ASSESSING THE SOCIAL LIFE OF WIDOWS AND DIVORCED WOMEN IN PEMBA ISLAND: A CASE OF FIVE SHEHIAS OF OLE, CHAMBANI, MAZIWANG'OMBE, UWANDANI AND KANGAGANI IN PEMBA EASTERN ZONE

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A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF SOCIAL WORK DEPARTMENT SOCIOLOGY AND SOCIAL WORK

THE OPEN UNIVERSITY OF TANZANIA

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Senate of The Open University of Tanzania, a dissertation titled: "Assessing the social life of widows and divorced women in Pemba Island: A case of Pemba Eastern Zone in Ole, Chambani, Maziwang'ombe, Uwandani and Kangagani shehias". In partial fulfillment of the requirements for the degree of Master of Social Work (MSW) of the Open University of Tanzania.

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.....

Date

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DECLARATION

I, **Khamis R. Nassor**, declare that, the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirement for the degree of Master of Social Work of The Open University of Tanzania.

Signature

Date

DEDICATION

I dedicate this study to my lovely last born child Jabir Std IV, (2019) and her mother, Zuhura, (DELM) for their exclusive contribution to my work. God bless them.

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ABSTRACT

The main objective of the study was to investigate the social life of widows and divorced women in Pemba, specifically; the study focused on five *shehias* of Chambani, Uwandani, Ole, Kangagani and Maziwang ombe. Data collection was carried out using questionnaires, semi structured interviews, focus group discussions, non-participatory observation, survey and documentary review. The study involved 172 respondents dominated by 146 women the same as 84.88% and 26 male respondents, the same as 15.12%. Simple random sampling method was used to select most of the respondents; and others were purposively selected. The study involved a cross-sectional, case study research design and the data was analyzed using both quantitative and qualitative analysis techniques. The study found out that, the majority of widows are heavily burdened around them yet conjugated with children bearing. Widows needed support in health and medication, education, sheltering as well as day to day meals. Also, widows experienced psychological problem of being marginalized and negative perceptions demonstrated by people in the communities they lived in. Further, widows were at risk to sexual harassment, HIV and STI diseases. Findings also revealed that widows in laws are not well attended. Most widows lacked ability to stand and speak for their rights and hence they are oppressed in their homes. Some are mistreated by husbands' family and when seeking for inheritance, they are ostracized in case they asked about this. Kadhi court contributes little for widows' rights. Indeed, it depends on how much awareness the widow possesses. Conclusively, widows were found unhappy because of their miserable life circumstances and the recommendation was forwarded that relevant organizations should take particular effort in saving and contributing to the empowerment of this marginalized group currently victimized.

Keywords: Social life, widows, divorced women, Pemba, shehias

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LIST OF ABBREVIATIONS

AIDS Acquired Immune Deficiency Syndrome

CBOs Community Based Organizations

FDG Focus Group Discussion

FPD Famous Peoples Discussion

GLD Government Leaders Discussion

HIV Human Immunodeficiency Virus

NGOs Non-Government Organizations

SPSS Statistical Package for Social Science

STI Sexually Transmitted Infection

UK United Kingdom

UN United Nations

USA United States of America

USD United States Dollar

MoWCZ Ministry of Women and Child Zanzibar

CHAPTER ONE

INTRODUCTION

1.1 Background

The concerns of widows cannot be detached from those of other single women, or indeed from women in general. Widows do experience special snags and deprivations connected with the restrictions that are imposed on their life and the persistence of negative social attitudes towards them (Griffin, 1978). In the context of social science research, it is right to give attention to widowhood as a particular cause of deprivation. And, in the context of social action, it is right to organise and support widows in their specific demands e.g., relating to pensions, property rights and other entitlements (Marcial, 1987). But this does not mean that action has to take the form of working for or with widows in isolation from other women. In this research, as mentioned in the definition of terms, in Zanzibar the term "widow" refers to divorced women and women whose husbands have died. Therefore, in this research the term "widow" is used in that context.

Many worry about the negative economic consequences of widows and children, and there is some evidence that more liberal widow laws have negative effects on long-term outcomes for children (Gruber, 2004). On the other hand, recent research suggests that widowhood increases physical and psychological being disturbances for both partners (Gardner and Oswald, 2005; Stevenson and Wolfers, 2006). Thus it seems clear that widow legislation has potential effects on large segments of the

population and on several important dimensions related to both economic and psychological well-being.

In various societies widows have been discriminated by families and others. They do not have the right to own property; and they are often regarded as simply a useless tool which has finished its work of leasure and birth (Afolayan, 2011). Widowhood life has become a living devil to women in a number of broken marriages. The problem has been intensifying day to day in our homeland, Tanzania and indeed elsewhere in the world (Kurume, 2020).

In Zanzibar and Tanzania in general, widowhood often leads to serious mental disorders, resulting in depression, sorrow and anxiety to widow women who are usually thrown out of the house by their former husbands as destitute and told to go to their parents (Daud, 2020). They are usually simply abandoned, chased out in the streets and told to leave their homes and marriages without any formal divorce proceedings (MoWCZ, 2020). More like the same, a single statement from a polygamous husband can give divorces to four wives instantly. Feminism theory argues about these strengths given to male gender purposely.

In Zanzibar, the divorced women are called "widows". Many of the divorced women are usually young girls who go back to their parents. It is usual for a 35-year-old woman or older to say that this is my third or fourth husband, in Kiswahili parlance "Hiki Ni chuo cha tatu au cha nne." Life challenges facing the "widows" include inability to afford day to day meals, clothing, sheltering, and schooling for their school aged children and other forms of brutalities (Bitatu, 2020). Widows and aged

persons are most economically dependent upon their relatives. Therefore, they are more vulnerable to violence by their family members who include in-laws, sons, daughters-in-law, and other relatives. Their food, health, and other basic necessities are neglected and they are ill-treated through verbal and physical abuse. In patriarchal society, widows are considered as a curse and as an evil omen and their movements are restricted in various ways. They are most vulnerable to sexual abuse within the marital family and are sometimes forced into prostitution by their in-laws. However, violence, such as marital rape is yet to be recognized as a crime both by the law and society. Widows are the most disadvantaged group most probably exposed to HIV, AIDS and other sexually transmitted diseases (STDs). Laws are often oppressive to them and so are culture and beliefs (Kurume, 2017).

In many cases, the widow in question could be accused of being responsible for her husband's demise without minding the severe psychological pains and agony she is passing through. In some quarters, to prove her innocence, the poor widow would be mandated by the accusers to drink the water used in washing her late husband's corpse; a practice that obviously seems highly irrational and barbaric (Aderinto, 2000). To worsen the matter, she might even be sent out of the matrimonial home as if she was not legitimately married to the deceased. Even if she had a child for the deceased, she would be asked to leave with the child to her parents.

Widows are heavily burdened and are left with big loads of family to care, social service's needs, stress and depressions, less respect and economical downfall. Not only that but also HIV and STIs risks. The research aims at assessing reasons which

bring about widowhood, examine at how widows sustain their day to day lives, current big burdens, and also try to draw some interventions to alleviate the suffering of widows and other related parties for the better bright future of the vulnerable groups concerned.

In Pemba, cultural and religious beliefs favor men than women; and normally a man gets two shares during inheritance against one share of property for women which makes them unhappy. There are various forms of violence for example sexual violence, inheritance violence also sexual violence that take place within the domestic sphere in Pemba. For a long time much of this violence was not even legislated against by the law. It is mostly through the efforts of the women's movement that today most of these forms of violence are at least in the written law condemned and considered punishable offences (Karume, 2020). More effort should be strengthened to help widows to meet their bright future.

1.2 Statement of the Problem

Marriage is traditionally conceived to be a legally recognized relationship between an adult male and a female, which carries certain rights and obligations (Scott and Marshall, 2005). Marriage can be defined as a socially acknowledged and approved sexual union between two adult individuals (Giddens, 2009).

Traditionally, marriage in most societies is thought to be a sacrament. In Pemba like in the whole of Zanzibar, marriages are culturally and religious based. The marriages are ideally expected to last for a lifetime, building up a good family comprising

happy parents and their offspring. In the modern times marriages are bound by contract with whole paraphernalia of legal rules and regulations. Marriage takes various forms and the most common classification is that of monogamy and polygamy (Dixon-Mueller, 1993).

However, in the prevailing circumstances in Pemba few marriages are being maintained and many are being terminated ending in divorce and hence widowhood. This situation is intolerable and undesirable to the families and the society and hence demands a solution (Daud, 2020) Field Data collection. Many divorced women ending up in widowhood have been living single with a burden of caring for their children, low daily meals, poor shelter, medical needs and other provisions, a situation which encourages widows to engage in prostitution thus accelerating the spread of HIV and AIDS risk (Karume, 2020).

In January, 2020 there were 134 court cases whereas in March the same year the number of cases doubled to 201 waiting for hearing and verdict. Widows are highly burdened, humiliated, tortured, stressed, oppressed, victimized, intimidated because of their low awareness, lack of support and dependency due to the existing culture in the society and wrong beliefs and maltreatment Daud, 2020 Field Data collection In order to suggest some effective changes and appropriate intervention for widows recovery, the researcher decided to conduct a study on assessing the social life of widows and divorced women in Pemba island: a case study of five *shehias* of Ole, Chambani, Maziwang'ombe, Uwandani and Kangagani in Pemba eastern zone which

assessed the factors causing widowhood, effects of widowhood. The study also aimed to suggest some interventions leading to bright future of widows in Pemba.

1.3 Objectives of the Study

1.3.1 Main Objective

The main objective of this study was to assess the social life of widows and divorced women in *shehias* of Chambani, Ole, Kangagani, Uwandani and Maziwang'ombe in Pemba Island.

1.3.2 Specific Objectives

The study was guided by the following specific objectives:

- i) To examine the root causes of divorce in Pemba Island.
- ii) To assess the effects and the magnitude of widows (divorced women) in five shehias of Pemba.
- iii) To investigate how divorced women sustain their daily lives in Pemba.

1.4 Research questions

- i) What are the root causes of divorce in Pemba Island?
- ii) What are the effects and magnitude of widows in the five shehias of Pemba?
- iii) How do widows sustain their daily lives in Pemba?

1.5 Significance of the study

The study is very important for raising widows' awareness, intervention and bright widowhood future. Firstly, the study will raise awareness amongst widows. Widows

themselves can step ahead and fight toward their rights. Secondly, the society will become aware on the magnitude of the problem and acknowledge how widows sustain their day to day lives in Pemba. Thirdly, the findings may prompt widows to stand and speak courageously for their bright future. They may establish their own groups for empowerment, for instance getting involved in small businesses and voice corridors where they could talk about their concerns.

1.6 Limitation of the Research

Owing to the nature of the research, there are some aspects that were thought would create some challenges to the study. These include privacy, transport difficulties, respondents' willingness to participate in the study, and remoteness of some Shehias. Since the widow topic is sensitive and involves privacy, if not wisely planned the target would not have been met.

Some data were to be collected at a distant shehia and transport was thought to create some difficulties specifically during rainy season. Not only that but also because the researcher was going to collect data from some respondents (individual home dwellers) who are living in some remote areas in the villages. Government permit is very essential and hence lack of it might create shortcoming.

I also feared that most of the respondents will not be able to read and write and that will create some inconveniences to my time tabling. Nevertheless, the researcher prepared delimitations to ensure that the study proceeded as planned.

1.7 Delimitations

Privacy is very important for a social worker and it is thought to be one of the limiting factors during data collection and hence I promised my respondents that all the information they will provide will be used only for the purpose of the study and thus would not harm them. They therefore felt free to participate in the study.

The problem of transport toward visiting remote areas was solved by renting a motorcycle which took me where ever I wanted to go, and sometimes I collaborated with local leaders of the villages to convince my targeted respondents to participate in the study; thus, data collection activity was carried out smoothly.

1.8 Scope of the Study

The study was conducted on Eastern zone of Pemba Island in five Shehias of Chambani, Uwandani, Ole, Kangagani and Maziwang'ombe. It was the expectation of the researcher that the coverage of these five shehias will represent the remaining shehias of Pemba Island. The main reason for this decision is the fact that Pemba people from the north, south and especially the west were expected to be heavily concentrating on the clove picking season at the time of data collection, hence mostly they will be spending time in the clove plantations.

People in the eastern Pemba are mostly agriculturalist of subsistence crops, growing cashew nuts, banana, cassava, millet, maize and vegetables such as spinach, and tomato; nowadays they also grow water melons and cucumber. They also rear animals such as goats, cattle and sheep. In recent days people from Pemba East have

started a new local factory making stone bricks and ordinary stone quarrying in which hundreds of youths have been engaged in the new local employment; hence most of the time people are quite busy.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

Literature review was carried out to find out what has been studied in relation to widows in Pemba, Unguja, Tanzania in general and elsewhere. The chapter begins with the definition of key terms and concepts, and followed by the literature review of theories that explain the phenomenon and then followed by the empirical literature review. A review of two theories provides variables which had to be studied to understand the phenomenon. A review of empirical literature allowed the research to find out what was studied by others, their approaches and methods and conclusions, and identify research gaps which were filled by this research. The exercise protected the researcher from duplicating from others what had already been done.

2.2 Definition of Terms and Concepts

Kadhi is a magistrate giving verdicts based on Islamic Sharia.

Widow is a woman whose husband has died. However, in Zanzibar it also includes women who have been divorced.

Widower is a man who has lost his wife; thus, widowhood is a state in which a man or a woman, as the case may be, has lost his/her marriage partner (Bagchi, 1995). In Zanzibar, it includes men who have divorced their wives.

Marriage is traditionally considered to be a legally recognized relationship between adult male and female, that carries certain rights and obligations (Scott and Marshall, 2005). According to Giddens (2009) marriage is defined as a socially acknowledged and approved sexual union between two adult individuals (male and female).

Dowry is an age-old practice related with marriage prevalent in India. It is the exchange of wealth especially from the bride's home to the grooms. In Pemba expected husband pay money (cash) or house furniture in place of dowry.

Polygamy is a practice or custom of man having more than one wife at the same time. In Islam man can be married to two, three or four wives at the same time (Daud, 2018).

2.3 Empirical Literature Review

Different cultures see the issue of divorce and widow as closely related. In Zanzibar, for example, a divorced woman is referred to as a widow. Here are some perspectives from different cultures. India has separate marriage and divorce laws for different religions and ethnic groups. Almost all religions have their own marriage and divorce laws. The Hindu Marriage Act, 1955 is applicable to Hindus, Sikhs, Buddhists and Jains. The Dissolution of Muslim Marriage Act, 1939 is specifically for Muslims. The Indian Divorce Act, 1869 applies to Christians. The Parsis Marriage and Divorce Act, 1936 applies to Parsis in India. The Special Marriage Act, 1954 is applicable to those who opt for secular as well as inter-caste and interreligion marriage. There have been amendments to the above-mentioned different

marriage and divorce laws. The common factor in all the laws is male dominance, i.e., sex inequality, in culturally specific and not infrequently religiously rationalized form (Mackinnon, 2005). In India the leading causes of divorce as brought forth by various studies are personality differences and incompatibility, infidelity, physical and psychological abuse, lack of commitment to the marriage and others.

Most European countries have laws regulating divorce dating from the first half of the 20th century or earlier. The exceptions were Italy, Spain and Ireland, where divorce was banned until 1970, 1981, and 1996, respectively. During the 1950's and 1960's, many countries allowed divorce only on the basis of "fault". The fault grounds typically included adultery and physical violence (Clark, 1999; Fella et al. 2004).

Islamic law similarly disadvantages women and perpetuates their dependence on men. Islamic law facially discriminates against widows and daughters, granting women one-half the share of men. Under the Quran a widow inherits one eighth (1/8) of the total spouse state. This facial discrimination is compounded by the fact that many marriages in Tanzania are polygamous. Islamic law stipulates that in cases of polygamous marriage, the wives must equally divide the share allocated to the "wife." If there are four wives, as Islam permits in Tanzania, each wife will get one-thirty-second of the estate. Men, however, never face this problem, because it is illegal in Tanzania for a woman to have more than one husband.

Gender-based violence (GBV) is a grave reality in the lives of many women in Tanzania. It results from gender norms and social and economic inequities that give privilege to men over women. There is a mounting recognition in Tanzania of gender discrimination and gender equity in different facets of life. This awakening includes a growing acknowledgement of how prevalent gender-based violence is and the ways and extent to which it harms not only women and girls but also men and boys and, furthermore, the country 's developing economy and health and social welfare systems.

Many forms of gender-based violence, including intimate partner violence and rape, are seen as normal and are met with acceptance by both men and women although the justifications for acceptance differs between women and men. Women and girls are also frequently blamed for causing or provoking gender-based violence. In part due to blame and 30 shames, women and girls rarely report gender-based violence to authorities or seek other kinds of treatment or support (USAID, 2008).

