the developing countries, the burden, breadth and incidence of poverty are spread unevenly within regions and among localities. Among localities within countries, especially in Africa and Asia, the poor are often concentrated in rural areas (URT, 2005). According to World Bank (2008), three out of four people in the world live in rural areas. Socio-economic indicators show that Tanzania is among the poorest countries in the world, with 48% of the population living below the basic needs poverty line (URT, 2004). Poverty in Tanzania is characterized by low income and expenditure, high mortality and morbidity, poor nutritional status, low educational attainment, vulnerability to external shocks, and exclusion from economic, social and political processes. Poverty is particularly widespread in the rural areas. In fact, over 59% (nearly 12 million) of rural inhabitants are in households where the adjusted household income is below the poverty line (URT, 2005). The World Bank (2004) observed that, poverty is concentrated in resource poor regions characterized by infertile soil, semi-arid climate and unreliable rainfall which are also areas with little official investment in roads, communication and social services. In households, children and women often suffer more than men while in the community, the rural poor suffer more than the urban ones (Sen, 1999).

Recognizing these disparities, the present study was aimed at examining how households' social-economic characteristics influence poverty in rural households using a case of Bukombe district. The specific objectives of the study were to identify the socio economic characteristics of rural households and examine the linkages between household socio-economic characteristics and rural poverty.

## **2.0 Materials and Methods**

This study was carried out in Bukombe District, one of the seven districts of Shinyanga Region in north-western Tanzania. A cross sectional research design was employed in this study. The study sample was drawn from sampling frames of rural dwellers obtained from village offices. Purposive sampling technique was used to select five typical rural wards for the study namely Bukombe, Runzewe, Ilolangulu, Iponya, and Ushirombo. Using simple random sampling technique, ten villages (2 in each ward) were selected for the survey. These were Buntubili, Mtinga, Msonga, Ikuzi, Bunyihuna, Bugalagala, Lyambamgongo, Bukombe, Ilolangulu and Iponya.

A total of 120 households were involved in the study from ten villages. This number of 120 cases is above the minimum and reasonable cases recommended by many researchers who which 100 (Bailey, 1994). A household was used as the sampling unit since it is the most appropriate unit of measure when assessing the level of poverty and standards of living in a society (Shaohua and Ravallion, 2004). A structured questionnaire was used to collect data from the respondents. Both closed and open-ended questions were included in the

questionnaire. Documentary sources from Bukombe District Council, census results and from other sources were used as sources of secondary data.

The collected data were verified, compiled and coded prior to analysis which was done using the Statistical Package for Social Sciences (SPSS) version 11.5. In order to understand the causes of poverty, the correlates of poverty were examined using descriptive statistics and bivariate cross tabulation. Univariate analysis was used to summarize the information relating to each variable. Chi-square ( $\chi^2$ ) test was used to assess the significance of bivariate relationships for ordinal and nominal variables.

In this study, an index with five sub-indices was used to measure poverty. These are the domestic assets (number of bicycles, wall clock, sofa, wooden bed, number of spongy mattress, livestock, sewing machine); housing quality (more than one house, walls, floor, roof, number of rooms and toilet type); communications assets (radio and TV set); source of energy (light and cooking) and source of drinking water. The Principal Component Analysis (PCA) was applied to prepare these strata. This is a form of factor analysis used to reduce a large number of variables into few ones (Mwageni *et. al.*, 2005). It assists in categorizing the households in the relative welfare group. This category was then used to determine the socio-economic factors of the respective communities. The formula was applied to construct household socio-economic values as suggested by Filmer and Pritchett (1998) as follows:

$$A_j = f_1 \times (a_{ji} - a_1) / (s_1 + \dots + f_N \times (f_{jN} - a_N)) / (S_N)$$

Where:

$f$	=	factor scoring weights for each variable
$A_{ji}$	=	number of specific item the household owns
$S_N$	=	standard deviation of each variable
$a_1$	=	mean value of each item

### 3.0 Results and Discussion

#### 3.1 Socio-economic Characteristics of the Households

In order to understand the incidence and depth of poverty among rural households, it was felt important to examine the socio-economic characteristics of the households. The socio-economic characteristics of the respondents examined were education level, main occupation, income per adult equivalent, access to land, food pattern and food quality.