While statutory law offers some protection for widows, customary law favours the rights of men over women. Most often the judiciary favours customary law, making it difficult for widows to access rights to property, autonomy, and custody of their children (Ezer 2006; Rutazaa 2005).

In broader work on poverty, and especially in policy circles, the poverty of widowheaded households has effectively become a proxy for widow's poverty, if not poverty in general, a set of 'dangerous equations' which have been increasingly challenged (Chant 1997, 2003; Jackson 1996; Kabeer 1996). In fact, widows bear a disproportionate and growing burden of poverty at global scale and have become a virtual orthodoxy in recent decades (Moghadam, 1997).

Moghadam's (1997) extensive theory review of 'feminization of poverty' identified three main reasons, these are first, widow's poverty-inducing- demerit in respect of entitlements and capabilities; second, their heavier work burden and lower earning; and, third constrains and socio economic mobility due to cultural, legal and labour market barriers.

Again, widow's 'reproduction tax' (Palmer 1992), cuts heavily into economic productivity, with lone mothers often confined to part time, flexible and /or home based occupation. The fact provides vivid demerit to widows and hence lead to discrimination in the society widows live in with minimal support.

Majority of the women who bear the brunt of dehumanizing widowhood rites are low-income, uneducated/semi-educated and rural women. This is the group that cannot exercise its right under the laws of the land and lack the courage, self-confidence and ability to forestall violation of its rights. This contrasts with the attitudes of sophisticated and educated career women. The degree to which widowhood rites is imposed depends on the age of the widow, level of education, parity status (with children or barren), nature of her relationships with her husband and in-laws, the cause of husband's death, the widow's occupation and the degree of mutual respect and cohesiveness among the family members (Odimegwu, 2000).

Educated and enlightened widows experience less of the problems when compared to their less educated counterparts. Widows in rural areas are more prone to these problems than those in urban areas (Enang, 2000). The problem of a widow is unavoidable in the life cycle of a man; there are many problems among widows in Tanzania, African countries, Europe, Asia, and elsewhere in the world.

In UK for example, in 1848 there were 244 divorces petitions reported officially. In 1914, the divorces rose to 10,000. In 1971, after the reform of divorce Act of 1969 permitting official divorce on the basis of irretrievable marriage, the number rose to 110,017 petition divorces. In 1993 there were 184,471 divorces petitions (Judicial Annual Report, 1993) UK.

In the United States of America, widowhood is an inevitable phase of the life cycle for three out of every four married women. It is apparent by the lack of research about widowhood that it has been neglected as a developmental phase in the life cycle. Presently there are ten million widows in this country and their numbers are increasing each year (Kathleen and Gail, 1977).

In the Indian Sub-continent, widowhood can be due to adultery, desertion, cruelty, insanity, leprosy, vulnerable diseases, conversions and apostasy. (Thomas, 1970).

The literature on divorce is abundant especially in relation to feminist ideologies, property rights, children's welfare, religious cannon laws, and traditional practices.

In most African traditions the divorced women do not get any share of property and children when they leave their husbands. On the other hand, men (husbands) are left with all properties within the family. It is thought, in general, that women marry soon after getting divorced; and, therefore, giving them any property will be of benefit to a strange man.

Compared to the different literature, Pemba is also experiencing a lot of similarities and minimal differences regarding culture, religion, taboos and laws that oppress the female. They are looked as wicked and obvious marginalized, stigmatized and almost on boundary line of HIV, AID and STIs risk.

2.3.1 The Indian Perspective

In many societies divorce has become an accepted part of marriage. All legal systems today grant the right to divorce to both women and men in marriage. Divorce laws have become simpler to the point that mutual consent divorces are granted. Leading causes of divorce as brought forth by various studies are personality differences and incompatibility, infidelity, physical and psychological abuse, lack of commitment to the marriage and others. Though divorced status is considered normal in many societies, in India it is still difficult to opt for divorce especially for women.

India has different marriage and divorce laws for different religions. Almost all religions have their own marriage and divorce laws. The Hindu Marriage Act, 1955 is applicable to Hindus, Sikhs, Buddhists and Jains. Dissolution of Muslim Marriage Act, 1939 is specifically for Muslims. Indian Divorce Act, 1869 applies to Christians

and The Parsi Marriage and Divorce Act, 1936 applies to Parsis in India. The Special Marriage Act, 1954 is applicable to those who opt for secular as well as inter-caste and inter-religion marriage. There have been amendments to the above-mentioned different marriage and divorce laws code (Art.44) (Pathak and Sunder Rajan, 1992). Grounds for divorce in India mainly include adultery, desertion, cruelty, impotency, chronic diseases, and conversion into another religion. Though several laws have been passed, the divorce procedure in India is still complex and time taking. The judiciary in India largely believes that marriages should be saved at any cost and therefore often deliberately stretches the procedures believing that the extended time span may help couples reconsider their decisions for divorce. It is for this reason that the judiciary dictates couples to go through compulsory counseling before actually hearing their case for divorce (Kishwar, 1994).

Many times, in cases where cruelty against a wife is the ground for which divorce is sought, such counseling proves counterproductive. Personal laws have often served to legalize men's dominance over women–unilateral divorce by men; inadequate maintenance after divorce; inheritance by men only; sex-biased ownership and control of property and succession rules; multiple marriages only for men; custody of children to men only on dissolution, and so on. The common factor is male dominance, i.e., sex inequality in culturally specific and not in frequently religiously rationalized forms (Mackinnon, 2005). It is for this reason that reformers, women's movements and other activists from time to time have sought to reform personal laws to give women equality of rights within marriage and divorce.

One such reform was the enactment of the Hindu Marriage Act, 1955 which sought to give Hindu women equal property rights, right to divorce within Hindu marriage and others. The years 1955-1956 are memorable years in the history of Indian 'modernity' as sections of the famous Hindu Code Bill, were codified as law during this time (Majumdar, 2003). The Hindu Code Bill was first introduced to the legislature in 1947. A series of debates sprung up as this bill sought to give dissoluble character to Hindu marriage by granting separation and divorce on certain specific grounds and also sought to give women equal property rights in paternal property that cannot be changed.

These arguments were based on a false notion that there was a pan Indian Hindu law and that no where did Hindu law grant property, divorce and remarriage rights to women. They called upon women not to follow western ideals but continue to keep their self-worth by being self-sacrificing, loving and virtuous and by keeping up the sacramental character of marriage and sanctity of family (Pathak and Rajan, 1992). In Europe most European countries had laws regulating divorce dating from the first half of the 20thcentury or earlier. The exceptions were Italy, Spain and Ireland, where divorce was banned until 1970, 1981, and 1996, respectively. During the 1950's and 1960's, many countries allowed divorce only on the basis of "fault", the fault grounds typically. Divorce was also banned for Catholics in Portugal until 1975 including adultery and physical violence (Bill, 2006).

Some countries (mostly in Scandinavia) also allow divorce after a certain separation period. The so-called "no-fault revolution" started in the 1970's, when many

countries introduced grounds for divorce in addition to (or in replacement of) fault, typically the "irretrievable breakdown" of the marriage, of which mutual consent was usually considered proof. Many countries went further and at some point introduced "unilateral divorce", which allowed divorce on request by only one of the spouses, thus dropping the pre-requisite of mutual agreement (Hirsch, 1998).

The characterization of the different reforms (over **20** of them between 1970 and 2000) is complicated by the large variation regarding specific details such as the breadth of no-fault grounds or differing separation requirements. Friedberg (1998) notes that in categorizing situations that is where separation during a certain period of time is the only ground for unilateral divorce. Thus we will explore the sensitivity of the results to different definitions of unilateral divorce.

In US conventional wisdom suggests that making divorce easier should lead to higher divorce rates. This is in fact the argument used in recent years by certain groups in the US claiming that no-fault and unilateral divorce laws are contributing to the destruction of the traditional family and should therefore be reversed. The economic theory in the form of bargaining models supports this conventional wisdom and predicts that divorce laws may have an effect on the incidence of divorce (Clark, 1999; Fella et al., (2004) even in the absence of transaction costs and informational. For instance, Americans for Divorce Reform claim that "No fault' doubled an already high divorce rate shortly after it was introduced. The radical swing from 100% fault-based divorce to 100% unilateral non-binding marriage is a

failed experiment. It pushed us into a whole new form of family life that is not sustainable asymmetries."

Clark (1999) and Fella et al. (2004) focus on how assets are allocated within a marriage and the different bargaining outcomes for the asset allocation on divorcing. Hence both the asset allocation and the right to dissolve a marriage (e.g., no fault versus unilateral) determine the gains and losses, and the incidence of divorce. However, another branch of theoretical literature contradicts this prediction (Becker et al., 1977; Becker, 1981; Peters, 1986). According to their model, allowing unilateral divorce (from a previous requirement of mutual consent) should not make divorce more likely, since the reform would only reassign existing property rights between spouses (assuming perfect information and no transaction costs).

In Kenya coast, it is possible that women and men have different views of divorce procedure or that women do not understand what a lawful Islamic divorce entails. Several scholars have addressed the subject of religious and customary knowledge among Swahili men and women. Eastman (1984, 1988) and Strobel (1979) have suggested that religious law, *sheria za dini*, was the provenance of men in coastal Kenya, and that *mila*, an ambiguous term often defined as 'custom', was the domain of women. Middleton has criticized the clear-cut association of women with *mila* and men with *sheria*.

He has written that *mila* is 'part of the permitted Swahili religious practice and efforts to regard it as forming part of a distinct female subculture are unfounded:

both men and women accept and practice it (Middleton, 1992). Middleton further argued that these earlier distinctions of knowledge were problematic because they drew sharp lines between kinds of knowledge and access to modes of learning, which do not necessarily exist in such a clear cut fashion. Akinola G.A (1973). has made similar claims about men and women on the Tanzanian island of Mafia, who do not use concepts of *mila* and *sharia* along gender lines (Rwebangira, M. (2000). and Purpura (2000) has made comparable observations in her work on Islamic knowledge and scholarship in Zanzibar Town. Jiddawi (1997). I have found no indication that the people of rural Unguja think of *mila* as the domain of women and *sharia* that of men. Furthermore, it does not appear that women suffer from a greater lack of useful knowledge about Islamic divorce than do men, or that they lack the ability to acquire it.

Education is highly valued among the Zanzibarian even in rural areas. Girls and boys attend both secular and Qur'an schools at about the same rate (Montresor et al. 2001), and young Zanzibarian women are as likely as men to pursue the study of religion in their adult years. Women do not generally attend mosque sermons, but many women cite the radio as an important source of information regarding religion and law.

Although I see no evidence that men and women have different understandings of what is religiously appropriate as far as what divorce entails, it is true that they experience divorce differently. As a result, they emphasize different events in describing their own experiences. In her work on similar disputes in Kenyan Islamic

courts, Hirsch (1998) observes that while both men and women make use of several legal discourses, which include those of Swahili ethics and Islam, men are more likely to begin with Islamic law, and women more likely to move to religious law after utilizing other discourses of marital disputing (Hirsch, 1998). Like the Kenyan women in Hirsch's study, Zanzibar women draw on local marital norms in presenting their claims. However, this is not because men hold more claim over or knowledge of Islamic law but rather because women experience certain structural events of divorce directly, but may not witness the actual repudiation.

In Zanzibar, many disputes in rural Zanzibar Islamic courts concern whether or not a divorce has taken place outside of court (Bowen, 1998). Zanzibar men have the right to divorce their wives unilaterally through repudiation without the approval of the wife or the court. Daud, Kh. (2019). The wife need not be present at the episode of repudiation for it to be legally valid, and it is therefore common for men to divorce their wives while away from them. As a result, women often rely on the structural events of divorce rather than an actual statement of repudiation as evidence of the end of a marriage. These structural events are the prominent experiences that a rural Zanzibarian woman undergoes at the time of divorce (Daud, Kh. 2019). The most important is they are leaving her husband's home to return to her family and the removal of her marriage goods from her. Husband's home (Daud, Kh. 2019). Disputes about divorce arise when women want to remarry or when men ask their former wives to return to them and resume married life. While some women agree to return, others seek official validation for the alleged divorce in Islamic courts by requesting an official divorce receipt.

In Pemba divorce is common as elsewhere on the Swahili coast (Anderson 1970; Strobel 1979; Swartz 1991; Middleton 1992; Hirsch 1994; Daud, Kh. (2019) although women may file for divorces in court and receive them on a variety of grounds; most divorces take place outside of court through repudiation. Although a man may enact such a divorce through writing or speaking the divorce statement, writing a divorce is more common in Zanzibar including Pemba as well, this is true even among illiterate men who often ask someone to write the statement on their behalf. Because divorce statements are sometimes delivered to a woman by a third party (or not at all) many women are divorced without immediate knowledge of the repudiation and without seeing the kind of proof of divorce, such as a written statement, that would stand up in court. Although all marriages and divorces must be registered with government authorities, only a few out-of-court divorces are reported in a timely manner, if at all. Legally, a receipt of divorce called the *cheti cha talaka* must be presented to the marriage official before a new marriage can be authorized.

Despite the fact that some officials require only a woman's word that she is truly divorced, the power of the divorce receipt as a document is widely recognized. Many cases involve women who are seeking a receipt to validate an alleged out-of-court divorce by repudiation. Of the seventy marital dispute cases opened between January 1999 and July 2000, a total of twenty-five (34 per cent of the total cases) involved a dispute about whether or not a man had validly divorced his wife by repudiation. Nine of these were opened by a woman's direct request for a divorce receipt based on her conviction that she had already been divorced (Shindano, 1998).

India has the largest recorded number of widows in the world, 33 million (10% of the female population, compared to only 3% of men), and the number is growing because of HIV/AIDS and civil conflicts. Remarriage is the exception rather than the rule; only about 10 per cent of widows marry again (Chen, 2000). India is perhaps the only country where widowhood, in addition to being a personal status, exists as a social institution. Widows' deprivation and stigmatization are exacerbated by ritual and religious symbolism. Indian society, similar to all patriarchal societies, confers social status on a woman through a man. Hence, in the absence of a man, she herself becomes a non-entity, ultimately suffering a social death. *Sati* (widow burning) is the ultimate manifestation of this belief (UN Division for the Advancement of Women, 2000).

Widow Remarriage may be forbidden in the higher castes; and remarriage, where permitted, may be restricted to a family member. Further, a widow, upon remarriage, may be required to relinquish custody of her children as well as any property rights she may have. If she keeps her children with her, she may fear they would be ill-treated in a second marriage. Indian widows are often regarded as "evil eyes," the purveyors of ill fortune and unwanted burdens on poor families (UN Division for the Advancement of Women, 2000; Fuller, 1965). Thousands of widows are disowned by their relatives and thrown out of their homes in the context of land and inheritance disputes. Their options, given a lack of education and training, are mostly limited to becoming exploited, unregulated, domestic labourers (often as house slaves within the husband's family), or turning to begging or prostitution (Bill, 2006).

The sexual and economic exploitation of widows, abandoned by their families to the temple sites such as Mathura, Varanasi and Tirupati, has been sensationally documented in the media (Bruce, 2005; Damon, 2007). Thousands of India's widows live in abject poverty and degradation in these centers. It is reported that in Vrindavan alone, an estimated 20,000 widows struggle to survive (UN Division for the Advancement of Women, 2000).

Younger widows are forced into prostitution, and older ones are left to beg and chant for alms from pilgrims and tourists. Older widows may have lived the greater part of their lives in these temples, having been brought there as child widows many years before. The ordeals of the temple widows and the occasional *sati* are publicized in the international press. But, the day-to-day suffering of Indian widows, who are emotionally, physically and sexually abused by relatives, or who migrate to cities to live on the streets and beg, remains largely hidden (Bruce, 2005; Damon, 2007; (UN Division for the Advancement of Women, 2000).

Widows, through poor nutrition, inadequate shelter, lack of access to health care and vulnerability to violence, are very likely to suffer not only physical ill health but stress and chronic depression as well (UN Division for the Advancement of Women, 2000). Widows may be victims of rape. This is further compounded by the fact that widows, in common with many women, are very often unaware of their rights, and encounter insuperable barriers to accessing justice systems, such as illiteracy, expenses and threats of violence (Ibid, 2003).

2.3.2 Cases and Lessons from Southwest Nigeria

Nigerian women, throughout history, actively participate in the social, economic and political development of their societies as far back as the 19th century. This is particularly true of women in southern Nigeria, especially Yoruba women (Odejide, 1998). South-Western Nigeria consists of Yoruba people bounded with shared cultural values and spirituality. Currently, there are six states (Ekiti, Oyo, Ondo, Osun, Lagos and Ogun) in South-Western Nigeria which are predominantly dominated by Yoruba people. Generally, in Nigeria, widowhood practices are observed by almost all ethnic groups (Afolayan, 2011).