##### 3.1.1 Education level

Education levels of bread winners play a significant role in ensuring households access to basic needs such as food, shelter and accommodation. Skills and education increase working efficiency and productivity thus empower the household to fight poverty. The importance of education is in a person's ability to effectively produce, get higher returns and utilize efficiently the advice and information offered by development agents and extension services (Ragna *et al.*, 2002). Study findings show that almost three quarters of the household heads (73%) had at least primary education (Table 1). Since most of people in the study area depend on agriculture as their source of livelihoods, it is indicative from these findings that this level of education can enable them to read leaflets and other agricultural technology and extension dissemination methods (especially those in Kiswahili) and therefore create necessary strategies for avoiding and tackling poverty. Makauki (1999) found that knowing how to read is sufficient in adoption of technologies whose dissemination demand simple leaflets, pamphlets, posters, newspapers or other simple written materials. As reported by

World Bank (2004), high education does have a positive relationship with the household income and hence its ability to possess household durables and improved housing quality. An attempt to examine the gender gap in education among the population was made and the results revealed that there are more female (28.2%) who had not attended formal schooling as compared to males (15.4%). The higher proportion of women who had no formal education compared to their male counterparts suggests why women remain in the poor category particularly in rural areas.

**Table 1: Distribution of Respondents by Education Level and Occupation (N = 120)**

Variable	Categories	Male	Female	Both
Education level	No formal	15.4	28.2	22.1
	Primary education	76.5	69.5	73.0
	Secondary education	8.0	1.9	4.8
Occupation	Farming	89.7	61.5	86.7
	Non farm activities	5.6	38.5	9.9
	Wage employment	4.7	0.0	4.2

### 3.1.2 Occupation of respondents

The present study also looked into the occupational structure of the respondents. The results revealed that the main occupation of most household heads was agriculture which employed 86.7% of the respondents (Table 1). These results clearly show that agriculture still remains by far the major occupation of rural households. Therefore land is a very important resource for their livelihoods for food and as well as income for buying non-food items. Besides, findings show that there were no women in wage employment category whereas more than one third (38.5%) of them were engaged in non-farm activities compared to their male counterparts (5.6 %). This is likely to be due to the fact that they were not well educated to qualify for payable jobs. As a result, they were engaged in small businesses such as food vending, selling local brew, charcoal and smoked fish in their local markets. These findings are in conformity with World Bank (2004) which suggests a strong correlation between earnings from paid employment and education level, occupation and possession of household durables.

### 3.1.3 Household income level

With regard to household income, respondents were asked to estimate the amount of money they got from different sources of income in a twelve months time (one year) prior to the survey. Results in Table 2 revealed that less than half of the respondents (43.3%) earned above the average income of 1250 (1 US \$) per day. The average total income was 326,500/= per year. This amounts to an average of Tshs. 894.5/= per day. Based on the average household size of 6.97 (Maselle *et al.*, 2008) in the study area, this amount gives an average per capita income of Tshs. 46,844. This is higher than the average per capita income in rural areas in Tanzania observed during the 2007 household budget survey which is Tshs. 28,418 (URT, 2007). Overall, as is the case in almost all rural areas in Tanzania, these findings suggest that most people in the study area live below the poverty line. However, it has been argued that income per capital is a poor indicator of living standards since households differ in size, composition and individual requirements (World Bank, 1996), hence the need for other measurements such as the income per adult equivalent.

**Table 2: Distribution of Respondents Income Level (N = 120)**

Income level (Tshs)	Frequency	Percentage
50, 000 - 450,000	57	55.8
451,000 - 1,000,000	39	37.5
1,000,001+	6	6.7
Total	102	100

**3.1.4 Land access**

Another socio economic characteristic that was examined in this study was household access to land. Land is one of the principal means of agricultural production. Access to land enables a farmer to produce either for subsistence or for cash so as to get an income for non-food items. Respondents were asked to state the size of land they owned and how much of the land was actually used for cultivation in the previous season. According to World Bank (2004), land is perceived as the single, most important safety net, and over 98% of rural households in general, own some land. Table 3 indicates that male heads had more land (up to 40 acres) compared to their female counterparts. Indeed none of the female heads owned more than 12 acres. This tendency is attributed to existing customary laws governing the inheritance, which favour men in allocation of family holdings.