In south west Ondo State, when a husband dies, the widow goes into confinement for seven days. During this period she is not allowed to go out, even to the toilet or take her bath. On the seventh day, her head is shaved to sever the bond between her and the dead husband. She also keeps vigil and appears very sorrowful by wailing and crying profusely. If she fails to mourn, it is believed that "she may become mentally deranged, or forfeit the right to any benefit". After this, she goes into mourning proper, which is for a period of three months (Heckhausen, 1995; Baltes, 1997). During mourning, the widow is expected to be of impeccable character, she is not expected to court, leave the family, go away with the children, or look in the mirror for fear of seeing the deceased. Until recently, she was not allowed to sit on the bed. In Africa, cultural myths contribute to relegating women to the background. The belief has been that we are living in "a man's world" and men continue to take credit for creating wealth. It is noted that in the past, an Igbo wife was called "OriAku" that is, a 'wealth consumer'; a derogatory term which did not take account of her

contribution to the family's fortune. Many of the society's stereotypes about women especially in developing countries are culturally based (Sani, 2001). This could explain why widowhood rites continue to persist in many parts of Nigeria. According to Ahonsi (1997) the basis for the maltreatment of widows can be explained in the context of gender relation in which women occupy low status. The fact that widowers are not subjected to similar dehumanizing rites which their female counterparts undergo suggests gender-based discrimination. The plight of African women remains invisible and silent in literature in spite of the magnitude of challenges associated with widows when they lose their husbands. This is perhaps why an African scholar Lasebikan (2001) captures the situation in her assertion that "what the African widow experiences is better imagined than real." Similarly, the statement by a Human Right Writer- Caroline Moorehead sums up the challenges of the African widow thus: The widows of Africa are for their part the most neglected of the world's widows. Despite African literature and laws that almost carefully avoids the plight of these widowed women. But again, it is not only the African culture that shuns the plight of the widow. The women' sown agreements from the 1995 Fourth World Conference on Women, the Global Platform for action, does not even mention them.

Worse still, the Western literature on development, poverty, gender and human rights is a shadow of silence. "Even where violence against women is examined, the particular form it can take against widows is ignored" Ahonsi (1997). For these women, the death of a husband is a sentence to abject poverty, and laws whether modern, traditional or religious almost invariably discriminate against them.

These among other challenges have made women especially millions of widows in Africa disinherited, evicted, victims of violence, poverty, property grabbing, and marginalization. The fact that widowers are not subjected to similar dehumanizing rites and property disinheritance which their female counterparts undergo suggests gender-based discrimination.

The study of women dehumanization, therefore, concludes that for the much-needed development of Africa to be realized and sustained, gender, widowhood and property inheritance are socio-cultural issues that must be given more attention in developmental planning and programs. Consequently, women provide the backbone of the rural economy in most African countries. Food production and processing are the major activities of the rural women. Thus, their labour inputs often exceed those of men in most countries of Africa. Women also provide the labour for the cultivation of export crops in addition to their domestic and household chores.

Women are responsible for 70% of food storage, 95% of food processing, 50% of animal husbandry and 60% of agricultural marketing (Sani, 2001). The underlying motivations for widowhood rites are linked to cultural belief and local cosmology that the widow is a prime suspect of her spouse's death and that the widow would therefore need to prove her innocence to the family through these rituals. Another widowhood practice is that of levirate marriage where a sibling of the deceased husband re-marries the widow in order to maintain paternity for the widow's children. But educational attainment, children's approval, financial independence and

religious beliefs of widows in Tanzania determine the acceptance of levirate marriage (Afolayan, 2011).

Still, a number of widows condone these practices and seem complacent because any attempt of non-compliance can perhaps claim their lives or that of their children (United Nations, 2001). Even in the public sphere, institutions and community norms condone the practices. This makes the rites hardly debated publicly (Afolayan, 2011). In an interview session, a widow from Lagos state reported that she dropped out from secondary school because of her poor performance in school, in those days, there was no encouragement from parents to improve or do well in school. She was advised to learn a trade or marry. She noted, "I will like to go back to school if not for my two children that I have to fend for and train in school" (Dobson, 2006).

2.3.3 Divorcees

Divorce rate worldwide has been increasing steadily. As women become more independent financially, their acceptance levels come down in direct proportion to their financial stability (Dobson, 2006). They become more vocal and are willing to sacrifice their family for the sake of independence. Although it is not a good sign for the society as a whole, which has to depend on family structure, it is inevitable. However, it would be wrong to even hint that only women are responsible for this alarming trend. Many a times continuing in an abusive and unsatisfying marriage has had greater effect on the psyche of spouses and children rather than opting to be parted amicably or through court (Goldstein, 2008). Several reasons have been cited for opting out of marriages these days, increasing violence, cruelty, character

assassination, alcoholism, problems of adjustment especially in a joint family, growing individualism of the wrong type, extramarital affairs and the undesirable impact of the outside world in terms of falling values and lack of role models (Thara, 2002).

From a large number of potential life events, divorce has been rated as one of the most stressful, with a large general impact on the life situation of those who experience it (Dohrenwendet *et al.*, 1978; Holmes and Rahe, 1967; Gallery, 2006). Empirical studies also repeatedly show that marital dissolution is associated with a number of social problems. For example, divorcees have smaller social networks and are more likely to lack social support (Gahler, 2006). Also, they more often experience negative life events and physical and psychological ill-health. Furthermore, divorced women are likely to be exposed to economic hardship (Johnson and Wu, 2002; Lorenz *et al.*, 1997).

Women report more marital complaints and report them earlier than do men. It has been shown that men are more likely than women to remarry, and they do it quicker (Bernhardt, 1995; Cherlin, 1992; Whitehead and Poenoe, 2006). Divorcees have been shown to exhibit substantially higher admission rates in psychiatric clinics and hospitals than individuals in intact couples, and they more often suffer from anxiety, depression, anger, feelings of incompetence, rejection and loneliness (Gahler, 2006; Kendlar *et al.*, 2003). The divorced also exhibit a higher mortality risk, particularly behaviour related to mortality such as suicide, motor vehicle accidents and homicide;

and they more often die from coronary disease and cirrhosis of the liver, a cause of death that is often a consequence of alcohol abuse (Weitoftet *et al.*, 2004).

Although Booth and Amato (1991) and Lorenz *et al.* (1997) show that the level of psychological distress was significantly higher for individuals immediately after divorce than in the following years, Mastekaasa (1995) found no difference in psychological distress whether the divorce took place 0 to 4 or 4 to 8 years earlier, and concluded that divorce implies "permanent strain" in the individual (Avison *et al.*, 2007).

Furthermore, studies repeatedly show (Daniels-Mohring and Berger, 1984; Rands 1988; Terhell, 2004) that divorcees, in addition to the lack of a partner, generally have smaller social networks (i.e., a smaller number of potential providers of social support) than do individuals living with a partner. This is an important finding given that network size seems to be positively correlated with the emotional adjustment of divorcees (Wilcox, 1981; Terhell, 2004).

Divorce affects the well-being of women and men in different ways. For example, men have higher incomes after divorce, which would predict lower levels of distress. Women's lives are also changed in other ways that may affect their psychological well-being in a more negative way; they have the main custody of children, if any, and are more likely to experience task overload (Gahler, 2002). It has also been argued that women invest more in the family, take larger responsibility for the marriage, and therefore perceive divorce as a greater failure than do men (Kurdek,

1990; Hung *et al.*, 2004). In contrast, others argue that traditional gender roles (e.g., the unequal distribution of unpaid household work) would predict single women to be better off than single men (Gove, 1972; Iverson and Rosenbluth, 2006).

Women are also more likely to have access to social support outside the family, whereas men are more dependent on marriage for social support. Results from studies on gender differences in psychological health following divorce are, hence, far from conclusive. Although some studies have found that women's psychological wellbeing is more negatively affected by a divorce (Kurdek, 1990; Siu-Kau, 1999; Williams and Dunne-Bryant, 2006), others have found the opposite (Gove, 1972; Lillard and Waite, 1995; Walker, 2005), and yet others have found no gender differences (Johnson and Wu, 2002).

Thus, reviews often conclude that the empirical evidence on gender differences is inconclusive or inconsistent (Kitson *et al.*, 1989; Kitson and Morgan, 1990; Raschke, 1987; Kalmijn, 2005). Simon (2002) notes that the conclusion depends on the indicators of mental health exhibited, although women exhibit higher levels of depression following divorce, men report a significant increase in alcohol abuse.

Following divorce, women more often receive custody of children, and they lose a resource (the partner) who previously contributed to the household maintenance. According to the "role accumulation" (Moen, 1992) or "role expansion" perspectives (Cohen *et al.*, 1990), gainful employment improves women's psychological wellbeing (Azar and Vasudeva, 2006). Work experience may be positively correlated to

self-confidence, and fellowship with colleagues increases the social network and gives a broader anchoring in life. Employment is also assumed to be a source of personal identity and fulfillment (Frankenhaeuser, 1993; Moen, 1992; Azar and Vasudeva, 2006).

However, despite gainful employment, women are still expected to contribute significantly to domestic work. The fact that gainful employment often does not imply a corresponding decrease in domestic obligations, however, has given rise to competing views, that is, the "role strain" (Moen, 1992) or "role overload" (Cohen *et al.*, 1990) perspectives. Here, it is assumed that employment has an injurious effect on women's psychological well-being because it demands time, energy and concentration in addition to what is already used for domestic tasks. It is reasonable to assume that the combination of market and household work is particularly difficult for single mothers (McLanahan and Adams, 1987; Moen, 1992; Stoltz, 1997; Robbins and McFadden, 2003).]

2.3.4 Reasons for high divorce rates in Zambia

A study was carried out by Violet Mengo on why Zambia had high divorce rates was reported on the Zambia Daily Mail (30th December, 2019). The report began by noting that "getting married, they say, is not an achievement, but making a marriage work is." The current high rates of divorce in Zambia show that not all "I do's" end in happy marriages. This now is very common in traditional marriages that are solemnised by parents and traditional marriage counselors or when lovers come together by way of a woman eloping from her parents. Available statistics from the

Local courts, Zambia recorded 28,101 divorces across the country's 10 provinces between January and August 30, 2017. The average age of couples seeking divorce was between 20 and 45 years. These huge numbers of cases of divorce in the country can be very discouraging to anyone contemplating marriage. A number of reasons were cited as to why couples divorce. They included lack of intimacy, unrealistic expectations by partners, abuse, extra marital affairs and unequal sexual appetite. But among these, infidelity stood out as a common cause for irreconcilable differences in marriage. "Infidelity often begins as a seemingly innocent friendship," says Grace Christian Centre overseer David Banda. "It starts as an emotional affair which later becomes a physical affair, leading to the breakdown of marriage." Bill, T. (2019).

In addition, money is often cited as another major source of fights among couples. This, ranges from provocative spending habits to one spouse making considerably more money than the other, therefore causing a power struggle and straining the couple's relationship. Before long, the couple would be talking about divorce. Other couples feud over joint accounts, dealing with debts, budgeting, how to best invest, planning for emergencies and stashed monies and investments. Money really affects everything and impacts people's lives differently, depending on how they handle issues. Evangelical Fellowship of Zambia (EFZ) director Pukuta Mwanza says communication is important in marriage. Without it, a couple could become frustrated and resent each other. Reverend Mwanza said good communication is the foundation of a stronger marriage, and that couples should avoid yelling at each, but should rather talk over issues amicably. Rev. Mwanza, however, argues that despite the high divorce rate, he is happy that there are some Christian couples that have

weathered marital storms together and are there to inspire others. "Couples should be encouraged to live together until death, we should strengthen couples fellowships while at the same time reach out to those couples struggling in their marriages," Rev. Mwanza said. Statistics from the local courts indicate that the Eastern Province had the highest number of divorces during the period under review, with 5,889 cases. Cruelty was the major cause. Western Province recorded the second highest number of divorce cases at 5,537 with adultery, cruelty and conjugal rights disputes being among the major causes. The Copper belt Province had 3,764 cases, followed by Lusaka, which had 3,325. In Lusaka, the major causes of divorce included lack of proper marriage counseling, interference from friends and family members, as well as poor communication.

Independent Churches of Zambia (ICOZ) chairperson David Masupa is urging the Church not to relent in encouraging couples to keep their marriage vows until death separates them. "It is incumbent upon the Church to help couples to resolve their differences because marriage is designed by God and it is a wonderful institution," Bishop Masupa said. He said divorce can be avoided if couples-to-be seek premarital counseling before marriage. Quoting Proverbs 18:22 which says: 'He who finds a wife finds a good thing and obtains favours from God', Bishop Masupa said marriage is an honorable and beautiful covenant that should never end up in divorce. He said it is the responsibility of couples to make their marriages intimate and special through little acts of kindness and appreciating each other.

Bishop Masupa said it is sad to see families disintegrating through divorce in a Christian nation. Matolase Zulu of Matero Township says from her experience,

divorce becomes inevitable when infidelity creeps in. Ms Zulu moved out of her husband's house in 2009 because he was cheating on her to a point where disputes became a daily occurrence in their home. "I was married for 11 years to a man whom I had four children with. Initially all was well until my husband started having extramarital affairs to the point of disregarding me as the wife," Ms Zulu said. When the other woman came into their lives, the couple could argue about everything, and eventually there was no intimacy between them. Ms Zulu never expected that her marriage would end in divorce, but circumstances left her with no choice but to walk out on her husband. She says she is happy she left, although friends family shouldn't and she have done say that. A traditional counselor says both husband and wife should show commitment to resolving disputes.

Gertrude Phiri said no marriage is rosy, and making it work requires commitment by either party. "Even couples with the best intentions are sometimes unable to overcome their challenges and end up in courtrooms," she observed. She said couples should learn to resolve issues as they crop up, failure to which, it would be difficult to fix problems when they pile up. "Practice kindness, make intimacy a priority, goes on holidays and seeks marriage counseling to preserve the health of your relationship," Ms Phiri advises. And Minister of National Guidance and Religious Affairs Godfridah Sumaili say it is regrettable that divorce is widespread in a Christian nation. "According to the word of God, it is only death that should separate couples. When two people enter a sacrament of marriage, it is a life covenant and not a trial and error," Reverend Sumaili said. She advised that people

who are contemplating marriage should spend enough time in courtship before walking down the aisle so that they know each other well enough.

Rev. Sumaili further said couples-to-be should not be attracted by the outward appearance or material things but rather the inner virtues of a person. The minister was making reference to the beauty of the heart and the character of a person. She called on the Church and families of couples to-be to ensure that both the bride and groom undergo premarital counseling. She observed that in most cases, "only women were adequately counseled before marriage. Counseling before marriage is important in that the couple is given knowledge and wisdom to handle marital problems," she said. Rev. Sumaili, however, felt divorce was mainly driven by alcohol abuse by men and women, infidelity, gender-based violence and negative external influence from other people. She said couples could make their marriages work if they put Jesus Christ at the Centre of their marriages and live by Christian values and principles.

2.3.5 Women and Divorce in Saudi Arabia

As the masculine state becomes more lax in its feminine turn, Saudi Arabia continues to champion women's causes in the economic, political and social spheres. In turn, more and more women are increasingly engaged and petition state offices. According to media reports, there has been a 30 percent surge in lawsuits filed by women. In parallel, courts nation-wide are increasingly hearing personal rights cases involving women such as divorce, alimony, visitation rights and custody of children. Lawyers attribute this increase to the role played by the media in "creating awareness about women and their rights, and how they can seek redress for their grievances through

the country's courts". At the same time, and according to medical staff, women are increasingly turning to hospitals in order to obtain medical reports of their physical abuse.

Privileging the state in the analysis of gender matters, however, mainly serves to highlight inconsistencies and contradictions at the level of state actors and institutions, and to show that women generally stand to lose even as they gain from any bargain with the state. In Saudi Arabia, a divorcée is made vulnerable *a priori* by her embeddedness in an overarching and well-established male guardianship system, while statistic discourse and practices reconstitute her in other subordinated categories such as the Bedouin and the poor. Yet ethnographic attention to the embodied encounters and interactions between divorcées and the processes, offices and officials of the state reveal that they are not being made victims. Rather, they are continuously experimenting and interpreting what the state might offer them, all the while re-imagining and re-negotiating the boundaries of their intimate lives.

In Saudi Arabia a woman cannot execute or initiate divorce without recourse to the court and, by extension, state offices. Often accompanied by or through the intermediary of her father, brother or male kin, a woman must petition state-sanctioned courts and employees to obtain a termination of her marriage. By contrast, a man is normally only required to report the divorce and obtain documentary proof of the divorce in the form of a decree (*ṣak al-ṭalāq*). In effect, male repudiation of the wife is a "unilateral prerogative" for Muslim husbands and tends to take place outside the court. On the other hand, a divorcée or widow has

recently become privy to unprecedented juridical and legal rights through family identity cards issued especially for her. This card identifies a divorcée or widow as the head of the family and allows her rights to access records register children in school and authorize medical procedures.

2.3.6 Widowhood and Psychological Aspects

In many developing countries, the exact numbers of widows, their ages and other social and economic aspects of their lives are unknown. Almost worldwide, widows comprise a significant proportion of all women, ranging from 7% to 16% of all adult women (UN Division for the Advancement of Women, 2000). However, in some countries and regions, their proportion is far higher. In developed countries, widowhood is experienced primarily by elderly women, while in developing countries it also affects younger women; many of them still rearing children (Ibid). In some regions, girls become widows even before reaching adulthood.

Women are more likely than men to be widowed for two reasons. First, women live longer than men (a fact highlighted by worldwide data regarding differences in life expectancies of men and women). In addition, women tend to marry older men, although this gap has been narrowing. Because women live longer and marry older men, their odds of being widowed are much greater than men's (Lee, 2002). Loss of spouse is one of the most negative life events, next only to the loss of a child (Bennett *et al.*, 2005). Ironically, the disorganization and trauma that follow the death of a spouse seem to be greater in women than in men whenever either loses their spouse (Fasoranti*et al.*, 2007). Widowhood presents a myriad of economic,

social and psychological problems, particularly in the first year or so after the death of the spouse. A major problem for both sexes is economic hardship. When the husband was the principal breadwinner, his widow is now deprived of his income and the nucleus of the family is destroyed (Fasorantiet al., 2007).

Many studies (e.g., Amoran*et al.*, 2005; Abdallah and Ogbeide, 2002) have concluded that a higher rate of mental illness exists among the widowed than their married counterparts. Even a study conducted by Chen *et al.*, (1999) concluded that widows had higher mean levels of traumatic grief, depressive and anxiety symptoms (compared to widowers). Another problem associated with widowhood is loneliness. Many widows live by themselves. They suffer the fear of being alone and loss of self-esteem as women, in addition to the many practical problems related to living alone. They feel the loss of personal contact and human association; therefore, they tend to withdraw and become unresponsive (Fasoranti*et al.*, 2007).

The greatest problem in widowhood is still emotional. Even if it had been a bad marriage, the survivor feels the loss. The role of spouse is lost, social life changes from couple-oriented to association with other single people; and the widowed no longer have the day-in, day-out companionship of the other spouse that had become an intrinsic part of their lives. People respond differently to loss and overcome grief in their own time. Frequently, the most difficult time for new widows is after the funeral (Scannell, 2003). Young widows often have no peer group. Compared to older widows, they are generally less prepared emotionally and practically to cope

with the loss. Widowhood often causes financial stress because a major income source is lost with the death of a husband.

There has been considerable controversy as to whether widowhood is a more difficult experience psychologically for men or for women. Widowhood is generally a greater problem financially for women than men, and economic difficulties can lead to lower psychological well-being. Several studies (e.g., Schuster and Butler, 1989; Thompson *et al.*, 1989; Davar, 1999; Reddy, 2004) have indeed found that widowhood has a greater adverse impact on the psychological well-being of women. Other studies, however (e.g., Lee *et al.*, 2001; Umber son *et al.*, 1992; Jason *et al.*, 2002), have reported stronger effects on men. Still others have found no gender differences at all (Li *et al.*, 2005).

2.3.7 Widows in Pemba

Pemba as one of Zanzibar islands was formerly ruled by Muslim Arabs and hence Pemba people are Islamic cultured. In "Islam sharia" polygamy is allowed (Islam sharia. Akinola G.A (1973). Polygamy is a state whereby a man can marry more than one wife, can be two, three, sometimes four. Of the measure factor which fuel the consequence of divorce and widowhood, polygamy rank the leading among Muslims' marriages. Most Muslim women are intolerable to polygamy. Various studies such as Reihanah (2018) at the University of Malasia on "Protecting women against abuse of polygamy in Islamm"; and Haifa A. Jawad (2018) in UK on "Women and the question of polygamy in Islam" from different countries originating from different cultures show how widows are treated in various parts of the world.

Generally, widows from different cultures, from different countries are bitterly tortured psychologically, socially, economically even physiologically and hence left with permanent of endless poverty. Widows are left with a number of serious burdens.

In Pemba, mostly in rural areas, the conditions are extreme. Widows are left with family care burden, lack of social services (education, health, day to day meals, shelter), and economic burden. In fact widows are maltreated, neglected, abused, marginalized, and oppressed (Bimmanga, 2017). In many parts of Pemba Island the situation of widows happens to be similar to that in India, Nigeria and most Islamic states of Middle East as demonstrated in the literature review. Bullying of widows who lack support, education and awareness is boundless and hence need for interventions for widows' development.

2.3.8 Dowry and Divorce

In Pemba, the issue of dowry give men very hard time. Dowries are very expensive and nowadays people have revised the method of collecting dowry. Instead of collecting money from the prospective husband, the woman's side asks for things in the form of tools or furniture which are mostly very expensive and together with money. Sometimes this has become the source of divorce.

2.3.9 Poverty and Divorces

Poverty is a state where by a family or an individual is not able to buy the essentials for life (Mahmoud, 2017). Currently most husbands cannot t afford the basic needs

of the family. Due to this, women report the issues to the court where divorce can be granted. Pemba people are very poor, mostly earning less than 1 USD a day (Zanzibar statistical report, 2006). They live below poverty line. They eat best seasonally as commodities are very expensive and they wear smartly once a year. They lack most essentials for lives. They hardly enjoy lives.

2.3.10 HIV, Sexual Diseases and Widows

These are among the common attacks of widow families in Zanzibar. Widows continue to spread HIV among people. They sell their bodies to get money for their day to day essentials and by doing so AID is spread. Widows are also prone to sexual diseases like gonorrhoea and syphilis due to lack of awareness. They never use condom during sex. Study (Dr. Fatma V. Cottage Hospital (2020).

Also showed evidence of the emergence of a new sexual bacterial disease which attack women's virginas and cause virginal pain (Sitti, 2017 Field Data collection). And once a widow is subjected to sexual diseases, she is then stigmatized and poorly treated. Dr. Fatma V. Cottage Hospital (2020).

2.3.11 Widows Before Law Institution

In Pemba, like in other parts of Zanzibar, widows are protected by laws, in the court, Government departments, NGOS, CBOS and other women sensitization groups. These organizations have been kind for some time, but the problems of widows are still widespread. There are still a large number of cases in the Kadhi court,

Magistrate courts and Police stations related to widows. Widow bullying is still common and widows' rights are being rumpled upon.

2.4 Literature Review of Theories

This section examines two relevant theoretical postulations to this study i.e., Social Development Theory and Feminist Theory.

2.4.1 Social Development Theory

Social development theory attempts to explain qualitative changes in the structure and framework of society that help the society to better realize its aims and objectives. Development is a process of social change, not merely a set of policies and programs instituted for some specific results (Holborn, 2008).

Development is the result of society's capacity to organize human energies and productive resources to meet challenges and opportunities. Development is a human process, in the sense that human beings, not material factors, drive development (Jacobs, Garry & Asokan, 1999).

The energy and aspiration of people who seek development form the motive force that drives development. People's awareness including widows may decide the direction of development. Their efficiency, productivity, creativity, and organizational capacities determine the level of people's accomplishment and enjoyment. Development is the outer realization of latent inner potentials. The level of all people's education, intensity of their aspiration and energies, quality of their

attitudes and values, skills and information all affect the extent and pace of collective development (Holborn, 2008). These factors come into play whether it is the development of the individual, family, community, widows, nation, or the whole world (Jacobs, Garry &Asokan, 1999).

One of the most powerful means of propagating and sustaining new developments is the educational system in a society. Education transmits society's collective knowledge from one generation to the next. It equips each new generation to face future opportunities and challenges with knowledge gathered from the past. It shows the young generation and vulnerable groups including widows the opportunities ahead for them, and thereby raises their aspiration to achieve more.

Information imparted by education raises the level of expectations of widows, as well as aspirations for higher income. It also equips widows with mental capacity to devise ways and means to improve productivity and enhance live at standards levels. Social Development Theory gives the answer of widows in ability question. By applying Social Development Theory widows may speed up their performance.

2.4.2 Feminist Theory

Any theory that discusses relations of men and women in society is regarded as feminist theory. Thus, various feminist theories include cultural determinism, biological determinism, Marxian/radical feminism, liberal feminism and social feminism. It is unequivocal that women marginalization is mentioned in all feminist theories but different reasons are advanced for such marginalization in each strand of feminism (Okafor, Akinwale & Doyin –Hassan, 2007).

Haralambos and Holborn (2008) posit that feminism is a worldwide movement to end sexism (the belief that the status of female including widows is inferior to the status of male). By empowering women it embraces political goals that offer gender equality. The ultimate aim of feminism is to end men's domination and rid society of the exploitation of women including widows. Just like Marxist theory, they tend to see society as divided into social groups.

To the feminist theory, the division is between men and women and not between classes of people. They see society as characterized by exploitation. Contemporary societies mostly exhibit traits of patriarchal structures as they are often male dominated in most aspects of life. The proportions of inheritances between male and female religiously dominate females, again male take advantage to suppress his little sisters in a family and rank the last after their own family.

Widows are on great suppression and they need awareness for their bright future. Feminist Theory also leads to solution in which man tried long ago to oppress women because they lack support. Under this theory widows' perspective may change for better bright future.

Repressive activities such as widowhood rites, wife inheritance and female genital mutilation are still practiced in African communities. The use of patriarchal power and socio-cultural norms reinforced by religious beliefs and injunctions to suppress, in particular, girls and women from the free expression of their sexuality. This is an attempt to sustain gender hierarchy in African societies by enshrouding it in secrecy

and taboos (Madunagu, 2007). Feminist theory suit best the topic "Assessing Social life of widow of Pemba Island" as far as there is a lot of handicaps existing between man and women (including widows) in the Island with cultural and physical slogans.

2.5 Summary of Literature Review

As seen from the above discussed theories that different cultures treat widows distinctly. Widows in developing countries are treated highly. In UK, USA, Scandinavian countries, widows are treated happily. They manage housing, day to day meals, clothing and are protected according to laws and they have security and safety. They are never treated cruelly. In countries like India and Nepal widows are collected in special bungalows for commercial treatment. In developing countries like Kenya, Uganda, Tanzania, Rwanda, Burundi widows are highly burdened with hard lives and seriously maltreated.

In Pemba the conditions of widows are worse, especially in the rural where women are never educated and they never dare ask for their own rights. It was the aim of the researcher to collect data which will give views about widows to the people and get to know other extreme reasons which fuel divorces and the consequences of widows. Not only will that but also provide specific details on how widows sustain on their day to day lives. Also, the researcher aimed at showing some interventions and draw mitigation measures for the bright future of Pemba widows.

2.6 Research Gap

According to various studies I have gone through, a question "why do rural widows suffer from illiteracy (being unable to read and write), less skilled (UN able to create)

and less determined to search for their right" has never been talked about. Education is a starter to a bright future. Listening, reading and writing are her alleles (Hon. Haroun, 2020). Education is acknowledged as a vital tool for the attainment of sustainable transformation and inclusive societal development. Through acquisition of basic skills, knowledge formal/informal, various segments of the population especially widows (married women) who have lost their husband can be empowered to be self-reliant and economically independent in-spite of the vacuum created by the loss of the supposedly "breadwinner".

Education occupies a unique position in the national development programmer of any nation. It is also acknowledged as the bedrock of socioeconomic and political advancement of countries (Barro, 1991; National Bureau of Statistics-NBS, 2006). This is because education helps to unfetter and empowers people to economic and social freedom.

It equally helps in transforming human capital for economic advancement. Thus, educated individuals are seen to be crucial catalysts for any economy (Schultz, 1960; Becker, 1962). A growing concern is the increasing number of divorcees (widows) in Pemba who are unable to read or write and stand to fight for their right also with lack of basic skills.

The study also examined the role of education as a vital tool for divorced women' (widows) empowerment, other obstacles to widows' empowerment in Pemba with a view to suggesting policy options for the way forward. The study engaged mainly

secondary sources of data and utilizes relevant sociological theories to buttress the crucial role of education in widows' empowerment drive.

It is truism that education is a catalyst of change or development in any society. It is also the greatest investment a nation can make for quick development in all spheres of national life, economic, social, political and mental (Adebayo, 2006). Thus, education is the key to sustainable development for any nation (Uwadia, 2010). It is observed that widows nationwide face discrimination. However, this subordination of women is more pronounced in rural areas than in urban areas due to differing of understanding, sensitization and low education. Need of equipping rural widows with weapon to fight for their right at present is vital and must be put in action immediately. According to Hamman (1997), "if you educate a man you educate an individual; if you educate a woman you educate a nation."

2.7 Conceptual Fframework

As seen in Figure 2.1, the divorced and those who have lost their spouse are both referred to as widows and are attacked from every corner, for instance, in child care, searching for shelter, dependency or lack of confidence.

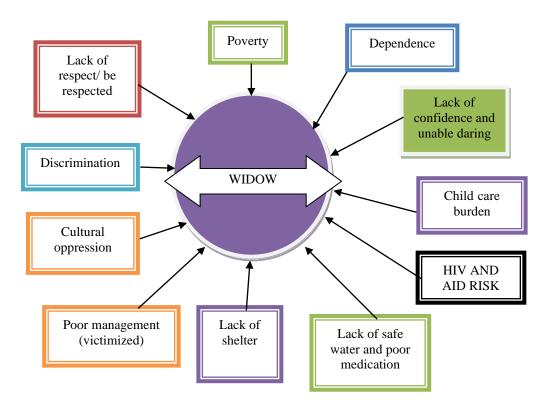


Figure 2.1: Conceptual framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodologies that were used to come up with the data for this study. It contains an introduction, the research design, study population, study sample, data collection methods, ethical considerations and data analysis techniques which were involved in the study.

3.2 Study Design

According to Babbie (1992), research design refers to the plan and arrangement for data collection and analysis. It involves the establishment of a specific plan of activities supposed to be done in the field. This study used cross section case study design. It employed correlation techniques in the analysis of the data. A qualitative approach was used to seek the views and the opinions of the researched society and helped to identify and describe the reasons that fuel widowhood and divorces, looking on how widows sustain their livelihood; and also let them presume what they can do to overcome the present widows' challenges. Also, how other organizations can contribute in empowering widows in Pemba island of Zanzibar. Quantitatively, the study provided an estimate of widows in shehias thus allowing simple arithmetic comparisons in five *shehias*.

3.3 Area of Study

The study was conducted in Pemba East in five *Shehias* (*shehia* is a local government administrative area) of Chambani, Uwandani, Ole, Kangagani and

Maziwang'ombe. Pemba east was selected for the study because it is mostly affected by a number of factors dominantly affecting widows namely; poverty, severe social economic down fall, and also being a coral belt of the Island where people are mostly available throughout the year regardless of clove picking season. The total number of *Shehias* in Pemba is 121 (Zahor, M.M. 2020- Field Data Collection) which needed intensive study and highly resourced. This is the reason the researcher selected 5 *shehias* for the study which is the same as 4% running in all three Districts of Pemba Island. Data collection was conducted on the eastern zone where people are farmers or livestock keepers. Figure 3.1 shows the map of Pemba

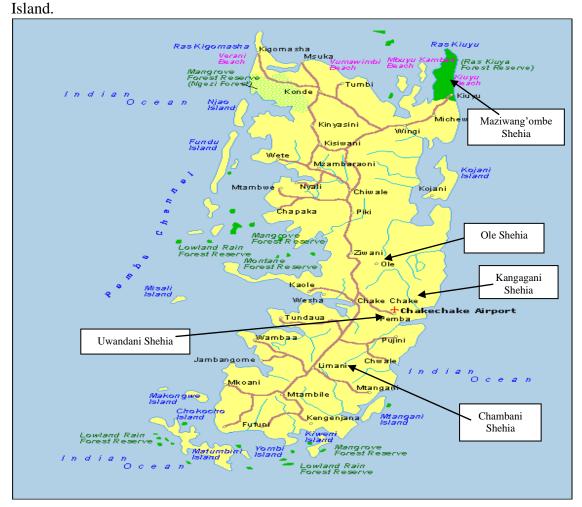


Figure 3.1: Map of Pemba indicating the location of study areas

3.4 Study Population

According to Frankel and Wallen (2000), study population is the large group of people that have one or more characteristics in common on whom research study is focused. The population in this study was picked from five *shehias* of Maziwang'ombe, Ole, Chambani, Uwandani and Kangagani. The population included divorced women in Pemba who are in general commonly referred to as widows. Some essential information was gathered from local government and religious leaders and other members of the community.