Table 3: Distribution of respondents by land size (N=116)

Land size (acres)	Males	Females	Both
0.5-2	16.7	42.9	22.5
2.5-4	23.5	21.4	22.5
4.5-6	27.5	14.3	25
6.5-8	8.8	7.0	8.3
8.5-10	3.9	7.0	5.5
10.5-12	4.9	7.0	5.6
14.5-16	3.9	0.0	2.0
16.5-18	2.0	0.0	1.0
18.5-20	3.0	0.0	1.5
20+	5.9	0.0	3.0
Average land size	7.4207	3.6562	7

The average land size owned by the households was 7 acres while the minimum and maximum was 0.5 and 40 acres respectively. The average land size of 7 acres in the study area is less than half of the average of 15.6 acres in Shinyanga region (URT, 2002) and slightly above the average of 5.0 acres in rural areas in Tanzania documented in by Household Budget Survey 2007 (URT, 2007). It was also found that, although a few respondents owned more than 10 acres of land, they did not cultivate more than 6 acres (Table 4). According to URT (2003), generally smallholder farmers in Tanzania cultivate 0.9 to 5.0 acres of land. This is due to the fact that most of them use hand hoes. Findings further show that more than half of respondents acquired land through purchase while less than a quarter acquired land either through inheritance or borrowing. It was shown that, households which had either no land or less land than they needed got land by renting or borrowing some of it either for free of charge or in kind by producing for land owners.

Table 4: Distribution of respondents by land tenure and land use (N=116)

<b>Cultivated land</b>	
0.5-2	23.3
2.5-4	30.0
4.5-6	20.8
6.5-8	9.2
8.5-10	5.0
10+	11.7
<b>Type of land tenure</b>	
Purchased	52.5
Inherited	23.3
Rented	20.8
Borrowed	3.3
<b>Land expansion in past 5 years</b>	
No	75.8
Yes	24.2
<b>How easy to get land</b>	
Very easy	5.0
Easy	40.8
Difficult	31.7
Very difficult	22.5

As indicated in Table 4, only 24.2% of the respondents had expanded their land in the past five years. Moreover, according to the findings, more than half of respondents reported difficulties in obtaining land. This is due to the fact that most respondents had low income and therefore could not afford buying land even when available. It was however, found that the size of land is not a good indicator in determining whether a household is poor or better-off. This is because majority of the respondents in study area have access to land but their land is often not used for cultivation. World Bank (2004) had more or less the same observation that most of poor generate much less income from crop production than do rural residents in general.

### **3.1.5 Household meals eating patterns**

Respondents were asked to mention the number of meals that adults as well as the under-five children ate per day on the day preceding the survey. Respondents whose households took two meals and less were regarded as poor while those who took three meals and above were regarded as better off. Results in Table 5 reveal that households which were having three meals a day had a mean household size of 5 persons while those that had one meal had a mean household size of 8 people. This implies that there is a negative correlation between household size and number of meals taken per day. Results further show that among households with under-fives only households with mean size of five persons could afford more than three meals a day. These results are indicative of the extent of deprivation in rural areas. Indeed, from nutrition point of view under fives should not eat less than three times a day. The possible explanation why many people were eating two meals is that they cannot afford more than two meals per day due to low income.

Table 5: Distribution of respondents by number of meals and household size mean

Number of meals	Household size mean	
	Children (N=115)	Adults (N=120)
One	0.0	8.2000
Two	7.6393	7.7000
Three	6.7885	5.1429
Four	5.0000	0.0

### 3.1.6 Food quality

With regard to food quality, respondents were asked to mention the type of food they ate in the past week preceding the survey and how many days per week they ate those foods. These foods were grouped into two categories namely inferior and superior (Table 6) according to the respondents perceptions. Based on the above categories, local vegetables boiled without oil, plain cassava and smoked fish were reported as inferior foods. On the other hand, milk, meat, beans, sardines and rice were perceived as highly valued foods and were not consumed regularly by ordinary households.

Table 6: Distribution of respondents by quality of food consumed (%)

Types of food	Percentage
Inferior food N=73 (60.8%)	
Vegetables	42.2
Cassava	35.0
Smoked fish	22.8
Superior food N=47 (39.2%)	
Beans	36.0
Sardines	27.0
Rice	20.8
Meat	9.2
Milk	7.0

Furthermore, households were categorized into poor and well-to do based on whether they consumed inferior or superior foods more than five days per week. The results indicate that the majority of the respondents (60.8%) lived on inferior types of food on daily basis while only 39.2% consumed superior food. These results reflect the extent of poverty prevailing in the study area. In most rural areas farmers are not in a position to purchase animal protein except for plant sources like beans. It should also be noted that rice is an expensive staple food mainly consumed by high income families as reported by respondents.

## 3.2 Measuring poverty

The purpose of this section is to provide information on respondent's socio-economic status and the way it was used to develop an index through the principle component analysis (PCA). Finally, the index obtained through PCA was cross tabulated with other variables to test the study hypotheses.