3.5 Sample, Sample Size and Sampling Techniques

Sampling is a process that is used to select sample elements of a population in a way that they could present the actual characteristics of the total population (Cohen et al, 2000). Sampling in this study ensured that accurate and representative information was gathered, while being cognisant of time and financial limitations. The study mainly employed purposive and simple random sampling technique which means that deliberate attention is directed only toward particular location (Discombe, 2007). This is done intentionally to avoid bias in the study and avoiding misleading of data targeted.

Therefore, the sample size included (20x5) widows the same as 58.14% from five *Shehias* of Ole, Chambani, Kangagani, Uwandani and Maziwang'ombe. Selection was done by random sampling techniques. During random sampling the researcher collected the first 20 attendees in the list and picked them as the respondents. Other respondents were selected according to their position for example 5 local government

leaders from each *Shehia*, 25 community leaders, 20 religious leaders, 6 NGOs and CBOs respondents were also selected randomly. Moreover, other 8 respondents including famous people from the *shehias* and central government were also selected accordingly. 1 Kadhi and one social worker were also selected due to their responsibilities. The total respondents were 172 the same as 100%. The table below sum up the selection that was considered fit qualitatively as well as quantitatively.

Table 3.1: Sample size and categories

S/N	Category	Number of Respondents			Percentage
		Female	Male	Total	
1.	Widows and divorced women	100	0	100	58.14
2.	Local leaders	03	02	05	2.91
3.	Government leaders	03	02	05	2.91
4.	Community leaders	18	07	25	14.53
5.	Religious leaders	10	10	20	11.83
6.	Islamic magistrate (Kadhi)	00	01	01	0.56
7.	NGOs and CBOs	05	01	06	3.49
8.	Famous people	06	02	08	4.65
9.	Social workers	01	01	02	1.16
Totals		146	26	172	100

Source: Field Data (2019

3.6 Data Collection Techniques

Discombe (1978) emphasizes on the use of different methods of data collection in research. This study used both primary and secondary data.

3.6.1 Primary Data Collection Techniques

In the study, the primary sources of data included questionnaires, interviews, focus group discussions and observation.

3.6.1.1 Questionnaires

Questionnaires were prepared and used in data collection for a large number of respondents including widows and divorced women. The method was fast and comprehensive (See Appendix 1: Widow Questionnaire).

3.6.1.2 Interview

Gay et al. (2006) explain that an interview is a useful interaction in which one person tries to obtain information from another. During interviews widows and divorced women were able to give their views on reasons of their prevailing situation, how they carried out their day to day lives and thought of intervention measures. Interviews were also conducted with local leaders *Shehas* (*Sheha* is a leader of a *shehia*), Kadhi, NGOs leaders and Government leaders since they are community leaders or working in the society they were aware of the problems facing widows and therefore were a good source of information.

3.6.1.3 Focus Group Discussions

The focus group discussions were conducted in order to allow respondents to share ideas and their views on various aspects related to widows/divorced women livelihoods and hardships.

Participants invited to focus group discussion during this research included: 25 community leaders, 20 religious leaders and 8 famous people Community leaders and religious leaders were also invited from *shehias*. The topics discussed covered were same for all groups:

Focus Group Discussion topics included discussions on:

- i) Factors influencing marriage in Pemba
- ii) Reasons for divorces
- iii) Divorced women sustainability
- iv) Rights for widows and divorced women
- v) Interventions

3.6.1.4 Observation

The living conditions of widows were observed in all *shehias* through eye contact and survey orientation. They included the houses in which they live in, the health services, education, and food supplies, treatments by family and finally, response of community toward widows.

3.7 Secondary Data Collection Techniques

The main sources of secondary data were documents from Kadhi Court, Ministry of Women, Adult and Children Welfare Zanzibar, Dawati la Jinsia na Watoto Police Chake Chake, and *Shehas'* offices in *shehias* where the study took place. Information also was collected from Zanzibar Legal Centre at Chake Chake and also from documentary collections in NGOs like Tumainijema of Ole.

It was necessary to use different data collection methods so as to increase the validity and reliability of data collected. Also, the researcher can make some comparisons on accuracy of the data collected.

3.7.1 Validity

Validity is the accuracy, soundness or effectiveness with which an instrument measures what it is intended to measure. In this study, the instruments were first discussed between the researcher and the supervisor who provided his expertise and ensured that the instruments measured what they intended to measure. This was further ascertained by a panel of social science and environmental health experts drawn from Open University of Tanzania to ensure that the items adequately represented concepts that covered all relevant issues under investigation, which comply with recommendations of Mugenda and Mugenda (2008) that validity is quality of the procedures used in the research, which must be accurate, correct, meaningful, true and right. Validity is used to judge whether the research accurate describes the phenomenon which is intended to describe (Bryman, 2001). To validate research instruments, a pilot research was conducted to test the instruments and give the validation.

3.7.2 Reliability

Reliability is the measure of consistency over time and over similar samples. It ensures the degree of how instruments are demonstrated in a study (Cohen, 2001). To ensure the reliability of the research instruments the right samples which represented the whole population were selected and used appropriately. The researcher used both primary as well as secondary data hence the data collected were compared to find out if they are both valid and reliable.

3.7.3 Ethical Considerations

Respondents were informed on the purpose of the study and each respondent was politely requested to fill in the questionnaire and the confidentiality agreement with regard to any information they provided. Permissions for carrying out the research were obtained from the Open University of Tanzania, Local government authorities, including the Director of Chake Chake Municipality and townships. Ethical considerations were observed all the time when dealing with marginalized groups. Such groups have a lot of inferiorities and discrepant which need confidentiality and appropriate handling of issues all the time. Respect on and the sense of human feelings was always considered positively. Empathy, sympathy and honour ability percolated deeply in sharing from both researcher and the group. These issues were considered very positive.

3.8 Data Analysis Plan

Data analysis is a process that implies editing, coding, classification and tabulation of the collected data (Kothari, 1990). Further, Bogdan and Biklen (1982) report that data analysis involved working with data, organizing it, breaking it down into common themes, blending and compiling to see similarities or differences over key words in searching for patterns, discovering what is important and what is to be learned, and deciding what a researcher tells the others.

Here, qualitative data were analysed using content and thematic analysis. Data analysis was translated through graphs of different types e.g. bar graph, pie charts and line graphs. Once the data were collected they were summarized to evident the

findings. Meanwhile, the quantitative data was analysed using the Statistical Package for Social Sciences (SPSS version 16).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND DISCUSSION

4.1 Overview

This chapter presents data and discusses the findings obtained from primary as well as secondary data sources. The main objective of the study was to assess the social life of widows /divorced women in Pemba Island. The study determined the factors that influence marriage in Pemba, examined the root causes of divorce in Pemba Island, assessed the effects and the magnitude of widow (divorced women) in five *shehias* of Pemba and investigated how divorced women sustain their daily lives. The presentation of the findings in this chapter is thus in line with the research questions presented in chapter one of this report. Accordingly, these findings have been generated through content analysis of the interview responses, focus group discussion, survey observation and questionnaire responses.

4.2 Demographic Characteristics of Respondents

Table 4.1: Gender of the respondents

Respondents	Number of Respondents Available in the Field			
Gender	Male Female Total			
Participants	26	146	172	
Percentages	15.12%	84.88%	100%	

Source: Field Data (2019)

The composition of the respondents included both the female and male. However, it should be remembered the main theme of this study is widows who are primarily women. Therefore, it is not surprising that the dominant group in this study was

women. In this study about 146 participants were female which made up 84.88% and 26 respondents were male making 15.12% of the group. It is worth noting that most of the respondents in this study were widows. That is why the number of women as shown in Table 4.1 is very high compared to that of men.

4.2.1 Education Level of the Respondents

Table 4.2: Education level of the respondents

Gender of the	Degree	Diploma	Secondary	Primary	Did not complete	Total
Respondents					primary school	
Female	01	31	47	43	24	146
Male	01	06	11	05	03	26
Total	02	37	58	48	27	172

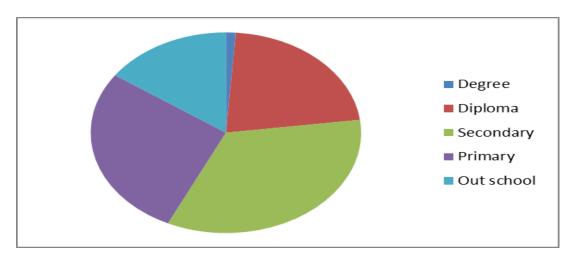


Figure 4.1: education level of the respondents

Source: Field Survey (2019

Table 4.2 and Figure 4.1 indicate that a good number of women had diplomas and secondary school education. Among the 146 respondents 24 of them, the same as 16.44% left school without completing primary school education. There is some reason to believe that they had to leave schooling as a result of early marriage. 43 the same as 29.45% widows among the respondents had primary school education;

however, they never entered secondary schools for unknown reasons. 48 females the same as 32.87% completed secondary school, the number of female respondents who completed diploma level is 31 the same as 21.23% and finally, we have 1 graduate female the same as 6.84% The number of male respondents is 26.

4.2.2 Employment Status

Table 4.3: Employment status of a sample of 100 widows

Total number of widow respondents	Government employees	Farmers	Dependent (survival depends on other members of their family)
100	29	58	13

Source: Field Data (2019

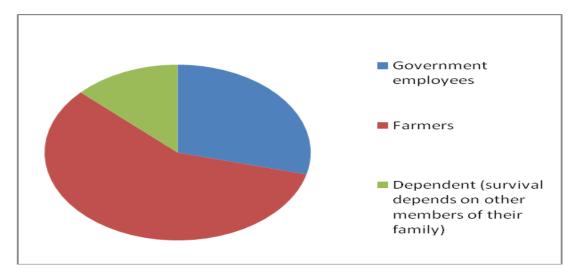


Figure 4.2: Employment status of widows from a sample of 100 widows

Source: Field Data (2019)

When widows were asked about their employment they said, some were government employees, others are farmers and the remaining are dependents. Table 4.3 and Figure 4.2 summarize the employment status from a sample of 100 widows.

The number of widows who answered the questionnaire was 100, 20 from each *shehia* and their attendance numbers were as follow; 29 the same as 29% were Government employees, 58 the same as 58% were farmers and the remaining 13 widows ranging to 13% were dependents. This gave translation that there is a need to promote those who live as dependents to conquer their livelihood.

4.3 Factors Influencing Marriage in Eastern Pemba

Table 4.4: Factors influencing marriage in Eastern Pemba

Factors influence marriage	20 Participants in group discussion		
	Yes	No	
Making family	18	02	
Culture/sunna	19	01	
Ramadhan preparation	16	04	
Leisure	17	03	

Source: Field Data (2019)

Table 4.4 shows factors influencing marriage. During group discussion 5 members from each *shehia* contributed their own opinions and the results collected are as seen in the table. When they said "Yes" meaning they agreed, contrary when they replied "No" meaning they disagreed with the reason. Marriage is a socially acknowledged and approved sexual union between two adult individuals: a male and a female. Traditionally marriage in most societies is consummated by a ceremony and offer of a bride price also known as dowry and rituals to God or ancestors for ensuring blessings to the new union. However, in modern times marriage is bound by a contract and legal rules and regulations. In Pemba marriage takes various forms and the most common are monogamy and polygamy. Marital ideology in Pemba, as it is across the world is based on the principle of female subservience and male

domination. A sad outcome of this principle has been proliferation of certain antisocial practices, sanctioned by tradition, religious and government laws and regulations. Such practices are polygamy, domestic violence, early marriages, arranged marriages and dowry, dependent on women culture and unnecessary divorces as witnessed in Pemba.

In Pemba many marriages take place two months before Ramadhan. They form part of preparations for fastening; that is, people get prepared to have their own families. It is said in Islamic culture that at eighteen years boys and girls should get marriages for their own safety. On the other hand, most of the people, especially the youth get married to build a new family, severing from depending on their parental homes. Others get married as a matter of respect; it is believed that marriage is "half Islam" and if you marry or get married you will be respected always. That is people get married as a matter of prestige.

4.4 The Magnitude and Effects of Widowhood in Pemba

Table 4.5: Divorces Daily Increase in Shehias

Shehia	Response	
	Yes	No
Ole (1)	1	0
Kangagani (1)	1	0
Maziwani (1)	1	0
Uwandani (1)	1	0
Chambani (1)	1	0
Total (05)	05	0

Source: Field Data (2019)

Table 4.5 presents the findings obtained during interview with Local Government leaders (*Shehas*) from each of the five *Shehias*.

The study interviewed the leadership in the five *shehias* to find out whether divorces were increasing in their *shehias* or not. The results presented on Table 4.5 show that in all 5 *Shehias* the same as 100% the number of divorced women (generally referred to as widows) was increasing.

4.4.1 Divorce

In many societies divorce has become an accepted part of marriage. Some legal systems today grant the right to divorce to both women and men in marriage. Divorce laws have become simpler to the point that mutual consent divorces are granted. Leading causes of divorce as brought forth by various studies are personality differences and incompatibility, infidelity, physical and psychological abuse, lack of commitment to the marriage and others. These happen largely and sometimes cause trauma to women. Though the divorced status is considered as normal in many societies, in Pemba it is still difficult to opt for divorce, especially for women.

Ground laws have often served to legalize men's dominance over women—unilateral divorce by men; inadequate maintenance after divorce; inheritance by men only; sexbiased ownership and control of property and succession rules; multiple marriages only for men; custody of children to men only on dissolution, and so on.

The common factor is male dominance, i.e., sex inequality, in culturally specific and not infrequently religiously rationalized form (Mackinnon, 2005). It is for this reason that reformers, women's movements and other activists from time to time have sought to reform personal laws to give women equality of rights within marriage and divorce.

4.5 The Root Causes of Divorce in Eastern Pemba

Although the institution of marriage is valued and respected in Zanzibar and Pemba in particular, the rate of marriage break down in Pemba is alarming, compared to other regions in Tanzania. Therefore, the study set forth to find out the root causes of divorce which lead to a decay of the families which is the main building block of the society. The findings of the study suggest that polygamy, early marriages, UN planned marriages, little awareness of marriage, and values, demands, and benefits of marriage in human development, infidelity, brutality, poverty and dowry were considered to be some of the causes of divorce.

When religious leaders were asked in Focus Group Discussions to identify the reasons for widespread divorces in Pemba they said that lack of awareness, lack of religious faith, disloyalty, inability to take care of family and household due to diseases or poverty were the leading factors. However, the study thought it prudent to investigate each suggested cause of divorce in depth to understand comprehensively why it was so.

Table 4.6: Causes of divorce

Root cause for divorce	Yes	Perc. (%)	No	Perc. (%)
Polygamy	67	67	33	33
Early marriages	79	79	21	21
Un planned marriages	80	80	20	20
Little awareness of marriage	69	69	31	31
Infidelity	65	65	35	35
Brutality	70	70	30	30
Poverty and lack of dowry	71	71	29	29

Source: Field Data (2019)

Table 4.6 shows the results when 100 widows were given chance to say "Yes" if the following resulted to divorce or "No" if not. The results are displayed on above the table.

4.5.1 Polygamy

Polygamy is highly valued by men in Pemba. With only very rare exceptions most male respondents answered that they would rather have four wives than one. On the other hand, women did not seem quite so uniform in their preferences for polygamy. Several commented that they would leave their husband if he married a second wife; others felt that it was a good thing to do; still others refused to answer, stating simply that decisions about such matters were not theirs to make.

Although there are no specific injunctions which proclaim the superior position of a first or senior wife, her higher status among wives in the compound is universally recognized. Thus, her sleeping hut or house is usually larger and more expensive than those of junior wives, and she always leads the way when a man's wives leave his compound in a single file to go somewhere, even if it is only going to a well to fetch water.

Among wives a second wife is always younger than the first, which is consistent with Pemba concepts of seniority. That is to say, all other things being equal, a higher status is gained with age. Finally, in preparing food or in organizing the woman's part of a festivity, it is the first wife for reasons of being a senior wife who directs the activities of her co-wives.

Since in Pemba marriage is polygamous, a man may or may not take a virgin for his second wife, and there exists the possibility of a courtship between a married man and a single divorced woman. A divorced woman may enter into a temporary union, which may or may not end in marriage, with a married or unmarried man. Polygamy is common in Pemba and is thought to cause divorces among couples. 100 widows were invited from 5 *shehias*, 20 from each *shehia*, to respond to the question whether polygamy is the cause of divorce in many cases. The results are recorded in Table 4.6.1.

Table 4.7: Polygamy as the cause of divorce

Shehia/ Response	Yes	No
Ole (20)	14	06
Kangagani (20)	16	04
Maziwang'ombe (20)	18	02
Uwandani (20)	17	03
Chambani (20)	16	04
Total (100)	81	19

Source: Field Data (2019)

When 100 widows were asked to give their views on whether polygamy was the root cause of divorce, 81 the same as 81% answered "Yes" and 19 the same as 19% answered "No" indicating that polygamy was the root cause of their divorce (Table 4.7). Then a question arises why do these widows consider that polygamy was the cause of their divorce? What were the circumstances? Strangely, in focus group discussions by religious leaders the issue of polygamy as the cause of divorce, did not come up; but rather the religious leaders thought that lack of awareness on the importance and intricacies of married life, lack of religious faith, disloyalty, inability to take care of family and household due to diseases or poverty were considered to be

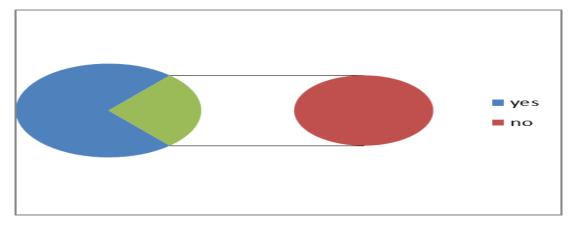
the main factors responsible for divorce. Focus group discussions by NGOs and CBOs also agreed that divorce was common in all local communities in Pemba and in their view it was a result of lack of awareness of marriage and why is it necessary to ensure that it is maintained and survives. NGOs and CBOs did not consider polygamy to be directly related to divorce.

4.5.2 Early Marriage and Child Sexuality

Table 4.8: Early marriages the cause of divorce

Shehia	Yes	No
Ole (20)	14	06
Kangagani (20)	15	05
Maziwang'ombe (20)	16	04
Uwandani (20)	14	06
Chambani (20)	14	06
Total (100)	73	27

Source: Field Data (2019



Source: Field Data, 2019

Early marriage is encouraged to control the sexuality of the girl. Promiscuity is shunned by the society in Pemba. The anxiety is that she should be passed on safe (as a virgin) from the natal home to the marital home without bringing into shame to the family name. A girl must be a virgin when she gets married for the first time. A girl's

sexuality has to be controlled as it may bring disgrace upon the family prestige if she misuses her freedom and loses her virginity. Early marriage results in early pregnancy, which is harmful, and sometimes life threating for the young mother. It also does not give women a chance to grow as an individual restricting their educational and employment family opportunities. This further keeps them subordinate in marriage and dependent and in the end are likely to experience violence due to their low status and inability to contribute to family income. In Pemba, this type of life is experienced by hundreds of young married girls and these atrocities happen throughout the island, and these marriages are usually short-lived. 100 widows were invited, 20 from each *shehia*, and asked whether early marriages were the cause of divorce. The results are recorded in Table 4.8

4.5.3 Dowry

It is an age-old practice related to marriage which is prevalent in Pemba. It is the exchange of wealth especially from the groom's home to the bride's. It can be in the form of cash, livestock or other movable and immovable properties. Dowry in legal terms is defined as property given in connection with and as a condition of marriage taking place. Dowry is inseparably interlinked with the general status of women in society. As practiced in many parts of the world, where the man's family pays the dowry, the man often considers the wife as his property. As a consequence, dowry forms one of major causes of wife battering. Dowry violence and dowry deaths are common in Pemba homes. Wives are beaten, deserted, tortured, and murdered, because of dowry. In the recent times one sees that the dowry system has percolated to those societies where it previously never existed. In Pemba, the issue of dowry

gives married women very hard times. Dowries can be very expensive and nowadays people changed the method of collecting dowry. Instead of collecting money, they are now asking for furniture which is often very expensive, and in addition it includes payment of money. Sometimes it becomes a source of divorce. See the tip;

Tip1:

I was divorced one month ago. My husband divorced me.

When I asked him about my dowry. I was seriously beaten by my Ex. husband

Till I fainted. When I woke up he followed me again for

More punishment. I collected myself and got a chance to escape.

He divorced me under condition to surrender my dowry,

I agreed for my safety! Bimmanga (2017).

Source: Field Data (2019)

4.5.4 Jealousy/Infidelity/Adultery

Table 4.9: Jealousy/infidelity/adultery a source of divorce

Shehia	Yes	No
Ole (20)	15	05
Kangagani (20)	15	05
Maziwang'ombe (20)	17	03
Uwandani (20)	13	07
Chambani (20)	14	06
Total (100)	74	26

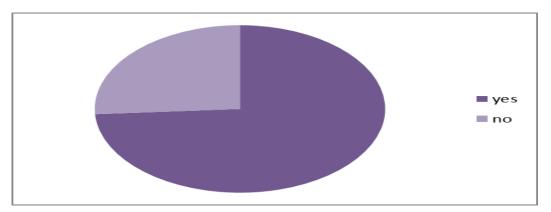


Figure 4.3: Jealousy/ infidelity/adultery a source of divorce

Source: Field Data (2019)

Table 4.9 shows jealousy is a very common source of conflict among couples in Zanzibar in general and Pemba in particular and elsewhere. Divorces often arise at the thought that someone is having an affair with somebody's wife. As a result it becomes a serious problem ending up in divorce. 100 widows were invited to complete the questionnaire, 20 from each *shehia*. The results are shown in Table 4.9 and Figure 4.3. In other words this is something to do with infidelity/adultery. It is not acceptable to most couples, especially men. But why it is so widespread in a religious and closed society and abhors sin and women stay indoors all the time as it exists in Pemba.

Based on the question, 74 widows the same as 74% answered "Yes" and the remaining 26 widows the same as 26% answered "No".

4.5.5 Bullying/Violence

Bullying wives is a common deed in Pemba especially with new non planned marriages. It appears to be a way that men use to assert their authority over the woman. Usually, the wife is afraid of her husband; and is taken to be a way of showing respect to the man. But in extreme cases it ends up in divorce (as shown in the tip) or killings, which is very tragic.

Tip 2:

My first marriage took place 15 years ago. I was married to Someone and we loved each other. Difficulties began when my Husband took my young daughter to his mother. I asked him why Have you taken away a small child under three years from me? He was a drunk.

This is my decision", he answered. It was Ramadhan during the time of

The encounter and it was time for breaking the fast. He was furious and he

slapped me on my face. I fell down!

When I stood up, he tried to follow me again. I ran away outside! He

followed me. And I was divorced. I lived with my problems at our home.

(Chairperson of NGO called Tumaini Jipya Pemba, 2017).

Source: Field Data (2019)

4.5.6 Poverty

Poverty is a state where by a family or an individual is not able to buy the essentials

for life (Sheikh Mahmoud, 2017). Currently most husbands are not able to afford

essential needs to run the family. They never go back home with day to day

essentials for life In Pemba, it is usually the men who go to the market or shops to

buy food. When women complain and report the issues to court, divorce proceedings

usually begin and take some time to complete. In Pemba people are mostly very

poor, earning less than 1 USD a day (Zanzibar Statistical Report, 2016); indicating

that they live below the poverty line. Owing to inability to buy food and shortage of

money people are undernourished. They lack the most essentials in life. They hardly

enjoy life. Most young men are unable to purchase their day to day meals; nor do

they have money to buy clothing and maintain their households as result, they remain

bachelors/unmarried for a long time. Even to those who are married, when they see

that they can no longer afford to sustain their livelihood, buying the essential

commodities for life, they usually end up the marriage and divorce. 100 widows were

invited to answer the questionnaire, 20 from each shehia; the results are recorded in

Table 4.10 and Figure 4.6

Table 4.10: Inability of Men to support their Families or Poverty as cause of Divorce

Shehia	Resp	onse
	Yes	No
Ole (20)	15	05
Kangagani (20)	15	05
Maziwang'ombe (20)	13	03
Uwandani (20)	17	03
Chambani (20)	17	03
Total (100)	81	19

100 widows were asked to give their comments on whether poverty was the cause of divorce, 81 said "Yes" and 19 said "No". Hence poverty could be a reason for divorce Table 4.10. Women consider a man who cannot support a wife or family as "mwanaume suruali" i.e., a hopeless man, an effigy of man, who is unable to support his family.

The view of Kadhi is that polygamy, child sexism, dowry, poverty, jealous of love/adultery, bullying/violence, and early marriages are common in Pemba communities and are also the causes of divorce.

24 influential people from 10 shehias were identified and then purposively selected and split into 2 groups, each with 12 participants, for focus group discussions. These people were well known and respected in their communities and their opinions are always sought and valued by community members. The main topic for discussion was widows and their lives in Pemba. Topic covered were suggestions for divorce

reasons in Pemba, how widows sustain their lives, and community efforts in promotions of widows' welfare in Pemba. The results of their Focus Group

Table 4.11: Responses from FGD on Divorce from selected Influential People in Pemba

Aspect	Community contribution	Comment
i. Views on Divorce	Lack of education on the	Notable is the absence of
reasons in Pemba.	institution of marriage,	early marriages and dowry in
	unplanned marriages,	their reasons. There is also a
	polygamy, poverty, lack of	problem of drug abuse in
	tolerance amongst spouses,	Zanzibar, but in their
	diseases, sterility, lack of	discussion it didn't appear.
	trust, extra marital affairs.	
ii. Widow's sustenance in	Most of them work hard,	Widows are heavily
their lives.	with no help, isolated, with	burdened in day to day life
	a burden of children to take	sustenance.
	care and feed, in education,	
	health and other social	
	affairs. They are in solitary	
	life.	
iii. Community effort in	Widows should be treated	These bring about
promotions of w.elfare of	with respect, ensured	intervention and way
widows in Pemba.	security, valued,	forward.
	empowered with facilities,	
	harmonised in economic	
	groups.	

Source: Field Data (2019)

Focus Group Discussions were conducted with religious leaders who were selected purposively the topics for discussion were:

- i. What does religion say in respect of widows' rights?
- ii. Do religions consider widows immoral?
- iii. What can be the reasons for divorces in religion?

The results of discussions are provided in Table 4.12

Table 4.12: Responses from Religious Leaders in relation to the Widows' various Issues

Asp	ect	Religious Leaders' Contribution	Comment
i.	religion say in respect of		Sometimes corruption takes place with unfaithful leaders
ii.	Do religions consider widows immoral?	• No, at all. On the contrary, religion respects and empowers widows and never looks down on widows.	Unfaithful leaders do the opposite for their betterment mistreating widows
iii.	What are the reasons for divorce in religion?	• Lack of awareness, lack of religious faith, disloyalty, inability to take care of family and household due to diseases or poverty.	Awareness of religion by being religious is essential to stop divorces among couples

Focus Group Discussions were conducted with members of NGOs and CBOs in Pemba and their responses were similar to those of religious leaders (Table 4.12). They all reflected a very undesirable outcome of marriage although divorce is widespread in Pemba.

Table 4.13: Focus Group Discussion Results from NGOs and CBOs

Aspect	NGOs/ CBOs contribution	Comment
What are the reasons for	Common in local community.	Raise awareness
divorces amongst marriages	Lack of awareness of marriage	
How do widows sustain their	Hard, Very hard	Empower widows
livelihood?		
How do you fight for widows	Rising awareness	Educate them in
rights?		small groups
How do you empower widows	Educating them, also organizing	Rising awareness
as your targeted group	meetings in forums	

Source: Field Data (2019)

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A discussion occured between Bitatu and the researcher on their meeting. She explained:

Bitatu: "No. I am not ready to leave my young child to your Mother",

Bitatu replied furiously:

Husband: It is not your Child, It is mine, and you came here alone.

Bitatu: Remember children always are their mother's.

The husband slapped Bitatu; Warp! Hand on the face of Bitatu.

Bitatu: I fell down fainting, unconscious.

Bitatu: Later became conscious, mmm! He ran to me again. I woke up and took my way out. It was really a divorce. I took the child back to

my home a couple of years ago. It is my child. We live together.

Source: Field Data (2019)

In Islamic religion Kadhi deals with a lot of social conflicts, family, inheritance and other matrimonial cases. Therefore, it was natural that Kadhi were sought and interviewed to get information on divorces and the way of life of widows. A Kadhi is somebody appointed by the President who makes judicial rulings on Islamic conflicts e.g., inheritance and marriages based on Islamic *sharia*. They are like Magistrates in secular courts. One Kadhi who used to work in the Kadhi's Court in Pemba was purposively selected for interview. The following issues were presented to the Kadhi in the interview: Reasons for divorces; divorced women livelihoods and sustainability, rights for widows and divorced women and the necessary interventions in solving the problem encountered by these women. The results from the interview are summarized in Table 4.14.

Table 4.14: Kadhi interview results

Aspect	Kadhi Responses	Comment
Is divorce right in the Kadhi's	Not always. But can happen	Women are
Court?	when it is absolutely difficulty to	favoured under
	maintain the marriage especially	court scene
	when the women's needs are not	
	being met.	
What is the observable trend	There are many cases, mostly	Women consult
for divorces in your	brought about by women who	and
Magistrate?	seek for their rights, my Court	Believe courts
	being a common place to	when seeking for
	provide.	their rights.
What are the common reasons	Women isolation. Husbands	Mostly happens
for divorces in your court?	leaving wives without food,	with un planed
	facilities and total caring.	marriages.
How do you reduce women	By providing their rights.	Justice always calls
sanction in court?		for rights.

4.6 The Way of life of Widows and their Sustenance

After ascertaining that there were many widows in Pemba caused mainly by the laxity about marriage that exists in Pemba, the study sought to understand how the divorced women (widows) sustain their lives. 100 respondents, mostly widows, were asked to tick "yes" or "no" to 10 statements provided in the table regarding how widows sustain their lives after divorce (Table 4.15). The first statement, which is supported by majority of respondents, showed that many widows lead hard and very challenging life styles after leaving their former husbands without anything, except their children.

Table 4.15: The affected widows in Pemba Eastern Zone

S/N	Statement	Agree	Disagree
1	Widowhood is very challenging.	88	12
2	Widows in Pemba survive bitterly.	86	14
3	Divorce rate is small in Pemba.	22	78
4	Child sexism and early marriages accelerate divorces in Pemba.	81	19
5	Widows are burdened socially, economically and psychologically.	89	11
6	Law favours widows in judiciaries and communities in Pemba.	21	79
7	Polygamy, child sexism, dowry, poverty, jealous of love, bullying, early marriage are common in Pemba communities.	79	21
8	Widows are members of entrepreneurship groups in most Pemba society.	11	88
9	Local leaders and government officials help marginalized groups including widows in Pemba.	20	80
10	Widows should have a platform to speak for their rights, seats in representative council and in parliament.	100	00

The picture that is painted from the responses of widows in Table 4.9 indicates that the lives of widows are hard, grim and there does not seem to be anyone who advocates for their rights and protection. Given the magnitude of the problem, social work interventions are necessary to help the widows, who are often accompanied by children, by empowering them and ensuring that their rights are protected in the courts of law. Before legal assistance is provided, widows must be sensitized about their rights during the separation process and after separation. Otherwise, it will be almost impossible for them to rise up and fight for their rights which they do not know. Traditionally, after divorce, the wellbeing of the widows is their own problem and their parents. For a culture which demands women stay indoors without working

outdoors, divorce or death of a husband leaves the widow without means of survival for herself and her children.

In order to further understand the way widows, sustain their lives another set of statements were put before them. Widows were asked if the following statements were common amongst widows in Pemba. Thus, they were asked to say "Yes" if they agreed or "No" if they did not agree. The results are provided in Table 4.10.

Table 4.16: The Following are common Views among Widows in Pemba Eastern Zone

S/N	Statement	Yes	No
1	Widows frequently meet to exchange ideas	21	79
2	Widows have freedom of speaking	12	88
3	Widows are well respected	23	77
4	Widows have good living conditions	10	90
5	Widows are free of HIV/AIDS and sexual diseases	78	12
6	Widows are very safe	17	83
7	Widows are socially and economically motivated	12	88
8	Widows are able to live independently	08	92
9	Widows are often endangered because of spouse	87	13
	inheritance		
10	Widows are bitterly tortured in the community	70	30

Source: Field Data (2019)

Once again the responses of widows indicated that the living conditions were bad they did not support widows. They always felt that they were being oppressed, their life was hard and they were very bitter. The responses provided in Table 4.16 clearly portray the miserable lives of widows. There is no forum for them to meet and exchange ideas, since in general women in Zanzibar culture rarely leave their households and speaking openly in public about issues is considered to be bad manners and an indication of being promiscuous. When it comes to inheritance

demands from the wealth they accumulated with their spouses the families of husbands are usually less willing to apportion anything to them. As a result they end up languishing in abject poverty. The children who usually accompany the widows are a burden which the widow struggles to maintain often seeking assistance from parents and relatives. For young divorced women, they are usually unemployable since they never completed formal education and have no training and skills.

Respondents were asked to suggest other ways that can be used to improve widows' livelihood and status in Pemba, such as:

- Giving freedom to share ideas among widows in order to make a common standing.
- ii) Empowering widows with sustainable projects to enable them to live with hope and dignity. The results of the study are shown in Table 4.17.