### 3.2.1 Expanding the definition of poverty

Respondents were asked to list the number of assets they owned. Assets are properties owned by company or person, having value and being available to meet debt. As presented in Table

7, most of respondents (85%) had bicycles, which ensure cheap transport. However, owning a bicycle in Sukumaland is part of the customs and traditions and therefore cannot be used in distinguishing the poor from the rich. Ownership of radio by more than two thirds of the respondents implies that radio is the easiest way to get information. It was also indicated that more than three quarters of the respondents had spongy mattresses and wooden beds, and 70.8% had mosquito nets. However, most of these assets were meant to be used by adults suggesting that not only the population had low incomes but they had many children in such a way that it becomes difficult for the caregivers to provide for them. It was also found that most of the respondents had chairs (85%) and tables (70%) but most of them were of poor quality. Ownership of utility assets was very important in distinguishing the poor from the rich. Possession of wall clock, sewing machine, television and sofas was limited to few households and was a characteristic of majority in the rich cluster and vice versa in the impoverished.

Additionally, respondents were asked to mention their main source of drinking water and toilet facility. Table 7 reveals that water sources were almost the same for these clusters (both clusters used public tap water which accounted for almost two thirds of the available sources) hence cannot be used to distinguish them. It was also found that despite government's efforts in promoting the use of improved pit latrines, almost two thirds of the respondents in the study area were still using traditional pit latrines while some households (4.2%) had no toilets at all. These reported to be using neighbours toilets. Sources of energy for cooking and lighting distinguished these two clusters as well. Rich households had improved source of energy while poor didn't. Most of the respondents reported to be using firewood which accounted for 85% of the respondents. This shows that the use of charcoal or other improved sources of energy is not affordable to majority. Possession of improved floor, roofing and wall in the main house was a notable difference between rich cluster and the poor. This means in the study area, floor and roofing materials (improved or not) is a good indicator of wealth status.

Table 7: Distribution of respondents by asset ownership (%)

<b>Categories</b>	<b>Percentage</b>
<b>Asset ownership</b>	
Bicycle	85.0
Chair	85.0
Wooden bed	82.5
Spongy mattress	80.0
Mosquito nets	70.8
Wooden table	70.0
Radio	68.3
Livestock	60.0
Kerosene lamp	40.0
Sofa	11.7
Wall clock	10.0
TVs	7.5
Sewing	7.5
<b>Housing condition</b>	
<b>Roofing materials</b>	
Galvanized iron sheet	50.0



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Grass or thatch	25.8
Rusted piece of iron sheets	24.2
<b>Wall materials</b>	
Mud bricks	53.3
Tree and mud	27.5
Cement/burnt brick	19.2
<b>Floor materials</b>	
Earth/mud	74.2
Cement	25.8
<b>Number of sleeping rooms per household</b>	
One room	29.2
Two rooms	45.0
Three rooms	17.5
Four rooms	4.2
Five rooms	2.5
More than five	1.7
<b>Light source</b>	
Oil small lamp (Kibatari)	70.0
Candle or kerosene lamp	30.0
<b>Cooking energy</b>	
Firewood	85.0
Kerosene or charcoal	15.0
<b>Toilet facility</b>	
Traditional pit latrine	63.3
Improved pit latrine	32.5
No toilet	4.2
<b>Water source</b>	
Public tap	64.1
River, canal/ sprig	25.9
Piped into residence	10

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### 3.2.2 The welfare index

The Principal Component Analysis (PCA) was used in the computation of the household's wealth status. Five asset groups (as described in the study methodology) were used for the purpose of comparison between the rich and the poor household respectively. Therefore a wealth index for each household was calculated from the summation of the loading scores of the components.

Based on the equation shown in section 2 above and supposing a household had the following characteristics:

Tin roof, 2 Beds, No Bike, Radio, No cattle, has 5 chickens

The index was constructed as follows:

$$0.07*(1-0.2583)/0.4396 + 0.336*(2-0.85)/0.386+ 0.176*(0-0.8667)/0.3414 + 0.038*(1-0.7083)/0.4564 + 0.03*(0-0.15)/0.3586 - 0.018*(5-0.1250)/0.3321 = 1.21$$

The scoring factor can have positive or negative value. The negative value indicates the variables associated with household of low socioeconomic status while the positive indicate the variable associated with household of higher economic status (Mwageni, *et al.*, 2002). Thereafter, using the PCA equation to determine the wealth status for each household these scores were categorized into five groups using the centiles (20, 40, 60 and 80) to get quintiles as seen in Table 8. The first quintile presents the poorest category while the fifth presents the least poor/ better- off groups. The second, third and fourth lie according to trend.