Table 4.17: Freedom for widows

Shehia		Response				
	Very Good	Good	Fair	Bad	Very Bad	
Ole (20)	2	7	6	2	3	
Kangagani (20)	2	5	6	5	2	
Maziwang'ombe (20)	4	4	9	2	1	
Uwandani (20)	3	5	6	5	1	
Chambani (20)	2	6	8	3	1	
Total 100	13	27	35	17	8	
Percentages	13	27	35	17	8	

Source: Field Data (2019)

This question about giving freedom to share ideas among widows making a common Standing where 13% indicated Very Good, 27% indicated Good, 35% indicated Fair, 17% indicated Bad and 8 indicated Very Bad

Table 4.18: Treatment of Widows by various Institutions

Shehia		Response				
	Very good	Good	Fair	Bad	Very Bad	
Ole (20)	3	8	6	2	1	
Kangagani (20)	3	11	6	-	-	
Maziwang'ombe(20)	4	9	4	2	1-	
Uwandani(20)	3	10	7	-	-	
Chambani(20)	5	11	2	1	1	
Total (100)	18	49	25	5	3	
Percentages	18	49	25	5	3	

Table 4.18 shows that out of 100 widows asked about the treatment they got from various institutions when they visited the offices to sought for services, they responded as follow: 18 the same 18% indicated Very Good, 49 the same as 49% indicated Good, 25 the same as 25% indicated Fair, 6 the same as 5% Bad and 3 indicated Very Bad. Given the above results in Table it is obvious that most people in Pemba have a very sympathetic view of the widows. It means that the interventions are needed to improve the lives of widows and can be implemented with the support of many institutions, local and foreign.

Table 4.19: Widows and Livelihood

Shehia/ Responses	Good	Bad
Ole (20)	04	16
Kangagani (20)	08	12
Maziwang'ombe (20)	06	14
Uwandani (20)	05	15
Chambani (20)	04	16
Total (100)	27	63

Source: Field Data (2019)

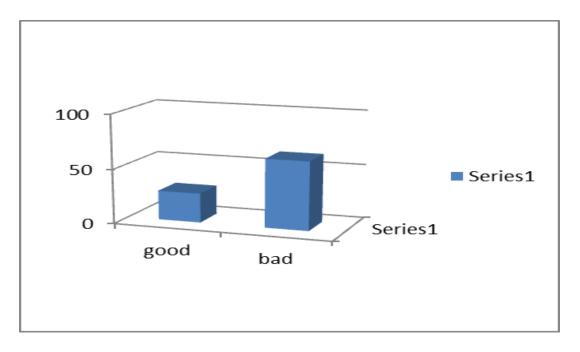


Figure 4.4: The Living Conditions of Widows after Divorce

One of the specific objectives of the study on widows in Pemba was to find out how they live after leaving their marriage. All 100 selected widows in this research were asked this question. The majority of widows when asked about the condition of the lives of widows: (63) answered "bad" and only 27 answered "good" an indication that their living conditions are bad (Table 4.13 and Figure 4.7). Only 37 considered that the living conditions of widows were good. Since according to law most widows end up staying with their children, an enforcement of laws concerning the upkeep of children seems not to exist. Therefore, leaders and widows must ensure that the exhusbands continue to support their children who are with their former wives. If the former husbands are employed, then there should be monthly salary deductions for child support and former wife as stipulated by the law.

Table 4.20: Widows to HIV and STI diseases

Shehia	Res	sponse
	Yes	No
Ole (20)	16	04
Maziwang'ombe (20)	15	05
Kangagani (20)	17	03
Uwandani (20)	15	05
Chambani (20)	16	04
Total	79	21

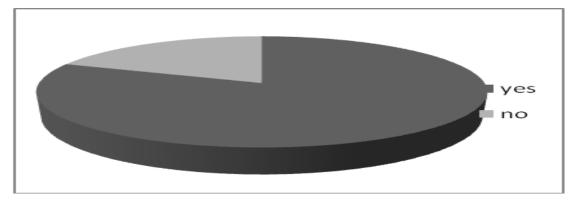


Figure 4.5: Are Widows often in Danger to HIV and Sexually Transmitted Diseases?

These are among the common attacks of widows' families in Zanzibar. Many people complained that the widows were continuing spreading HIV/A among people. They complained that they sell their bodies to get their day to day essentials and by doing so HIV/AIDS is spread. Other sexual diseases like gonorrhoea, syphilis showed that they were widespread among widows. They do not check their health status and thus they lack awareness on having been infected. They never use condom during sex. The study found an emerging new sexual bacterial disease in which women virginas secrete a certain liquid which results in much irritation and swelling of the virginas causing pain (Sitti, 2017 Data collection). And once a widow is infected with such sexual diseases she gets stigmatized and is badly treated.

Table 4.21: Widow and Hard Lives

Statement: The widow's life is hard and are poor	Yes	No
Ole	1`	0
Kangagani	1	0
Maziwang'ombe	1	0
Uwandani	1	0
Chambani	1	0
Total	05	0

All five local leaders from the five shehias agreed that widows' livelihoods are hard and poor. When local leaders were asked to comment on the statement: "Widows sustain poorly in the *Shehia*." All of them answered "Yes" indicating that most of them see the widows leading very poor lives in their *shehias* (Table 4.21).

Table 4.22: Widows are left with heavy burden after divorce/or death of husband

Statement: Widows are left with heavy burden after divorce/or death of	Yes	No
husband		
Ole	1`	0
Kangagani	1	0
Maziwang'ombe	1	0
Uwandani	1	0
Chambani	1	0
Total	05	0

Source: Field Data (2019)

When local leaders were asked to comment on the statement: "Widows are burdened." All of them answered "Yes" indicating that they all believed that widows' lives are tough (Table 4.22).

Table 4.23: Observations on the Quality of Life of Widows in the Shehias

		Responses					
	Very Good	Good	Average	Bad	Very bad		
Education (20)	2	6	10	1	1		
Health/medical services (20)	1	8	8	2	1		
Shelter (20)	2	9	7	2	-		
Day meals (20)	1	6	8	4	1		
Clothing (20)	2	8	6	3	1		
Total	8	37	39	12	04		
Percentages	8	37	39	12	04		

Table 4.23 above shows the results obtained from 20 widows from each *shehia* who were asked about each component indicated above.

Table 4.24: Observations of Community Interaction with Widows in the Shehias

Shehia	Community interaction with widows					
	Very Good	Good	Average	Bad	Very bad	
Chambani (20)	4	6	8	2	-	
Ole (20)	3	6	8	3	-	
Kangagani (20)	2	8	9	1	-	
Maziwang'ombe (20)	3	5	10	2	-	
Uwandani (20)	4	6	8	2	-	
Total (100)	16	31	43	10	_	
Percentages (100)	16	31	43	10	-	

Source: Field Data, 2019

Table 4.24 shows 100 widows observed on community interaction with widows in the *Shehias*, the responses were as follows: 16 the same 16% indicated Very Good, 31 the same as 31% indicated Good, 43 the same as 43% indicated Average, 10 the same as 10% indicated Bad, and no one indicated Very Bad. Hence steps are needed to empower more interactions within the community.

Table 4.25: Community perceptions on widows

Community perceptions about widows	Responses		
	Yes	No	
Empathy	4	16	
Stigma	5	15	
Respect	6	14	
Elimination	4	16	

The conditions made did not prevail better and hence most replied "No" on the items asked. Empathy toward widows was negative, full of stigmatism, less respected, full of life tension and elimination aspects were observed in the communities. People in the community where widows live were not kind and generous to them and hence were not well treated by their own societies. Community people see widows as bad people.

Table 4.26: The quality-of-care dependent widows get from their families

Statement	Resp	Responses		
	Yes	No		
Widows have freedom to own	4	16		
Widows face a lot of stigma	5	15		
Widows have the right to inheritance	5	15		
Widows are respected	6	14		
Widows get their rights in Magistrates' Courts	4	16		
Widows get their right in Kadhi's Court	14	7		
Widows have their right to leadership	5	15		

Source: Field Data (2019)

The conditions made did not prevail better and hence most replied "No" on the items asked; only some said "Yes" on the quality of care the dependent widows get from their families. People in the community where widows live were not kind and generous to them and hence were not well treated by their own societies. Widows' right in different hierarchy was observed.

Table 4.27: Widows participate in SACCOS and small projects

Shehia / Response	Yes	No
Chambani	05	15
Ole	06	14
Kangagani	05	15
Maziwang'ombe	07	13
Uwandani	04	16

The findings as demonstrated on Table 4.21 show that, in all five *Shehias* of Chambani, Ole, Uwandani, Kangagani and Maziwang'ombe widows did not have links with these empowering gears to push them up socially as well as economically. The conditions worsen for widows or divorced women.

Table 4.28: Widows prospects to engage in entrepreneurship

Shehia	Very big	Big	Average	Small	Very small
Chambani (20)	5	8	5	2	-
Ole (20)	7	8	4	1	-
Kangagani (20)	6	9	3	2	-
Maziwang'ombe (20)	8	7	4	1	-
Uwandani (20)	6	9	4	1	-
Total	32	41	20	7	-
Percentages	32	41	20	7	_

Source: Field Data (2019)

Table 4.22 shows 100 widows observed widows prospects to engage in entrepreneurship, the responses were as follows: 32 the same 32% indicated Very Big, 41 the same as 41% indicated Big, 20 the same as 20% indicated Average, 7 the same as 7% indicated Small and no one indicated Very Small. Hence steps are needed to empower widows' economic status through entrepreneurship.

More findings are displayed here along.

4.6.1 Violence Against Aged Persons and Widows

Widows and aged persons are most of the times economically dependent upon their relatives. Therefore, they are more vulnerable to violence by their family members who include in-laws, sons, daughters-in-law, and other relatives. Their food, health, and other basic necessities are neglected and they are ill-treated through verbal and physical abuse.

In patriarchal society, a widow is considered as a curse and as an evil omen and their movement is restricted in various ways. They are most vulnerable to sexual abuse within the marital family and are sometimes forced into prostitution by their in laws. In a patriarchal system woman do not have the right over property which makes them vulnerable to violence and desertion especially after the death of her husband.

These are the various forms of violence that take place within the domestic sphere in Pemba. For a long time much of this violence was not even legislated against by the law. It is mostly through the efforts of the women's movement that today most of these forms of violence are at least in written law condemned and considered punishable offences. However, violence such as marital rape is yet to be recognized as a crime both by the law and society. One of the important factors for such apathy is the persistence of public/private dichotomy.

4.6.2 Unequal Access to Food, Clothing, Education, And Medical Facilities

These are other forms of violence against widows and female children. Girls in many areas are rarely sent for education, parents prefer to use money and other valuable

resources for boys' education. (Mussa 2020 - Field Data Collection) It is even thought that girl's education is not important, as finally she has to do family domestic work rather than go for a job outside.

Even in matters of food in many families the male child is given preference over the female child. The male child gets the larger share in the food and if something is left only then the girl child can take it. The health of girls and women in general are considered trivial, much less is spent for their ailments in comparison to the male members of the family.

4.6.3 Widow Exposed to Sexual Abuse

Widow sexual abuse occurs, when sexual activity such as exposure of genitalia, fondling, intercourse, oral sex, or pornography (exposure to or involvement in) is enacted with a minor; by a person who holds power over the event. The power difference eliminates consent. Children are vulnerable and do not play any role in decision making and have no control over the situation. Infect, they hardly know what is happening to them, and when they grow up they may experience many psychological problems. The chance is great, that the victim knows the offender. It is the young girl who is more vulnerable to sexual abuse especially in the Indian context, although the prevalence of male child sexual abuse is undeniable.

Marital ideology across the world has been based on the principle of female subservience and male domination. Domestic violence which includes marital violence is a sad reality of the institutions of marriage and family and takes various

forms. Divorce today is granted in almost all societies by law. However, in Pemba the discourse on women's rights within marriage and family is a complex and contentious matter as it is closely intertwined with religious, culture and taboos ideologies.

Widows face domestic violence which includes all forms of violence that occurs between individuals who are related through intimacy, blood or law. Domestic violence can be perpetrated both in active and passive manner, it can be in an overt and covert manner, and can be physical, sexual and psychological in nature or all at a time.

Domestic violence can have different manifestations throughout the life cycle of widows. Some of the forms that take place in Pemba have been discussed very clearly and presented in my research work. Yet unrevealed cases are not yet discovered but marriages do not last long and remark permanent scar amongst Wapemba community.

4.7 Synopsis

Marriage is an essential foundation of the family and subsequently the society. No wonder in Pemba, it is much respected and round the year very many marriages are recorded. However, at present the institution of marriage is under threat due to widespread divorces in the Island. Nearly all respondents asked about the magnitude of divorces in Pemba agreed that the divorce rates in the Island were high. Religious and local leaders agreed that there was a need to educate the youth and the general

public on the importance of keeping the marriages intact, for the benefit of all people in Pemba. Imams have a role to play by ensuring that teachings of the Koran on the sanctity of marriage are reinforced on the minds of the believers.

All respondents agreed that the lives of widows are tough and are characterized by stigma from the surrounding members of the communities. They usually have no income, and depend on parents and relatives. For widows the research indicated that most people and institutions sympathize with widows on their plight which often lives them desperate and destitute. Sometimes, the widows meet a man and get married again.

The study indicated that all institutions and the government yearn to extend a helping hand and empower them to fight for their rights and to enable them to start projects and businesses that will enable them to earn their living. It involves breaking down cultural and religious barriers that have for many centuries kept women indoors leading a life on dependency on men.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In Pemba, most of the people are Muslims who were once ruled by Arabs of Oman and hence they were influenced by Arabian culture. Most marriages are intertwined with Muslim beliefs, traditional culture and tied by a special family marriage contract which involves the payment of dowry. The common factors that govern marriages include the religious belief that marriage is "SUNNA" According to Prophet Muhammad (S.A.W) if you get married you get a lot of blessings "THAWABU". Another factor is that your family in which you were born gets new close relatives and also as a married couple you become respectable and trustworthy in the society.

In Pemba the discourse on women's rights within marriage and family is a complex and contentious matter as it is closely entangled with religious, culture and taboos. Marital ideology across the world has been based on the principle of female subservience and male domination. In this regard, Pemba is no exception. Domestic violence which includes marital violence is a sad reality of the institutions of marriage and family and takes various forms.

5.2 Conclusions

Divorce is a human rights issue that is provided in the law of the country and all religions. It is not a desirable option of the family; but it is a compromise option when things do not work in marriage for various reasons. The health and

development of the society and the country as a whole demands that divorces be the last resort in the arbitration of marriage conflicts in order to safeguard the family, the fundamental building block of the society. In modern times divorce is granted by law in almost all societies. It is lamentable that the study findings indicate that divorce rates in Pemba are extremely high; and so far it seems no one is working to solve the problem. The study findings show that upon divorce women leave the households and husbands without getting anything from the wealth they accumulated over the years they stayed together. In case of death of husband, they also hardly get anything from inheritance. However, the burden of taking care of the children rests on the widows.

The study indicates that the living conditions of widows in Pemba are, to say the least, very miserable, depending mostly on their parents who are often poor and old. For educated widows with employment, who are very few, their living conditions are slightly better than those widows without any education and training. For the employed ex- husbands there does not seem to be any deductions from their salaries for payment to their ex- wives for the upkeep of their families which they abandoned, as provided in the law. In this respect sensitization of widows on this law is extremely necessary to alleviate some of their financial problems. The enforcement of this law can also assist in ensuring that marriages are stable, by alerting husbands of the consequences of divorce on their incomes from salaries.

A number of reasons were found to be responsible for divorce. They included early marriages, polygamy, poverty, infidelity, child sexism, dowry and bullying. Early

marriage is arranged by parents. They are common but do not last long as observed from the data collected. These child girls are sometimes married off to old men. This can be brought about by "child sexism" which is a tendency of children to undergo illegal sex and resulting in early pregnancy which is a taboo in Pemba society.

Another factor facilitating divorce and hence widowhood is jealous of love/ infidelity or adultery. Findings showed that many marriages had collapsed due to jealous of love / infidelity among the couples. Polygamy is a state of one husband to marry one, two, three or four wives. It is the desire of most men in Pemba. However, sometimes the behaviour of co- wives becomes intolerable, such as fighting among themselves and insults and as a result the husband is left with no option but to divorce. Others are family squabbles, lack of religious faith, infertility, child sex preference and choices among spouses, involvement of birth control programs by females alone (privately), indiscipline among lovers, wife buttering or sodomy. All these factors were found to fuel divorces among Pemba people resulting to increases in widows. Poverty is rife in Pemba due to low incomes. Parents often find that they are incapable of buying primary school needs of their children, food, health care and clothing. Lack of tolerance amongst couples due to insufficiency, poor family careering and emotional consequences were also the effects.