Table 8: Welfare quintiles

Quintiles	Lower limit	Upper limit
First	Minimum	-16.0000
Second	-15.9999	0.0960
Third	0.0961	1.0720
Fourth	1.0721	1.7940
Fifth	1.7941	Maximum

### 3.3 Relationship between household socio –economic characteristics and poverty

It is hypothesized that household poverty is related to household socio-economic characteristics. In order to test this hypothesis, the relationship between socio-economic characteristics and household welfare status was investigated using Chi square as shown in Table 9.

Table 9: Poverty and its socio-economic correlates

Variable	% Welfare quintiles					Poverty depth	Chi-square
	1	2	3	4	5		
<b>Education</b>							
No formal	32	21.7	12.5	11.1	19	1.68	
Primary	60	78.3	87.5	77.8	61.9	0.96	
Secondary	8.0	0.0	0.0	11.1	19.0	0.42	0.006
<b>Occupation</b>							
Farming	100	95.7	87.5	77.8	71.4	1.40	
Non-farm activities	0	4.4	12.5	11.1	9.5	1.04	0.009
Wage employment	0	0	0	11.1	19.0	0.00	
<b>Land (acres)</b>							
0.5-2	16.7	13.6	25	16	28.6	0.58	
0.5-2	16.7	13.6	25	16	28.6	0.58	

2.5-4	12.5	22.7	37.5	12	33.3	0.38	
4.5-6	16.7	31.8	16.7	48	14.3	1.17	
6.5-8	8.3	18.2	8.3	8	0	8.30	
8.5-10	8.3	9.5	0	0	4.8	1.70	
10.5+	37.5	4.5	12.5	16	19	1.97	0.104

### 3.3.1 Indicators of poverty by education of household head

The relationship between education and household welfare indicators reveals that poverty is significantly related to the level of education of household head (Table 9). For example, households whose heads had attained formal education are mostly concentrated in the better off groups and the poverty gap is low (0.42) compared to 1.68 of the households whose heads had no formal education. However, it is interesting to note that there is no big variation in the proportion of poor and non poor categories for heads with primary education. This implies that primary education is not a sufficient threshold to guarantee improved household standard of living. In general, these results support those of other authors (Irfan, 1989; World Bank, 1996) who observed that high education has a positive influence on household's welfare as manifested in its ability to possess household durables.

### 3.3.2 Indicators of poverty by occupation of household head

Occupation of the head of household has an influence on welfare standard of a household. This is reflected in a statistically significant relationship presented in Table 9. The proportion of households in better-off categories is higher for heads with wage employment while the worse-off households are those whose heads are primarily engaged in agriculture. These results are in agreement with those obtained by Ayad *et al.* (1997) who observed a strong correlation between occupation and improved social indicators.

### 3.3.3 Indicators of poverty by land distribution

There is no evidence from the data that better-off households own more land than the poor. However, contrary to what it was expected, the results in Table 9 reveal that households with big land were poorer compared to the non poor. This implies that land is not a potential factor in determining whether a household is poor or non-poor. A similar finding was reported by the World Bank (2003).

## 4.0 Conclusions and Recommendations

It is evident that the use of a broader definition of poverty is more useful. Such a definition can capture aspects of people's lives and well being that can not be reduced to a monetary measure. It has been shown in this study that, there are significant relationships between socio-economic factors and most indicators of poverty. Education was found to be inversely related to poverty, implying that poverty tends to decrease with an increase in education. With regard to occupation, it was found that majority of heads in non-poor households have wage employment, while those of poor households are mostly engaged in agriculture. The quality of food consumed by the households has been found to be a good indicator of poverty with a large proportion of people living on inferior types of food being poor. Surprisingly, there was no significant relationship between land size and poverty. In order to help rural communities rid themselves of poverty it is recommended that the government should create an enabling policy which would help to increase their access to factors of production, notably agricultural technology and capital since the bulk the population derives their living from farming. To ensure livelihood strategies diversification and reduce dependency on farming which has been shown to be a risk factor for poverty, there is need to promote non farm activities in the area. The findings of this study also call for further studies especially on the

variation in socio-economic –cultural ramifications as related to welfare and poverty, and how this affects both the individual at family level and at higher levels of society needs further investigation.

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