Widowhood associated with misery and poverty has become a major problem amongst divorced women in Pemba including Zanzibar as a whole. Divorced women are subjected to a number of calamities including stress which lead to trauma, lack of essential provisions for sustenance of life such things as food, shelter, clothes or

health care, the act of bad inheritance laws, lack of discipline from the entire community, loneliness and stigma, effects of diseases such as psychiatric problems, STD or HIV, inability to repair their properties due deficiency of economy or isolation from the general community.

In Pemba widows are widespread and lead very hard lives. Those in rural areas depend on agriculture and earn very low incomes and as a consequence they are unable to support themselves and their children. For those living in urban areas, widows depend heavily on parents and relatives; and sometimes conduct petty businesses. Former husbands do not usually contribute anything for the upkeep of their children who usually stay with widows.

Therefore, in order to solve the problems of widows in Pemba, laws protecting the rights of widows and their children should be revisited to see how they can be realigned and, the target of interventions should first of all focus on ensuring that the rate of divorce in Pemba is minimized; and secondly, upon divorce ensure that the livelihood of the widows and their children is taken care of by the former husbands. Thirdly, the local and central government must safeguard the fundamental rights of the children living with the widows. Otherwise, the families of widows will continue be the breeding grounds of street children.

5.3 Recommendations

As seen from the research reports that widows appear to be a marginalized group because of a number of shortcomings in tradition, law and society. Hence, the following recommendations should consider positive for the betterment of the lives of widows. Lives of widows should be enhanced by empowering them by giving them training, skills, so that widows are able to support themselves, grow up physically, socially and economically.

First, widows themselves should be ready to air their grievances; they should be free to give their cooperation to those who fight for their rights and leave away shyness from which is part of the culture and customs in Pemba.

Second, they should be ready to contribute to the discussion with other stakeholders for the resolution of their problem; they are themselves who experience the problems and hence know the right way to solve the problem. Thus, they should effectively and actively participate in finding solutions to their problems.

Third, the communities where widows are living should be ready to give cooperation and support to the victims since the widows are faced with a lot of challenges within the communities where they live. They are less respected, less valued, and not protected and live precariously in poverty. This culture should be banned by the community members through raising awareness.

Fourth, communities should protect widows' right and respect their belongings, finally avoid any form of stigmatization.

Fifth, the government should empower widows by introducing small entrepreneurship and cooperative production groups and empower them socially as well as economically.

Sixth, judiciary should empower widows by establishing special courts for hearing widows' sanctions as it happens in western culture. Widows should be valued in judiciary platforms.

Seventh, widows as a marginalised large group with many disadvantages should be given special seat in the representative council of Zanzibar, city councils and even *Shehias* committees and fight for their rights.

Eighth, hospital and health clinics should provide free treatment for widows and also provide day to day guidance and counselling to widows.

Ninth, religious institutions, marriages institutions should provide awareness about the origin of polygamy, its merits and demerits too.

Tenth, widows should in their *Shehias* organize themselves in groups to have powerful voice and hence establish production groups.

Last but not the least, NGOS, CBOS should educate communities about the evil of early/unplanned marriages, wife battering, jealous of love and finally widowhood.

Also, religious organisations should emphasise to their followers to ask for small amount of dowry as marriage values so that young people are getting into marriages safely.

5.4 Areas for Further Research

Based on the findings of the study, still there are venues in which further investigation can be preceded. These include:

Assessment of the contribution of widows in family (couples) properties accumulated during marriage. This will enable the couples to equitably divide the assets accumulated fairly among them. It is a common practice in Pemba for widows to leave homes empty handed upon divorce. This is an area of the research which needs further investigation.

Second, research can be conducted on comparisons of urban and rural widows in terms of awareness of their rights, economic bases, leadership and community involvement.

Third, further studies can investigate on domestic employment during marriage and back payment to widows after divorce.

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APPENDICES

APPENDIX I: Questionnaire for Widows and Divorced Women

NAME OF SHEHIA.....

DISTRICTREGION
This questionnaire aims at assessing the common causes that lead to divorce in
Pemba Island with samples taken in five Shehias of Chambani, Uwandani, Ole,
Maziwang'ombe and Kangagani; all lie on the Eastern zone of Pemba. Information
collected are only valuable for research purposes and not otherwise. We promise
confidentiality and respect to our clients currently and in the future.

Personal Information

Put a tick ($\sqrt{}$) where appropriate.

- i) Sex: Male (); Female ()
- ii) Age: 18 22 (); 23 27 (); 28 32 (); 33 37 (); 40 and above ()
- iii) When did you start living a lonely life? Year (.....)
- 1. Put a tick ($\sqrt{\ }$) on the common reasons for divorces in Pemba.

Reasons	Yes	No	
Polygamy			
Child sexism			
Dowry			
Poverty			
Jealous of love			
Bullying			
Early marriage			

FOCUS GROUP DISCUSSION

2. Indicate Yes or No in the following statements by putting a tick $(\sqrt{})$ to the appropriate response.

S/N	Statement	Yes	No
1	Widowhood is challengeable		
2	Widows in Pemba survived bitterly		
3	Divorces rate is limited in Pemba		
4	Child sexism and early marriages accelerate divorces in Pemba		
5	Widows are burdened socially, economically and psychologically		
6	Law favors widows in judiciaries and communities in Pemba		
7	Polygamy, child sexism, dowry, poverty, jealous of love,		
-	bullying, early marriage are common in Pemba communities		
8	Widows are members of entrepreneurship groups in most Pemba society		
9	Local leaders and Government officials help the marginalized		
	including widows in Pemba		
10	Widows should have a platform to speak for their rights, seats in		
	representative council and in parliament		

FIELD SURVEY TO BE COMPLETED BY RESEARCHER

3. The following are common amongst widows in Pemba.

S/N	Strategies	Yes	No	
1	Frequently meeting to exchange ideas			
2.	Having freedom of speak			
3.	Well respected			
4.	Having good life			
5.	Free of HIV and sexual diseases			
6. Very safe				
7. Socially and economically motivated				
8.	3. Triggered to live independently			
9.	Endangered with spouse inheritance			
10	Bitterly tortured in the community			

TO BE COMPLETED BY WIDOWS

4. Below are some root causes of divorces resulting into widowhood in Pemba community. Do you experience them in your community? Put a tick $(\sqrt{})$ where appropriate.

s/n	Factors causing divorces in Pemba	YES	NO
1.	Lack of awareness of marriage status		
2.	Early marriage		
3	Jealous of love in homes		
4.	Changes brought by poverty		
5.	Culture and attitude of the entire society		
6.	Poor selection of kind of marriage		
7	Polygamy		

	THANK YOU
• • •	
• • •	
5.	Suggest other ways that can be used to improve widows' status in Pemba
_	

APPENDIX 2: Interview for *Shehas* **of** *Shehias*

Personal Information

Put a tick ($$) where is appropr	riate	
i) Sex: Male () Female ()		
ii) Age: 18 – 22; () 23- 27 (); 28 – 32 ();	33 – 37 (); 40 and above ()
The checklist was provided an	d the questions for i	nterview were displayed
When local leaders were asked	d the question "Divo	orces are daily increasing is Shehias
(),		
QUESTION		
Choices	Yes	No
Ole (1)	168	110
Kangagani (1)		
Maziwang'ombe (1)		
Uwandani (1)		
Chambani (1)		
Total (05)		
1000		
TO BE COMPLETED BY L		t they all believed that divorce is
The majority answered yes	an mulcation tha	t they all believed that divorce is
highly increasing		
When local leaders were asked	ed the question "A	good leader support her/his people
potential ()		
QUESTION	1	
Choices /Grades	Yes	No
Ole		
Kangagani		
Maziwang'ombe		
Uwandani		
Chambani		
Total		

TO BE COMPLETED BY SHEHAS

The majority answered "yes" an indication that most of them believed that widows need great support from local leaders.

QUESTION			
Choices /Grades	Yes	No	
Ole	✓		
Kangagani	✓		
Maziwang'ombe	✓		
Uwandani	✓		
Chambani	✓		
TOTALS	05	00	

TO BE COMPLETED BY SHEHAS

Local	leaders	were	asked	the	question	"Widow	s are	burde	ned
(• • • • • • • • •) the m	ajority	answered	"Agree" a	n indicat	ion that	all
believed	l that wido	ws live h	ardly.						

C.Tick ($\sqrt{ }$) the most appropriate perception to widows in a society we live in.

- 1. Widows are (heavily/less) burdened in a society.
- 2. Widows receive (much/less) help from the society.
- 3. Widows are (bullied / kindly) treated in African societies.
- 4. Widows are fully (engaged/less engaged) in small entrepreneurship groups
- 5. Policy makers (speaks/not speaks for the rights of widows.
- Widows are (marginalized/longitudinally involved) in African societies development.
- 7. Widows run their family lives (bitterly/ smoothly).
- 8. Widows should work in (groups/individual) to catalyse their progress.
- 9. Let us be (regular/rough) to widows for their progressive lives.
- 10. Widows and their inheritance are (well/less) cared by law.

APPENDIX 3: Kadhi Interview Questions and Results

Personal Information

Put a tick ($\sqrt{}$) where is appropriate.

ASPECT	KADHI RESPONSES	COMMENT
Is divorce right in court?	Not always. But can happen when	Women are favored
	it is absolute difficulty especially	under court scene.
	for women needs.	
What is the observable trend	There are many cases, mostly	Women searched
for divorces in your	brought about by women who are	and they believe
magistrate?	seeking for their rights my court	Court for their
	being a common place to provide.	rights.
Which are the common reasons	Women isolation. Husband used	Mostly happens with
for divorces happening in your	to leave wives without facilities	un planed marriages.
court?	and total care.	
How do you reduce women	By providing their rights	Justice always call
sanction in court		for rights

- 1. Is divorce right in court?
- 2. What is the observable trend for divorces in your magistrate?
- 3. Which are the common reasons for divorces to happen in your Court?
- 4. How do you reduce women sanctions in Court?

APPENDIX 3: Journalists

These included skilled people with knowledge of journalism who conducted discussion on the above topics

GROUP DISCUSSION TOPICS

- 1. Reasons for divorces
- 2. Divorced women sustainability
- 3. Rights for widows and divorced
- 4. interventions

Question led,

- 1. Why widows? Reasons.
- 2. How do widows sustain their own family livelihood?
- 3. Who speaks for widows' rights in Pemba?
- 4. What kind of intervention/mitigation measures to be taken to seed the progress of widows in Pemba?

APPENDIX 4: Focus Group Discussions

These included Religious leaders picked from five Shehias and journals

GROUP DISCUSSION TOPICS

- 1. Reasons for divorces
- 2. Divorced women sustainability
- 3. Rights for widows and divorced
- 4. Interventions

Question led:

- 5. Why widows? Reasons.
- 6. How widows sustain their own family livelihood?
- 7. Who speaks for widows' rights in Pemba?
- 8. What kind of intervention/mitigation measures to be taken to seed the progress of widows in Pemba?

The focal group discussions gave opportunity to 20 - community leaders from five *shehias*, religious leaders and 8- journals to discuss and digest the above topics under questions suggested to enrich the research data collection with multidimensional data.

APPENDIX 5: Government Leaders Interview

These included Members of House of Representative of Parliamentarian of the constituent

Personal Information

40 and above ()

Put a tick (v) where is appropriate Sex: Male () Female () Age: 18-22 (); 23-7 (); 28-32 (); 33-37 ();

QUESTION		
Choices /Grades	Yes	No
Ole		
Kangagani		
Maziwang'ombe		
Uwandani		
Chambani		
Total		

APPENDIX 6: Local Leaders

Say "true" for the most correct answer and "false" for a wrong statement.

- i) Widows are closely to HIV and other sexual diseases (false/ true)
- ii) Widows (divorced) are well respected in Pemba community (false/ true)
- iii) iii. In House of Representative and Tanzania Parliament Widows (divorced) are well addressed (false/ true)
- iv) Polygamy, early married, child sexism and jealous of love contribute to divorce in Pemba (false/ true)

QUESTION		
Choices /Grades	Yes	No
Ole		
Kangagani		
Maziwang'ombe		
Uwandani		
Chambani		
Total		

APPENDIX 7: Ethical Documents

The Open University of Tanzania Pemba - Branch

P.O.Box 227, Tel: +255 024-2452072 Fax: +255 024-2452223 E-mail: drcpemba@out.ac.tz



Chuo Kikuu Huria cha Tanzania Kituo cha Pemba

S.L.P 227

Simu: +255 024-2452072 Fax: +255 024-2452223 E-mail: <u>drcpemba@out.ac.tz</u>

2nd March, 2018

To:

Whom it may Concern

Re: Request for Data Collection

This is to certify that Mr. KHAMIS RASHID NASSOR is a bonafide student of Master of Social work at Open University of Tanzania with registration number PG 201610196

He is conducting research entitled "Assessing the Social life of Widows and Divorced Women in Pemba Island. He is under the supervision of Dr John Msindai and his study areas are Uwandani, Ole, Kangagani, Maziwang'ombe, and Mchangamdogo. Therefore, he needs to collect data from these localities.

We are assured you that the information that will be collected would be used for academic purposes only

Your cooperation will be highly appreciated.

Best Regards.

Nassor A. Suleiman

The Open University of Tanzania

Pemba Centre

THE OPEN UNIVERSITY OF TANZANIA

DIRECTORATE OF RESEARCH, PUBLICATIONS AND POSTGRADUATE STUDIES

P.O. Box 23409 Dar es Salaam, Tanzania http://www.out.ac.tz



Tel: 255-22-2666752/2668445 Ext

Date: 21/12/2015

Fax: 255-22-2668759 E-mail: drps@out.ac.tz

REF NO: PG201610196 Name: NASOR Khamis R

P.O. Box

City/Town/Country: Pemba

RE: LETTER OF ADMISSION

Please refer to your application for admission into the Master of Social Work (MSW - Hybrid Mode) programme for academic year 2015/2016 in the Faculty of Arts and Social Sciences (FASS). I am pleased to inform you that your application has been successful. Congratulations for

being selected and thank you for choosing the Open University of Tanzania (OUT) as an avenue for your postgraduate studies. The 2015/16 academic year commences on October, 2015.

The hybrid Mode is a very exciting programme offered by e-learning platform, where students can access online prepared study material for each course. The e-learning Moodle allows students and lecturer's to interact through online discussion using scheduled forum for each course. Face to face sessions is optional and is done at the end of 12th week after Moodle training at any regional centre with at least ten students.

Details regarding the program and related issues are found in the current University Prospectus which is available on our website www.out.ac.tz or at the OUT Regional Centre closest to you. In case you need further assistance you can contact the MSW – Programme Coordinator, Mr. Buhori Johnas +255689 056776 (johnas.buhori@out.ac.tz), Head of Department, Dr. Fauzia Mohamed at +255655374953 fauzia.mohamed@out.ac.tz, Associate Dean, Dr. Emmanuel Mhache at +2550713770223, emmanuel.mhache@out.ac.tz, Postgraduate Admissions office, Dr Ochieng at dunlop.ochieng@out.ac.tz, +255684053363.

The current fee structure payable to the University is as tabulated below:

DESCRIPTION	
Registration fees (Paid once)	FEES TShs
ID processing Fee (Paid once)	50,000.00
TCU Quality Assurance(Annually @ 20,000)	20,000.00
TOTAL payable to University	20,000.00
	90,000.00

TUITION FEES DESCRIPTION Tuition fees	FEES TShs
Dissertation supervision charges Examination fees (6 courses exams at 20,000)	3,000,000
	900,000
Total Tuition Fees	120,000
	4,020,000

Note that:

i. Registration, Students Organization Contribution, TCU Quality Assurance and Identity card (ID) processing fees will be included in the first instalment of fees.

ii. The fee structure is charged at Tsh500, 000 per course. Kindly note, the programme has six courses offered into two semesters; three courses are offered at each semester, including elective or area of specialisation course.

Other recommended direct student costs (incurred by student/sponsors) are as tabulated below:

DESCRIPTION	COSTS TShs
Books	
	700,000.00
Stationery	150,000.00
Independent study/ research	3,000,000.00
Thesis/ dissertation production	600,000.00
Total direct student cost	4,450,000.00
VOTE CO. LAN	4,450,000.00

NOTE: Stipend Allowance is Tshs 300,000 per month

Tanzania students in this programme should pay their fees into the Open University of Tanzania, MA Social Work Account No. 01J1014596800, The CRDB Bank Limited, Kijitonyama Branch, Dar es Salaam.

If you accept this offer then fill the enclosed Registration Form and submit it with the Pay-in Bank Slip for registration, ID and first instalment fees of Tshs 2,500,000/= to this office within a period of TWO months. If we do not hear from you within this period we shall conclude that you have declined the offer.

Yours sincerely,

Prof. Hossea Rwegoshora

DIRECTOR,

RESEARCH, PUBLICATIONS, AND POSTGRADUATE STUDIES